

02-924-CD  
S & T BANK -vs- KENNETH G. MC GEOCH et al

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

S & T BANK, Plaintiff,  
vs.  
KENNETH G. McGEOCH and JOANNE  
McGEOCH,  
Defendants.

No. 02 - Action of Mortgage  
C.D. Foreclosure

C O M P L A I N T

To the Within Defendants:

YOU ARE HEREBY NOTIFIED TO PLEAD  
TO THE WITHIN COMPLAINT WITHIN  
TWENTY (20) DAYS FROM THE DATE OF  
SERVICE HEREOF.

GLEASON, CHERRY AND CHERRY, L.L.P.

By William A. Shaw  
Attorneys for Plaintiff

LAW OFFICES  
GLEASON, CHERRY & CHERRY, L.L.P.  
P. O. Box 505  
DuBois, PENNSYLVANIA 15801-0505

ONE NORTH FRANKLIN STREET

FILED

JUN 07 2002  
SAC 025810th Chery pd 80.00  
William A. Shaw  
Prothonotary  
Acc at Chery

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

## CIVIL ACTION

S & T BANK,  
vs.  
KENNETH G. McGEOCH and JOANNE  
McGEOCH,  
Plaintiff,  
Defendants. : No. 02 - 924 C.D.  
: Type of Case: MORTGAGE FORECLOSURE  
: Type of Pleading: COMPLAINT  
: Filed on Behalf of: S & T BANK, Plaintiff  
: Counsel of Record for this Party:  
: PAULA M. CHERRY, ESQ.  
: Supreme Court No.: 36023  
: GLEASON, CHERRY AND CHERRY, L.L.P.  
: Attorneys at Law  
: One North Franklin Street  
: P.O. Box 505  
: DuBois, PA 15801-0505  
: (814) 371-5800

FILED

JUN 07 2002

William A. Shaw  
Prestonbury

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

S & T BANK, :  
Plaintiff, : No. 02 - \_\_\_\_\_ C.D.  
vs. :  
: ACTION OF MORTGAGE  
KENNETH G. McGEOCH and JOANNE :  
McGEOCH, : FORECLOSURE  
: Defendants. :

N O T I C E

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 claims 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.

COURT ADMINISTRATOR  
Clearfield County Courthouse  
2<sup>nd</sup> & Market Streets  
Clearfield, PA 16830  
(814) 765-2641 Ext. 5982

GLEASON, CHERRY AND CHERRY, L.L.P.

By Ryan McGeoch  
Attorneys for Plaintiff

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

S & T BANK, :  
Plaintiff, : No. 02 - \_\_\_\_\_ C.D.  
vs. :  
: ACTION OF MORTGAGE  
KENNETH G. McGEOCH and JOANNE  
McGEOCH, : FORECLOSURE  
: Defendants. :

**C O M P L A I N T**

NOW comes S & T BANK, Plaintiff, by its Attorneys, GLEASON, CHERRY AND CHERRY, L.L.P., and files this Complaint as follows:

1. The Plaintiff, S & T BANK, Mortgagee, is a corporation organized and existing under the laws of the Commonwealth of Pennsylvania, duly registered to do business in the Commonwealth of Pennsylvania, in accordance with the Act of Assembly, so providing, and with an office located at 456 Main Street, P.O. Box D, Brockway, Pennsylvania 15824.
2. The Defendant, KENNETH G. McGEOCH, is an individual who resides at 6655 West Seven Rivers Drive, Crystal River, Florida 34429-9317.
3. The Defendant, JOANNE McGEOCH, is an individual who resides at 15 Chestnut Street, DuBois, Pennsylvania 15801.
4. The Defendants are the real owners of the premises herein described.
5. On June 17, 1996, KENNETH G. McGEOCH and JOANNE McGEOCH made, executed and delivered a Mortgage upon premises hereinafter described to S & T BANK, Plaintiff, which Mortgage is recorded in the Office of the Register and Recorder of Clearfield

County, Pennsylvania, in Deeds and Records Book Vol. 1767, Page 253. A copy of said Mortgage is attached hereto and made a part hereof as Exhibit "A".

6. Said Mortgage has not been assigned.

7. The premises subject to said Mortgage is described in Exhibit "B" attached hereto and made a part hereof and is situate in Sandy Township, Clearfield County, Pennsylvania.

8. That said Mortgage is in default because:

(a) The principal thereof became due and payable on February 11, 2002, and by the terms of said Mortgage is collectable forthwith;

(b) Interest payments upon the said Mortgage due for the period from January 11, 2002, to April 30, 2002, are due and have not been paid and, by the terms of the said Mortgage, upon default of such payment, the whole of said principal and all interest due thereon is collectable forthwith.

9. The following amounts are due on the Mortgage:

(a) Principal	\$24,523.89
(b) Interest from January 11, 2002, to April 30, 2002	681.80
(c) Late charges and fees	369.23
(d) Escrow deficiency	20.88
(e) Attorney's collection fee	<u>750.00</u>
Total	\$26,345.80

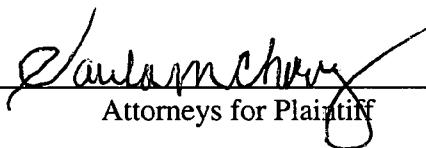
10. That in accordance with Act VI and Act 91, Defendants were served with notice of intention to institute mortgage foreclosure proceedings and notice as required under the Homeowner's Emergency Mortgage Assistance Program by Combined Notice dated March 7,

2002. Said Combined Notice was sent to Defendant, KENNETH G. McGEOCH, by certified mail, return receipt requested, to his last known address of 6655 West Seven Rivers Drive, Crystal River, Florida 34429-9317; and to Defendant, JOANNE McGEOCH, by certified mail, return receipt requested, to her last known address of 15 Chestnut Street, DuBois, Pennsylvania 15801; and to both Defendants, namely, KENNETH G. McGEOCH and JOANNE McGEOCH, by certified mail, return receipt requested, to the property address of R.R. #3, Box 135, DuBois, Pennsylvania 15801. Copies of said Combined Notices are attached hereto and made a part hereof as Exhibits "C", "D" and "E" respectively.

11. That the Promissory Note provides for a late charge in an amount of Five Percent (5%) of any such overdue payment. Attached hereto is a copy of said Promissory Note marked as Exhibit "F".

WHEREFORE, Plaintiff demands judgment against the Defendants in the sum of TWENTY-SIX THOUSAND THREE HUNDRED FORTY-FIVE DOLLARS and EIGHTY CENTS (\$26,345.80), together with interest from April 30, 2002, at the daily rate of \$5.5430710 and costs.

GLEASON, CHERRY AND CHERRY, L.L.P.

By   
Attorneys for Plaintiff

COMMONWEALTH OF PENNSYLVANIA :  
: SS.  
COUNTY OF CLEARFIELD :

On this, the 3rd day of June, 2002, before me, the undersigned officer, a Notary Public, personally appeared R.C. BERQUIST, JR., who acknowledged himself to be the Vice President of S & T BANK, the foregoing corporation, and that as such, he, being authorized by such corporation to do so, and being duly sworn according to law, deposes and says that the facts set forth in the foregoing Complaint are true and correct to the best of his knowledge, information and belief, and that he executed the foregoing instrument for the purposes therein contained by signing his name thereon as such, and by virtue and in pursuance of the authority therein conferred upon him as such Vice President, acknowledged the same to be the act and deed of the said corporation.

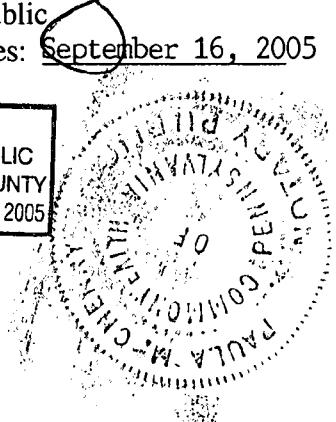
R.C. Berquist Jr.

Sworn to and subscribed before me this 3rd day of June, 2002.

Paula M. Cherry  
Notary Public

My commission expires: September 16, 2005

NOTARIAL SEAL  
PAULA M. CHERRY, NOTARY PUBLIC  
CITY OF DUBOIS, CLEARFIELD COUNTY  
MY COMMISSION EXPIRES SEPTEMBER 16, 2005



RECORDATION REQUESTED BY:

S & T BANK  
614 Liberty Boulevard  
DuBois, PA 15801

VOL 1767 PAGE 253

WHEN RECORDED MAIL TO:

S & T BANK  
ATTN: \_\_\_\_\_  
PO BOX 190  
INDIANA, PA 15701

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



## MORTGAGE

THIS MORTGAGE IS DATED JUNE 17, 1996, between Kenneth G. McGeoch and Joanne McGeoch, whose address is RR #3 Box 135, DuBois, PA 15801 (referred to below as "Grantor"); and S & T BANK, whose address is 614 Liberty Boulevard, DuBois, PA 15801 (referred to below as "Lender").

**GRANT OF MORTGAGE.** For valuable consideration, Grantor grants, bargains, sells, conveys, assigns, transfers, releases, confirms and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequent fixtures, improvements, and fixtures; all streets, lanes, alleys, passages, and ways; all easements, rights of way, all liberties, 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"):

**SEE EXHIBIT "A" WHICH IS ATTACHED HERETO, INCORPORATED HEREIN, AND MADE A PART HEREOF AS THOUGH FULLY SET FORTH HEREIN.**

**The Real Property or its address is commonly known as RR #3 Box 135, 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 Kenneth G. McGeoch and Joanne McGeoch. 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, buildings, structures and 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 S & T BANK, its successors and assigns. The Lender is the mortgagee under this Mortgage.

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

**Note.** The word "Note" means the promissory note or credit agreement dated June 17, 1996, in the original principal amount of \$36,000.00 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.

**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

Exhibit "A"

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 tenantable 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. 99-493 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 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 and asbestos. Grantor represents and warrants to Lender that: (a) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any hazardous waste or substance by any person on or under, about or from the Property; (b) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by 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 inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the 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.

**DUCE 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 charge 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 service 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

requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount 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 any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor 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 authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against Property.

**Notice of Construction.** Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or 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, service 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 or replacement basis for the full insurable value covering all Improvements on the Real Property in an amount sufficient to avoid application of a 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 stipulation that coverage will not be cancelled or diminished without a minimum of fifteen (15) days' prior written notice to Lender and containing any disclaimer of the insurer's liability for failure to give such notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real 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 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. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at its election, apply the proceeds to the reduction of the Indebtedness, payment of any lien affecting 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, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default hereunder. Any proceeds 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 shall be used first to pay any amount owing to Lender under this Mortgage, then to prepay accrued interest, and the remainder, if any, shall be 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 provided for in 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 policy 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. The Mortgage also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies 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. Grantor's obligation to Lender for all such expenses shall survive the entry of any mortgage or foreclosure judgment.

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

**Title.** Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Mortgage, and (b) Grantor has the full right, power, and authority to execute and deliver this Mortgage to Lender.

**Defense of Title.** Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against all lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Lender under this Mortgage, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participation.

**Compliance With Laws.** Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

**CONDEMNATION.** The following provisions relating to condemnation of the Property are a part of this Mortgage.

**Application of Net Proceeds.** If all or any part of the Property is condemned by eminent domain proceedings or by any proceeding or purchase in lieu of condemnation, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the Indebtedness or the repair or restoration of the Property. The net proceeds of the award shall mean the award after payment of all actual costs, expenses, and attorneys' fees incurred by Lender in connection with the condemnation.

**Proceedings.** If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments as may be requested by it from time to time to permit such participation.

**IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES.** The following provisions relating to governmental taxes, fees and charges are a part of this Mortgage:

**Current Taxes, Fees and Charges.** Upon request by Lender, Grantor shall execute such documents in addition to this Mortgage and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for taxes, as described below, together with all expenses incurred in recording, perfecting or continuing this Mortgage, including without limitation taxes, fees, documentary stamps, and other charges for recording or registering this Mortgage.

**Taxes.** The following shall constitute taxes to which this section applies: (a) a specific tax upon this type of Mortgage or upon all or any part of the Indebtedness secured by this Mortgage; (b) a specific tax on Grantor which Grantor is authorized or required to deduct from payments on the Indebtedness secured by this type of Mortgage; (c) a tax on this type of Mortgage chargeable against the Lender or the holder of the Note; and (d) a specific tax on all or any portion of the Indebtedness or on payments of principal and interest made by Grantor.

**Subsequent Taxes.** If any tax to which this section applies is enacted subsequent to the date of this Mortgage, this event shall have the same effect as an Event of Default (as defined below), and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either (a) pays the tax before it becomes delinquent, or (b) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

**SECURITY AGREEMENT; FINANCING STATEMENTS.** The following provisions relating to this Mortgage as a security agreement are a part of this Mortgage.

**Security Agreement.** This instrument shall constitute a security agreement to the extent any of the Property constitutes fixtures or other personal property, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

**Security Interest.** Upon request by Lender, Grantor shall execute financing statements and take whatever other action is requested by Lender to perfect and continue Lender's security interest in the Rents and Personal Property. In addition to recording this Mortgage in the real property records, Lender may, at any time and without further authorization from Grantor, file executed counterparts, copies or reproductions of this Mortgage as a financing statement. Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing this security interest. Upon default, Grantor shall assemble the Personal Property in a manner and at a place reasonably convenient to Grantor and Lender and make it available to Lender within three (3) days after receipt of written demand from Lender.

**Addresses.** The mailing addresses of Grantor (debtor) and Lender (secured party), from which information concerning the security interest granted by this Mortgage may be obtained (each as required by the Uniform Commercial Code), are as stated on the first page of this Mortgage.

**FURTHER ASSURANCES; ATTORNEY-IN-FACT.** The following provisions relating to further assurances and attorney-in-fact are a part of this Mortgage.

**Further Assurances.** At any time, and from time to time, upon request of Lender, Grantor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender, cause to be filed, recorded, refiled, or rerecorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust, security deeds, security agreements, financing statements, continuation statements, instruments of further assurance, certificates, and other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, complete, perfect, continue, or preserve (a) the obligations of Grantor under the Note, this Mortgage, and the Related Documents, and (b) the liens and security interests created by this Mortgage as first and prior liens on the Property, whether now owned or hereafter acquired by Grantor. Unless prohibited by law or agreed to the contrary by Lender in writing, Grantor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

**Attorney-in-Fact.** If Grantor fails to do any of the things referred to in the preceding paragraph, Lender may do so for and in the name of Grantor and at Grantor's expense. For such purposes, Grantor hereby irrevocably appoints Lender as Grantor's attorney-in-fact for the purpose of making, executing, delivering, filing, recording, and doing all other things as may be necessary or desirable, in Lender's sole opinion, to accomplish the matters referred to in the preceding paragraph.

**FULL PERFORMANCE.** If Grantor pays all the Indebtedness when due, and otherwise performs all the obligations imposed upon Grantor under this Mortgage, Lender shall execute and deliver to Grantor a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time.

**DEFAULT.** Each of the following, at the option of Lender, shall constitute an event of default ("Event of Default") under this Mortgage:

**Default on Indebtedness.** Failure of Grantor to make any payment when due on the Indebtedness.

**Default on Other Payments.** Failure of Grantor within the time required by this Mortgage to make any payment for taxes or insurance, or any other payment necessary to prevent filing of or to effect discharge of any lien.

**Compliance Default.** Failure of Grantor to comply with any other term, obligation, covenant or condition contained in this Mortgage, the Note or in any of the Related Documents.

**False Statements.** Any warranty, representation or statement made or furnished to Lender by or on behalf of Grantor under this Mortgage, the Note or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished.

**Defective Collateralization.** This Mortgage or any of the Related Documents ceases to be in full force and effect (including failure of any collateral documents to create a valid and perfected security interest or lien) at any time and for any reason.

**Death or Insolvency.** The death of Grantor, the insolvency of Grantor, the appointment of a receiver for any part of Grantor's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Grantor.

**Foreclosure, Forfeiture, etc.** Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Grantor or by any governmental agency against any of the Property. However, this subsection shall not apply in the event of a good faith dispute by Grantor as to the validity or reasonableness of the claim which is the basis of the foreclosure or forfeiture proceeding, provided that Grantor gives Lender written notice of such claim and furnishes reserves or a surety bond for the claim satisfactory to Lender.

**Breach of Other Agreement.** Any breach by Grantor under the terms of any other agreement between Grantor and Lender that is not remedied within any grace period provided therein, including without limitation any agreement concerning any indebtedness or other obligation of Grantor to Lender, whether existing now or later.

**Events Affecting Guarantor.** Any of the preceding events occurs with respect to any Guarantor of any of the Indebtedness or any Guarantor dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtedness.

**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, with or without taking the Property, to collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's claim on the Indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent directly to Lender. If the Rents are collected by Lender, then Grantor irrevocably designates Lender as Grantor's attorney-in-fact to instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by ten- other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any 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 reasonable expenses incurred by Lender that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of 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, may be sent by telefacsimile, and shall be effective when actually delivered, or when deposited with a nationally recognized overnight courier, or, if mailed, shall be deemed effective when deposited in the United States mail first class, certified or registered mail, postage prepaid, directed to the addresses 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. This Mortgage shall be governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

**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.

**Multiple Parties.** All obligations of Grantor under this Mortgage shall be joint and several, and all references to Grantor shall mean each and every Grantor. This means that each of the persons signing below is responsible for all obligations in this Mortgage.

**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 for subsequent instances where such consent is required.

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

**GRANTOR:**

Kenneth G. McGeoch

(SEAL)

x Joanne McGeoch  
Joanne McGeoch

(SEAL)

Signed, acknowledged and delivered in the presence of:

Dolores P. Yoke  
Witness

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

## **CERTIFICATE OF RESIDENCE**

I hereby certify, that the precise address of the mortgagee, **S & T BANK**, herein is as follows:  
**614 Liberty Boulevard, DuBois, PA 15801**

Anthony J. Guido  
Attorney or Agent for Mortgagor

Attorney of Record for Plaintiff

**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF Pennsylvania )  
COUNTY OF Clearfield )

On this, the 17th day of June, 1996, before me Dolores F. Yohe, the undersigned Notary Public, personally appeared Kenneth G. McGeoch and Joanne McGeoch, known to me (or satisfactorily proven) to be the person whose names are subscribed to the within instrument, and acknowledged that they executed the same for the purposes therein contained.

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

**Dolores F. Yoho, Notary Public  
City of DuBois, Clearfield County, PA.  
My Commission Expires March 7, 1999**

Galena Petiske

Notary Public in and for the State of  Pennsylvania

## EXHIBIT "A"

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

BEING known as lots numbered 942 and 943 on the Plan of Sidney Fuller's Addition to DuBois, Pennsylvania, and being 100 feet wide on the North side of Maple Avenue, by 155 feet deep to a fifteen foot alley, and 100 feet wide on said alley. Containing two town lots 50 feet by 155 feet in size; and bounded on the North by a fifteen foot alley; on the South by Maple Avenue; and on the East by Lot No. 941; and on the West by Lot No. 944.

BEING the same premises which were conveyed to Kenneth G. McGeoch, et ux. by deed of Lyle G. Forsyth, Executor, dated January 11, 1994, and recorded at Clearfield, Pennsylvania, in Deeds and Records Book No. 1583, page 482.

NOTICE

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL MAY HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND. THIS INCLUSION DOES NOT ENLARGE, RESTRICT OR MODIFY ANY LEGAL RIGHTS OR ESTATES OTHERWISE CREATED, TRANSFERRED, EXCEPTED OR RESERVED BY THIS INSTRUMENT. (This Notice is set forth pursuant to Act No. 255, approved September 10, 1965, as amended).

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



Karen L. Starck  
Recorder of Deeds

CLEARFIELD COUNTY  
ENTERED OF RECORD  
TIME 11:06 A.M. 6-21-96  
BY Karen L. Starck  
FEES 17.50  
Karen L. Starck, Recorder

Entered of record June 21, 1996, 11:06 A.M. Karen L. Starck, Recorder

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

BEING known as lots numbered 942 and 943 on the Plan of Sidney Fuller's Addition to DuBois, Pennsylvania, and being 100 feet wide on the North side of Maple Avenue, by 155 feet deep to a fifteen foot alley, and 100 feet wide on said alley. Containing two town lots 50 feet by 155 feet in size; and bounded on the North by a fifteen foot alley; on the South by Maple Avenue; and on the East by Lot No. 941; and on the West by Lot No. 944.

BEING the same premises which were conveyed to Kenneth G. McGeoch, et ux. by deed of Lyle G. Forsyth, Executor, dated January 11, 1994, and recorded at Clearfield, Pennsylvania, in Deeds and Records Book No. 1583, page 482.

# TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The Commonwealth of Pennsylvania's  
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE  
PROGRAM  
may be able to help 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 need more information call the  
PENNSYLVANIA HOUSING FINANCE AGENCY  
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 IMMEDIATAMENTE 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.



RESOURCE RECOVERY

456 MAIN STREET • P O BOX D • BROCKWAY, PA 15824 • 814-266-1130  
FAX 814-266-1126

March 7, 2002

KENNETH G MCGEUCH  
6655 W SEVEN RIVERS DRIVE  
CRYSTAL RIVER FL 34429-9317

RE: Mortgage Loan Number 368-01000185502 Note Number 00001

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.

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.**

If you meet with one of the consumer credit counseling agencies listed at the end of this notice, S & T Bank may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone number 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 S & T Bank immediately of your intentions.

Kenneth G. McGeoch  
March 7, 2002  
Page 2 of 4

---

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 S & T Bank, you have the right to apply for financial assistance from the Homeowner's 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.**

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**

The MORTGAGE held by S & T Bank on your property located in Sandy Township, Clearfield County, State of Pennsylvania, **IS SERIOUSLY IN DEFAULT** because you have not made the biweekly payments of \$177.07 each for January 11, 2002, January 25, 2002, February 8, 2002 and February 22, 2002 for a total of \$708.28. Late charges (and other costs) have also accrued to date in the amount of \$127.35. The total amount past due required to cure this default, or in other words, get caught up in your payments, as of the date of this letter is **\$835.63**.

You may cure the default within **THIRTY (30) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO S & T BANK, 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:

S & T Bank  
Resource Recovery Department  
456 Main Street, PO Box D  
Brockway, PA 15824

Kenneth G. McGeoch  
March 7, 2002  
Page 3 of 4

---

If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, **S & T BANK INTENDS TO EXERCISE ITS RIGHTS TO ACCELERATE THE MORTGAGE DEBT.** This means that the entire outstanding balance of this debit 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, S & T Bank also intends to instruct its attorneys to start legal action to **FORECLOSE UPON YOUR MORTGAGED PROPERTY.**

The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If S & T Bank refers your case to its attorneys, but you cure the delinquency before S & T Bank 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 S & T Bank even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe S & T Bank, 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.**

S & T Bank may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

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 S & T Bank 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 DEFALTED.**

It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be **APPROXIMATELY 6 MONTHS 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 is required or action will be by contacting a representative from S & T Bank at:

S & T Bank  
Resource Recovery Department  
456 Main Street, PO Box D  
Brockway, PA 15824  
Phone: 814-268-1130 Fax: 814-268-1126

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 S & T Bank at any time.

Kenneth G. McGeoch  
March 7, 2002  
Page 4 of 4

---

You    may or   X   may not 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 S & T BANK. TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

Very truly yours,



Carolyn M. Kurtz  
Resource Recovery Officer

CMK/pas  
Enclosure

## **CLEARFIELD COUNTY**

Keystone Economic Development Corp.  
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

CCCS of Western Pennsylvania, Inc.  
217 E. Plank Road  
Altoona, PA 16602  
(814) 944-8100  
Fax: (814) 944-5747

CCCS of Northeastern PA  
1631 S. Atherton Street, Suite 100  
State College, PA 16801  
(814) 238-3668  
Fax: (814) 238-3669

CCCS of Western PA  
219-A College Park Plaza  
Johnstown, PA 15904  
(814) 539-6335

# TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The Commonwealth of Pennsylvania's  
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE  
PROGRAM

may be able to help 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 need more information call the  
PENNSYLVANIA HOUSING FINANCE AGENCY  
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 IMMEDIATAMENTE 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.



RESOURCE RECOVERY

456 MAIN STREET • P.O. BOX D • BROCKWAY, PA 15824 • 814-268-1130  
FAX 814-268-1126

March 7, 2002

JOANNE MCGEOCH  
15 CHESTNUT STREET  
DUBOIS PA 15801

RE: Mortgage Loan Number 368-01000185502 Note Number 00001

**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.

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.**

If you meet with one of the consumer credit counseling agencies listed at the end of this notice, S & T Bank may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone number 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 S & T Bank immediately of your intentions.

Joanne McGeoch  
March 7, 2002  
Page 2 of 4

---

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 S & T Bank, you have the right to apply for financial assistance from the Homeowner's 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.**

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**

The MORTGAGE held by S & T Bank on your property located in Sandy Township, Clearfield County, State of Pennsylvania, **IS SERIOUSLY IN DEFAULT** because you have not made the biweekly payments of \$177.07 each for January 11, 2002, January 25, 2002, February 8, 2002 and February 22, 2002 for a total of \$708.28. Late charges (and other costs) have also accrued to date in the amount of \$127.35. The total amount past due required to cure this default, or in other words, get caught up in your payments, as of the date of this letter is **\$835.63**.

You may cure the default within THIRTY (30) DAYS of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO S & T BANK, 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:

**S & T Bank**  
Resource Recovery Department  
456 Main Street, PO Box D  
Brockway, PA 15824

If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, **S & T BANK INTENDS TO EXERCISE ITS RIGHTS TO ACCELERATE THE MORTGAGE DEBT.** This means that the entire outstanding balance of this debit 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, S & T Bank also intends to instruct its attorneys to start legal action to **FORECLOSE UPON YOUR MORTGAGED PROPERTY.**

The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If S & T Bank refers your case to its attorneys, but you cure the delinquency before S & T Bank 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 S & T Bank even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe S & T Bank, 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.**

S & T Bank may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

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 S & T Bank 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 DEFALTED.**

It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be **APPROXIMATELY 6 MONTHS 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 is required or action will be by contacting a representative from S & T Bank at:

S & T Bank  
Resource Recovery Department  
456 Main Street, PO Box D  
Brockway, PA 15824  
Phone: 814-268-1130 Fax: 814-268-1126

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 S & T Bank at any time.

Joanne McGeoch  
March 7, 2002  
Page 4 of 4

---

You    may or   X   may not 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 S & T BANK. TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

Very truly yours,



Carolyn M. Kurtz  
Resource Recovery Officer

CMK/pas  
Enclosure

## **CLEARFIELD COUNTY**

Keystone Economic Development Corp.  
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

CCCS of Western Pennsylvania, Inc.  
217 E. Plank Road  
Altoona, PA 16602  
(814) 944-8100  
Fax: (814) 944-5747

CCCS of Northeastern PA  
1631 S. Atherton Street, Suite 100  
State College, PA 16801  
(814) 238-3668  
Fax: (814) 238-3669

CCCS of Western PA  
219-A College Park Plaza  
Johnstown, PA 15904  
(814) 539-6335

# TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The Commonwealth of Pennsylvania's  
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE  
PROGRAM  
may be able to help 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 need more information call the  
PENNSYLVANIA HOUSING FINANCE AGENCY  
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 IMMEDIATAMENTE 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.



RESOURCE RECOVERY

456 MAIN STREET • PO BOX D • BROCKWAY, PA 15824 • 814-268-1130  
FAX 814-268-1126

March 7, 2002

KENNETH G MC GEOCH  
JOANNE MC GEOCH  
RR 3 BOX 135  
DUBOIS PA 15801

RE: Mortgage Loan Number 368-01000185502 Note Number 00001

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.

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.

If you meet with one of the consumer credit counseling agencies listed at the end of this notice, S & T Bank may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone number 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 S & T Bank immediately of your intentions.

Kenneth G. McGeoch  
Joanne McGeoch  
March 7, 2002  
Page 2 of 4

---

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 S & T Bank, you have the right to apply for financial assistance from the Homeowner's 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.**

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**

The MORTGAGE held by S & T Bank on your property located in Sandy Township, Clearfield County, State of Pennsylvania, IS SERIOUSLY IN DEFAULT because you have not made the biweekly payments of \$177.07 each for January 11, 2002, January 25, 2002, February 8, 2002 and February 22, 2002 for a total of \$708.28. Late charges (and other costs) have also accrued to date in the amount of \$127.35. The total amount past due required to cure this default, or in other words, get caught up in your payments, as of the date of this letter is **\$835.63**.

You may cure the default within THIRTY (30) DAYS of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO S & T BANK, 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:

S & T Bank  
Resource Recovery Department  
456 Main Street, PO Box D  
Brockway, PA 15824

Kenneth G. McGeoch  
Joanne McGeoch  
March 7, 2002  
Page 3 of 4

---

If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, **S & T BANK 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, S & T Bank also intends to instruct its attorneys to start legal action to **FORECLOSE UPON YOUR MORTGAGED PROPERTY.**

The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If S & T Bank refers your case to its attorneys, but you cure the delinquency before S & T Bank 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 S & T Bank even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe S & T Bank, 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.**

S & T Bank may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

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 S & T Bank 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.**

It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be **APPROXIMATELY 6 MONTHS 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 is required or action will be by contacting a representative from S & T Bank at:

S & T Bank  
Resource Recovery Department  
456 Main Street, PO Box D  
Brockway, PA 15824  
Phone: 814-268-1130 Fax: 814-268-1126

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 S & T Bank at any time.

Kenneth G. McGeoch  
Joanne McGeoch  
March 7, 2002  
Page 4 of 4

---

You    may or   X   may not 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 S & T BANK. TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

Very truly yours,

*Carolyn M. Kurtz*

Carolyn M. Kurtz  
Resource Recovery Officer

CMK/pas  
Enclosure

## **CLEARFIELD COUNTY**

Keystone Economic Development Corp.  
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

CCCS of Western Pennsylvania, Inc.  
217 E. Plank Road  
Altoona, PA 16602  
(814) 944-8100  
Fax: (814) 944-5747

CCCS of Northeastern PA  
1631 S. Atherton Street, Suite 100  
State College, PA 16801  
(814) 238-3668  
Fax: (814) 238-3669

CCCS of Western PA  
219-A College Park Plaza  
Johnstown, PA 15904  
(814) 539-6335



## PROMISSORY NOTE

Principal \$36,000.00	Loan Date 06-17-1996	Maturity 04-24-2009	Loan No 00001	Call 50	Collateral	Account 1000185502	Officer 754	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:** Kenneth G. McGeoch  
Joanne McGeoch  
RR #3 Box 135  
DuBois, PA 15801

**Lender:** S & T BANK  
DuBois Regional Office  
614 Liberty Boulevard  
DuBois, PA 15801

**Principal Amount:** \$36,000.00

**Interest Rate:** 8.250%

**Date of Note:** June 17, 1996

**PROMISE TO PAY.** I promise to pay to S & T BANK ("Lender"), or order, in lawful money of the United States of America, the principal amount of Thirty Six Thousand & 00/100 Dollars (\$36,000.00), together with interest at the rate of 8.250% per annum on the unpaid principal balance from June 21, 1996, until paid in full.

**PAYMENT.** I will pay this loan in 335 payments of \$174.46 each payment. My first payment is due July 5, 1996, and all subsequent payments are due on the same day of each two weeks after that. My final payment will be due on April 24, 2009, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. Interest on this Note is computed on a 365/365 simple interest basis; that is, by applying the ratio of the annual interest rate over the number of days in a year, multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. 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 7 days or more late, I will be charged 5.000% 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 Lender, or I fail to comply with or to perform when due any other term, obligation, covenant, or condition contained in this Note or any agreement 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 on my behalf is false or misleading in any material respect either now or at the time made or furnished. (d) I die or become insolvent, a receiver is 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 includes a garnishment of any of my accounts with Lender. (f) Any of the events described in this default section occurs with respect to any guarantor of this Note.

**LENDER'S RIGHTS.** Upon default, Lender may, after giving such notices as required by applicable law, declare the entire unpaid principal balance or 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 vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services. If not prohibited by applicable law, I also will 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 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. 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 and Keogh accounts, and all trust accounts for which the grant of a security interest would be prohibited by law. 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, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and setoff rights provided on this paragraph.

**COLLATERAL.** This Note is secured by a Mortgage dated June 17, 1996, 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.

**BIWEEKLY PAYMENT TERMINATION.** IF I AM IN DEFAULT FOR THREE BIWEEKLY PAYMENTS DURING ANY CONSECUTIVE TWELVE MONTH PERIOD, THE NOTEHOLDER MAY TERMINATE MY RIGHT TO MAKE BIWEEKLY PAYMENTS UNDER THIS NOTE. IF THE NOTEHOLDER TERMINATES MY BIWEEKLY PAYMENTS, I WILL INSTEAD PAY ALL AMOUNTS OWED UNDER THIS NOTE BY MAKING ONE PAYMENT EACH MONTH. THE NOTEHOLDER WILL DETERMINE THE AMOUNT OF MY MONTHLY PAYMENT BY CALCULATING THE AMOUNT THAT WOULD BE SUFFICIENT TO REPAY ALL AMOUNTS OWED UNDER THIS NOTE IN FULL ON THE MATURITY DATE IN SUBSTANTIALLY EQUAL PAYMENTS BEGINNING WITH THE \_\_\_\_\_ DAY OF THE MONTH AFTER THE MONTH IN WHICH I AM GIVEN NOTICE OF THE BIWEEKLY TERMINATION. I WILL PAY THE NEW AMOUNT AS MY MONTHLY PAYMENT UNTIL THE MATURITY DATE.

PROMISSORY NOTE  
(Continued)

**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 or 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. 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. The obligations under this Note are joint and several. This means that the words "I", "me", and "my" mean each and all of the persons signing below.

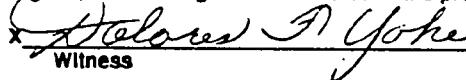
**PRIOR TO SIGNING THIS NOTE, I, AND EACH OF US, READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. I, AND EACH OF US AGREE TO THE TERMS OF THE NOTE AND ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THE NOTE.**

**BORROWER:**

  
X   
Kenneth G. McGeoch

  
X   
Joanne McGeoch

Signed, acknowledged and delivered in the presence of:

  
X Witness  
" "  
X   
Witness

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12620

S&T BANK

02-924-CD

VS.

MCGEOCH, KENNETH G. & JOANNE

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW JUNE 13, 2002 SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON KENNETH G. MC GEOCH, DEFENDANT BY CERT. MAIL # 7001 1940 0001 9405 9277 AT 6655 WEST SEVEN RIVERS DRIVE, CRYSTAL RIVER, FL. 34429-9317 BEING HIS LAST KNOWN ADDRESS. THE RETURN RECEIPT IS HERETO ATTACHED AND MADE A PART OF THIS RETURN. THE LETTER WAS SENT MARKED "ADDRESSEE ONLY:" SIGNATURE UNKNOWN.

NOW JUNE 20, 2002 SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JOANN MC GEOCH, DEFENDANT BY CERT. MAIL # 7001 1940 0001 9405 9284 AT 6655 WEST WEVEN RIVERS DRIVE, CRYSTAL RIVER, FL., 33429 BEING HER LAST KNOWN ADDRESS. THE RETURN RECEIPT IS HERETO ATTACHED AND MADE A PART OF THIS RETURN. THE LETTER WAS SENT MARKED "ADDRESSEE ONLY". SIGNATURE UNKNOWN.

---

Return Costs

Cost	Description
40.92	SHFF. HAWKINS PAID BY: ATTY.
20.00	SURCHARGE PAID BY; ATTY.

**FILED**

AUG 12 2002  
014100  
William A. Shaw  
Prothonotary

Sworn to Before Me This

12/6 Day of August 2002  
*William A. Shaw*

---

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

So Answers,

*Chester A. Hawkins*  
Chester A. Hawkins  
Sheriff  
*EG*

**SENDER: COMPLETE THIS SECTION****COMPLETE THIS SECTION ON DELIVERY**

- 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 Addressee to:**

JOANNE McGEOCH  
6655 West Seven Rivers Drive  
CRYSTAL RIVER, FL. 33429

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

If YES, enter delivery address below:

Yes  
 No

Agent  
 Addressee

**3. Service Type**

Certified Mail  
 Express Mail  
 Registered  
 Insured Mail  
 C.O.D.

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

Yes

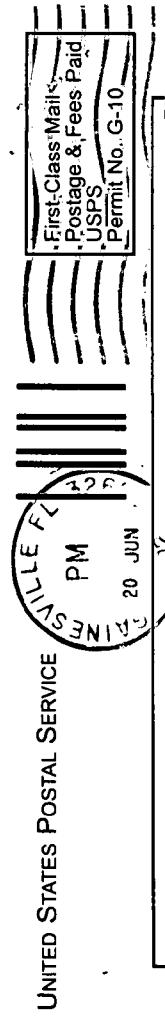
**2. Article Number (Copy from service label)**

7001 1940 0001 9405 9284

PS Form 3811, July 1999

Domestic Return Receipt

102595-99-M-1789



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

CHESTER A. HAWKINS  
Sheriff of Clearfield County  
11 N. 2nd St. Suite 116  
Clearfield, Pa. 16830

12690

2004-2005 100.000.000.000

**SENDER: COMPLETE THIS SECTION****COMPLETE THIS SECTION ON DELIVERY**

- '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:**

KENNETH G. McGEOCH  
6655 West Seven Rivers Drive  
Crystal River, FL 34429-9317

A. Received by (Please Print Clearly) 6 - 13  
B. Date of Delivery

C. Signature   
 Agent  Addressee

D. Is delivery address different from item 1?  Yes  
If YES, enter delivery address below:  No

**3. Service Type**

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

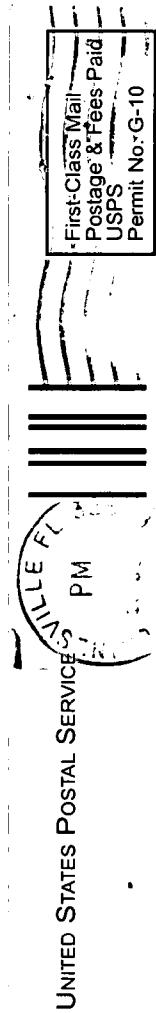
**4. Restricted Delivery? (Extra Fee)**

Yes

2. Article Number (Copy from service label) 7001 1940 0001 9405 9277

PS Form 3811, July 1999      Domestic Return Receipt

102595-99-M-1789



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

CHESTER A. HAWKINS  
Sheriff of Clearfield County  
1 N. 2nd ST. Suite 116  
Clearfield, pa.

C-12620

SENATORIAL  
LEGISLATIVE  
INVESTIGATION  
COMMITTEE

Domestic Mail Only, No Insurance Coverage Provided

1940	0001	9405	9277
O F F I C I A L U S E			
Postage	\$ 1.49		
Certified Fee			
(Return Receipt Fee (Endorsement Required)			
Restricted Delivery Fee (Endorsement Required)			
Total Postage & Fees	\$ 1.49		

ADDRESSEES ONLY

Postmark  
Hagerstown, MD  
JUN 10 2002

USPS

Sent To  
KENNETH G. McGEOCH  
Street, Apt. No.:  
or P.O. Box: West Seven Rivers Drive  
City, State, Zip+4  
Crystal River, FL 34429-9317

Form 3800, January 2001. See Reverse for Instruction

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A signature upon delivery
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

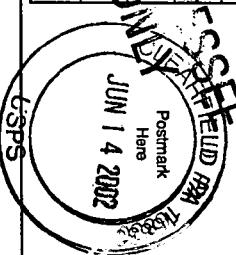
- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested." To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery."
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

Domestic Mail Only, No Insurance Coverage Provided

9284  
O F F I C I A L U S S

Postage	\$ 1.49
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 1.49



1940	0001	9405	9284
Sent To: JOANNE McGEOCH			
Street, Apt. No.: or PO Box No.: City, State, ZIP+4			
2001 West Seven Rivers Drive Crystal River, FL 33429			
See Reverse for Instruction			

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A signature upon delivery

■ A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- Certified Mail is not available for any class of international mail.

■ NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuable items, please consider Insured or Registered Mail.

■ For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return

Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.

■ For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".

■ If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION

S & T BANK, :  
Plaintiff, : No. 02 - 924 C.D.  
vs. :  
: ACTION OF MORTGAGE  
KENNETH G. McGEOCH and JOANNE : FORECLOSURE  
McGEOCH, :  
Defendants. :

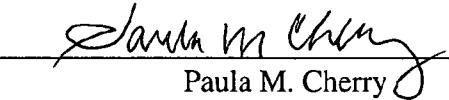
A F F I D A V I T

COMMONWEALTH OF PENNSYLVANIA :  
: SS.  
COUNTY OF CLEARFIELD :

Personally appeared before me, the undersigned officer, PAULA M. CHERRY, who states that she served the Defendants, KENNETH G. McGEOCH and JOANNE McGEOCH, each with a Ten-day Notice to file an Answer in the above-captioned case, a copy of which is attached hereto, by sending the same to the Defendants by United States First Class mail, postage prepaid, on August 8, 2002, addressed as follows:

KENNETH G. McGEOCH  
6655 West Seven Rivers Drive  
Crystal River, FL 34429-9317

JOANNE McGEOCH  
6655 West Seven Rivers Drive  
Crystal River, FL 34429-9317

  
Paula M. Cherry

Sworn to and subscribed before me this 13<sup>th</sup> day of August, 2002.

**FILED**

AUG 13 2002  
0110/NOCC 828  
William A. Shaw  
Prothonotary

  
REORDER OF DEEDS  
My Commission Expires  
First Monday in January, 2004

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION

S & T BANK,

Plaintiff : No. 02 - 924 C.D.

vs.

: ACTION OF MORTGAGE  
FORECLOSURE

KENNETH G. McGEOCH and JOANNE  
McGEOCH,

Defendants. :

TO: KENNETH G. McGEOCH  
6655 West Seven Rivers Drive  
Crystal River, FL 34429-9317

JOANNE McGEOCH  
6655 West Seven Rivers Drive  
Crystal River, FL 34429-9317

Date of Notice: August 8, 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:

Office of the Court Administrator  
Clearfield County Courthouse  
2<sup>nd</sup> & Market Streets  
Clearfield, PA 16830  
(814) 765-2641 Ext. 5982

GLEASON, CHERRY AND CHERRY, L.L.P.

By Shawn McGeoch

Attorneys for Plaintiff  
One North Franklin Street  
P.O. Box 505  
DuBois, PA 15801-0505

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION

S & T BANK, :  
Plaintiff, : No. 02 - 924 C.D.  
vs. :  
: ACTION OF MORTGAGE  
KENNETH G. McGEOCH and JOANNE : FORECLOSURE  
McGEOCH, :  
Defendants. :

P R A E C I P E

TO: WILLIAM A. SHAW, PROTHONOTARY

Dear Sir:

Enter judgment against the above-named Defendants, KENNETH G. McGEOCH and JOANNE McGEOCH, and in favor of the Plaintiff, S & T BANK, in the sum of TWENTY-SIX THOUSAND THREE HUNDRED FORTY-FIVE DOLLARS and EIGHTY CENTS (\$26,345.80), for failure to file an Answer within Twenty (20) days from service of the

Complaint.

Dated this 7<sup>th</sup> day of October, 2002.

**FILED**

GLEASON, CHERRY AND CHERRY, L.L.P.

By Paula M. Chy  
Attorneys for Plaintiff

OCT 07 2002  
William A. Shaw  
Prothonotary

**FILED**

Amy Cherry  
pd. 2000

10/12/02  
Oct 07 2002

noc  
Notice to Look Def.

William A. Shaw  
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION

S & T BANK,

Plaintiff, : No. 02 - 924 C.D.

vs.

: ACTION OF MORTGAGE  
KENNETH G. McGEOCH and JOANNE  
McGEOCH, : FORECLOSURE

Defendants. :

**FILED**

012:50  
OCT 07 2002

AFFIDAVIT

COMMONWEALTH OF PENNSYLVANIA :

: SS.

William A. Shaw  
Prothonotary

COUNTY OF CLEARFIELD :

Personally appeared before me, the undersigned office, PAULA M. CHERRY, Attorney for S & T BANK, Plaintiff, who, being duly sworn according to law, deposes and says that the last known address of the above-named Defendant, KENNETH G. McGEOCH, is 6655 West Seven Rivers Drive, Crystal River, Florida 34429-9317; and that the last known address of the above-named Defendant, JOANNE McGEOCH, is 6655 West Seven Rivers Drive, Crystal River, Florida 34429-9317.

Further deponent saith not.

*Paula M. Cherry*  
Paula M. Cherry

Sworn to and subscribed before me this 7th day of October, 2002.

*Will A. Shaw*

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

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

**COPY**

S & T BANK

Plaintiff

No. 02 - 924 C.D.

ACTION OF MORTGAGE  
FORECLOSURE

**vs.**

KENNETH G. McGEOCH and JOANNE McGEOCH

Defendants

NOTICE is given that a JUDGMENT in the above captioned matter  
has been entered against you in the amount of \$26,345.80, plus interest and  
costs of suit  
on October, 2002.

WILLIAM A. SHAW, PROTHONOTARY:

By

Deputy

**COPY**

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

S & T Bank  
Plaintiff(s)

No.: 2002-00924-CD

Real Debt: \$26,345.80

Atty's Comm:

Vs.

Costs: \$

Int. From:

Kenneth G. McGeoch  
Joanne McGeoch  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: October 7, 2002

Expires: October 7, 2007

Certified from the record this 7th day of October, 2002.

---

William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

---

Plaintiff/Attorney

Praecipe for Writ of Execution - Money Judgments.

S & T BANK, Plaintiff, } IN THE COURT OF COMMON PLEAS  
vs. } OF CLEARFIELD COUNTY, PENNSYLVANIA.  
KENNETH G. McGEOCH and JOANNE McGEOCH, Defendants. } NO. 02 - 924 C.D. Term, 19

PRAECIPE FOR WRIT OF EXECUTION

**FILED**

OCT 07 2002

To the Prothonotary:

Issue writ of execution in the above matter,

William A. Shaw  
Prothonotary

- (1). directed to the Sheriff of Clearfield County;
- (2). against the following property See Exhibit "A", attached hereto and made a part hereof of defendant(s) and
- (3). against the following property in the hands of (name) garnishee;
- (4). and index this writ
  - (a) against KENNETH G. McGEOCH and JOANNE McGEOCH defendant(s) and
  - (b) against , as garnishee, as a lis pendens against real property of the defendant(s) in name of garnishee as follows:

(Specifically describe property)

(If space insufficient attach extra sheets)

(5). Amount due \$26,345.80

Interest from April 30, 2002, at the daily rate of \$5.5430710 \$

Costs (to be added) \$

GLEASON, CHERRY AND CHERRY, L.L.P.: *Prothonotary costs 120.00*

By *R. Janice M. Cherry*  
Attorney for Plaintiff(s)

RECEIVED WRIT THIS ..... day  
of ..... A. D., 19 .....,  
at ..... M.  
IN THE COURT OF COMMON  
PLEAS, CLEARFIELD COUNTY,  
PENNSYLVANIA.  
Sheriff

No. 02 - 924 C.D. Term, 19  
No. Term, 19  
IN THE COURT OF COMMON  
PLEAS, CLEARFIELD COUNTY,  
PENNSYLVANIA.

S. & T. BANK,  
Plaintiff,

vs.

KENNETH G. McGEOCH and JOANNE  
McGEOCH,  
Defendants.

WRIT OF EXECUTION (Money Judgments)	
EXECUTION DEBT	26,345
Interest from	4/30/02
Prothonotary	-
Use Attorney	-
Use Plaintiff	-
Attorney's Comm.	-
Satisfaction	-
Sheriff	-

Praecept for Writ of Execution

GLEASON, CHERRY AND CHERRY, L.L.P.:  
By ..... Attorney for Plaintiff(s)

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

BEING known as lots numbered 942 and 943 on the Plan of Sidney Fuller's Addition to DuBois, Pennsylvania, and being 100 feet wide on the North side of Maple Avenue, by 155 feet deep to a fifteen foot alley, and 100 feet wide on said alley. Containing two town lots 50 feet by 155 feet in size; and bounded on the North by a fifteen foot alley; on the South by Maple Avenue; and on the East by Lot No. 941; and on the West by Lot No. 944.

BEING the same premises which were conveyed to Kenneth G. McGeoch, et ux. by deed of Lyle G. Forsyth, Executor, dated January 11, 1994, and recorded at Clearfield, Pennsylvania, in Deeds and Records Book No. 1583, page 482.

FILED *Atty Paula Chonf*  
01254 *SN*  
Oct 07 2002 *Counts Office Sh*  
*AP*

William A. Shaw  
Prothonotary

**FILED**

OCT 07 2002

William A. Shaw  
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

**CIVIL ACTION**

S & T BANK,

Plaintiff, : No. 02 - 924 C.D.

vs.

: ACTION OF MORTGAGE  
KENNETH G. McGEOCH and JOANNE  
McGEOCH, : FORECLOSURE

Defendants. :

**AFFIDAVIT PURSUANT TO RULE 3129.1**

S & T BANK, Plaintiff in the above Action, sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located in Sandy Township, Clearfield County, Pennsylvania, more particularly described in Exhibit "A" attached hereto and made a part hereof.

1. Names and addresses of Owners or Reputed Owners:

<u>Name</u>	<u>Address</u>
KENNETH G. McGEOCH	6655 West Seven Rivers Drive Crystal River, FL 34429-9317
JOANNE McGEOCH	6655 West Seven Rivers Drive Crystal River, FL 34429-9317

2. Names and addresses of Defendants in the Judgment:

<u>Name</u>	<u>Address</u>
KENNETH G. McGEOCH	6655 West Seven Rivers Drive Crystal River, FL 34429-9317
JOANNE McGEOCH	6655 West Seven Rivers Drive Crystal River, FL 34429-9317

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

<u>Name</u>	<u>Address</u>
S & T BANK	456 Main Street P.O. Box D Brockway, PA 15824
TOWNSHIP OF SANDY	R.R. #3, Box 10A P.O. Box 267 DuBois, PA 15801

4. Names and addresses of the last recorded holder of every Mortgage of record:

<u>Name</u>	<u>Address</u>
S & T BANK	456 Main Street P.O. Box D Brockway, PA 15824
FNB CONSUMER DISCOUNT COMPANY	904 Beaver Drive P.O. Box 830 DuBois, PA 15801

5. Names and addresses of every other person who has any record lien on the property:

<u>Name</u>	<u>Address</u>
CLEARFIELD COUNTY TAX CLAIM BUREAU	230 East Market Street Clearfield, PA 16830

6. Names and addresses of every other person who has any record interest in the

property and whose interest may be affected by the sale:

<u>Name</u>	<u>Address</u>
LEE ANN COLLINS, SANDY TOWNSHIP TAX COLLECTOR	P.O. Box 252 DuBois, PA 15801
SANDY TOWNSHIP MUNICIPAL AUTHORITY	R.R. #3, Box 10A P.O. Box 267 DuBois, PA 15801
CITY OF DuBOIS BUREAU OF WATER	P.O. Box 408 DuBois, PA 15801

The proper municipal authorities in the Township of Sandy and the City of DuBois, Clearfield County, Pennsylvania, must be contacted to obtain any unpaid bills, water or sewer charges, or amounts owing on liens and bills which may not have been placed of record in the County Courthouse.

7. Names and addresses of every other person of whom the Plaintiff has knowledge who has any interest in the property which may be affected by the sale: NONE.

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

GLEASON, CHERRY AND CHERRY, L.L.P.

By   
Paula M. Cherry  
Attorneys for Plaintiff

Dated: October 7, 2002

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

BEING known as lots numbered 942 and 943 on the Plan of Sidney Fuller's Addition to DuBois, Pennsylvania, and being 100 feet wide on the North side of Maple Avenue, by 155 feet deep to a fifteen foot alley, and 100 feet wide on said alley. Containing two town lots 50 feet by 155 feet in size; and bounded on the North by a fifteen foot alley; on the South by Maple Avenue; and on the East by Lot No. 941; and on the West by Lot No. 944.

BEING the same premises which were conveyed to Kenneth G. McGeoch, et ux. by deed of Lyle G. Forsyth, Executor, dated January 11, 1994, and recorded at Clearfield, Pennsylvania, in Deeds and Records Book No. 1583, page 482.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION

S & T BANK, Plaintiff, : No. 02 - 924 C.D.  
vs. : ACTION OF MORTGAGE  
KENNETH G. McGEOCH and JOANNE FORECLOSURE  
McGEOCH, Defendants. :

CLAIM FOR EXEMPTION

To the Sheriff:

the above-named defendants claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300 statutory exemptions be

(i) set aside in kind (specify property to be set aside in kind):  
\_\_\_\_\_;

(ii) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption (specify property and basis of exemption): \_\_\_\_\_.

(2) From my property which is in the possession of a third party,

I claim the following exemptions:

(a) my \$300 statutory exemption:  in cash;  in

kind (specify property): \_\_\_\_\_;

(b) Social Security benefits on deposit in the amount  
of \$ \_\_\_\_\_;

I request a prompt court hearing to determine the exemption. Notice of  
the hearing should be given to me at \_\_\_\_\_,  
(Address)

(Telephone Number)

I verify that the statements made in this Claim for Exemption are true  
and correct. I understand that false statements herein are made subject to  
the penalties of 18 Pa. C. S. § 4904 relating to unsworn falsification to  
authorities.

Date: \_\_\_\_\_

(Defendant)

THIS CLAIM TO BE FILED WITH THE OFFICE  
OF THE SHERIFF OF CLEARFIELD COUNTY:

SHERIFF'S OFFICE  
CLEARFIELD COUNTY COURTHOUSE  
2ND & MARKET STREETS  
CLEARFIELD, PA 16830

(814) 765-2641

**COPY**

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

S & T BANK, :  
vs. Plaintiff, :  
: : No. 02 - 924 C.D.  
KENNETH G. McGEOCH and JOANNE :  
McGEOCH, : ACTION OF MORTGAGE  
Defendants. : FORECLOSURE

WRIT OF EXECUTION

NOTICE

This paper is a Writ of Execution. It has been issued because  
there is a judgment against you. It may cause your property to be held or  
taken to pay the judgment. You may have legal rights to prevent your property  
from being taken. A lawyer can advise you more specifically of these rights.  
If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such  
property is said to be exempt. There is a debtor's exemption of \$300. There  
are other exemptions which may be applicable to you. Attached is a summary  
of some of the major exemptions. You may have other exemptions or other  
rights.

If you have an exemption, you should do the following promptly:  
(1) Fill out the attached claim form and demand for a prompt hearing. (2)  
Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If  
you do not come to court and prove your exemptions, you may lose some of

your property.

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.

COURT ADMINISTRATOR  
Clearfield County Courthouse  
230 East Market Street, Suite 228  
Clearfield, PA 16830

## WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA )  
COUNTY OF CLEARFIELD ) SS.

To satisfy the judgment, interest and costs against KENNETH G.  
McGEOCH and JOANNE McGEOCH, defendants

(1) you are directed to levy upon the property of the defendant and to sell his interest therein;

(2) you are also directed to attach the property of the defendant not levied upon in the possession of \_\_\_\_\_  
as garnishee, \_\_\_\_\_ (Name of Garnishee)

(Specifically describe property)  
and to notify the garnishee that

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

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

(a) Principal	\$24,523.89
(b) Interest from January 11, 2002, to April 30, 2002	681.80
(c) Late charges and fees	369.23
(d) Escrow deficiency	20.88
(e) Attorney's collection fee	<u>750.00</u>
	\$26,345.80
(d) Costs and additional interest to be added	

Prothonotary costs 120.00  
WILLIAM A. SHAW, PROTHONOTARY:  
By William Shaw (Deputy)

## MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300 statutory exemption
2. Bibles, school books, sewing machines, uniforms and equipment
3. Most wages and unemployment compensation
4. Social Security benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

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

Sheriff Docket # 13157

S & T BANK

02-924-CD

VS.

MCGEOCH, KENNETH G.

**WRIT OF EXECUTION REAL ESTATE**

**SHERIFF RETURNS**

---

**NOW, OCTOBER 28, 2002 @ 9:30 A.M. A LEVY WAS TAKEN ON THE PROPERTY OF DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE.**

**A SALE DATE OF DECEMBER 6, 2002 WAS SET.**

**NOW, OCTOBER 30, 2002 SERVED JOANNE MCGEOCH, DEFENDANT BY REGULAR AND CERTIFIED MAIL AT 6655 WEST SEVEN RIVERS DRIVE, CYRSTAL RIVER, FLORDIA, 34429-9317 WITH A TRUE AND ATTESTED ORIGINAL COPY OF THE WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY. ARTICLE NUMBER 70011940000194061461.**

**NOW, NOVEMBER 7, 2002 JOANNE MCGEOCH SIGNED FOR HER CERTIFIED MAIL..**

**NOW, OCTOBER 30, 2002 SERVED KENNECH G. MCGEOCH, DEFENDANT BY REGULAR AND CERTIFIED MAIL AT 6655 WEST SEVEN RIVERS DRIVE, CRYSTAL RIVERS DRIVE CRYSTAL RIVER, FL 34429-9317 WITH A TRUE AND ATTESTED ORIGINAL COPY OF THE WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY. ARTICLE NO. 70011940000194061478.**

**NOW, DECEMBER 3, 2002 CERTIFIED MAIL FOR KENNETH G. MCGEOCH WAS RETURNED UNCLAIMED.**

**NOW, DECEMBER 4, 2002 RECEIVED LETTER FROM ATTORNEY TO CONTINUE THE SALE TO FEBRUARY 2003 IN ORDER TO SERVE KENNETH G. MCGEOCH.**

**NOW, DECEMBER 6, 2002 DEPUTIZED PINELLAS COUNTY FLORDIA TO SERVE KENNETH MCGEOCH..**

**FILED**

APR 17 2003

William A. Shaw  
Prothonotary

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

Sheriff Docket # 13157

**S & T BANK**

02-924-CD

VS.

**MCGEOCH, KENNETH G.**

**WRIT OF EXECUTION REAL ESTATE**

**SHERIFF RETURNS**

**NOW, DECEMBER 113, 2002 @ 9:00 A.M. HUGH W. ROBINSON, DEPUTY SHERIFF OF PINELLAS COUNTY, FLORIDA SERVED KENNETH G. MCGEOCH AT 401 STILL MEADOWS CIRCLE EAST, PALM HARBOR, COUNTY OF PINELLAS, STATE OF FLORIDA, BY HANDING TO KENNETH G. MCGEOCH, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF LEVY AND MAKING KNOWN TO HIM THE CONTENTS THEREOF.**

**NOW, FEBRUARY 6, 2003 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS.**

**THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.**

**NOW, FEBRUARY 18, 2003 BILLED ATTORNEY FOR COST DUE.**

**NOW, MARCH 6, 2003 RECEIVED CHECK FROM ATTORNEY FOR COSTS.**

**NOW, APRIL 15, 2003 PAID COSTS FROM ADVANCE AND ATTORNEY CHECK.**

**NOW, APRIL 17, 2003 RETURNED WRIT AS SLE BEING HELD ON THE PROPERTY OF THE DEFENDANTS. PLAINTIFF PURCHASED THE PROPERTY FOR \$1.00 + COSTS.**

**NOW, APRIL 17, 2003 DEED WAS FILED.**

**SHERIFF HAWKINS \$246.09  
SURCHARGE 40.00  
PAID BY ATTORNEY**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13157

S & T BANK

02-924-CD

VS.

MCGEOCH, KENNETH G.

WRIT OF EXECUTION REAL ESTATE

**SHERIFF RETURNS**

---

---

Sworn to Before Me This

17<sup>th</sup> Day Of April 2003

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

So Answers,

Chester A. Hawkins  
My Cynthia Bitter Authentified  
Chester A. Hawkins  
Sheriff

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME      MCGEOCH      NO.      02-924-CD

NOW,      FEBRUARY 7, 2003      , 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      7TH      day of      FEBRUARY      2002, I exposed the within described real estate of      KENNETH G. MCGEOCH AND JOANNE MCGEOCH      to public venue or outcry at which time and place I sold the same to      S & T BANK

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	
LEVY	15.00
MILEAGE	12.35
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	13.74
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	9.00
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	20.00
<b>TOTAL SHERIFF COSTS</b>	<b>246.09</b>

**DEBIT & INTEREST:**

DEBT-AMOUNT DUE	24,523.89
INTEREST FROM 1/11 TO 4/30/02	681.80
TO BE ADDED	TO SALE DATE
<b>TOTAL DEBT &amp; INTEREST</b>	<b>25,205.69</b>
<b>COSTS:</b>	
ATTORNEY FEES	
PROTH. SATISFACTION	
ADVERTISING	573.36
LATE CHARGES & FEES	
TAXES - collector	NONE
TAXES - tax claim	3,895.95
DUE	
COST OF SUIT - TO BE ADDED	
LIEN SEARCH	100.00
FORCLOSURE FEES/ESCROW DEFICIT	
ACKNOWLEDGEMENT	5.00
DEED COSTS	28.50
ATTORNEY COMMISSION	
SHERIFF COSTS	246.09
LEGAL JOURNAL AD	150.00
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
PROTHONOTARY	120.00
MORTGAGE SEARCH	40.00
<b>SATISFACTION FEE</b>	
<b>ESCROW DEFICIENCY</b>	
MUNICIPAL LIEN	WATER/SEWAGE
<b>TOTAL COSTS</b>	<b>5,842.65</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	28.50
TRANSFER TAX 2%	
<b>TOTAL DEED COSTS</b>	<b>28.50</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

Article Addressed to:  
**Kenneth G. M cGeoch**  
6655 West Seven Rivers Drive  
Crystal River, FL 34429-9317

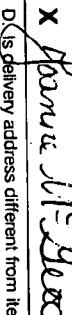
## 1. Article Addressed to:

No       YES enter delivery address below:

C. Signature  X  D. Is delivery address different from item 1?  Yes

**SENDER: COMPLETE THIS SECTION**

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

COMPLETE THIS SECTION ON DELIVERY	
A. Received by (Please Print Clearly)	B. Date of Delivery
<p>C. Signature</p> 	
<p>D. Is delivery address different from item 1?</p> <p>If YES, enter delivery address below:</p>	
<p>4. Restricted Delivery? (Extra Fee)</p> <p><input type="checkbox"/> Yes</p>	
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Registered Mail <input checked="" type="checkbox"/> S.D.</p>	
<p><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	

2. Article Number (Copy from service book) 7001 1940 0001 9406 1461



CHESTER A. HAWKINS  
SHERIFF

1 NORTH SECOND STREET - SUITE 116  
CLEARFIELD, PENNSYLVANIA 16839

11/6  
11/13  
11/22  
Tues  
11/11  
2001 1940 0001 9406 1478

Kenneth G. McGeoch  
6655 West Seven Rivers Drive  
Crystal River, FL 34429-9317



CERTIFIED MAIL

PS Form 3800 January 2001 See Reverse for Instructions											
Street, Apt. No. or PO Box No. 6655 West Seven Rivers Drive City, State, Zip+4 Crystal River, FL 34429-9317											
Street, Apt. No. or PO Box No. 6655 West Seven Rivers Drive City, State, Zip+4 Crystal River, FL 34429-9317											
Kenneth G. McGeoch											
Sent To											
<table border="1"> <tr> <td>Postage</td> <td>\$ 4.65</td> </tr> <tr> <td>Certified Fee</td> <td></td> </tr> <tr> <td>Return Receipt Fee (Endorsement Required)</td> <td></td> </tr> <tr> <td>Restricted Delivery Fee (Endorsement Required)</td> <td></td> </tr> <tr> <td>Total Postage &amp; Fees</td> <td>\$ 4.65</td> </tr> </table>		Postage	\$ 4.65	Certified Fee		Return Receipt Fee (Endorsement Required)		Restricted Delivery Fee (Endorsement Required)		Total Postage & Fees	\$ 4.65
Postage	\$ 4.65										
Certified Fee											
Return Receipt Fee (Endorsement Required)											
Restricted Delivery Fee (Endorsement Required)											
Total Postage & Fees	\$ 4.65										
<p>(Domestic Mail Only; No Insurance Coverage Provided)</p> <p><b>CERTIFIED MAIL RECEIPT</b></p> <p>U.S. Postal Service</p>											
<p><b>U.S. Postal Service</b> <b>CERTIFIED MAIL RECEIPT</b> <i>(Domestic Mail Only; No Insurance Coverage Provided)</i></p>											
<p>Postage \$ 4.65</p> <p>Certified Fee</p> <p>Return Receipt Fee (Endorsement Required)</p> <p>Restricted Delivery Fee (Endorsement Required)</p> <p>Total Postage &amp; Fees \$ 4.65</p>											
<p>Sent To Joanne McGeoch</p> <p>Street, Apt. No. or PO Box No. 6655 West Seven Rivers Drive City, State, Zip+4 Crystal River, FL 34429-9317</p>											
<p>PS Form 3800 January 2001 See Reverse for Instructions</p>											

Oct 30 2001  
CLEARFIELD PA 16830  
Postmark Here

MCGE655\* 344292049 180217 11/04/02  
NOTIFY SENDER NEW ADDRESS  
MCGEOCH KENNETH  
PO BOX 1844  
PALM HARBOR FL 34682-1844

LAW OFFICES  
**GLEASON, CHERRY AND CHERRY, L.L.P.**  
P. O. Box 505  
**DuBois, Pennsylvania 15801-0505**

TONI M. CHERRY  
PAULA M. CHERRY  
EDWARD V. CHERRY  
1950-1990  
JAMES A. GLEASON  
1946-1975

ONE NORTH FRANKLIN STREET

AREA CODE 814  
371-5800  
FAX NUMBER  
(814) 371-0936

December 4, 2002

Chester A. Hawkins, Sheriff  
Office of the Sheriff  
Clearfield County Courthouse  
2<sup>nd</sup> & Market Streets  
Clearfield, PA 16830

**RE: S & T BANK vs. KENNETH G. McGEOCH and JOANNE McGEOCH  
No. 02 - 924 C.D.**

Dear Sheriff Hawkins:

As you know, the Sheriff's Sale in the above-referenced Mortgage Foreclosure Action had been scheduled for Friday, December 6, 2002. We understand that you have been unable to serve the Defendant, Kenneth G. McGeoch. Accordingly, we would ask that you please stay the sale until the regularly scheduled Sheriff's Sale in the month of February 2003.

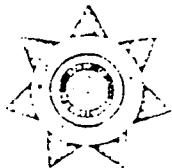
Thank you.

Very truly yours,

GLEASON, CHERRY AND CHERRY, L.L.P.

By *Paula M. Cherry*  
Paula M. Cherry

PMC:baz



# Sheriff's Office Clearfield County

OFFICE (814) 765-2641  
AFTER 4:00 P.M. (814) 765-1533  
CLEARFIELD COUNTY FAX  
(814) 765-6089

CHESTER A. HAWKINS  
SHERIFF

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

DARLENE SHULTZ  
CHIEF DEPUTY  
MARGARET PUTT  
OFFICE MANAGER

MARILYN HAMM  
DEPT. CLERK  
PETER F. SMITH  
SOLICITOR

## DEPUTATION

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

S & T BANK

TERM & NO. 02-924-CD

VS

KENNETH G. MEGEOCH AND  
JOANNE MCGEOCH

DOCUMENT TO BE SERVED:  
WRIT OF EXECUTION  
NOTICE OF SALE  
COPY OF LEVY  
**SERVE BY:**

DECEMBER 31, 2002

**MAKE REFUND PAYABLE TO:** ATTORNEY – RETURN TO BE SENT TO THIS OFFICE

**SERVE:** KENNETH G. MCGEOCH

**ADDRESS:** P. O. BOX 1844, PALM HARBOR, FL 34682-1844

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

6TH Day of DECEMBER 2002.

Respectfully,

CHESTER A. HAWKINS,  
SHERIFF OF CLEARFIELD COUNTY

**CERTIFICATION OF  
DEPUTY SHERIFF / CRIMINAL JUSTICE SPECIALIST  
SERVING PROCESS**

STATE OF FLORIDA  
COUNTY OF PINELLAS

I, HUGH W. ROBINSON, being duly sworn, depose and say:

That I am a duly appointed and bonded Deputy Sheriff / Criminal Justice Specialist in and for Pinellas County, Florida, being over twenty-one years of age and empowered by EVERETT S. RICE, Sheriff of Pinellas County, Florida to execute all the duties of the office as prescribed by law.

That on the 13TH day of DECEMBER, 2002 @ 09:00A.M., I served the foregoing copy of WRIT OF EXECUTION NOTICE/CLAIM/NOTICE/SHERIFF'S LEVY on KENNETH G. MCGEOCH at 401 STILL MEADOWS CIRCLE EAST, PALM HARBOR in the County of Pinellas, State of Florida, by delivering to and leaving with him personally a true copy thereof and that I know the person so served to be KENNETH G. MCGEOCH.

EVERETT S. RICE, Sheriff  
Pinellas County, Florida

By: HWR HWR  
Deputy Sheriff / Criminal Justice Specialist

The foregoing instrument was acknowledged before me this 13<sup>th</sup> day of December 2002 by Hugh W. Robertson, who personally appeared before me at the time of notarization, and is personally known to me and who did take an oath and state that each of the above statements are true.

Barbara Fox



Barbara J. Fox  
MY COMMISSION # DD070359 EXPIRES  
November 6, 2005  
EONDED THRU TROY FARM INSURANCE, INC.

---

## My Commission Expires

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION

S & T BANK, Plaintiff :  
vs. : No. 02 - 924 C.D.  
KENNETH G. McGEOCH and JOANNE : ACTION OF MORTGAGE  
McGEOCH, : FORECLOSURE  
Defendants. :  
:

WRIT OF EXECUTION

NOTICE

This paper is a Writ of Execution. It has been issued because  
there is a judgment against you. It may cause your property to be held or  
taken to pay the judgment. You may have legal rights to prevent your property  
from being taken. A lawyer can advise you more specifically of these rights.  
If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such  
property is said to be exempt. There is a debtor's exemption of \$300. There  
are other exemptions which may be applicable to you. Attached is a summary  
of some of the major exemptions. You may have other exemptions or other  
rights.

If you have an exemption, you should do the following promptly:  
(1) Fill out the attached claim form and demand for a prompt hearing. (2)  
Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If  
you do not come to court and prove your exemptions, you may lose some of

your property.

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.

COURT ADMINISTRATOR  
Clearfield County Courthouse  
230 East Market Street, Suite 228  
Clearfield, PA 16830

## WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA )  
 ) SS.  
 COUNTY OF CLEARFIELD )

To satisfy the judgment, interest and costs against KENNETH G.  
McGEOCH and JOANNE McGEOCH, defendants

(1) you are directed to levy upon the property of the defendant and to sell his interest therein;

(2) you are also directed to attach the property of the defendant not levied upon in the possession of \_\_\_\_\_ (Name of Garnishee) as garnishee,

(Specifically describe property)  
and to notify the garnishee that

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

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

(a) Principal	\$24,523.89
(b) Interest from January 11, 2002, to April 30, 2002	681.80
(c) Late charges and fees	369.23
(d) Escrow deficiency	20.88
(e) Attorney's collection fee	<u>750.00</u>
	\$26,345.80
(d) Costs and additional interest to be added	

Received 10/7/02 @ 3:30 P.M.  
Chester A. Hawkins  
by Cynthia Butta-Coughlin

Prothonotary costs 120.00  
WILLIAM A. SHAW, PROTHONOTARY:  
By William A. Shaw (Deputy) *ea*

## MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300 statutory exemption
2. Bibles, school books, sewing machines, uniforms and equipment
3. Most wages and unemployment compensation
4. Social Security benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

**FILED**

NO  
cc

013:37  
APR 17 2003

ER  
REC

William A. Shaw  
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

## CIVIL ACTION

S & T BANK, : Plaintiff, : No. 02 - 924 C.D.  
vs. : : ACTION OF MORTGAGE  
KENNETH G. McGEOCH and JOANNE : FORECLOSURE  
McGEOCH, : Defendants. :

## AFFIDAVIT

COMMONWEALTH OF PENNSYLVANIA :  
: SS.  
COUNTY OF CLEARFIELD :

Personally appeared before me, the undersigned officer, PAULA M. CHERRY, Attorney for S & T BANK, Plaintiff in the above action, who, being duly sworn according to law, deposes and says that service of the Notice of Sheriff's Sale in the above-captioned case was made on the parties listed in the Affidavit Pursuant to Rule 3129.1, by certified mail on the date stamped on the Receipts for Certified Mail which are hereto attached, to wit: November 6, 2002.

Paula M. Cherry  
Paula M. Cherry

Sworn to and subscribed before me this 13<sup>th</sup> day of November, 2002.

FILED NO  
m110:32-  
NOV 13 2002 CC  
SAC

William A. Shaw  
Prothonotary

Deputy Prothonotary  
My Commission Expires  
1st Monday in Jan. 2006  
Clearfield Co., Clearfield, PA

6  
(Domestic Mail Only, *Without* Insurance coverage provided)

**O F F I C I A L U S E**

Postage	\$ .37
Certified Fee	\$ 2.30
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
<b>Total Postage &amp; Fees</b>	<b>\$ 2.67</b>

558015  
Postmark  
Here  
100

7000 1530 0004 0067 0539  
Sent To  
KENNETH G. McGEUCH  
Street, Apt. No., or PO Box No.  
6655 West Seven Rivers Drive  
City, State, ZIP+4  
Crystal River, FL 34429-9317

Form 3800 May 2000

See Reverse for Institution

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A signature upon delivery
- A record of delivery kept by the Postal Service for two years
- Important Reminders:***
- Certified Mail may **ONLY** be combined with First-Class Mail or Priority Mail.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

<b>OFFICIAL USE</b>	
Postage	\$ .37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 2.67
<b>1530 0004 0067 0461</b> <b>JOANNE MCGEOCH</b> <b>Street, Apt. No.; or PO Box No.</b> <b>6655 West Seven Rivers Drive</b> <b>City, State, ZIP Code</b> <b>Crystal River, FL 34429-9317</b>	
<i>Domestic Mail Only, No Insurance coverage provided</i>	

USPS

JBOIS, FL  
Postmark  
Hancock

NOV -

See Reverse for Instruction

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A signature upon delivery
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

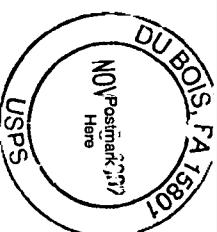
- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- Certified Mail is not available for any class of International mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**



# OFFICIAL USE

Postage	\$ .37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
<b>Total Postage &amp; Fees</b>	<b>\$ 2.67</b>



<b>Sent To</b>	1530 0004 0067 0515
EINB Consumer Discount Company Street, Apt. No. or PO Box No.	
904 Beaver Drive, P.O. Box 830	
DUBOIS, PA 15801	

PS Form 3300, May 2000

See Reverse for Instruction

**Certified Mail Provides:**

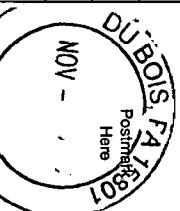
- A mailing receipt
- A unique identifier for your mailpiece
- A signature upon delivery
- A record of delivery kept by the Postal Service for two years
- **Important Reminders:**
- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

Domestic Mail Only, No Insurance coverage provided

**O F F I C I A L U S E**

Postage	\$ .37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 2.67



7000 1530 0004 0067 0508  
Send to  
Clearfield County Tax Claim Bureau  
Street, Apt. No. or PO Box No.  
230 East Market Street  
City State, Zip+4  
Clearfield, PA 16830  
See Reverse for Instruction

PC Form 3800 Rev 2/00

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A signature upon delivery
- A record of delivery kept by the Postal Service for two years

***Important Reminders:***

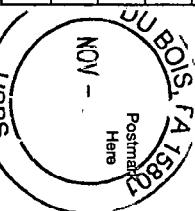
- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

**Domestic Mail Only, Insurance coverage provided**

**O F F I C I A L U S E**

Postage	\$ .37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
<b>Total Postage &amp; Fees</b>	<b>\$ 2.67</b>



7000 1530 0004 0067 0478  
**Send To**  
Sandy Township Municipal Authority  
Street, Apt. No. or PO Box No.  
R.R. #3, Box 10A, P.O. Box 267  
City, State, Zip + 4  
DUBOIS, PA 15801  
See Reverse for Instruction  
PC Form 2900 Rev 2/80

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A signature upon delivery
- A record of delivery kept by the Postal Service for two years

***Important Reminders:***

- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

  
*(Domestic Mail Only, No Insurance coverage provided)*

**O F F I C I A L U S E**

Postage	\$ .37
Certified Fee	\$ 2.30
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
<b>Total Postage &amp; Fees</b>	<b>\$ 2.67</b>



7000 0004 0067 0485

<b>Sent To</b>	1530
City of DuBois, Bureau of Water	Street, Apt. No.; or PO Box No.
P.O. Box 408	
PA, State, ZIP 15801	

7000 0004 0067 0485

See Reverse for Instruction

7000 0004 0067 0485

7000 0004 0067 0485

7000 0004 0067 0485

7000 0004 0067 0485

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A signature upon delivery
- A record of delivery kept by the Postal Service for two years

***Important Reminders:***

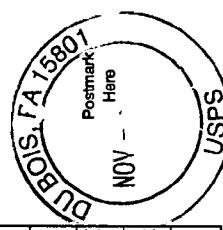
- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

U.S. POSTAL SERVICE  
Domestic Mail Only, *No Insurance Coverage Provided*

**OFFICIAL USE**

Postage	\$ .37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
<b>Total Postage &amp; Fees</b>	<b>\$ 2.67</b>



<b>Sent To</b>	Township of Sandy
Street, Apt. No., or PO Box No.	2250 2900 4000 0002
R.R. #3, Box 10A, P.O. Box 267	
City, State, ZIP+4	DuBois, PA 15801
See Form 2800 Mail-Off	See Reverse for Instruction

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A signature upon delivery
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A signature upon delivery
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- Certified Mail is not available for any class of International mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.

- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

<b>OFFICIAL BUSINESS</b>	
2640 7900 40000 00000 DEST	
Postage	\$ .37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 2.67
SPS	
<b>Sent To</b> Lee Ann Collins, Sandy Twp. Tax Collector Street, Apt. No. or PO Box No. P. O. Box 252 City, State ZIP+4 DuBois, PA 15801	
See Reverse for Instructions	

Postmark 15801  
DU BOIS, PA  
Here  
NCV -