

02-855-CD  
DEPOSIT BANK -VS- VIRGINIA J. WYKOFF

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW  
NO. 02 - C.D.

DEPOSIT BANK,

Plaintiff

VS.

VIRGINIA J. WYKOFF,

Defendant

COMPLAINT

FILED

1cc  
A.J. Mohney  
MAY 29 2002  
1cc  
W.A. Shaw  
Prothonotary

LAW OFFICES  
BLAKLEY, JONES & MOHNEY  
90 BEAVER DRIVE - BOX 6  
DUBOIS, PA 15801

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

DEPOSIT BANK, : NO. 02-855-C.D.  
: Plaintiff : TYPE OF CASE: CIVIL  
: VS. : TYPE OF PLEADING: COMPLAINT  
: VIRGINIA J. WYKOFF, : FILED ON BEHALF OF: PLAINTIFF  
: Defendant : COUNSEL OF RECORD:  
: : CHRISTOPHER E. MOHNEY, ESQUIRE  
: : SUPREME COURT NO.: 63494  
: : BLAKLEY, JONES & MOHNEY  
: : 90 BEAVER DRIVE, BOX 6  
: : DU BOIS, PA 15801  
: : (814) 371-2730

**FILED**

MAY 29 2002

William A. Shaw  
Prothonotary

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

DEPOSIT BANK, : NO. 02 - - C.D.  
: Plaintiff :  
: VS. :  
: VIRGINIA J. WYKOFF, :  
: Defendant :  
:

**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 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 CLAIM SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO, THE CASE MAY PROCEED 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.

DAVID MEHOLICK, COURT ADMINISTRATOR  
Clearfield County Courthouse  
Clearfield, PA 16830  
(814) 765-2641

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

DEPOSIT BANK, : NO. 02 - - C.D.  
: Plaintiff :  
: VS. :  
: VIRGINIA J. WYKOFF, :  
: Defendant :

COMPLAINT

AND NOW, comes the Plaintiff, **DEPOSIT BANK**, who files the following Complaint in  
Mortgage Foreclosure and in support thereof, the following is averred:

1. Plaintiff **DEPOSIT BANK** is a Pennsylvania banking corporation, with a branch office place of business at 5 North Main Street, Du Bois, Clearfield County, Pennsylvania 15801.
2. Defendant **VIRGINIA J. WYKOFF** is an adult individual with a last known address at 231 Dixon Avenue, Du Bois, Clearfield County, Pennsylvania 15801.
3. On January 31, 1996, Defendant executed and delivered to Plaintiff a Purchase Money Mortgage and a Promissory Note upon the premises hereinafter described which Mortgage was recorded on February 1, 1996, in Clearfield County Deed and Records Book Volume 1734, page 131. True and correct copies of the Purchase Money Mortgage and Promissory Note are attached hereto as Exhibits "A" and "B", respectively and are incorporated herein by reference.

4. Said Mortgage has not been assigned.
5. The 30-day Notice required by Act No. 6, 41 P.S. Section 403 and the Notice of Homeowners' Emergency Mortgage Assistance Act of 1983 were mailed to the Defendant on March 28, 2002, by certified mail, return receipt requested and by regular first class mail, postage prepaid. True and correct copy of said Notice and copy of return receipt are attached hereto as Exhibits "C" and "D", respectively, and are incorporated herein by reference.
6. More than thirty (30) days have elapsed since the Notice of Homeowner's Emergency Mortgage Assistance was mailed to the Defendant and the Defendant has not requested a face-to-face meeting with the Plaintiff, nor has Plaintiff received notice that the Defendant has requested such a meeting with a consumer credit counseling agency or applied for assistance under the Act.
7. The premises subject to the Mortgage is the property located at 231 Dixon Avenue, DuBois, Clearfield County, Pennsylvania, and is described on Exhibit "E" attached hereto and made a part hereof.
8. Said Mortgage is in default because the principal payments due upon said Mortgage are overdue and in default for a period of more than thirty (30) days and, by the terms of said Mortgage and Promissory Note secured thereby, the whole of said unpaid balance of principal is immediately due and payable.

9. The unpaid balance of the indebtedness due Plaintiff under the terms of the said Mortgage and Promissory Note secured thereby is:

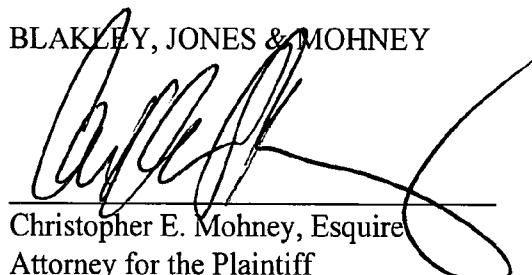
Current Balance -	\$24,275.98
Interest payoff -	\$ 1,259.49
Late Fees -	\$ 82.64
Attorney's fee -	<u>\$ 500.00</u>
TOTAL:	\$26,118.11

WHEREFORE, Plaintiff demands judgment in the amount of \$26,118.11, plus interest thereon at a per diem rate of \$8.0718 on unpaid principal balance from May 8, 2002, and any escrows, late fees and costs, and for foreclosure and sale of the mortgaged property against the Defendant **VIRGINIA J. WYKOFF**.

Respectfully submitted,

BLAKLEY, JONES & MOHNEY

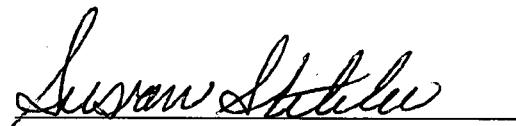
BY:

  
Christopher E. Mohney, Esquire  
Attorney for the Plaintiff  
90 Beaver Drive, Box 6  
Du Bois, PA 15801  
(814) 371-2730

**VERIFICATION**

I, SUSAN STITELER, Manager, Special Assets Department of DEPOSIT BANK, being duly authorized to make this verification, have read the foregoing Complaint. The statements therein are correct to the best of my personal knowledge or information and belief.

This statement and verification is made subject to the penalties of 18 Pa. C. S. Section 4904 relating to unsworn fabrication to authorities, which provides that if I make knowingly false averments I may be subject to criminal penalties.



Susan Stiteler  
Susan Stiteler

**RECORDATION REQUESTED BY:**

Deposit Bank  
5 N Main St  
DuBois, PA 15801

**WHEN RECORDED MAIL TO:**

Deposit Bank  
5 N Main St  
DuBois, PA 15801

2/1/96  
CLEARFIELD COUNTY  
ENTERED OF RECORD  
TIME 5:07 P.M.  
BY *Sarah Hopkins*  
FEES *17.50*

**SEND TAX NOTICES TO:**

VIRGINIA J WYKOFF  
RD 1 BOX 59 PO BOX 205  
DUBOIS, PA 15801

Karen L. Starck, Recorder



VOL 1734 PAGE 131

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

*Karen L. Starck*

Karen L. Starck  
Recorder of Deeds

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

## MORTGAGE THIS IS A PURCHASE MONEY MORTGAGE

THIS MORTGAGE IS DATED 01/31/96, between VIRGINIA J WYKOFF, whose address is RD 1 BOX 59 PO BOX 205, DUBOIS, PA 15801 (referred to below as "Grantor"); and Deposit Bank, whose address is 5 N Main St, DuBois, PA 15801 (referred to below as "Lender").

**GRANT OF MORTGAGE.** For valuable consideration, Grantor grants, bargains, sells, conveys, assigns, transfers, releases, confirms and mortgages to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all streets, lanes, alleys, passages, and ways; all easements, rights of way, all liberties, privileges, tenements, hereditaments, and appurtenances thereunto belonging or otherwise made appurtenant hereafter, and the reversions and remainders with respect thereto; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, located in CLEARFIELD County, Commonwealth of Pennsylvania (the "Real Property"):

**The Real Property or its address is commonly known as 231 DIXON AVENUE, DUBOIS, PA 15801.**

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

**DEFINITIONS.** The following words shall have the following meanings when used in this Mortgage. Terms not otherwise defined in this Mortgage shall have the meanings attributed to such terms in the Uniform Commercial Code. All references to dollar amounts shall mean amounts in lawful money of the United States of America.

**Grantor.** The word "Grantor" means VIRGINIA J WYKOFF. The Grantor is the mortgagor under this Mortgage.

**Guarantor.** The word "Guarantor" means and includes without limitation each and all of the guarantors, sureties, and accommodation parties in connection with the Indebtedness.

**Improvements.** The word "Improvements" means and includes without limitation all existing and future improvements, fixtures, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

**Indebtedness.** The word "Indebtedness" means all principal and interest payable under the Note and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lender to enforce obligations of Grantor under this Mortgage, together with interest on such amounts as provided in this Mortgage.

**Lender.** The word "Lender" means Deposit Bank, its successors and assigns. The Lender is the mortgagee under this Mortgage.

**Mortgage.** The word "Mortgage" means this Purchase Money Mortgage between Grantor and Lender, and includes without limitation all assignments and security interest provisions relating to the Personal Property and Rents.

**Purchase Money Mortgage.** If any of the debt secured by this Security Instrument is lent to Borrower to acquire title to the Real Property, this Security Instrument shall be a purchase money mortgage under 42 P.S. Section 8141.

**Note.** The word "Note" means the promissory note or credit agreement dated 01/31/96, in the original principal amount of \$35,000.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The maturity date of this Mortgage is February 1, 2012.

**Personal Property.** The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

**Property.** The word "Property" means collectively the Real Property and the Personal Property.

**Real Property.** The words "Real Property" mean the property, interests and rights described above in the "Grant of Mortgage" section.

**Related Documents.** The words "Related Documents" mean and include without limitation all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

**Rents.** The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS AND (2) PERFORMANCE OF ALL OBLIGATIONS OF GRANTOR UNDER THIS MORTGAGE AND THE RELATED DOCUMENTS. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

**PAYMENT AND PERFORMANCE.** Except as otherwise provided in this Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due, and shall strictly perform all of Grantor's obligations under this Mortgage.

**POSSESSION AND MAINTENANCE OF THE PROPERTY.** Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

**Possession and Use.** Until in default, Grantor may remain in possession and control of and operate and manage the Property and collect the Rents from the Property.

**Duty to Maintain.** Grantor shall maintain the Property in habitable condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

**Hazardous Substances.** The terms "hazardous waste," "hazardous substance," "disposal," "release," and "threatened release," as used in this Mortgage, shall have the same meanings as set forth in the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 49 U.S.C. Section 6901, et seq., or other applicable state or Federal laws, rules, or regulations adopted pursuant to any of the foregoing. The terms "hazardous waste" and "hazardous substance" shall also include, without limitation, petroleum and petroleum by-products or any fraction thereof.

Grantor represents and warrants to Lender that: (a) During the period of Grantor's ownership of the Property, there has been no manufacture, storage, treatment, disposal, release or threatened release of any hazardous waste or substance by any person on, or in, the Property; (b) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to Lender in writing, (i) any use, generation, manufacture, storage, treatment, disposal, release, or threatened release of any

hazardous waste or substance on, under, about or from the Property by any prior owners or occupants of the Property or (ii) any actual or threatened litigation or claims of any kind by any person relating to such matters; and (c) Except as previously disclosed to and acknowledged by Lender in writing, (i) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of, or release any hazardous waste or substance on, under, about or from the Property and (ii) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation those laws, regulations, and ordinances described above. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Grantor's expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Mortgage. Any part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for hazardous waste and hazardous substances. Grantor hereby (a) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws, and (b) agrees to indemnify and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Mortgage or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same was or should have been known to Grantor. The provisions of this section of the Mortgage, including the obligation to indemnify, shall survive the payment of the Indebtedness and the satisfaction and reconveyance of the lien of this Mortgage and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

**Nuisance, Waste.** Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), soil, gravel or rock products without the prior written consent of Lender.

**Removal of Improvements.** Grantor shall not demolish or remove any Improvements from the Real Property without the prior written consent of Lender. As a condition to the removal of any Improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such Improvements with Improvements of at least equal value.

**Lender's Right to Enter.** Lender and its agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Property for purposes of Grantor's compliance with the terms and conditions of this Mortgage.

**Compliance with Governmental Requirements.** Grantor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

**Duty to Protect.** Grantor agrees neither to abandon nor leave unattended the Property. Grantor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are reasonably necessary to protect and preserve the Property.

**DUE ON SALE - CONSENT BY LENDER.** Lender may, at its option, declare immediately due and payable all sums secured by this Mortgage upon the sale or transfer, without the Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest therein; whether legal, beneficial or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of Real Property interest. If any Grantor is a corporation, partnership or limited liability company, transfer also includes any change in ownership of more than twenty-five percent (25%) of the voting stock, partnership interests or limited liability company interests, as the case may be, of Grantor. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Pennsylvania law.

**TAXES AND LIENS.** The following provisions relating to the taxes and liens on the Property are a part of this Mortgage.

**Payment.** Grantor shall pay when due (and in all events prior to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of all liens having priority over or equal to the interest of Lender under this Mortgage, except for the lien of taxes and assessments not due, and except as otherwise provided in the following paragraph.

**Right To Contest.** Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and attorneys' fees or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

**Evidence of Payment.** Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

**Notice of Construction.** Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be asserted on account of the work, services, or materials. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

**PROPERTY DAMAGE INSURANCE.** The following provisions relating to insuring the Property are a part of this Mortgage.

**Maintenance of Insurance.** Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all Improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of thirty (30) days' prior written notice to Lender and not containing any disclaimer of the insurer's liability for failure to give such notice. Each insurance policy also shall include an endorsement providing that Property at any time become located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain Federal Flood Insurance, to the extent such insurance is required by Lender and is or becomes available, for the term of the loan and for the full unpaid principal balance of the loan, or the maximum limit of coverage that is available, whichever is less.

**Application of Proceeds.** Grantor shall promptly notify Lender of any loss or damage to the Property if the estimated cost of repair or replacement exceeds \$5,000.00. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed Improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property applied to the principal balance of the Indebtedness. If Lender holds any proceeds after payment in full of the Indebtedness, such proceeds shall be paid to Grantor.

**Unexpired Insurance at Sale.** Any unexpired insurance shall inure to the benefit of, and pass to, the purchaser of the Property covered by this Mortgage at any trustee's sale or other sale held under the provisions of this Mortgage, or at any foreclosure sale of such Property.

**EXPENDITURES BY LENDER.** If Grantor fails to comply with any provision of this Mortgage, or if any action or proceeding is commenced that would materially affect Lender's interests in the Property, Lender on Grantor's behalf may, but shall not be required to, take any action that Lender deems appropriate. Any amount that Lender expends in so doing will bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses, at Lender's option, will (a) be payable on demand, (b) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (i) the term of any applicable insurance or (ii) the remaining term of the Note, or (c) be treated as a balloon payment which will be due and payable at the Note's maturity. This to which Lender may be entitled on account of the default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

**WARRANTY; DEFENSE OF TITLE.** The following provisions relating to ownership of the Property are a part of this Mortgage.



shall not be required to, permit the Guarantor's estate to assume unconditionally the obligations arising under the guaranty in a manner satisfactory to Lender, and, in doing so, cure the Event of Default.

**Insecurity.** Lender in good faith deems itself insecure.

**RIGHTS AND REMEDIES ON DEFAULT.** Upon the occurrence of any Event of Default and at any time thereafter, Lender, at its option, may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

**Accelerate Indebtedness.** Subject to applicable law, Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable.

**UCC Remedies.** With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

**Collect Rents.** Lender shall have the right, without notice to Grantor, to take possession of the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the Indebtedness. In furtherance of this right, Lender then Grantor irrevocably designates Lender as Grantor's attorney-in-fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

**Appoint Receiver.** Lender shall have the right to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

**Judicial Foreclosure.** Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

**Nonjudicial Sale.** If permitted by applicable law, Lender may foreclose Grantor's interest in all or in any part of the Personal Property or the Real Property by nonjudicial sale.

**Deficiency Judgment.** Lender may obtain a judgment for any deficiency remaining in the Indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this section.

**Tenancy at Sufferance.** If Grantor remains in possession of the Property after the Property is sold as provided above or Lender otherwise becomes entitled to possession of the Property upon default of Grantor, Grantor shall become a tenant at sufferance of Lender or the purchaser of the Property and shall, at Lender's option, either (a) pay a reasonable rental for the use of the Property, or (b) vacate the Property immediately upon the demand of Lender.

**Other Remedies.** Lender shall have all other rights and remedies provided in this Mortgage or the Note or available at law or in equity.

**Sale of the Property.** To the extent permitted by applicable law, Grantor hereby waives any and all right to have the property marshalled. In exercising its rights and remedies, Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

**Notice of Sale.** Lender shall give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Unless otherwise required by applicable law, reasonable notice shall mean notice given at least ten (10) days before the time of the sale or disposition.

**Waiver; Election of Remedies.** A waiver by any party of a breach of a provision of this Mortgage shall not constitute a waiver of or prejudice the party's rights otherwise to demand strict compliance with that provision or any other provision. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or take action to perform an obligation of Grantor under this Mortgage after failure of Grantor to perform shall not affect Lender's right to declare a default and exercise its remedies under this Mortgage.

**Attorneys' Fees; Expenses.** If Lender institutes any suit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and on any appeal. Whether or not any court action is involved, all its rights shall become a part of the Indebtedness payable on demand and shall bear interest from the date of expenditure until repaid at the rate provided for in the Note. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses whether or not there is a lawsuit, including attorneys' fees for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees, and title insurance, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law.

**NOTICES TO GRANTOR AND OTHER PARTIES.** Unless otherwise provided by applicable law, any notice under this Mortgage shall be in writing, mailed, shall be deemed effective when actually delivered, or when deposited with a nationally recognized overnight courier, or, if shown near the beginning of this Mortgage, Any party may change its address for notices under this Mortgage by giving formal written notice to the other parties, specifying that the purpose of the notice is to change the party's address. All copies of notices of foreclosure from the holder of any lien which has priority over this Mortgage shall be sent to Lender's address, as shown near the beginning of this Mortgage. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address.

**MISCELLANEOUS PROVISIONS.** The following miscellaneous provisions are a part of this Mortgage:

**Amendments.** This Mortgage, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Mortgage. No alteration of or amendment to this Mortgage shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

**Applicable Law.** This Mortgage has been delivered to Lender and accepted by Lender in the Commonwealth of Pennsylvania. Subject to the provisions on arbitration, this Mortgage shall be governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

#### ARBITRATION:

**1. Mandatory Arbitration:** Any controversy or claim between or among the BORROWER and LENDER, including but not limited to those arising out of or relating to this AGREEMENT or any of the COLLATERAL SECURITY DOCUMENTS, including any claim based on or arising from an alleged tort, shall be determined by arbitration in accordance with the Uniform Arbitration Act, 42 PA C.S.A. Section 7301 *et seq.* and the Commercial Arbitration Rules of the American Arbitration Association ("AAA"). All statutes of limitations which would otherwise be applicable shall apply to any arbitration proceeding under this Section. Judgment upon the award rendered may be entered in any court having jurisdiction.

**2. Provisional Remedies, Self Help and Foreclosure:** No provision of, or the exercise of any rights under Section 1, shall limit LENDER'S right to exercise self help remedies such as setoff, to foreclose against any real or personal property collateral, to confess judgment under the NOTE or to obtain provisional or ancillary remedies such as injunctive relief or the appointment of a receiver from a court having jurisdiction before, during or after the pendency of any arbitration. The institution and maintenance of an action for judicial relief, confession of judgment or pursuit of provisional or ancillary remedies or exercise of self help remedies shall not constitute a waiver of the right of LENDER to submit the controversy or claim to arbitration.

**Caption Headings.** Caption headings in this Mortgage are for convenience purposes only and are not to be used to interpret or define the provisions of this Mortgage.

**Merger.** There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

**Severability.** If a court of competent jurisdiction finds any provision of this Mortgage to be invalid or unenforceable as to any person or circumstance, such finding shall not render that provision invalid or unenforceable as to any other persons or circumstances. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of this Mortgage in all other respects shall remain valid and enforceable.

**Successors and Assigns.** Subject to the limitations stated in this Mortgage on transfer of Grantor's interest, this Mortgage shall be binding upon and inure to the benefit of the parties, their heirs, personal representatives, successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Mortgage and the

Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Mortgage or liability under the Indebtedness.

**Time is of the Essence.** Time is of the essence in the performance of this Mortgage.

**Waivers and Consents.** Lender shall not be deemed to have waived any rights under this Mortgage (or under the Related Documents) unless such waiver is in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by any party of a provision of this Mortgage shall not constitute a waiver of or prejudice the party's right otherwise to demand strict compliance with that provision or any other provision. No prior waiver by Lender, nor any course of dealing between Lender and Grantor, shall constitute a waiver of any of Lender's rights or any of Grantor's obligations as to any future transactions. Whenever consent by Lender is required in this Mortgage, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS.**

**GRANTOR:**

  
X   
VIRGINIA J WYKOFF

Signed, acknowledged and delivered in the presence of:

X \_\_\_\_\_  
Witness

X \_\_\_\_\_  
Witness

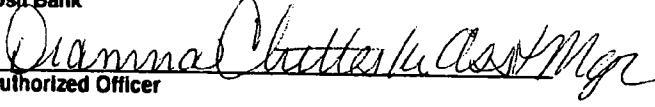
Signed, acknowledged and delivered in the presence of:

X \_\_\_\_\_  
Witness

X \_\_\_\_\_  
Witness

**LENDER:**

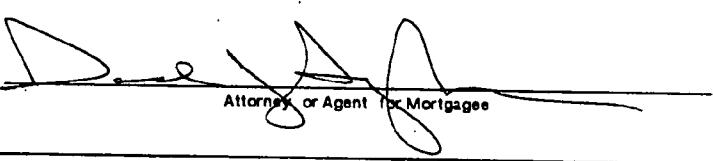
Deposit Bank

By:   
Authorized Officer

### CERTIFICATE OF RESIDENCE

I hereby certify, that the precise address of the mortgagee, Deposit Bank, herein is as follows:

5 N Main St, DuBois, PA 15801

  
Attorney or Agent for Mortgagee

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Pennsylvania \_\_\_\_\_  
) ss  
COUNTY OF Clearfield \_\_\_\_\_

On this, the 31st day of January, 1996, before me David J. Hopkins, the undersigned Notary Public, personally appeared VIRGINIA J. WYKOFF, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he or she executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal.

NOTARIAL SEAL  
DAVID J. HOPKINS, Notary Public  
DuBois, Clearfield County  
My Commission Expires March 1, 1999

### LENDER ACKNOWLEDGMENT

STATE OF \_\_\_\_\_  
) ss  
COUNTY OF \_\_\_\_\_

On this, the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, before me \_\_\_\_\_, the undersigned Notary Public, personally appeared \_\_\_\_\_, who acknowledged himself or herself to be the \_\_\_\_\_ of Deposit Bank, a corporation, and that he or she as such \_\_\_\_\_, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself or herself as \_\_\_\_\_.

In witness whereof, I hereunto set my hand and official seal.

Notary Public in and for the State of \_\_\_\_\_

VOL 1734 PAGE 136

EXHIBIT A

VIRGINIA J. WYKOFF

ALL that certain piece or parcel of land situate in the Township of Sandy, Clearfield County, Pennsylvania, and being bounded and described as follows to wit:

BEGINNING at a point on Dixon Avenue; thence South 53 degrees West on line parallel with the line of Lot No. 70, 150 feet to an alley; thence on said alley North 36-1/2 degrees West, 55 feet to South Main Street (formerly the township road); thence by South by Main Street 64 degrees East 152 feet to Dixon Avenue; thence by Dixon Avenue South 36-1/2 degrees East 36 feet to place of beginning BEING all of Lot No. 72 and a part of Lot No. 71 in the plot of George Schwem's Addition to Du Bois Borough (now City).

# PROMISSORY NOTE

Principal \$35,000.00	Loan Date 02-01-2012	Maturity 02-01-2012	Loan No.	Call 020	Collateral J	Account	Officer GHS	Initials
References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.								

**Borrower:** VIRGINIA J WYKOFF (SSN: 176-54-9390)  
RD 1 BOX 59 PO BOX 205  
DUBOIS, PA 15801

**Lender:** Deposit Bank  
North Main Street Office  
5 N Main St  
DuBois, PA 15801

**Principal Amount:** \$35,000.00

**Date of Note:** 01/31/96

**Maturity Date:** February 1, 2012

**PROMISE TO PAY:** I promise to pay to Deposit Bank ("Lender"), or order, in lawful money of the United States of America, the principal amount of Thirty Five Thousand & 00/100 Dollars (\$35,000.00), together with interest at the initial rate of 2.000% per annum on the unpaid principal balance from January 26, 1996, until paid in full.

**PAYMENT.** I will pay this loan in accordance with the following payment schedule:

24 consecutive monthly principal and interest payments of \$344.37 each, beginning March 1, 1996, with interest calculated on the unpaid principal balances at an interest rate of 2.000% per annum; and 168 consecutive monthly principal and interest payments of \$344.29 each, beginning March 1, 1998, with interest calculated on the unpaid principal balances at an interest rate of 11.970% per annum. My final payment of \$344.29 will be due on February 1, 2012. This estimated final payment is based on the assumption that all payments will be made exactly as scheduled; the actual final payment will be for all principal and accrued interest not yet paid, together with any other unpaid amounts under this Note.

I will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing. Unless otherwise agreed or required by applicable law, payments will be applied first to accrued unpaid interest, then to principal, and any remaining amount to any unpaid collection costs and late charges.

**PREPAYMENT.** I agree that all loan fees and other prepaid finance charges are earned fully as of the date of the loan and will not be subject to refund upon early payment (whether voluntary or as a result of default), except as otherwise required by law. Except for the foregoing, I may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve me of my obligation to continue to make payments under the payment schedule. Rather, they will reduce the principal balance due and may result in me making fewer payments.

**LATE CHARGE.** If a payment is 16 days or more late, I will be charged 6.000% of the regularly scheduled payment.

**DEFAULT.** I will be in default if any of the following happens: (a) I fail to make any payment when due. (b) I break any promise I have made to related to this Note, or in any other agreement or loan I have with Lender. (c) Any representation or statement made or furnished to Lender by me or appointed for any part of my property, I make an assignment for the benefit of creditors, or any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws. (e) Any creditor tries to take any of my property on or in which Lender has a lien or security interest. This of this Note. (g) Lender in good faith deems itself insecure.

If any default, other than a default in payment, is curable and if I have not been given a notice of a breach of the same provision of this Note within the preceding twelve (12) months, it may be cured (and no event of default will have occurred) if I, after receiving written notice from Lender demanding Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continue and complete all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

**LENDER'S RIGHTS.** Upon default, Lender may, after giving such notices as required by applicable law, declare the entire unpaid principal balance on this Note and all accrued unpaid interest immediately due, and then I will pay that amount. Lender may hire or pay someone else to help collect this Note if I do not pay. I also will pay Lender that amount. This includes, subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses whether or not there is a lawsuit, including attorneys' fees and legal expenses for bankruptcy proceedings (including efforts to modify or pay any court costs, in addition to all other sums provided by law. If judgment is entered in connection with this Note, interest will continue to accrue on this Note after judgment at the existing interest rate provided for in this Note. This Note has been delivered to Lender and accepted by Lender in County, the Commonwealth of Pennsylvania. If there is a lawsuit, I agree upon Lender's request to submit to the jurisdiction of the courts of Clearfield County, the Commonwealth of Pennsylvania. Subject to the provisions on arbitration, this Note shall be governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

**RIGHT OF SETOFF.** I grant to Lender a contractual possessory security interest in, and hereby assign, convey, deliver, pledge, and transfer to Lender all my right, title and interest in and to, my accounts with Lender (whether checking, savings, or some other account), including without limitation all accounts held jointly with someone else and all accounts I may open in the future, excluding however all IRA, Keogh, and trust accounts. I authorize Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on this Note against any and all such accounts.

**COLLATERAL.** This Note is secured by a Mortgage dated 01/31/96, to Lender on real property located in Clearfield County, Commonwealth of Pennsylvania, all the terms and conditions of which are hereby incorporated and made a part of this Note.

**ARBITRATION:**

1. **Mandatory Arbitration:** Any controversy or claim between or among the BORROWER and LENDER, including but not limited to those arising out of or relating to this AGREEMENT or any of the COLLATERAL SECURITY DOCUMENTS, including any claim based on or arising from an alleged tort, shall be determined by arbitration in accordance with the Uniform Arbitration Act, 42 PA C.S.A. Section 7301 *et seq.* and the Commercial Arbitration Rules of the American Arbitration Association ("AAA"). All statutes of limitations which would otherwise be applicable shall apply to any arbitration proceeding under this Section. Judgment upon the award rendered may be entered in any court having jurisdiction.

2. **Provisional Remedies, Self Help and Foreclosure:** No provision of, or the exercise of any rights under Section 1, shall limit LENDER'S right to exercise self help remedies such as setoff, to foreclose against any real or personal property collateral, to confess judgment under the NOTE or to obtain provisional or ancillary remedies such as injunctive relief or the appointment of a receiver from a court having jurisdiction before, during or after the pendency of any arbitration. The institution and maintenance of an action for judicial relief, confession of judgment or pursuit of provisional or ancillary remedies or exercise of self help remedies shall not constitute a waiver of the right of LENDER to submit the controversy or claim to arbitration.

**DEFERRED ORIGINATION FEES.** Lender has deferred payment of origination fees equal to 5.0% of the Principal Amount relating to this loan until pay-off of the loan. These fees will be waived by Lender when Borrower makes 60 monthly payments on the scheduled payment dates.

**GENERAL PROVISIONS.** Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. I and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, demand for payment, protest and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan, or release any party or guarantor or collateral; or impair, fail to realize upon or perfect Lender's security interest in the collateral; and take any other action deemed necessary by Lender without the consent of or notice to anyone. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made.

PRIOR TO SIGNING THIS NOTE, I READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. I AGREE TO THE TERMS OF THE NOTE AND ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THE NOTE.

BORROWER:

COPY   
VIRGINIA WYKOFF (SEAL)

LENDER:

Deposit Bank

By:   
Authorized Officer

Fixed Rate. Irregular.

LASER PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3.20 (c) 1996 CFI ProServices, Inc. All rights reserved. [PA-D20 2165.LNR18.OVL]

Date: March 27, 2002

# 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 MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your County are listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397 (Persons with impaired hearing can call (717) 780-1869).

**This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.**

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO 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.

\* (Must be at least 30 point type)

HOMEOWNER'S NAME(S): Virginia J. Wykoff

PROPERTY ADDRESS: 231 Dixon Avenue, Dubois, PA 15801

LOAN ACCT. NO.: 006 0601127

ORIGINAL LENDER: Deposit

CURRENT LENDER/SERVICER: First Commonwealth Bank

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.**

**TEMPORARY STAY OF FORECLOSURE** -- Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE.** THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

**CONSUMER CREDIT COUNSELING AGENCIES** -- If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of 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 (30) days of your face-to-face meeting.

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

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

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

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

**HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).**

**NATURE OF THE DEFAULT** -- The MORTGAGE debt held by the above lender on your property located at: 231 Dixon Avenue, Dubois, PA 15801

IS SERIOUSLY IN DEFAULT because:

A. YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due: January 1, 2002 thru March 1, 2002 totaling \$1,032.87

Other charges (explain/itemize): Late fees of \$61.98

**TOTAL AMOUNT PAST DUE: \$1,094.85**

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable):

**HOW TO CURE THE DEFALLT** – You may cure the default within THIRTY (30) DAYS of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$1,094.85, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:**

FIRST COMMONWEALTH BANK  
PO BOX 400, FCP-LOWER LEVEL  
INDIANA PA 15701

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter: (Do not use if not applicable)

**IF YOU DO NOT CURE THE DEFAULT** – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgaged property.

**IF THE MORTGAGE IS FORECLOSED UPON** – The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

**OTHER LENDER REMEDIES** – The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

**RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE** – If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if

you had never defaulted.

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately one (1) month from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER:**

**Name of Lender:** Deposit

**Address:** PO Box 400, Indiana PA 15701

**Phone Number:** 1-800-221-8605

**Fax Number:** (724) 463-5665

**Contact Person:** Tonya Barlow

**EFFECT OF SHERIFF'S SALE** -- You should realize that a Sheriff's Sale will end your ownership of the mortgaged property and your right to occupy it. If you continue to live in the property after the Sheriff's Sale, a lawsuit to remove you and your furnishings and other belongings could be started by the lender at any time.

**ASSUMPTION OF MORTGAGE** – You X may or        may not (CHECK ONE) sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

**YOU MAY ALSO HAVE THE RIGHT:**

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS,
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

**CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY**

*(Fill in a list of all Counseling Agencies listed in Appendix C, FOR THE COUNTY in which the property is located, using additional pages if necessary)*

**CLEARFIELD COUNTY**

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

**Indiana County Community  
Action Program  
827 Water Street, Box 187  
Indiana, PA 15701  
(724) 465-2657  
FAX # (724) 465-5118**

**Consumer Credit Counseling Service  
of Western Pennsylvania, Inc.  
500-02 3rd Avenue  
P.O. Box 278  
Duncansville, PA 16635  
(814) 696-3546**

U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

7001 1940 0000 0006 4485

Postage	\$ .57
Certified Fee	210
Return Receipt Fee (Endorsement Required)	150
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.17

Postmark  
Hero

Sent To: Virginia L. Mukat  
Street, Apt. No.: 231 Dixie Ave  
or PO Box No.:  
City, State, ZIP+4: Dubois PA 15801

PS Form 3800, January 2003 See Reverse for Instructions

First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10



UNITED STATES POSTAL SERVICE

- Sender: Please print your name, address, and ZIP+4 in this box •

FIRST COMMONWEALTH BANK  
P.O. BOX 400  
INDIANA, PA 15701

Virginia L. Mukat  
605 Rue 1127

EXHIBIT "D"

**SENDER: COMPLETE THIS SECTION****COMPLETE THIS SECTION ON DELIVERY****Item 4 if Restricted Delivery is desired.****Print your name and address on the reverse****so that we can return the card to you.****Attach this card to the back of the mailpiece,****or on the front if space permits.****1. Article Addressed to:**

Virginia J. Mykoff  
237 Dixon Avenue  
Dubois PA 15801

**A. Received by (Please Print Clearly)**

*Virginia J. Mykoff*

*3/27/02*

**B. Date of Delivery**

*3/27/02*

**C. Signature**

*Virginia J. Mykoff*

**D. Is delivery address different from item 4?**

Yes

No

If YES, enter delivery address below:

**3. Service Type**

Certified Mail     Express Mail  
 Registered     Return Receipt for Merchandise  
 Insured Mail     C.O.D.

**4. Restricted Delivery? (Extra Fee)**

Yes

2. Article Number  
(Transfer from service label)

7001 1940 0000 0016 4485

Domestic Return Receipt

102595-01-M-1424

PS Form 3811, March 2001

ALL that certain piece or parecl of land situate in the Township of Sandy, Clearfield County, Pennsylvania, and being bounded and described as follows to wit:

BEGINNING at a point on Dixon Avenue; thence South 53 degrees West on line parallel with the line of Lot No. 70, 150 feet to an alley; thence on said alley North 36-1/2 degrees West, 55 feet to South Main Street (formerly the township road); thence by South by Main Street 64 degrees East 152 feet to Dixon Avenue; thence by Dixon Avenue South 36-1/2 degrees East 36 feet to place of beginning BEING all of Lot No. 72 and a part of Lot No. 71 in the plot of George Schwem's Addition to Du Bois Borough (now City).

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12582

DEPOSIT BANK

02-855-CD

VS.

WYKOFF, VIRGINIA J.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW JUNE 12, 2002 AT 2:00 PM DST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON VIRGINIA J. WYKOFF, DEFENDANT AT RESIDENCE, 505 KNARR ST., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JOEL WYKOFF, SON A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: COUDRIET/RYEN

---

Return Costs

Cost	Description
43.04	SHFF. HAWKINS PAID BY: PLFF.
10.00	SURCHARGE PAID BY: PLFF.

**FILED**

AUG 12 2002  
0/10/10  
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 2006  
Clearfield Co., Clearfield, PA

So Answers,

Chester A. Hawkins  
by Marylyn Hager  
Chester A. Hawkins  
Sheriff

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

DEPOSIT BANK, : NO. 02 - 855 - C.D.  
VS. :  
VIRGINIA J. WYKOFF, :  
Plaintiff : TYPE OF CASE: MORTGAGE  
: FORECLOSURE  
: TYPE OF PLEADING: PRAECIPE FOR  
: DEFAULT JUDGMENT  
Defendant : FILED ON BEHALF OF: PLAINTIFF  
: COUNSEL OF RECORD:  
: CHRISTOPHER E. MOHNEY, ESQUIRE  
: SUPREME COURT NO.: 63494  
: BLAKLEY, JONES & MOHNEY  
: 90 BEAVER DRIVE, BOX 6  
: DU BOIS, PA 15801  
: (814) 371-2730

FILED

SEP 17 2002  
O'HOLLEY Mohney  
William A. Shaw PD 20.00  
Prothonotary  
West to Dg  
Stat to Atty

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

DEPOSIT BANK, : NO. 02 - 855 - C.D.  
: :  
Plaintiff :  
: :  
VS. :  
: :  
VIRGINIA J. WYKOFF, :  
: :  
Defendant :  
:

**PRAECIPE FOR DEFAULT JUDGMENT**

TO: WILLIAM A. SHAW, PROTHONOTARY

Enter judgment in the above captioned action in favor of the Plaintiff and against the Defendant for failure to file an Answer to Plaintiff's Complaint within twenty days of service of the Complaint and assess damages as follows:

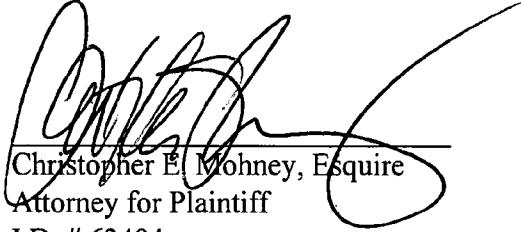
1.	Current Balance -	\$24,275.98
2.	Interest payoff -	\$ 1,259.49
3.	Late Fees -	\$ 82.64
4.	Attorney's fee -	\$ <u>500.00</u>
	TOTAL:	\$ 26,118.11

The undersigned certifies that written notice of intention to file this Praecipe for Default Judgment in the form attached hereto was mailed to the Defendant by first class regular mail on

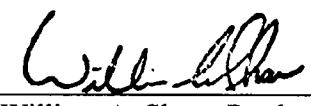
August 5, 2002, as required by Pa. R.C.P. Rule 237.1.

BLAKLEY, JONES & MOHNEY

BY:

  
Christopher E. Mohney, Esquire  
Attorney for Plaintiff  
I.D. # 63494  
90 Beaver Drive, Box 6  
Du Bois, PA 15801  
(814) 371-2730

NOW this 17th day of September, 2002, damages are assessed in the amount  
of \$26,118.11.

  
\_\_\_\_\_  
William A. Shaw, Prothonotary

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

DEPOSIT BANK, : NO. 02 - 855 - C.D.

Plaintiff :  
VS. :  
VIRGINIA J. WYKOFF, :  
Defendants :  
TO: VIRGINIA J. WYKOFF  
231 DIXON AVENUE  
DU BOIS, PA 15801

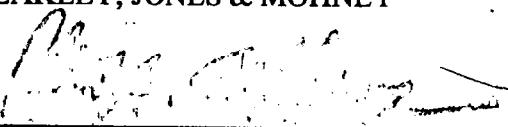
DATE OF NOTICE: AUGUST 5, 2002

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:

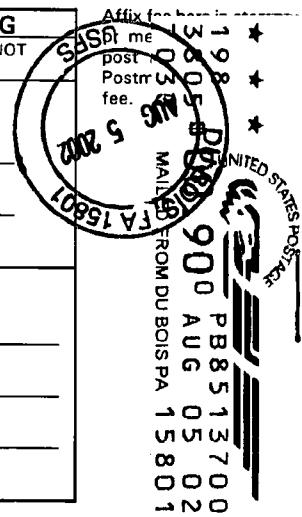
COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
1 NORTH SECOND STREET  
CLEARFIELD, PA 16830  
(814) 765-2641

BLAKLEY, JONES & MOHNEY

  
Christopher E. Mohney, Esquire  
Attorney for Plaintiff  
I.D. # 63494  
90 Beaver Drive, Box 6  
Du Bois, PA 15801  
(814) 371-2730

<b>CERTIFICATE OF MAILING</b>	
U.S. POSTAL SERVICE MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER	
Received From:	
BLAKLEY, JONES & MOHNEY	
90 BEAVER DRIVE, BOX 6	
DU BOIS, PA 15801	
One piece of ordinary mail addressed to:	
VIRGINIA J. WYKOFF	
231 DIXON AVENUE	
DU BOIS, PA 15801	

PS Form 3817, Mar. 1989



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

COY

DEPOSIT BANK, : NO. 02 - 855 - C.D.  
: Plaintiff  
: VS.  
: VIRGINIA J. WYKOFF, :  
: Defendant

NOTICE is given that JUDGMENT in the above-captioned matter has been entered against  
you in the amount of \$26,118.11 on September 17, 2002.

William A. Shaw, Prothonotary

By: Jacqueline Kendrick  
Deputy

# COPY

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

Deposit Bank  
Plaintiff(s)

No.: 2002-00855-CD

Real Debt: \$26,118.11

Atty's Comm:

Vs.

Costs: \$

Int. From:

Virginia J. Wykoff  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: September 17, 2002

Expires: September 17, 2007

Certified from the record this 17th of September, 2002



\_\_\_\_\_  
William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

Received on \_\_\_\_\_, \_\_\_\_\_, of defendant full satisfaction of this Judgment,  
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

\_\_\_\_\_  
Plaintiff/Attorney

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

DEPOSIT BANK, : NO. 02 - 855 - C.D.  
: :  
Plaintiff : TYPE OF CASE: MORTGAGE  
: FORECLOSURE  
: :  
VS. : TYPE OF PLEADING: PRAECIPE FOR  
: WRIT OF EXECUTION  
: :  
Defendant : FILED ON BEHALF OF: PLAINTIFF  
: :  
: COUNSEL OF RECORD:  
: CHRISTOPHER E. MOHNEY, ESQUIRE  
: :  
: SUPREME COURT NO.: 63494  
: :  
: BLAKLEY, JONES & MOHNEY  
: 90 BEAVER DRIVE, BOX 6  
: DU BOIS, PA 15801  
: (814) 371-2730

FILED

✓ SEP 17 2002  
Off. of Christopher Mohney, Esq.  
William A. Shaw  
Prothonotary & Writs Sheriff

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

DEPOSIT BANK, : NO. 02 - 855 - C.D.  
: :  
Plaintiff :  
: :  
VS. :  
: :  
VIRGINIA J. WYKOFF, :  
: :  
Defendant :  
:

**PRAECIPE FOR WRIT OF EXECUTION**

TO: WILLIAM A. SHAW, PROTHONOTARY

Issue Writ of Execution in the above matter:

1. Directed to the Sheriff of Clearfield County;
2. Against the Defendant in the above captioned matter;
3. And index this Writ against the Defendant and as a Lis Pendens against real

property of the Defendant described on Schedule A attached hereto:

4. Amount due: \$ 26,118.11

5. Costs: \$ \_\_\_\_\_

Total: \$ 26,118.11

BY:

BLAKLEY, JONES & MOHNEY  
Christopher E. Mohney, Esquire  
Attorney for Plaintiff

ALL that certain piece or parecl of land situate in the Township of Sandy, Clearfield County, Pennsylvania, and being bounded and described as follows to wit:

BEGINNING at a point on Dixon Avenue; thence South 53 degrees West on line parallel with the line of Lot No. 70, 150 feet to an alley; thence on said alley North 36-1/2 degrees West, 55 feet to South Main Street (formerly the township road); thence by South by Main Street 64 degrees East 152 feet to Dixon Avenue; thence by Dixon Avenue South 36-1/2 degrees East 36 feet to place of beginning BEING all of Lot No. 72 and a part of Lot No. 71 in the plot of George Schwem's Addition to Du Bois Borough (now City).

CCPY

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

DEPOSIT BANK, : NO. 02 - 855 - C.D.  
: :  
Plaintiff :  
: :  
VS. :  
: :  
VIRGINIA J. WYKOFF, :  
: :  
Defendant :  
:

**WRIT OF EXECUTION**

COMMONWEALTH OF PENNSYLVANIA :  
: : SS.  
COUNTY OF CLEARFIELD :  
:

TO: THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs in the above matter you are directed to levy upon  
and sell the property described on Schedule A attached hereto.

Amount due: \$26,118.11

Costs: \$ \_\_\_\_\_

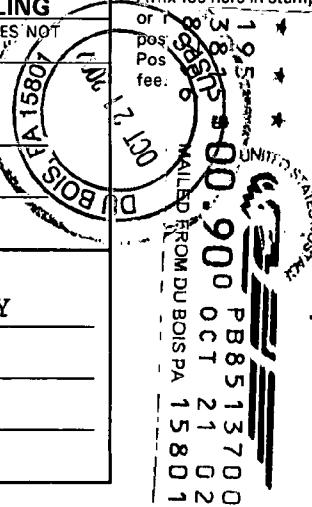
Total: \$26,118.11

  
\_\_\_\_\_  
William A. Shaw, Prothonotary

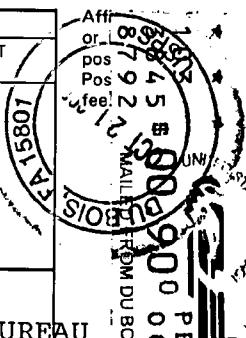
DATE: 9-17-02

ALL that certain piece or parecl of land situate in the Township of Sandy, Clearfield County, Pennsylvania, and being bounded and described as follows to wit:

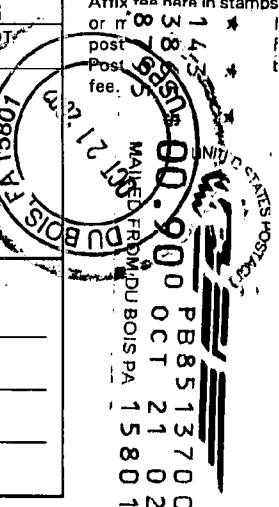
BEGINNING at a point on Dixon Avenue; thence South 53 degrees West on line parallel with the line of Lot No. 70, 150 feet to an alley; thence on said alley North 36-1/2 degrees West, 55 feet to South Main Street (formerly the township road); thence by South by Main Street 64 degrees East 152 feet to Dixon Avenue; thence by Dixon Avenue South 36-1/2 degrees East 36 feet to place of beginning BEING all of Lot No. 72 and a part of Lot No. 71 in the plot of George Schwem's Addition to Du Bois Borough (now City).

U.S. POSTAL SERVICE		<b>CERTIFICATE OF MAILING</b>	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER			
Received From:		DU BOIS, PA 15801	
<u>BLAKLEY, JONES &amp; MOHNEY</u> <u>90 BEAVER DRIVE, BOX 6</u> <u>DU BOIS, PA 15801</u>			
One piece of ordinary mail addressed to:			
<u>PA HOUSING FINANCE AGENCY</u> <u>2101 NORTH FRONT STREET</u> <u>HARRISBURG, PA 17102</u>			

PS Form 3817, Mar. 1989

U.S. POSTAL SERVICE		<b>CERTIFICATE OF MAILING</b>	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER			
Received From:		DU BOIS, PA 15801	
<u>BLAKLEY, JONES &amp; MOHNEY</u> <u>90 BEAVER DRIVE, BOX 6</u> <u>DU BOIS, PA 15801</u>			
One piece of ordinary mail addressed to:			
<u>CLEARFIELD COUNTY TAX CLAIM BUREAU</u> <u>CLEARFIELD COUNTY COURTHOUSE</u> <u>1 NORTH SECOND STREET</u> <u>CLEARFIELD, PA 16830</u>			

PS Form 3817, Mar. 1989

U.S. POSTAL SERVICE		<b>CERTIFICATE OF MAILING</b>	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER			
Received From:		DU BOIS, PA 15801	
<u>BLAKLEY, JONES &amp; MOHNEY</u> <u>90 BEAVER DRIVE, BOX 6</u> <u>DU BOIS, PA 15801</u>			
One piece of ordinary mail addressed to:			
<u>LEE ANN COLLINS</u> <u>TAX COLLECTOR</u> <u>P.O. BOX 252</u> <u>DU BOIS, PA 15801</u>			

PS Form 3817, Mar. 1989

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW  
NO. 02 - 855 - C.D.

DEPOSIT BANK,

Plaintiff

VS.

VIRGINIA J. WYKOFF,

Defendant

AFFIDAVIT OF SERVICE  
PURSUANT TO PA. R.C.P. RULE 3129.2

FILED

10/08/02  
RCV 04/02  
EAS

William A. Shaw  
Prothonotary

LAW OFFICES  
**BLAKLEY, JONES & MOHNEY**  
90 BEAVER DRIVE - BOX 6  
DUBOIS, PA 15801

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

DEPOSIT BANK, : NO. 02 - 855 - C.D.  
: :  
Plaintiff : TYPE OF CASE: CIVIL  
: :  
VS. : TYPE OF PLEADING: AFFIDAVIT OF  
: : SERVICE PURSUANT TO PA. R.C.P.  
: : RULE 3129.2  
: :  
VIRGINIA J. WYKOFF, : FILED ON BEHALF OF: PLAINTIFF  
: :  
Defendant : COUNSEL OF RECORD:  
: : CHRISTOPHER E. MOHNEY, ESQUIRE  
: :  
: : SUPREME COURT NO.: 63494  
: :  
: : BLAKLEY, JONES & MOHNEY  
: : 90 BEAVER DRIVE, BOX 6  
: : DU BOIS, PA 15801  
: : (814) 371-2730

FILED

NOV 04 2002

William A. Shaw  
Prothonotary

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

DEPOSIT BANK, : NO. 02 - 855 - C.D.  
: :  
Plaintiff :  
: :  
VS. :  
: :  
VIRGINIA J. WYKOFF, :  
: :  
Defendant :  
:

**AFFIDAVIT OF SERVICE PURSUANT TO PA. R.C.P. RULE 3129.2**

*COMMONWEALTH OF PENNSYLVANIA* : :  
: : *SS.*  
*COUNTY OF CLEARFIELD* : :

**CHRISTOPHER E. MOHNEY**, being duly sworn according to law, deposes and says that as attorney for Plaintiff **DEPOSIT BANK** in the above captioned action he did serve notice of the scheduled Sheriff's Sale of the real property which is the subject of the above captioned mortgage foreclosure action by mailing handbills, copy attached hereto, to the Defendant by certified mail, return receipt requested, as evidenced by the return receipt attached hereto, and to all other parties in interest listed below by ordinary mail at the addresses set forth below with the return address of Plaintiff's counsel appearing thereon as evidenced by the U.S. Postal service Form 3817 Certificates of Mailings attached hereto on 10-21-02.

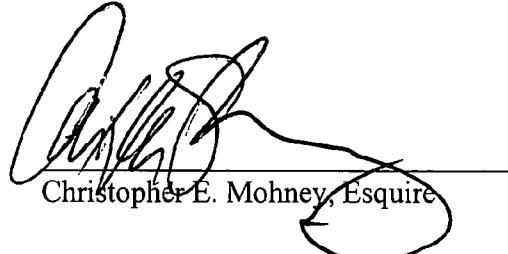
TO: VIRGINIA J. WYKOFF DEPOSIT BANK  
231 Dixon Avenue 5 North Main Street  
Du Bois, PA 15801 Du Bois, PA 15801

BENEFICIAL CONSUMER  
DISCOUNT COMPANY  
90 Beaver Drive, Suite 114C  
Du Bois, PA 15801

CLEARFIELD COUNTY  
TAX CLAIM BUREAU  
Clearfield County Courthouse  
1 North Second Street  
Clearfield, PA 16830

PA HOUSING FINANCE  
AGENCY  
2101 North Front Street  
Harrisburg, PA 17102

LEE ANN COLLINS  
TAX COLLECTOR  
P.O. Box 252  
Du Bois, PA 15801



Christopher E. Mohney, Esquire

*SWORN TO and SUBSCRIBED*

before me this 31<sup>st</sup> day

of October, 2002.

Kristin D. Duttry  
Notary Public

Notarial Seal  
Kristin D. Duttry, Notary Public  
DuBois, Clearfield County  
My Commission Expires Jan. 30, 2003

**SENDER: COMPLETE THIS SECTION**

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

## 1. Article Addressed to:

VIRGINIA J. WYKOFF  
231 DIXON AVENUE  
DU BOIS, PA 15801

**COMPLETE THIS SECTION ON DELIVERY**

## A. Received by (Please Print Clearly)

Virginia Wykoff PA 15801

## B. Date of Delivery

15801

## C. Signature

X Virginia J. Wykoff

DET Agent

25 Addressee

## D. Is delivery address different from item 1?

If YES, enter delivery address below:

YES

NO

USPS

## 3. Service Type

Certified Mail  Express Mail  
 Registered  Return Receipt for Merchandise  
 Insured Mail  C.O.D.

## 4. Restricted Delivery? (Extra Fee)

Yes

## 2. Article Number (Copy from service label)

7001 1940 0006 2176 4965

PS Form 3811, July 1999

Domestic Return Receipt

102595-00-M-0952

U.S. POSTAL SERVICE

**CERTIFICATE OF MAILING**

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

## Received From:

BLAKLEY, JONES & MOHNEY  
90 BEAVER DRIVE, BOX 6  
DU BOIS, PA 15801

## One piece of ordinary mail addressed to:

DEPOSIT BANK  
5 NORTH MAIN STREET  
DU BOIS, PA 15801

PS Form 3817, Mar. 1989

Affix fee here in stamps  
or meter

post r 0 3 4 \*

postm 0 8 5 \*

fee 0 8 5 \*

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**IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA**

## CIVIL DIVISION

COPY

## Deposit Bank

vs.  
**Virginia J. Wykoff**

No. 2002-00855-CD

## **CERTIFICATE OF DISCONTINUATION**

Commonwealth of PA  
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on December 2, 2002 marked:

### Settled, Discontinue, and End

Record costs in the sum of \$173.04 have been paid in full by Attorney.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 2nd day of December A.D. 2002.

William A. Shaw, Prothonotary

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW  
NO. 02 - 855 - C.D.

DEPOSIT BANK,

Plaintiff

VS.

VIRGINIA J. WYKOFF,

Defendant

PRAECIPE TO SETTLE,  
DISCONTINUE AND END

FILED

M 1/5/02  
BA  
DEC 02 2002

William A. Shaw  
Prothonotary

LAW OFFICES  
**BLAKLEY, JONES & MOHNEY**  
90 BEAVER DRIVE - BOX 6  
DUBOIS, PA 15801

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

DEPOSIT BANK, : NO. 02 - 855 - C.D.  
VS. :  
VIRGINIA J. WYKOFF, :  
Plaintiff : TYPE OF CASE: MORTGAGE  
: FORECLOSURE  
: TYPE OF PLEADING: PRAECIPE TO  
: SETTLE, DISCONTINUE AND END  
Defendant : FILED ON BEHALF OF: PLAINTIFF  
: COUNSEL OF RECORD:  
: CHRISTOPHER E. MOHNEY, ESQUIRE  
: SUPREME COURT NO.: 63494  
: BLAKLEY, JONES & MOHNEY  
: 90 BEAVER DRIVE, BOX 6  
: DU BOIS, PA 15801  
: (814) 371-2730

FILED

DEC 02 2002

William A. Shaw  
Prothonotary

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

DEPOSIT BANK, : NO. 02 - 855 - C.D.  
: :  
Plaintiff :  
: :  
VS. :  
: :  
VIRGINIA J. WYKOFF, :  
: :  
Defendant :  
:

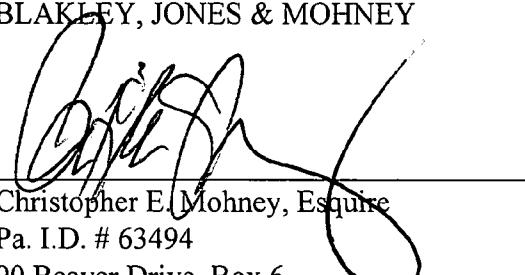
**PRAECIPE FOR DEFAULT JUDGMENT**

TO: WILLIAM A. SHAW, PROTHONOTARY

Kindly mark the above-captioned case settled, discontinued and ended in payment of your costs only and mark the judgment satisfied.

BLAKLEY, JONES & MOHNEY

BY:

  
Christopher E. Mohney, Esquire  
Pa. I.D. # 63494  
90 Beaver Drive, Box 6  
Du Bois, PA 15801  
(814) 371-2730  
Attorney for Plaintiff

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13145

DEPOSIT BANK

02-855-CD

VS.  
WYKOFF, VIRGINIA J.

WRIT OF EXECUTION REAL ESTATE

**SHERIFF RETURNS**

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NOW, OCTOBER 18, 2002 @ 11:25 A.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANT. THE PROPERTY WAS ALSO POSTED THIS DATE.

A SALE DATE OF DECEMBER 6, 2002 WAS SET.

NOW, OCTOBER 25, 2002 SERVED VIRGINIA J. WYKOFF, DEFENDANT, AT HER RESIDENCE AT 505 KNARR STREET, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA 15801, BY HANDING TO JOEL WYKOFF SON OF THE DEFENDANT A TRUE AND ATTESETED COPY OF THE ORININGAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND MAKING KNOWN TO HIM THE CONTENTS THEREOF.

NOW, NOVEMBER 27, 2002 RECEIVED LETTER FROM PLAINTIFF ATTORNEY TO CANCEL THE SALE. THE CASE HAD BEEN RESOLVED.

NOW, MARCH 31, 2003 PAID THE COSTS FROM THE ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE ATTORNEY.

NOW, MARCH 31, 2003 RETURN WRIT NO SALE HELD. PLAINTIFF ATTORNEY CANCELED THE SALE. THE CASE WAS RESOLVED. THE DEBT WAS PAID-IN-FULL.

SHERIFF HAWKINS \$718.85  
SURCHARGE \$20.00  
PAID BY ATTORNEY

**FILED**  
01/02/04  
MAR 31 2003  
W.A. Shaw  
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13145

DEPOSIT BANK

02-855-CD

VS.  
WYKOFF, VIRGINIA J.

WRIT OF EXECUTION REAL ESTATE

**SHERIFF RETURNS**

---

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Sworn to Before Me This

30 Day Of May 2003

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

So Answers,

Chester Hawkins  
By Cynthia Butler-Caughnau  
Chester A. Hawkins  
Sheriff

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

DEPOSIT BANK, : NO. 02 - 855 - C.D.

Plaintiff :

VS. :

VIRGINIA J. WYKOFF, :

Defendant :

**WRIT OF EXECUTION**

COMMONWEALTH OF PENNSYLVANIA :  
: SS.  
COUNTY OF CLEARFIELD :

TO: THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs in the above matter you are directed to levy upon  
and sell the property described on Schedule A attached hereto.

Amount due: \$26,118.11

Costs: \$ \_\_\_\_\_

Total: \$26,118.11

Prothonotary costs 120.00



\_\_\_\_\_  
William A. Shaw, Prothonotary

DATE: 9/17/02

Received September 17, 2002 @ 3:45 P.M.

Chester A. Hawkins  
by Cynthia Butler Aughenbaugh

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME      WYKOFF      NO.      02-855-CD

NOW, , 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 day of 2002, I exposed the within described real estate of to public venue or outcry at which time and place I sold the same to

he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	12.35
LEVY	15.00
MILEAGE	12.35
POSTING	15.00
CSDS	10.00
COMMISSION 2%	522.36
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	12.35
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	10.00
<b>TOTAL SHERIFF COSTS</b>	<b>718.85</b>
<b>DEED COSTS:</b>	
ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	
<b>TOTAL DEED COSTS</b>	<b>0.00</b>

**DEBIT & INTEREST:**

	DEBT-AMOUNT DUE	26,118.11
	INTEREST	
	TO BE ADDED	TO SALE DATE
	<b>TOTAL DEBT &amp; INTEREST</b>	<b>26,118.11</b>
<b>COSTS:</b>		
ATTORNEY FEES		
PROTH. SATISFACTION		
ADVERTISING		517.86
LATE CHARGES & FEES		
TAXES - collector		
TAXES - tax claim		
DUE		
COST OF SUIT -TO BE ADDED		
LIEN SEARCH		
FORCLOSURE FEES/ESCROW DEFICIT		
ACKNOWLEDGEMENT		
DEED COSTS		
ATTORNEY COMMISSION		
SHERIFF COSTS		718.85
LEGAL JOURNAL AD		150.00
REFUND OF ADVANCE		
REFUND OF SURCHARGE		
PROTHONOTARY		
MORTGAGE SEARCH		
SATISFACTION FEE		
ESCROW DEFICIENCY		
MUNICIPAL LIEN		
<b>TOTAL COSTS</b>		<b>1,506.71</b>

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

**BLAKLEY, JONES & MOHNEY**

*Attorneys and Counselors at Law  
90 Beaver Drive, Box 6  
Du Bois, Pennsylvania 15801*

November 27, 2002

*Telephone (814) 371-2730  
Fax (814) 375-1082*

*Benjamin S. Blakley, III  
Christopher E. Mohney*

Sheriff of Clearfield County  
Clearfield County Courthouse  
1 North Second Street  
Clearfield, PA 16830

*Attention: Cynthia Butler-Aughenbaugh*

**RE: Deposit Bank vs. Virginia J. Wykoff  
No. 02-855-C.D.**

Dear Cindy:

Please cancel the above Sheriff's Sale. The case has been resolved.

Thank you.

*Paid in full - \$27,393.00*

Sincerely,

*BLAKLEY, JONES & MOHNEY*

*Christopher E. Mohney, Esquire*

CEM:kdm.

copy to: Terry Henry, First Commonwealth Bank

