

02-994-CD
National City Bank al vs Joseph Pannett al

02

02-994-CD
NATIONAL CITY BANK -vs- JOSEPH G. PANNEKETTE et al
OF PENNSYLVANIA et al

Date: 09/15/2005

Clearfield County Court of Common Pleas

User: LBENDER

Time: 11:32 AM

Page 1 of 2

ROA Report

Case: 2002-00994-CD

Current Judge: Fredric Joseph Ammerman

National City Bank of Pennsylvania, Keystone National Bank vs. Joseph G. Pannette, Janet L. Pannette, United States of America

Mortgage Foreclosures

| Date | Judge |
|------------|---|
| 06/21/2002 | No Judge |
| | X Filing: Complaint in Mortgage Foreclosure Paid by: Gibson, Lori A. (attorney for National City Bank of Pennsylvania) Receipt number: 1844194 Dated: 06/21/2002 Amount: \$80.00 (Check) Property is located in the Treasure Lake Subdivision, Sandy Township, Clearfield County, Pennsylvania. One CC Sheriff |
| 08/26/2002 | No Judge |
| | X Sheriff Return, Papers served on Defendant(s). So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm |
| | X Filing:Praecipe For Default Judgment In Favor of the Defendant and Against the Defendant in the Amount of \$46,578.88 Paid by: Gibson, Lori A. (attorney for Keystone National Bank) Receipt number: 1847495 Dated: 08/27/2002 Amount: \$20.00 (Check) Notice to Defendant Statement to Attorney |
| 09/09/2002 | No Judge |
| | X Motion by Plaintiff for Entry of Consent Judgment Against Defendant United States of America. s/Lori A. Gibson, Esq. Certificate of Service 1 cc Atty Gibson |
| 09/10/2002 | John K. Reilly Jr. |
| | X CONSENT JUDGMENT, AND NOW, to wit, this 10th day of September, 2002, re: Judgment be entered in favor of the Plaintiff and against the United States of America for foreclosure of the mortgage of plaintiff in the within cause and for sale of the mortgaged property of defendant JOSEPH G. PANNETTE, individually, and as surviving spouse of Janet L. Pannette, etc. by the Court, s/JKR,JR.,P.J. 1 cc Atty Gibson |
| 04/25/2003 | John K. Reilly Jr. |
| | X Filing: Writ of Execution / Possession Paid by: Gibson, Lori A. (attorney for National City Bank of Pennsylvania) Receipt number: 1859155 Dated: 04/25/2003 Amount: \$20.00 (Check) |
| | X Praecipe For Writ Of Execution In Mortgage Foreclosure In The Amount Of \$50,052.95. filed by s/Lori A. Gibson, Esq. 1 cc & 6 Writs w/Prop. Desc. to Sheriff. |
| 06/27/2003 | John K. Reilly Jr. |
| | X Verification Of Service Of Notice Of Sale To Defendant And Lien Creditors. filed by s/Cheryl A. Bauer, Legal Assistant no cc |
| 10/21/2003 | John K. Reilly Jr. |
| | X Sheriff Return, Papers served on Defendant(s). Now, October 21, 2003, return the Writ as no sale held on the property of the Defendants. The sale was cancelled by the Plaintiff's attorney. The sum of \$33,536.29 was realized to cancel the sale. So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm |
| 10/18/2004 | John K. Reilly Jr. |
| | X Filing: Reissue Writ/Complaint Paid by: Gibson, Lori A. (attorney for National City Bank of Pennsylvania) Receipt number: 1888533 Dated: 10/18/2004 Amount: \$7.00 (Check) |
| | X Praecipe to Reissue Writ of Execution in Mortgage Foreclosure 1 CC Shff. John K. Reilly Jr. & 6 Writs w/Desc. |
| 11/15/2004 | John K. Reilly Jr. |
| | X Amended Affidavit Pursuant to Rule 3129.1, on behalf of Plaintiff, filed by s/Bernstein Law Firm, 1CC to Atty |
| 02/24/2005 | Fredric Joseph Ammerman |
| | X Verification of Service of Notice of Sale to Defendant and Lien Creditors, filed by s/ Cheryl A. Bauer, Legal Assistant. No CC |
| 02/25/2005 | John K. Reilly Jr. |
| | X Motion for Stay of Execution, and Motion to Set aside Writ filed by Atty. Lavelle. 2 CC to Atty. |
| | X Praecipe For Entry of Appearance, filed by Atty. Lavelle 1 Cert. to Atty. Enter appearance of Atty. Lavelle on behalf of Joseph G. Pannette. John K. Reilly Jr. |

Current Judge: Fredric Joseph Ammerman

Charles J. Lewis, Catherine A. Duttry vs. Leah M. Lewis, Walter Joseph Borders, Gerald C. Lewis, Roger E. Lewis

Civil Other

| Date | Judge |
|------------|--|
| 12/20/2002 | Motion for Protective Order, filed by s/Jeffrey S. DuBois Three CC Attorney DuBois |
| 01/02/2003 | Notice of Service of Response To Plaintiffs' Requests For Production of Documents upon Andrew P. Gates, Esquire. s/Jeffrey S. DuBois, Esquire 3 cc Atty DuBois |
| 01/06/2003 | ✓ ORDER: AND NOW, this 3rd day of January, 2003 hearing on Motion for Protective Order is scheduled for Jan. 17, 2003 at 1:30 P.M. s/FJA 3 CC to Atty. DuBois |
| 01/20/2003 | ✓ ORDER OF COURT, AND NOW, this 17th day of January, 2003, re: Motion For Protective Order. by the Court, s/FJA,J. 3 cc Atty DuBois |
| | ✓ ORDER, NOW, this 17th day of Jan. 2003, re: Non-Jury Trial scheduled for April 21st and 23rd of 2003, etc. by the Court, s/FJA,J. 2 cc Atty Gates, DuBois, 1 copy Judge Ammerman and CA |
| 04/09/2003 | ✓ Miscellaneous Payment: Subpoena Paid by: Gates, Andrew Receipt number: 1858507 Dated: 04/09/2003 Amount: \$6.00 (Cash) |
| 04/22/2003 | ✓ Defendants' Pre-Trial Statement. filed by s/Jeffrey S. DuBois, Esquire Certificate of Service (Filed per Judge Ammerman's Note 4/22/03) |
| 04/28/2003 | ✓ ORDER, NOW, this 23rd day of April, 2003, re: CA to schedule additional one day to complete testimony. The Court recommends that the date be on a Monday. by the Court, s/FJA,J. 2 cc Atty Gates, Du Bois |
| 05/12/2003 | ✓ ORDER, AND NOW, this 9th day of May, 2003, re: Continuation of the Civil Non-Jury Trial has been scheduled for Monday, June 23, 2003, at 8:30 a.m. by the Court, s/FJA,J. 1 cc Atty Gates, DuBois |
| 06/25/2003 | ✓ ORDER, NOW, this 23rd day of June, 2003, re: Counsel for both parties to supply the Court w/appropriate Brief within no more than 25 days from this date, and shall then have the opportunity to respond to opposing counsel's Brief within no more than ten (10) days thereafter. by the Court, s/FJA,J. 2 cc Atty Gates, Atty DuBois |
| 09/10/2003 | ✓ OPINION AND ORDER, NOW, this 8th day of September, 2003. by the Court, s/FJA,J. 2 cc to Atty Gates, DuBois, 2 copies to Judge Ammerman, 1 copy CA, Law Library and Atty D. Mikesell cK #1167 issued in the amount of \$5115.00 to Plaintiff, given to Attorney Andrew P. Gates, Esq. |
| 09/22/2003 | ✓ Motion for Post-Trial Relief filed by Atty. DuBois. 4 CC to Atty. Dubois |
| 09/29/2003 | ✓ Certificate of Service, 24th day of September, 2003, Motion for Post-Trial Relief upon: ANDREW P. GATES, ESQUIRE. s/Jeffrey S. DuBois, Esquire no cc |
| 09/30/2003 | ✓ ORDER, NOW, this 26th day of September, 2003, re: Motion for Post-Trial Relief be and is hereby DENIED. by the Court, s/FJA,J. 2 cc Atty Gates, DuBois |
| 10/07/2003 | ✓ Filed: Bill of Costs by Atty. Gates. No cc. |
| 10/16/2003 | ✓ Defendants' Exceptions To Plaintiffs Petition For Bill Of Costs. filed by s/Jeffrey S. DuBois, Esquire Certificate of Service 3 cc to Atty |
| 10/20/2003 | ✓ Filing: Judgment Paid by: Gates, Andrew P. (attorney for Lewis, Charles J.) Receipt number: 1867832 Dated: 10/20/2003 Amount: \$20.00 (Check) |

Current Judge: Fredric Joseph Ammerman

National City Bank of Pennsylvania, Keystone National Bank vs. Joseph G. Pannette, Janet L. Pannette, United States of America

Mortgage Foreclosures

| Date | Judge |
|------------|---|
| 02/25/2005 | X Order And Rule Returnable, And iNow, this 25th day of feb., 2005, it is hereby ORDERED that the defendants Motion to Stay Execution on the Plaintiff's writ of Execution is granted, and the sale of defendant's real Property is continued until June 2, 2005. It is further ordered that Plaintiff shall appear before the court on the 3rd day of March, 2005 at 2:30 p.m. to show cause why defendant's motion to Set Aside the Writ of execution should not be granted. BY THE COURT, /s/ Fredric J. Ammerman, President Judge. 2CC to Atty. |
| 03/02/2005 | X Filing: Praecipe for Reissuance of Amended Writ of Execution Paid by: Fredric Joseph Ammerman Gibson, Lori A. (attorney for National City Bank of Pennsylvania) Receipt number: 1896749 Dated: 03/02/2005 Amount: \$7.00 (Check) One CC and 6 writs to Sheriff |
| 03/04/2005 | X Order, NOW, this 3rd day of March, 2005, it is the ORDER of this Court as Fredric Joseph Ammerman follows: 1. The Writ of Execution filed on Oct. 18, 2004 is hereby set aside and dismissed; 2. The Sheriff of Clfd. Co. may not proceed with any execution proceeding based upon the writ filed on Oct. 18, 2004. BY THE COURT, /s/ Fredric J. Ammerman, President Judge. 1CC: Attys Gibson, Lavelle, 1CC Sheriff |
| 08/15/2005 | X Motion to Reassess Damages, filed by s/Lori A. Gibson, Esq. No CC Fredric Joseph Ammerman |
| 08/16/2005 | X Order of Court and Rule Returnable, NOW, this 16th day of August, 2005, Fredric Joseph Ammerman Defendants shall appear the 19th day of September, 2005, at 2:30 p.m. to show cause why Plaintiff's Motion to Reassess Damages should not be granted. BY THE COURT: /s/Fredric J. Ammerman, P.J. Three CC Atty Gibson |
| 08/22/2005 | X Verification of Service of Rule to Show Cause, filed. Mailed a true and correct copy of the Rule to Show Cause and Motion to Reassess Damages to Joseph G. Pannette, United States of America Office of the U.S. Attorney, Patrick Lavelle Esq. Attorney General on August 19, 2005 filed by s/ Cheryl A. Bauer Esquire. No CC. |

Current Judge: Fredric Joseph Ammerman

Charles J. Lewis, Catherine A. Duttry vs. Leah M. Lewis, Walter Joseph Borders, Gerald C. Lewis, Roger E. Lewis

Civil Other

| Date | Judge |
|------------|---|
| 10/20/2003 | /PRAEPIPE, for entry of final judgment in favor of the Plaintiffs and against Fredric Joseph Ammerman the Defendants, filed by s/Andrew P. Gates, Esquire Certificate of Service no cc |
| 10/24/2003 | /Filing: Notice of Appeal to High Court Paid by: DuBois, Jeffrey S. (attorney for Lewis, Leah M.) Receipt number: 1868064 Dated: 10/24/2003 Amount: \$45.00 (Check) One CC to Superior Court with Jeffrey S. DuBois' check #1092 for \$60.00 |
| 02/06/2004 | /Appeal Docket Sheet, Superior Court Number 1903 WDA 2003, filed. |
| 02/11/2004 | /Certified Mail Receipt #7002 3150 0000 7855 1277 filed. |
| 02/17/2004 | /Domestic Return Receipt #7002 3150 000 7855 1277 filed. |
| 03/31/2004 | /Transcript of Proceedings, Civil NonJury Trial, Day One /Transcript of Proceedings, Civil NonJury Trial, Day Two of Three /Transcript of Proceedings, Civil NonJury Trial, Day Three of Three /Exhibits to Civil NonJury Trial, Days One-Three, filed. |
| 04/01/2004 | /Receipt For Case Superior Court. filed. |
| 09/03/2004 | /Petition to Remove Real Estate from Public Tax Date List filed by Atty. Gates. 2 CC to Atty. |
| 09/07/2004 | /Certificate of Service of Petition to Remove filed by Atty. Gates. No cc. |
| 02/08/2005 | /Certificate of Contents of Remanded Record and Notice of Remand, filed. copy to Superior Court. |
| | /Order: Appeal from the Judgment entered October 20, 2003, Memorandum, Judgment Afirmmed. s/ Joyce, Behder and Bowes, JJ. |
| 02/15/2005 | /Order, NOW, this 14th day of February, 2005, after receiving requests from various parties for return of exhibits; Order that hearing be scheduled on the 9 day of March, 2005, at 2:30 p.m. in Courtroom No. 1. BY THE COURT: /s/Fredric J. Ammerman, P.A. Two CC Attorney Gates, DuBois One CC Jerry Lewis-PO Box 183, Smoke Run, PA 16681 |
| 02/16/2005 | /Emergency Petition for Special relief filed by atty. DuBois, 3 CC to Atty. |
| 02/17/2005 | /Order, AND NOW, this 17th day of Feb., 2005, in consideration of plaintiffs Emergency Petition for Special Relief, It Is Hereby Ordered and Decreed that a Hearing be scheduled for the 9th day of March, 2005, at 2:30 p.m. in Courtroom No. 1, Clfd Co. Courthouse. BY THE COURT: /s/ fredric J. Ammerman, President Judge. 3CC Atty |
| 02/25/2005 | /Motion for Continuance, filed by Atty. DuBois 2 Cert. Copies. |
| 02/28/2005 | /Order, AND NOW, this 28th day of Feb., 2005, in consideration of Defendants Motion for Continuance, It is ORDERED that the Hearing be rescheduled to the 11th day of March, 2005 at 9:00 a.m. in Courtroom No. 1. BY THE COURT: /s/Fredric J. Ammerman 3CC to Atty |
| 03/15/2005 | /Order, NOW, this 11th day of March, 2005, it is the Order that 1. Exhibits have been returned 2. Emergency Petition for Special Relief is moot, as access has been provided; 3. The provisions of any injunction previously entered by the Court will be effective not only against the defendants but anyone acting on their behalf. BY THE COURT: /s/ Fredric J. Ammerman, President judge. 2CC Atty Dubois, Gates |

Date: 11/17/2005

Time: 12:08 PM

Page 1 of 1

Clearfield County Court of Common Pleas

User: LBENDER

ROA Report

Case: 2002-00994-CD

Current Judge: Fredric Joseph Ammerman

National City Bank of Pennsylvania, Keystone National Bank vs. Joseph G. Pannette, Janet L. Pannette, United States of America

Mortgage Foreclosures

| Date | Selected Items | Judge |
|------------|---|-------------------------|
| 09/23/2005 | ✓ Order, NOW, this 19th day of Sept., 2005, following argument and stipulations relative the Motion to Reassess Damages filed on behalf of the plaintiff, Ordered that counsel for each party provide the Court with appropriate brief within no more than 25 days from this date. By The Court, /s/ Fredric J. Ammerman, Pres. Judge. 1CC Attys: L. Gibson, P. Lavelle, 1CC USA | Fredric Joseph Ammerman |
| 10/14/2005 | ✓ Order AND NOW this 13th day of October, 2005, upon the mutual request Fredric Joseph Ammerman of the parties in the above captioned matter, the ORDER of this Court dated 19 September 2005, setting forth the time for the filing of briefs in this matter, is hereby modified, and the time for filing of said brief is extended until October 29, 2005. BY THE COURT: /s/ Fredric J. Ammerman, P. Judge. 1CC Attys: Gibons and Lavell and 1CC USA 7TH and Grant Sts., Pittsburgh, PA 15219 | |
| 11/15/2005 | ✓ Order NOW, this 14th day of November, 2005, it is the Order of this Court Fredric Joseph Ammerman that the Plaintiff's Motion to Reassess Damages be and is hereby GRANTED. Damages are hereby reassessed at \$37,705.12 plus continuing interest, escrow advances, costs and attorney's fees as are provided for within parties' mortgage/loan documents. BY THE COURT: /s/ Fredric J. Ammerman, P. Judge. 3CC Atty Gibson. | |

12-20-06 Praecipe to Reissue Writ
2-6-06 Shff return
3-3-06 Verification of Service
6-28-06 Shff return
7-20-06 Praecipe for Satisfaction
9-29-06 Petition to withdraw appearance
10-5-06 Order, dated 10-4-06

*** TRANSMISSION REPS

Nov. 8 '05 10:42

02-1211

| DATE | START | TIME | PARTNER | MODE | PAGE | RESULT |
|--------|-------|------|------------|------|------|--------|
| Nov. 8 | 10:36 | 6'50 | 8145358210 | G3 | 11 | OK |

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

No. 02-994-CD

vs.

JOSEPH G. PANNETTE, individually and as
Surviving spouse of JANET L. PANNETTE,
Deceased and the UNITED STATES OF
AMERICA

Defendants

PRAECIPE FOR DEFAULT JUDGMENT
FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA ID#68013
JON MCKECHNIE, ESQUIRE
PA ID#36268
Bernstein Law Firm, P.C.
Firm #718
1133 Penn Avenue
Pittsburgh, PA 15222
412-456-8100

DIRECT DIAL: (412) 456-8114

BERNSTEIN FILE NO. RP001374

FILED

AUG 26 2002

William A. Shaw
Prothonotary

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL BANK

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G. PANNETTE, individually and as
Surviving spouse of JANET L. PANNETTE, Deceased
and the UNITED STATES OF AMERICA

Defendants

PRAECIPE FOR JUDGMENT

To the Prothonotary:

Kindly enter Judgment against the defendant above named and in favor of the Plaintiff, in the default of an Answer, in the amount of \$46,578.88, plus continuing late charges, escrow and corporate advances and interest at the rate of 9.75% per annum on the declining balance computed as follows:

| | |
|--|-----------------|
| Amount claimed in Complaint | \$46,014.72 |
| Interest from 7/1/02 through 8/7/02 | \$ 414.77 |
| Late charges through 8/7/02 | \$ 54.69 |
| Escrow and corporate advances through 8/7/02 | \$ 94.70 |
| TOTAL | \$46,578.88 |

I hereby certify that appropriate Notices of Default, as attached have been mailed in accordance with PA R.C.P. 237.1 on the dates indicated on the Notices.

BERNSTEIN LAW FIRM, P.C.

By: 

Attorney for Plaintiff
1133 Penn Avenue
Pittsburgh, PA 15222
(412) 456-8100

Plaintiff: c/o Bernstein Law Firm, P.C., 1133 Penn Avenue, Pittsburgh, PA 15222
Defendant: 470 Treasure Lake DuBois, PA 15801

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL BANK

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G. PANNETTE, individually and as
Surviving spouse of JANET L. PANNETTE, Deceased
and the UNITED STATES OF AMERICA

Defendants

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendant
 Garnishee

Your are hereby notified that the following Order or Judgment was entered against you on August 26, 2002

JOSEPH G. PANNEAU

Surviving spouse of JANET L. PANNETTE (xx)

470 TREASURE LAKE

DUBOIS, PA 15801

(xx) Assumpsit Judgment in the amount of \$46,578.88 plus costs.

() Trespass Judgment in the amount

Trespass Judgment in the amount of \$ plus costs.

() If not satisfied within sixty (60) days, your motor vehicle operator's license and/or registration will be suspended by the Department of Transportation, Bureau of Traffic Safety, Harrisburg, PA

(xx) Entry of Judgment of

() Court Order

() Court Order

() Non-Fees

() Corrresso
(x) Default

(X) Deliberate
() Verdict

() Verdict
() Arbitration

Initiation Award

Prothonotary

By: _____
PROTHONOTARY (OR DEPUTY):

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL BANK

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G. PANNETTE, individually and as
Surviving spouse of JANET L. PANNETTE, Deceased
and the UNITED STATES OF AMERICA

Defendants

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendant
 Garnishee

Your are hereby notified that the
following Order or Judgment was
entered against you on August 26, 2002

Assumpsit Judgment in the amount
of \$46,578.88 plus costs.
 Trespass Judgment in the amount
of \$_____ plus costs.
 If not satisfied within sixty (60)
days, your motor vehicle operator's
license and/or registration will
be suspended by the Department of
Transportation, Bureau of Traffic
Safety, Harrisburg, PA.
 Entry of Judgment of
 Court Order
 Non-Pros
 Confession
 Default
 Verdict
 Arbitration
Award

Prothonotary

By: _____
PROTHONOTARY (OR DEPUTY)

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G. PANNETTE, individually and
As surviving spouse of JANET L. PANNETTE,
Deceased AND THE UNITED STATES OF
AMERICA

Defendants

IMPORTANT NOTICE

TO: JOSEPH G. PANNETTE
470 Treasure Lake
DuBois, PA 15801

Date of Notice: July 29, 2002

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 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:

Lawyer Referral Service
PA Bar Association
P.O. Box 186
Harrisburg, PA 17108
1-800-692-7375

Bernstein Law Firm, P.C.



By:
Lori A. Gibson, Esquire
Attorney for Plaintiff
1133 Penn Avenue
Pittsburgh, PA 15222
(412) 456-8100

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G. PANETTE, individually and
As surviving spouse of JANET L. PANETTE,
Deceased AND THE UNITED STATES OF
AMERICA

Defendants

IMPORTANT NOTICE

TO: JOSEPH G. PANETTE ,
Surviving spouse of JANET L. PANETTE
470 Treasure Lake
DuBois, PA 15801

Date of Notice: July 29, 2002

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 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:

Lawyer Referral Service
PA Bar Association
P.O. Box 186
Harrisburg, PA 17108
1-800-692-7375

Bernstein Law Firm, P.C.

By: 
Lori A. Gibson, Esquire
Attorney for Plaintiff
1133 Penn Avenue
Pittsburgh, PA 15222
(412) 456-8100

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Praecipe attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

A handwritten signature in black ink, appearing to read "John Doe", is written over a horizontal line.

FILED

AUG 26 2002

M 11:45 | ctly. Wilson, pd

William A. Shaw

20.00

to notes to Ds. J. S. Penneke &
J. S. Penneke

Stat. to ctly.



COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
PENNSYLVANIA successor in CIVIL DIVISION
NATIONAL CITY BANK OF PENNSYLVANIA
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL BANK Civil Action No. 02-994-CD
Plaintiff
JOSEPH G. PANNETTE, individually and as Civil Action No. 02-994-CD
JOSEPH G. PANNETTE, individually and as ~~deceased~~
Surviving spouse of JANET L. PANNETTE, Deceased
and the UNITED STATES OF AMERICA

Defendants

PRAECLPICE FOR JUDGMENT
NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff

Kindly enter Judgment against the defendant above named or Defendant Plaintiff, in the default of an Answer, in the amount of \$46,578.88, plus continuing late charge Garnishee and corporate advances and interest at the rate of 9.75% per annum on the You are hereby notified that the following Order or Judgment was

JOSEPH G. PANNETTE, Complaint entered against you on August 26, 2002.
Surviving spouse of JANET L. PANNETTE Assumpsit Judgment in the amount of \$46,578.88 plus costs
470 TREASURE LAKE, DuBois, PA 15801 Trespass Judgment in the amount of \$ plus costs
DUBOIS, PA 15801 corporate advances through /7/02

TOTAL.

If not satisfied within sixty (60) days, your motor vehicle operator's

I hereby certify that appropriate Notices of ~~license and/or registration will be suspended by the Department of~~ ~~in accordance with~~
PA R.C.P. 237.1 on the dates indicated on the Notices ~~be suspended by the Department of~~

Transportation; Bureau of Traffic
Safety, Harrisburg, PA 17120, P.C.

(xx) Entry of Judgment of

Court Order

By: Non-Prosecution

Attorney: Confession

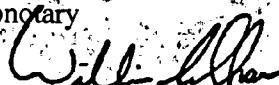
1133 P(x) Default

Pittsburgh Verdict 22

(412) 4 (6) Arbitration

Plaintiff: c/o Bernstein Law Firm, P.C., 1133 Penn Avenue, Pittsburgh Award 15222

Defendant: 470 Treasure Lake DuBois, PA 15801 Prothonotary

By: 
PROTHONOTARY (OR DEPUTY)

COPY

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

National City Bank of Pennsylvania
Keystone National Bank
Plaintiff(s)

No.: 2002-00994-CD

Real Debt: \$46,578.88

Atty's Comm:

Vs.

Costs: \$

Int. From:

Joseph G. Pannette
Janet L. Pannette
United States of America
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: August 26, 2002

Expires: August 26, 2007

Certified from the record this 26th of August, 2002



William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12671

NATIONAL CITY BANK OF PENNSYLVANIA

02-994-CD

VS.

PANNETTE, JOSEPH G. ind.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

**NOW JULY 5, 2002 AT 10:43 AM DST SERVED THE WITHIN COMPLAINT IN
MORTGAGE FORECLOSURE ON JOSEPH G. PANNETTE, IND., DEFENDANT AT
RESIDENCE, 410 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY,
PENNSYLVANIA BY HANDING TO JOSEPH PANNETTE JR, SON A TRUE AND
ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE
AND MADE KNOWN TO HIM THE CONTENTS THEREOF.**

SERVED BY: MCCLEARY

Return Costs

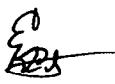
| Cost | Description |
|--------------|------------------------------------|
| 42.70 | SHFF. HAWKINS PAID BY: ATTY |
| 10.00 | SURCHARGE PAID BY: ATTY. |

Sworn to Before Me This

26 Day Of August 2002


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

So Answers,


Chester A. Hawkins
Sheriff 

FILED

AUG 26 2002

**William A. Shaw
Prothonotary**

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff, No. GD02-994

vs.

JOSEPH G. PANNETTE, individually,
And as surviving spouse of
JANET L. PANNETTE,
and the UNITED STATES OF
AMERICA

MOTION FOR ENTRY OF
CONSENT JUDGMENT

Defendants.

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON MCKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm, P.C.
Firm #718
1133 Penn Avenue
Pittsburgh, PA 15222
(412) 456-8100

Direct Dial: (412) 456-8110

BERNSTEIN FILE NO. RP001374

SEP 09 2002
m/11/00/lcc atty
William A. Shaw
Prothonotary *L Gibson*
gag

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff,

vs.

No. GD02-994

JOSEPH G. PANNETTE, individually,
And as surviving spouse of
JANET L. PANNETTE,
and the UNITED STATES OF
AMERICA

Defendants.

**MOTION BY PLAINTIFF FOR ENTRY OF CONSENT JUDGMENT AGAINST
DEFENDANT UNITED STATES OF AMERICA**

AND NOW COMES Plaintiff National City Bank of Pennsylvania, by counsel, to move this Honorable Court for the entry of Consent Judgment against Defendant, Joseph G. and Janet L. Pannette and The United States of America, based upon the following:

1. Plaintiff brought a mortgage foreclosure action against Defendant Joseph B. and Janet L. Pannette and The United States of America on or about June 21, 2002.
2. Defendant United States of America was joined in this action by virtue of a Federal Tax Liens filed by the Internal Revenue Service. Said Federal Tax Liens were recorded in the Office of the Clearfield County Prothonotary on March 17, 1994; March 12, 2001; March 22, 2002; June 20, 2001; and July 20, 2001 at Docket Number 01-350-CD; 02-431-CD; 01-1176-CD; 01-1170-CD.

3. At the request of Plaintiff, The United States of America executed a Consent Judgment, the original of which is attached hereto and made a part hereof.

4. Plaintiff moves this Honorable Court for the entry of Consent Judgment against the Defendant The United States of America.

WHEREFORE, Plaintiff prays for the entry of Consent Judgment against the Defendant The United States of America.

Respectfully submitted

BERNSTEIN LAW FIRM, P.C.

By: 

Lori A. Gibson, Esq.
Attorney for Plaintiff
PA I.D. No. 68013
Jon McKechnie, Esq.
PA I.D. No. 36268
1133 Penn Avenue
Pittsburgh, PA 15222
(412) 456-8110

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

vs.

Civil No. 01-249E
Misc No. 02-30E

JOSEPH G. PANNETTE, individually,
And as surviving spouse of
JANET L. PANNETTE,
and the UNITED STATES OF
AMERICA

CERTIFICATE OF SERVICE

I, LORI A GIBSON, certify that, this 5 day of Sept., 2002, I served a true and correct copy of the foregoing MOTION BY PLAINTIFF FOR ENTRY OF CONSENT JUDGMENT AGAINST DEFENDANT UNITED STATES OF AMERICA, upon the following party by regular First Class United States Mail, postage prepaid, addressed as follows:

Joseph G. Pannette
470 Treasure Lake
Dubois, PA 15801

United States of America
U.S. Post Office and & Courthouse
7th and Grant Sts.
Pittsburgh, PA 15219



Lori A. Gibson, Esquire

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

NATIONAL CITY BANK OF)
PENNSYLVANIA, successor in)
interest to KEYSTONE NATIONAL BANK)
Plaintiff,)
v.) No.: GD02-994
JOSEPH G. PANNETTE, individually,)
and as surviving spouse of)
JANET L. PANNETTE,)
AND THE UNITED STATES OF AMERICA,)
Defendants.)

FILED

SEP 10 2002

William A. Shaw
Prothonotary

AND NOW, to wit, this 10th day of September,

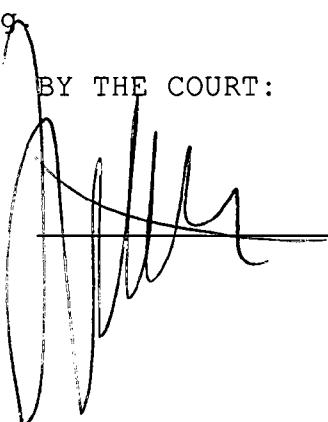
~~2002~~, it appearing that counsel for plaintiff and counsel for defendant, United States of America, have consented to the entry of the within Order on behalf of their respective clients, it is hereby ORDERED, ADJUDGED and DECREED that a judgment be entered in favor of the plaintiff and against the United States of America for foreclosure of the mortgage of plaintiff in the within cause and for sale of the mortgaged property of defendant Joseph G. Pannette, individually, and as surviving spouse of Janet L. Pannette.

It is further ORDERED, ADJUDGED and DECREED that defendant, United States of America, shall be notified by plaintiff of the date, time and place scheduled for any sheriff's sale of the real property of the aforesaid defendant; that the United States of America shall be entitled to payment from the proceeds of the

sheriff's sale to the extent its proper priority would entitle it to the same; and that the United States of America shall be entitled to redeem the aforesaid property within 120 days from the date of sale, as provided by 28 U.S.C. § 2410.

Nothing contained in the within Order shall, in any way, be construed as entry of a monetary judgment against the United States of America, but rather said judgment is limited to the foreclosure and sale of the real estate of the aforesaid defendant in the within proceeding.

BY THE COURT:



J.

Consented to by:



KORI A. GIBSON, ESQ.
Counsel for Plaintiff



MICHAEL C. COLVILLE
Assistant U.S. Attorney
Counsel for Defendant
United States of America

FILED

SEP 10 2002

013-29116-Catty W. Libman
William A. Shaw
Prothonotary

EFC

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in interest
To KEYSTONE NATIONAL BANK

Plaintiff

vs.

JOSEPH G. PANNETTE, individually, AND
as surviving spouse of JANET L. PANNETTE,
Deceased AND THE UNITED STATES
OF AMERICA

Defendants

No. 02-994 CO

COMPLAINT IN MORTGAGE FORECLOSURE

FILED ON BEHALF OF
Plaintiff
COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON A. MCKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm, P.C.
Firm #718
1133 Penn Avenue
Pittsburgh, PA 15222
412-456-8110

CERTIFICATE OF ADDRESS:
SECTION 2, LOT 9
SANDY TOWNSHIP
PARCEL NO. #D02-002-00098-00-21

BERNSTEIN FILE NO. RPOO1374

FILED

JUN 21 2002
01134/atty J. Lebo
William A. Shaw pd 80.00
Prothonotary
cc Sherry

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in interest
To KEYSTONE NATIONAL BANK
Plaintiff

vs. No.

JOSEPH G. PANETTE, individually, AND
as surviving spouse of JANET L. PANETTE,
Deceased AND THE UNITED STATES
OF AMERICA

Defendants

NOTICE AND COMPLAINT

NOTICE

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served upon you, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court, without further notice, for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Lawyer Referral Service
PA Bar Association
P.O. Box 186
Harrisburg, PA 17108
1-800-692-7375

COMPLAINT

1. National City Bank of Pennsylvania, successor in interest to Keystone National Bank, is a corporation with offices at 3232 Newmark Drive, Miamisburg, Ohio and is hereinafter referred to as "Plaintiff".

2. Defendant, Joseph G. Pannette, is an adult individual who resides at 410 Treasure Lake, DuBois, Clearfield County, Pennsylvania 15801.

3. Janet L. Pannette, spouse of Defendant, Joseph G. Pannette, died an intestate resident of Clearfield County, Pennsylvania on July 28, 2001.

4. The United States of America is a Defendant pursuant to 28 U.S.C. Section 2410. Federal Tax Liens have been filed of record in Clearfiled County, Pennsylvania, against the Defendant, Joseph G. Pannette and the Decedent, Janet L. Pannette. True and correct copies of the Federal Tax Liens are attached hereto, collectively marked Exhibit "1" and made a part hereof.

5. On or about November 8, 1990 Defendant, Joseph G. Pannette executed and delivered to Plaintiff a Mortgage on certain real property owned by Defendant and Decedent. Said Mortgage was recorded in the Office of the Clearfield County Recorder of Deeds in Mortgage Book Volume 1373, Page 185. A copy of said Mortgage is attached hereto, marked Exhibit "2" and made a part hereof.

6. Of even date with said Mortgage, Defendant, Joseph G. Pannette executed and delivered to Plaintiff a Note, a copy of which is attached hereto, marked Exhibit "3" and made a part hereof.

7. By the terms and conditions of the aforementioned Mortgage and Note, Defendant agreed to repay certain sums to Plaintiff and, in so doing, to make certain monthly payments to Plaintiff as is more specifically shown by said Mortgage and Note.

8. Plaintiff avers that Defendant is in default of the terms and conditions of the aforementioned Mortgage and Note by having not made payments as agreed, thereby rendering the entire balance immediately due and payable.

9. On or about March 21, 2002, Notice of Homeowner's Emergency Act of 1983 were sent to Defendant in accordance with Act 91 of 1983(P.L.385, No. 91), as amended, and in accordance with Act 6 of 1974 (P.L. 11, No. 6), as amended, and pursuant to 12 PA. Code Chapter 31, Subchapter B, Section 31.201 et seq., as amended, and that an action on said Mortgage may be commenced after 33 days from the postmark date of said Notice. Said Notice Further advised Defendant of Defendant's rights and obligations in accordance with said Acts. Copies of said notices are attached hereto, collectively marked Exhibit "4", and made a part hereof.

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure against Defendants in the amount of \$46,014.72 with continuing interest and late charges at the contract rate plus costs.

BERNSTEIN LAW FIRM, P.C.



By _____
Lori A. Gibson, Esquire
Attorneys for Plaintiff
1133 Penn Avenue
Pittsburgh, PA 15222
(412) 456-8100
BERNSTEIN FILE NO. R001374

Form 668 (Y)

519

Department of the Treasury - Internal Revenue Service

Rev. January 1991

Notice of Federal Tax Lien Under Internal Revenue Laws

strict

Pittsburgh, PA

Serial Number

For Optional Use by Recording Office

259401882

is provided by sections 6321, 6322, and 6323 of the Internal Revenue Code, notice is given that taxes (including interest and penalties) have been assessed against the following-named taxpayer. Demand for payment of this liability has been made, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to his taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer JOSEPH G & JANET PANNETTE

53

53

Residence 470 TREASURE LAKE
DU BOIS, PA 15801

IMPORTANT RELEASE INFORMATION: With respect to each assessment listed below, unless notice of lien is filed by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

| Kind of Tax (a) | Tax Period Ended (b) | Identifying Number (c) | Date of Assessment (d) | Last Day for Filing (e) | Unpaid Balance of Assessment (f) |
|--------------------|----------------------------|---------------------------|------------------------------|-------------------------------|--|
| 1040 | 12/31/89 | 200-30-5610 | 07/05/93 | 08/04/03 | 4344.14 |
| 1040 | 12/31/90 | 200-30-5610 | 07/26/93 | 08/25/03 | 6968.78 |
| 1040 | 12/31/91 | 200-30-5610 | 08/16/93 | 09/15/03 | 11211.86 |
| 1040 | 12/31/92 | 200-30-5610 | 11/22/93 | 12/22/03 | 13686.72 |

Place of Filing

Clearfield Prothonotary
Clearfield County
Clearfield, PA 16830

Total \$ 36211.50

This notice was prepared and signed at Pittsburgh, PA, on the

the 15th day of March, 1994.

Signature

for Carole Miller

Title

Chief Coll

25-01-000

EXHIBIT

(NOTE: Certificate of officer authorized by law to sign the acknowledgment is not essential to the validity of this notice of Federal Tax Lien. Rev. Rul. 71-466, 1971-2 C.B. 406)

(Y)(c)
October 2000

DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICE

Notice of Federal Tax Lien

| | | |
|--|----------------------------|--------------------------------------|
| Business/Self Employed Area #3 Unit Phone: (412) 395-5265 | Serial Number 230171468 | For Optional Use by Recording Office |
|--|----------------------------|--------------------------------------|

provided by section 6321, 6322, and 6323 of the Internal Revenue
Law, we are giving a notice that taxes (including interest and penalties)
have been assessed against the following-named taxpayer. We have made
a demand for payment of this liability, but it remains unpaid. Therefore,
there is a lien in favor of the United States on all property and rights to
property belonging to this taxpayer for the amount of these taxes, and
any additional penalties, interest, and costs that may accrue.

Name of Taxpayer JOSEPH G & JANET PANNETTE

Address
TREASURE LAKE
DUBOIS, PA 15801-9010

IMPORTANT RELEASE INFORMATION: For each assessment listed below,
less notice of the lien is filed by the date given in column (e), this notice shall,
on the day following such date, operate as a certificate of release as defined
in IRC 6325(a).

| Line of Tax (a) | Tax Period Ending (b) | Identifying Number (c) | Date of Assessment (d) | Last Day for Refiling (e) | Unpaid Balance of Assessment (f) |
|--------------------|-----------------------------|---------------------------|------------------------------|---------------------------------|--|
| L040 | 12/31/1993 | 200-30-5610 | 11/28/1994 | 12/28/2004 | 10432.83 |
| L040 | 12/31/1994 | 200-30-5610 | 11/27/1995 | 12/27/2005 | 13430.58 |
| L040 | 12/31/1995 | 200-30-5610 | 11/25/1996 | 12/25/2006 | 27515.82 |
| L040 | 12/31/1996 | 200-30-5610 | 11/17/1997 | 12/17/2007 | 3658.41 |

| | |
|--|----------------------|
| Name of Filing Clearfield Prothonotary Clearfield County Clearfield, PA 16830 | Total \$ 55037.64 |
|--|----------------------|

notice was prepared and signed at PITTSBURGH, PA on this,26th day of February, 2001.

| | | |
|--|--|------------|
| Signature for R. ALDINGHAM <u>Patrick G. Wilson</u> | Title Revenue Officer (724) 282-1654 | 23-01-1913 |
|--|--|------------|

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax Lien
Rev. Rul. 71-466, 1971-2 C.B. 409)

Part 1 - Kept By Recording Office

PAGE 1 OF 1 CAT NO 68025X

EXHIBIT

Form 6687(c)-Rev. 10-00

n 668 (Y)(c)
October 2000

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

02-431-CD

| | | |
|---|----------------------------|--------------------------------------|
| a: LL BUSINESS/SELF EMPLOYED AREA #3 Unit Phone: (412) 395-5265 | Serial Number 230286039 | For Optional Use by Recording Office |
|---|----------------------------|--------------------------------------|

provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer JOSEPH G & JANET L DECD PANNETTE
JOSEPH G PANNETTE

Address 470 TREASURE LK
DU BOIS, PA 15801-9010

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall operate as a certificate of release as defined in IRC 6325(a).

| Ind of Tax (a) | Tax Period Ending (b) | Identifying Number (c) | Date of Assessment (d) | Last Day for Refiling (e) | Unpaid Balance of Assessment (f) |
|-------------------|-----------------------------|---------------------------|------------------------------|---------------------------------|--|
| 1040 | 12/31/1998 | 200-30-5610 | 11/12/2001 | 12/12/2011 | 2827.02 |
| 1040 | 12/31/1999 | 200-30-5610 | 11/12/2001 | 12/12/2011 | 5064.20 |
| 1040 | 12/31/2000 | 200-30-5610 | 12/03/2001 | 01/02/2012 | 7132.13 |

| | |
|---|-------------------|
| Place of Filing Clearfield Prothonotary Clearfield County Clearfield, PA 16830 | Total \$ 15023.35 |
|---|-------------------|

This notice was prepared and signed at PITTSBURGH, PA on this

12th day of March, 2002.

Signature 
ROBERT ALLINGHAM

Title
REVENUE OFFICER
(724) 282-0545

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax Lien
Rev. Rul. 71-466, 1971-2 C.B. 409)

EXHIBIT 23-11-1913

PAGE 1 OF 1 PAGES
Form 6887(C) (Rev. 10-00)
CAT. NO. 80025X

668 (Y)(c)
October 2000

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

L BUSINESS/SELF EMPLOYED AREA #3
Unit Phone: (412) 395-5265

Serial Number

For Optional Use by Recording Office

230177451

provided by section 6321, 6322, and 6323 of the Internal Revenue
Code, we are giving a notice that taxes (including interest and penalties)
have been assessed against the following-named taxpayer. We have made
a demand for payment of this liability, but it remains unpaid. Therefore,
there is a lien in favor of the United States on all property and rights to
property belonging to this taxpayer for the amount of these taxes, and
any additional penalties, interest, and costs that may accrue.

Name of Taxpayer JANET PANNETTE

Address 470 TREASURE LK
DUBOIS, PA 15801-9010

01-1176-C

FILED

JUL 2 0 2001

William A. Shaw
Prothonotary

IMPORTANT RELEASE INFORMATION: For each assessment listed below,
unless notice of the lien is refiled by the date given in column (e), this notice shall,
on the day following such date, operate as a certificate of release as defined
in IRC 6325(a).

| Line of Tax (a) | Tax Period Ending (b) | Identifying Number (c) | Date of Assessment (d) | Last Day for Refiling (e) | Unpaid Balance of Assessment (f) |
|--------------------|-----------------------------|---------------------------|------------------------------|---------------------------------|--|
| 6672 | 09/30/2000 | 190-40-2446 | 05/11/2001 | 06/10/2011 | 105552.69 |

Name of Filing Office

Clearfield Prothonotary
Clearfield County
Clearfield, PA 16830

Total \$ 105552.69

15

The notice was prepared and signed at PITTSBURGH, PA, on this,

06th day of July, 2001.

Nature

for R. ALLINGHAM

Title
Revenue Officer
(724) 282-0545

EXHIBIT / 2301-1913

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax Lien
Rev. Rul. 71-466, 1971 - 2 C.B. 409)

PAGE / Form 668(Y)(c) (Rev. 10-90)
CAT. NO. 80025X

Form 668 (Y)(c)
Rev. October 2000

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
MAIL BUSINESS/SELF EMPLOYED AREA #3
Lien Unit Phone: (412) 395-5265

Serial Number

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer JOSEPH G PANNETTE

Residence 470 TREASURE LAKE
DUBOIS, PA 15801

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 8325(a).

| Kind of Tax (a) | Tax Period Ending (b) | Identifying Number (c) | Date of Assessment (d) | Last Day for Refiling (e) | Unpaid Balance of Assessment (f) |
|--------------------|-----------------------------|---------------------------|------------------------------|---------------------------------|--|
| 6672 | 09/30/2000 | 200-30-5610 | 05/11/2001 | 06/10/2011 | 105552.69 |

| | | |
|-----------------|--|--------------------|
| Place of Filing | Clearfield Prothonotary Clearfield County Clearfield, PA 16830 | Total \$ 105552.69 |
|-----------------|--|--------------------|

This notice was prepared and signed at PITTSBURGH, PA, on this

the 13th day of July, 2001.

Signature

for R. ALLINGHAM

Title
Revenue Officer
(724) 202-0545

EXHIBIT

123-01-191

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax Lien
Rev. Rul. 71-468, 1971-2 C.B. 409)

Part 1 - Kept By Recording Office

PAGE 1 OF 1 PAGES
Form 668 (2-6) Rev. 10-00
CAT. NO. 60026X

Notice of Federal Tax Lien Under Internal Revenue Laws

District

Pittsburgh, PA

Serial Number

259401882

For Optional Use by Recording Office

As provided by sections 6321, 6322, and 6323 of the Internal Revenue Code, notice is given that taxes (including interest and penalties) have been assessed against the following-named taxpayer. Demand for payment of this liability has been made, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer JOSEPH G & JANET PANNETTE

G

53

FILED

MAR 17 1994

10/11:00 a.m.
William A. Shay
ProthonotaryResidence 470 TREASURE LAKE
DU BOIS, PA 15801

IMPORTANT RELEASE INFORMATION: With respect to each assessment listed below, unless notice of lien is filed by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

| Kind of Tax (a) | Tax Period Ended (b) | Identifying Number (c) | Date of Assessment (d) | Last Day for Filing (e) | Unpaid Balance of Assessment (f) |
|--------------------|----------------------------|---------------------------|------------------------------|-------------------------------|--|
| 1040 | 12/31/89 | 200-30-5610 | 07/05/93 | 08/04/03 | 4344.14 |
| 1040 | 12/31/90 | 200-30-5610 | 07/26/93 | 08/25/03 | 6968.78 |
| 1040 | 12/31/91 | 200-30-5610 | 08/16/93 | 09/15/03 | 11211.86 |
| 1040 | 12/31/92 | 200-30-5610 | 11/22/93 | 12/22/03 | 13686.72 |

| | | |
|-----------------|--|-------------------|
| Place of Filing | Clearfield Prothonotary Clearfield County Clearfield, PA 16830 | Total \$ 36211.50 |
|-----------------|--|-------------------|

This notice was prepared and signed at Pittsburgh, PA, on this,

the 15th day of March, 1994.

Signature

for Carole Miller

Title

RECEIVED

EXHIBIT

(NOTE: Certificate of officer authorized by law to take acknowledgments is not essential to the validity
Rev. Rul. 71-468, 1971-2 C.B. 409)

PAGE 1 OF Form 668 (Y) (Rev. 1-91) PAGES

Number

Recorded

Page

From
JOSEPH C. PANNETTE &
JANET L. PANNETTE, his wife

To

KEYSTONE NATIONAL BANK

Amount \$ 150,000.00
Premises Section 2, Lot 98, Treasure
Take

1373 PAGE 185

FERRARO & YOUNG
ATTORNEYS AT LAW
693 ALLEN STREET
BRUCKWAY, PA. 15824

Mortgage

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 8, 1990, by the mortgagor is JOSEPH C. PANNETTE & JANET L. PANNETTE, his wife, to KEYSTONE NATIONAL BANK ("Lender"), which is organized and existing under the laws of Pennsylvania, and whose address is 200 North Brady Street, Dubois, PA. 15801. Borrower owes Lender the principal sum of ONE HUNDRED THOUSAND and no 100ths Dollars (U.S. \$100,000.00). This debt is evidenced by Borrower's note, dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on December 1, 2005. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Sandy Township, Clearfield County, Pennsylvania, CRUZ" in the Treasure Lake Subdivision in SANDY TOWNSHIP, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Miscellaneous Docket Map File No. 25.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc., recorded in Misc. Book land, Vol. 106, page 476; all of said Restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc., which lien shall run with the land and be an encumbrance against it.
5. The right of the owner and/or operator of any recreation facilities within the said Treasure Lake Subdivision to assess fees and charges against Grantees, their heirs, administrators, executors, successors and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

BEING the same premises conveyed to Joseph C. Pannette and Janet L. Pannette, his wife, by Deed from C. Duane Fossler and Carol Fossler, his wife, dated October 31, 1990, and recorded in the Office of the Recorder of Deeds in and for Clearfield County, PA, immediately prior to the recording of this Mortgage, which has the address of Section 2, Lot 98, Treasure Lake, Dubois, Pennsylvania 15801 ("Property Address").

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BY BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record, Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

PENNSYLVANIA—Single Family FNMA/FHLMC UNIFORM INSTRUMENT

EXHIBIT
Form 2030 12/83

1 OF 4 PAGES

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due date of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property, which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property, or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey the sums secured by this Security Instrument; (b) is not personally obligated to pay, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceed permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 19.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed in the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or to any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one confirmed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of no less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenant or agreement; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's right in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

vol 1373 pg 188

NON-UNIFORM COVENANTS Borrower and Lender further covenant and agree as follows:

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument that not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise. Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument; foreclosure by judicial proceeding and sale of the Property. Lender shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure, if the default is not cured as specified. Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by applicable law.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall discharge this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

22. Reinstatement Period. Borrower's time to reinstate provided in paragraph 18 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

23. Purchase Money Mortgage. If any of the debt secured by this Security Instrument is lent to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

24. Interest Rate After Judgment. Borrower agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the rate payable from time to time under the Note.

25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es))

Adjustable Rate Rider

Condominium Rider

1-4 Family Rider

Graduated Payment Rider

Planned Unit Development Rider

Other(s) (specify)

By SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Edward J. Denney
as to both

Joseph C. Pannette
(Signature)
Joseph C. Pannette
Borrower

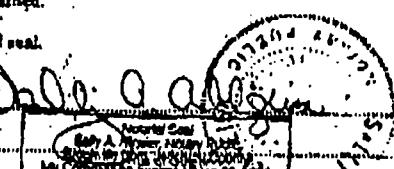
Janet L. Pannette
(Signature)
Janet L. Pannette
Borrower

COMMONWEALTH OF PENNSYLVANIA, JEFFERSON County, etc.

On this the 8th day of November 1990 before me, a Notary Public, the undersigned officer, personally appeared JOSEPH C. PANNETTE, a person known to me (or satisfactorily proven) to be the person whose name is affixed, subscribed to the within instrument and acknowledged that they executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission expires:



I certify that the precise place of business of the within named Notary Public is 100th Association Building, 200 North Brady Street, Dubois, PA 15801.

R. Edward Denney

Recorded in the Office for Recording of Deeds in and for Clearfield County, No. 1, Page 1133, Date 11-13-90, Recorder Michael R. Little

CLEARFIELD COUNTY
ENTERED OF RECORD 11-13-90
Time 11:33 A.M.
By *R. Edward Denney*
Folio 1133
Michael R. Little, Recorder

My Commission Expires
First Monday in January, 1992

Entered of Record *11-13-90 11:33 A.M.* Michael R. Little, Recorded

NOTE

4-4960

November 8 19.90 Brockway PA
(City) (State)
Section 2, Lot 98, Treasure Lake, DuBois, Sandy Twp., Clearfield Co., PA
(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 100,000.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is KEYSTONE NATIONAL BANK.

that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 9.75%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS**(A) Time and Place of Payments**

I will pay principal and interest by making payments every month.

I will make my monthly payments on the 1st day of each month beginning on January 1, 19.91. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on December 1, 2005, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date."

I will make my monthly payments at any office of Keystone National Bank

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 1,059.35.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceed permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 4% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

EXHIBIT 3**MULTISTATE FIXED RATE NOTE—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT**

Form 3200 12/93

PAGE 1 OF 2 PAGES

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do those things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

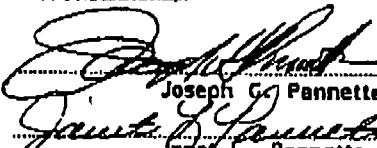
10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


Joseph C. Pannette

(Seal)
Borrower


Janet L. Pannette

(Seal)
Borrower

(Seal)
Borrower

(Sign Original Only)

National City[®]

Mortgage

National City Mortgage Co.
3232 Newmark Drive • Miamisburg, Ohio 45342
Telephone (937) 910-1200

Mailing Address:
P.O. Box 1820
Dayton, Ohio 45401-1820

March 21, 2002

Joseph Pannette
470 Treasure Lk
Du Bois PA 15801

Loan No. 844291-2

Current Servicer: National City Mortgage

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

NATURE OF THE DEFAULT-- The MORTGAGE debt held by the above lender on your property located at:

Section 2 Lot 9
Dubois PA 15801

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)
12/01/2001 - 03/01/2002

and the following amount(s) are now past due:

| | |
|-----------------------|----------|
| Monthly Payments | 5,869.20 |
| Late Charges | 169.48 |
| Non-Sufficient Funds | .00 |
| Other Fees | 84.00 |
| Less Suspense Balance | .00- |
| Total Due | 6,122.68 |

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

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30) days
HOW TO CURE THE DEFAULT

of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 6,122.68, 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:

National City Mortgage
Attn: Customer Counseling Department
3232 Newmark Dr.
Miamisburg, OH 45342

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

EXHIBIT

4

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help 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 included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

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

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

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.

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.) **IF YOU DO NOT CURE THE DEFAULT (see page 1)** – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgage property.

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

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

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE – If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be **approximately FOUR(4) 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 the required payment or action will be by contacting the lender.

APPENDIX C
PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES

(Rev. 6/99)

| | | | |
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| ADAMS COUNTY American Red Cross— Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294 | Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724) 465-2657 FAX (724) 465-5118 | CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610) 821-4011 or 800-220-2733 (814) only FAX (610) 821-8932 | 33 Walnut Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783. 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817 |
| CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717) 541-1757 FAX (717) 541-4670 | Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963 | Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 FAX (717) 622-0429 | BUCKS COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427 |
| Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285 | BEAVER COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 FAX (412) 391-4512 | Community Housing Counselor, Inc. P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243 | Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753 |
| Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326 | CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0798 | BLAIR COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187 | Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 FAX (215) 750-4318 |
| ALLEGHENY COUNTY Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill road, Bldg 200 Pittsburgh, PA 15220 (412) 429-2842 FAX (412) 429-2835 | Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511 | Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688 | CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia PA 19107 (215) 563-5665 FAX (215) 864-2666 |
| Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963 | Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 (412) 462-9964 | CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747 | HACE 167 Allegheny Ave 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122 |
| Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 or 1 (800) 792-2801 FAX (412)-391-4512 | Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport PA 15134 | Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343 | CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047 (215) 563-5665 |
| Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893 | Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963 | BRADFORD COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135 | Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012 |
| CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 (412) 471-7584 | BEDFORD COUNTY Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187 | 31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785 | CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 800-220-2733 FAX (610) 821-8932 |
| Housing Opportunities 133 Seventh Street McKeesport PA 15132 (412) 664-1906 Fax (412) 664-0873 | CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747 | 9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981 | American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741 |
| Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412) 227-4802 FAX (412) 261-5207 | Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688 | 1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 2383669 | 144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 FAX (610) 265-4814 |
| Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 | Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690 | The Trehab Center of Northeastern PA 10 Public Avenue Montrose, PA 18801 (570) 278-3338 or 800-982-4045 FAX (570) 278-1889 | 755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344 |
| ARMSTRONG COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747 | Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343 | 185 Elmira Street P.O. Box 218 Troy, PA 16947 (570) 297-2101 | BUTLER COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512 |
| BERKS COUNTY Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830 | German Street, P.O. Box 389 Dushore, PA 18614 (570) 928-9668 FAX (570) 928-8144 | 103 Warren Street, P.O. Box 709 Tunkhannock PA 18657 (570) 836-6840 FAX (570) 836-6332 | CCCS of Western PA YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812 |

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| Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343 | PIKE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785 | CCCS of Western Pennsylvania, Inc. 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335 | 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889 |
| YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 243-3948 | 1400 Abington Executive Park, Suite 1 Clarks Summitt PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135 | Tableland Services Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 - 1-800-452-0148 FAX (814) 443-3690 | TIOGA COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135 |
| Community Action Commission of The Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227 | 9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981 | Clarks Summitt, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135 | 31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785 |
| PHILADELPHIA COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427 | POTTER COUNTY Northern Tier Community Action Corp. 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825 | 31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785 | The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799 |
| Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215) 324-7500 FAX (215) 324-8753 | SCHUYLKILL COUNTY Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830 | CCCS of Northeastern Pennsylvania 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799 | German Street, P.O. Box 389 FAX(570)297-2799 (570) 928-9668 FAX (570) 928-8144 |
| CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666 | Econ Opport Cabinet of Schuylkill Co 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429 | Econ Opport Cabinet of Schuylkill Co 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429 | 17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 |
| CCCS of Delaware Valley One Cherry Hill, Suite 215 Cherry Hill NJ 08002 (215) 563-5665 | Commission on Econ Opprtunity of Luz Co. 163 Amber Lane Wilkes-Barre PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK | Commission on Econ Opprtunity of Luz Co. 163 Amber Lane Wilkes-Barre PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK | 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817 |
| HACE 167 W. Allegheny, 2nd Fl Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122 | 103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332 | 103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332 | 103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-8840 FAX (570) 836-6332 |
| Housing Association of Delaware Valley 1500 Walnut Street, Suite 601 Philadelphia, PA 19102 (215) 545-6010 FAX (215) 790-9132 | CCCS of Lehigh Valley P.O. Box A Whitehall PA 18052 (610) 821-4011 FAX (610) 821-8932 | 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889 | 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889 |
| Media Fellowship House 302 S. Jackson Street Media PA 19063 (610) 565-0846 FAX (651) 565-8567 | SNYDER COUNTY CCCS of Western Pennsylvania, Inc 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670 | CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135 | UNION COUNTY Lycoming-Clinton Co Comm For Comm Action (STEP) 2138 Lincoln Street, P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (717) 322-2197 |
| Housing Association of Delaware Valley 658 North Watts Street Philadelphia, PA 19123 (215) 978-0224 FAX (215) 765-7614 | Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg PA 17101 17101 (717) 541-1757 FAX (717) 234-9459 | 31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785 | CCCS of Western Pennsylvania 217 E. Plank Road Altoona PA 16602 (814) 944-8100 (814) 944-8100 |
| PCCA 100 North 17TH Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941 | Community Action Comm of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227 | The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799 | 31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785 |
| Comm Devel. Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215) 744-2990 FAX (215) 744-2012 | SOMERSET COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187 | German Street, P.O. Box 389 FAX (570) 297-2799 (570) 928-9668 FAX (570) 928-8144 | 201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626 |
| American Credit Counseling Institute 845 Coates St Coatesville PA 19320 (888) 212-6741 | Bedford-Fulton Housing Services 1954 Mary Grace Lane Johnstown, PA 15901 FAX (814) 539-1688 | 17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 | VENANGO COUNTY Greater Erie Community Action Committee 18 West 9TH Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161 |
| 144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 610-971-2210 | CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290 | 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817 | John F. Kennedy Center, Inc 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243 |
| 755 York Rd, Suite 103 Warminster PA 18974 FAX(215) 956-6344 | 103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332 | 103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332 | 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889 |

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| Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285 | Philadelphia Council For Community Adv 100 North 17th Street Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941 | FAX (412) 437-4418 Tableland Services Inc. 131 North Center Avenue Somerset, PA 15501 (814) 445-9628 FAX (814) 443-3690 | Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343 |
| Urban League of Metropolitan Harrisburg N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459 | Community Devel Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012 | CCCS Of Western PA 199 Edison Street Uniontown PA 15401 (724) 439-8939 | GREENE COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512 |
| YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 731-9589 | American Red Cross of Chester 1729 Edgmont Avenue Chester, PA 19013 (610) 874-1484 | Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 | Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 FAX (412) 462-9964 |
| Community Action Comm of the Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227 | CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 (215) 563-5665 | FOREST COUNTY Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street Post Office Box 547 Warren, PA 16365 (814) 726-2400 FAX (814) 723-0510 | Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893 FAX (412) 627-7713 |
| Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 FAX (717) 334-8326 | ACCI 175 Strafford Ave, Suite 1 Wayne PA 19087 (610) 971-2210 FAX (610) 687-7860 | FRANKLIN COUNTY Financial Services Unlimited 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285 | CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290 |
| DAUPHIN COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670 | ACCI 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 | YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 243-3948 | HUNTINGDON COUNTY Bedford-Fulton Housing Services RD 1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187 |
| Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459 | ELK COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243 | CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176 | CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 FAX (814) 944-5747 |
| Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227 | Northern Tier Community Action Corp P.O. Box 389 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825 | American Red Cross—Hanover Chapter 529 Carlisle Street Hanover, PA 17331 (717) 637-3768 FAX (717) 637-3294 | Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343 |
| DELAWARE COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427 | ERIE COUNTY Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 FAX (814) 453-5749 | Community Action Commission of Captial Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227 | INDIANA COUNTY CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290 |
| Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753 | Greater Erie Community Action Committee 18 West 9th Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161 | Urban League of Metropolitan Hbg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459 | Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118 |
| CCCS of Delaware Valley 1515 Market Street-Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666 | John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243 | CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670 | Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688 |
| HACE 167 W. Allegheny Ave., 2nd Floor Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122 | FAYETTE COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512 | Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 FAX (717) 334-8326 | CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335 |
| Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846 FAX (610) 565-8567 | Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893 | FULTON COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187 | JEFFERSON COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243 |
| Community Housing Counselor, Inc. P.O. Box 244 Kennett Square PA 19348 (610) 444-3682 FAX (610) 444-8243 | CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290 | Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285 | CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812 |
| Fayette Co. Community Action Agency, Inc. 137 North Beeson Avenue Uniontown, PA 15401 (724) 437-6050 OR 1-800-427-INFO | CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176 | Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118 | Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118 |

National City[®]

Mortgage

National City Mortgage Co.
3232 Newmark Drive • Miamisburg, Ohio 45342
Telephone (937) 910-1200

Mailing Address:
P.O. Box 1820
Dayton, Ohio 45401-1820

March 21, 2002

Janet L Pannette
Section 2 Lot 9
Dubois PA 15801

Loan No. 844291-2
Current Servicer: National City Mortgage

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

NATURE OF THE DEFAULT-- The MORTGAGE debt held by the above lender on your property located at:

Section 2 Lot 9
Dubois PA 15801

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)
12/01/2001 - 03/01/2002

and the following amount(s) are now past due:

| | |
|-----------------------|----------|
| Monthly Payments | 5,869.20 |
| Late Charges | 169.48 |
| Other Fees | 84.00 |
| Less Suspense Balance | .00- |
| Total Due | 6,122.68 |

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

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30) days
HOW TO CURE THE DEFAULT

of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 6,122.68, 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:

National City Mortgage
Attn: Customer Counseling Department
3232 Newmark Dr.
Miamisburg, OH 45342

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

EXHIBIT 4

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help 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 included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

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

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

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.

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.) **IF YOU DO NOT CURE THE DEFAULT (see page 1)** – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgage property.

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

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

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE – If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be **approximately FOUR(4) 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 the required payment or action will be by contacting the lender.

APPENDIX C
PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES

(Rev. 6/99)

| | | | |
|--|--|--|--|
| ADAMS COUNTY American Red Cross— Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294 | Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724) 465-2657 FAX (724) 465-5118 | CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610) 821-4011 or 800-220-2733 (814) only FAX (610) 821-8932 | 33 Walnut Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817 |
| CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717) 541-1757 FAX (717) 541-4670 | Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963 | Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 FAX (717) 622-0429 | BUCKS COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427 |
| Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285 | BEAVER COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 FAX (412) 391-4512 | Community Housing Counselor, Inc. P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243 | Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753 |
| Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326 | CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0798 | BLAIR COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187 | Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 FAX (215) 750-4318 |
| ALLEGHENY COUNTY Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill road, Bldg 200 Pittsburgh, PA 15220 (412) 429-2842 FAX (412) 429-2835 | Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511 | Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688 | CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia PA 19107 (215) 563-5665 FAX (215) 864-2666 |
| Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963 | Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 (412) 462-9964 | CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747 | HACE 167 Allegheny Ave 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122 |
| Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 or 1 (800) 792-2801 FAX (412) 391-4512 | Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport PA 15134 | Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343 | CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047 (215) 563-5865 |
| Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893 | Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963 | BRADFORD COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135 | Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012 |
| CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 (412) 471-7584 | BEDFORD COUNTY Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187 | 31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785 | CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 800-220-2733 FAX (610) 821-8932 |
| Housing Opportunities 133 Seventh Street McKeesport PA 15132 (412) 664-1906 Fax (412) 664-0873 | CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747 | 9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981 | American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741 |
| Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412) 227-4802 FAX (412) 261-5207 | Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688 | 1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 2383669 | 144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 FAX (610) 265-4814 |
| Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 | Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690 | The Trehab Center of Northeastern PA 10 Public Avenue Montrose, PA 18801 (570) 278-3338 or 800-982-4045 FAX (570) 278-1889 | 755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344 |
| ARMSTRONG COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747 | Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343 | 185 Elmira Street P.O. Box 218 Troy, PA 16947 (570) 297-2101 | BUTLER COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512 |
| | BERKS COUNTY Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830 | German Street, P.O. Box 389 Dushore, PA 18614 (570) 928-9668 FAX (570) 928-8144 | CCCS of Western PA YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812 |
| | | 103 Warren Street, P.O. Box 709 Tunkhannock PA 18657 (570) 836-6840 FAX (570) 836-6332 | |

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| Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343 | PIKE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785 | CCCS of Western Pennsylvania, Inc. 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335 | 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889 |
| YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 243-3948 | 1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135 | Tableland Services Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 - 1-800-452-0148 FAX (814) 443-3690 | TIOGA COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135 |
| Community Action Commission of The Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227 | 9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981 | SULLIVAN COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135 | 31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785 |
| PHILADELPHIA COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427 | POTTER COUNTY Northern Tier Community Action Corp. 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825 | 31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785 | The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799 |
| Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215) 324-7500 FAX (215) 324-8753 | SCHUYLKILL COUNTY Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830 | SCHUYLKILL COUNTY Econ Opport Cabinet of Schuylkill Co 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429 | German Street, P.O. Box 389 FAX (570) 297-2799 (570) 928-9668 FAX (570) 928-8144 |
| CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666 | Commission on Econ Opptunity of Luz Co. 163 Amber Lane Wilkes-Barre PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK | 17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 | 17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 |
| CCCS of Delaware Valley One Cherry Hill, Suite 215 Cherry Hill NJ 08002 (215) 563-5665 | 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817 | 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817 | 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817 |
| HACE 167 W. Allegheny, 2nd Fl Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122 | 103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332 | 103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332 | 103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332 |
| Housing Association of Delaware Valley 1500 Walnut Street, Suite 601 Philadelphia, PA 19102 (215) 545-6010 FAX (215) 790-9132 | CCCS of Lehigh Valley P.O. Box A Whitehall PA 18052 (610) 821-4011 FAX (610) 821-8932 | 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889 | 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889 |
| Media Fellowship House 302 S. Jackson Street Media PA 19063 (610) 565-0846 FAX (651) 565-8567 | SNYDER COUNTY CCCS of Western Pennsylvania, Inc 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670 | SUSQUEHANNA COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135 | CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 (814) 944-8100 |
| Housing Association of Delaware Valley 658 North Watts Street Philadelphia, PA 19123 (215) 978-0224 FAX (215) 765-7614 | Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg PA 17101 17101 (717) 541-1757 FAX (717) 234-9459 | 31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785 | CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135 |
| PCCA 100 North 17TH Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941 | Community Action Comm of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227 | The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799 | 31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785 |
| Comm Devel. Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215) 744-2990 FAX (215) 744-2012 | SOMERSET COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187 | German Street, P.O. Box 389 FAX (570) 297-2799 (570) 928-9668 FAX (570) 928-8144 | 201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626 |
| American Credit Counseling Institute 845 Coates St Coatesville PA 19320 (888) 212-6741 | Bedford-Fulton Housing Services 1954 Mary Grace Lane Johnstown, PA 15901 FAX (814) 539-1688 | 17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 | VENANGO COUNTY Greater Erie Community Action Committee 18 West 9TH Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161 |
| 144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 610-971-2210 | CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290 | 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817 | John F. Kennedy Center, Inc 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243 |
| 755 York Rd, Suite 103 Warminster PA 18974 FAX(215) 956-6344 | 103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332 | 103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332 | |

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| Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285 | Philadelphia Council For Community Adv 100 North 17th Street Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941 | FAX (412) 437-4418 Tableland Services Inc. 131 North Center Avenue Somerset, PA 15501 (814) 445-9628 FAX (814) 443-3690 | Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343 |
| Urban League of Metropolitan Harrisburg N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459 | Community Devel Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012 | CCCS Of Western PA 199 Edison Street Uniontown PA 15401 (724) 439-8939 | GREENE COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512 |
| YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 731-9589 | American Red Cross of Chester 1729 Edgmont Avenue Chester, PA 19013 (610) 874-1484 | Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 | Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 FAX (412) 462-9964 |
| Community Action Comm of the Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227 | CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 (215) 563-5665 | FOREST COUNTY Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street Post Office Box 547 Warren, PA 16365 (814) 726-2400 FAX (814) 723-0510 | Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893 FAX (412) 627-7713 |
| Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 FAX (717) 334-8326 | ACCI 175 Strafford Ave, Suite 1 Wayne PA 19087 (610) 971-2210 FAX (610) 687-7860 | FRANKLIN COUNTY Financial Services Unlimited 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285 | CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290 |
| DAUPHIN COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670 | ACCI 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 | ELK COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243 | YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 243-3948 |
| Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459 | Northern Tier Community Action Corp P.O. Box 389 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825 | CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176 | FOREST COUNTY American Red Cross—Hanover Chapter 529 Carlisle Street Hanover, PA 17331 (717) 637-3768 FAX (717) 637-3294 |
| Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227 | ERIE COUNTY Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 FAX (814) 453-5749 | Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227 | Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343 |
| DELAWARE COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427 | Greater Erie Community Action Committee 18 West 9th Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161 | Urban League of Metropolitan Hbg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459 | INDIANA COUNTY CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290 |
| Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753 | John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243 | CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670 | Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118 |
| CCCS of Delaware Valley 1515 Market Street-Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666 | FAYETTE COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512 | Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 FAX (717) 334-8326 | Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688 |
| HACE 167 W. Allegheny Ave., 2nd Floor Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122 | Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893 | FULTON COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187 | CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335 |
| Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846 FAX (610) 565-8567 | CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290 | Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285 | JEFFERSON COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243 |
| Community Housing Counselor, Inc. P.O. Box 244 Kennett Square PA 19348 (610) 444-3682 FAX (610) 444-8243 | Fayette Co. Community Action Agency, Inc. 137 North Beeson Avenue Uniontown, PA 15401 (724) 437-6050 OR 1-800-427-INFO | CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176 | CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812 |
| | | | Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118 |

National City[®] Mortgage

National City Mortgage Co.
3232 Newmark Drive • Miamisburg, Ohio 45342
Telephone (937) 910-1200

Mailing Address:
P.O. Box 1820
Dayton, Ohio 45401-1820

March 21, 2002

Joseph Pannette
Section 2 Lot 9
Dubois PA 15801

Loan No. 844291-2

Current Servicer: National City Mortgage

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

NATURE OF THE DEFAULT-- The MORTGAGE debt held by the above lender on your property located at:

Section 2 Lot 9
Dubois PA 15801

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)
12/01/2001 - 03/01/2002
and the following amount(s) are now past due:

| | |
|-----------------------|----------|
| Monthly Payments | 5,869.20 |
| Late Charges | 169.48 |
| Other Fees | 84.00 |
| Less Suspense Balance | .00- |
| Total Due | 6,122.68 |

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

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30) days
HOW TO CURE THE DEFAULT

of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 6,122.68, 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:

National City Mortgage
Attn: Customer Counseling Department
3232 Newmark Dr.
Miamisburg, OH 45342

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

National City[®]

Mortgage

National City Mortgage Co.
3232 Newmark Drive • Miamisburg, Ohio 45342
Telephone (937) 910-1200

Mailing Address:
P.O. Box 1820
Dayton, Ohio 45401-1820

March 21, 2002

Janet L Pannette
470 Treasure Lk
Du Bois PA 15801

Loan No. 844291-2

Current Servicer: National City Mortgage

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

NATURE OF THE DEFAULT-- The MORTGAGE debt held by the above lender on your property located at:

Section 2 Lot 9
Dubois PA 15801

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)
12/01/2001 - 03/01/2002

and the following amount(s) are now past due:

| | |
|-----------------------|----------|
| Monthly Payments | 5,869.20 |
| Late Charges | 169.48 |
| Non-Sufficient Funds | .00 |
| Other Fees | 84.00 |
| Less Suspense Balance | .00- |
| Total Due | 6,122.68 |

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

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30) days
HOW TO CURE THE DEFAULT

of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 6,122.68, 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:

National City Mortgage
Attn: Customer Counseling Department
3232 Newmark Dr.
Miamisburg, OH 45342

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

EXHIBIT 4

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help 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 included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

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

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

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.

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.) **IF YOU DO NOT CURE THE DEFAULT** (see page 1) – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgage property.

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

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

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE – If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately **FOUR(4) 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 the required payment or action will be by contacting the lender.

APPENDIX C
PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES

(Rev. 6/99)

ADAMS COUNTY

American Red Cross—
Hanover Chapter
529 Carlisle Street
Hanover, Pennsylvania 17331
(717) 637-3768
FAX (717) 637-3294

CCCS of Western PA
2000 Linglestown Road
Harrisburg PA 17102
(717) 541-1757
FAX (717) 541-4670

Financial Counseling Services of
Franklin
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

Adams County Housing Authority
130-140 Carlisle Street
Gettysburg PA 17325
(717) 334-1518
FAX (717) 334-8326

ALLEGHENY COUNTY

Pennsylvania Housing Finance
Agency
(Marcia Hess)
2275 Swallow Hill road, Bldg 200
Pittsburgh, PA 15220
(412) 429-2842
FAX (412) 429-2835

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or 1(800) 737-2933
FAX (412) 338-9963

Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102 or
1 (800) 792-2801
FAX (412) 391-4512

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893

CCCS of Western Pennsylvania, Inc.
309 Smithfield Street
Pittsburgh, PA 15222
(412) 471-7584

Housing Opportunities
133 Seventh Street
McKeesport PA 15132
(412) 664-1906
Fax (412) 664-0873

Urban League Of Pittsburgh
Bldg. For Equal Opportunity
One Smithfield St.
Pittsburgh PA 15222-2222
(412) 227-4802
FAX (412) 261-5207

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962

ARMSTRONG COUNTY

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

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

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or
1(800) 737-2933
FAX (412) 338-9963

BEAVER COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956
FAX (412) 391-4512

CCCS of Western Pennsylvania, Inc.
971 Third Street
Beaver, PA 15009
(724) 774-0798

Housing Opportunities of Beaver
County, Inc.
650 Corporation St, Suite 207
Beaver, PA 15009
(724) 728-7511

Mon Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962
(412) 462-9964

Housing Opportunities Inc.
133 Seventh Street
P.O. Box 9
McKeesport PA 15134

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or 1(800) 737-2933
FAX (412) 338-9963

BEDFORD COUNTY
Bedford-Fulton Housing Services
10241 Lincoln Highway
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

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

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

Tableland Services, Inc.
535 East Main Street
Somerset PA 15501
(814) 445-9628 or 1-800-452-0148
FAX (814) 443-3690

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

BERKS COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
(610) 375-7866
FAX (610) 375-7830

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall PA 18052
(610) 821-4011 or 800-220-2733
(814) only
FAX (610) 821-8932

Economic Opportunity Cabinet of
Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
(717) 622-1995
FAX (717) 622-0429

Community Housing Counselor, Inc.
P.O. Box 244
Kennett Square, PA 19348
(610) 444-3682
FAX (610) 444-8243

BLAIR COUNTY
Bedford-Fulton Housing Services
R.D.#1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 823-7187

Keystone Economic Development
Corp
1954 Mary Grace Lane
Johnstown PA 15901
(814) 535-6556
FAX (814) 539-1688

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

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

BRADFORD COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

9 South 7th Street
Stroudsburg PA 18360
(570) 420-8980 or 800-922-9537
FAX (570) 420-8981

1631 S Atherton St, Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 2383669

The Trehab Center of Northeastern PA
10 Public Avenue
Montrose, PA 18801
(570) 278-3338 or 800-982-4045
FAX (570) 278-1889

185 Elmira Street
P.O. Box 218
Troy, PA 16947
(570) 297-2101

German Street, P.O. Box 389
Dushore, PA 18614
(570) 928-9668
FAX (570) 928-8144

103 Warren Street, P.O. Box 709
Tunkhannock PA 18657
(570) 836-6840
FAX (570) 836-6332

33 Walnut Street
Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783.
931 Main Street
Honesdale PA 18431
(570) 253-8941
FAX (570) 253-4817

BUCKS COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

Bucks County Housing Group, Inc.
140 East Richardson Avenue
Langhorne, PA 19047
(215) 750-4310
FAX (215) 750-4318

CCCS of Delaware Valley

1515 Market Street - Suite 1325

Philadelphia PA 19107

(215) 563-5665

FAX (215) 864-2666

HACE
167 Allegheny Ave 2nd Fl.
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122.

CCCS of Delaware Valley
Trevose Corporate Center
4506 Street Road
Trevose PA 19047
(215) 563-5865

Community Devel. Corp of Frankford
4620 Griscom Street
Philadelphia, PA 19124
(215) 744-2990
FAX (215) 744-2012

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 OR 800-220-2733
FAX (610) 821-8932

American Credit Counseling Institute
845 Coates St.
Coatesville PA 19320
(888) 212-6741

144 E Dekalb Pike
King of Prussia PA 19406
610-971-2210
FAX (610) 265-4814

755 York Rd, Suite 103
Warrminster PA 18974
(215) 444-9429
FAX (215) 956-6344

BUTLER COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

CCCS of Western PA
YMCA Building
339 North Washington Street
Butler, PA 16001
(724) 282-7812

Weatherization Office
217 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 243-3948

Community Action Commission of
The Capital Region
1514 Derry Street
Harrisburg PA 17104
(717) 232-9757
FAX (717) 234-2227

PHILADELPHIA COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Service
5001 N Broad Street
Philadelphia PA 19141
(215) 324-7500
FAX (215) 324-8753

CCCS of Delaware Valley
1515 Market Street, Suite 4325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 864-2666

CCCS of Delaware Valley
One Cherry Hill, Suite 215
Cherry Hill NJ 08002
(215) 563-5665

HACE
167 W. Allegheny, 2nd Fl
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

Housing Association of Delaware
Valley
1500 Walnut Street, Suite 601
Philadelphia, PA 19102
(215) 545-6010
FAX (215) 790-9132

Media Fellowship House
302 S. Jackson Street
Media PA 19063
(610) 565-0846
FAX (651) 565-8567

Housing Association of Delaware
Valley
658 North Watts Street
Philadelphia, PA 19123
(215) 978-0224
FAX (215) 765-7614

PCCA
100 North 17TH Street, Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

Comm Devel. Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia PA 19124
(215) 744-2990
FAX (215) 744-2012

American Credit Counseling Institute
845 Coates St
Coatesville PA 19320
(888) 212-6741

144 E Dekalb Pike
King of Prussia PA 19406
610-971-2210
610-971-2210

755 York Rd, Suite 103
Warminster PA 18974
FAX(215) 956-6344

PIKE COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1
Clarks Summit PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135

9 South 7th Street
Stroudsburg PA 18360
(570) 420-8980 or 800-922-9537
FAX (570) 420-8981

POTTER COUNTY

Northern Tier Community Action Corp.
135 West 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

SCHUYLKILL COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
(610) 375-7866
FAX (610) 375-7830

Econ Opprt Cabinet of Schuylkill Co
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

Commission on Econ Opprtunity of
Luz Co.
163 Amber Lane
Wilkes-Barre PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665- CALL
BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

CCCS of Lehigh Valley
P.O. Box A
Whitehall PA 18052
(610) 821-4011
FAX (610) 821-8932

SNYDER COUNTY
CCCS of Western Pennsylvania, Inc
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Urban League of Metropolitan
Harrisburg
2107 N. 6th Street
Harrisburg PA 17101
17101
(717) 541-1757
FAX (717) 234-9459

Community Action Comm of the
Capital Region
1514 Derry Street
Harrisburg PA 17104
(717) 232-9757
FAX (717) 234-2227

SOMERSET COUNTY
Bedford-Fulton Housing Services
R.D.#1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

Bedford-Fulton Housing Services
1954 Mary Grace Lane
Johnstown, PA 15901
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

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

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
(814) 445-9628 - 1-800-452-0148
FAX (814) 443-3690

SULLIVAN COUNTY

CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2799

German Street, P.O. Box 389
FAX(570)297-2799
(570) 928-9668
FAX (570) 928-8144

17 Crafton Street
Wellsboro, PA 16901
(570) 724-5452
FAX (570) 724-5783

931 Main Street
Honesdale PA 18431
(570) 253-8941
FAX (570) 253-4817

103 Warren Street, P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

TIOGA COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2799

German Street, P.O. Box 389
FAX(570)297-2799
(570) 928-9668
FAX (570) 928-8144

17 Crafton Street
Wellsboro, PA 16901
(570) 724-5452
FAX (570) 724-5783

931 Main Street
Honesdale PA 18431
(570) 253-8941
FAX (570) 253-4817

103 Warren Street, P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

UNION COUNTY
Lycoming-Clinton Co Comm For
Comm Action (STEP)
2138 Lincoln Street, P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (717) 322-2197

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

CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

VENANGO COUNTY
Greater Erie Community Action
Committee
18 West 9TH Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

John F. Kennedy Center, Inc
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

| | | | |
|--|--|---|---|
| Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285 | Philadelphia Council For Community Adv 100 North 17th Street Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941 | FAX (412) 437-4418 Tableland Services Inc. 131 North Center Avenue Somerset, PA 15501 (814) 445-9628 FAX (814) 443-3690 | Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343 |
| Urban League of Metropolitan Harrisburg N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459 | Community Devel Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012 | CCCS Of Western PA 199 Edison Street Uniontown PA 15401 (724) 439-8939 | <u>GREENE COUNTY</u> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512 |
| YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 731-9589 | American Red Cross of Chester 1729 Edgmont Avenue Chester, PA 19013 (610) 874-1484 | Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 | Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 FAX (412) 462-9964 |
| Community Action Comm of the Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227 | CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 (215) 563-5665 | Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street Post Office Box 547 Warren, PA 16365 (814) 726-2400 FAX (814) 723-0510 | Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893 FAX (412) 627-7713 |
| Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 FAX (717) 334-8326 | ACCI 175 Strafford Ave, Suite 1 Wayne PA 19087 (610) 971-2210 FAX (610) 687-7860 | <u>FRANKLIN COUNTY</u> Financial Services Unlimited 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285 | CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290 |
| DAUPHIN COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670 | ACCI 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 | YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 243-3948 | HUNTINGDON COUNTY Bedford-Fulton Housing Services RD 1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187 |
| Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459 | ELK COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243 | CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176 | CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 FAX (814) 944-5747 |
| Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227 | Northern Tier Community Action Corp P.O. Box 389 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825 | American Red Cross—Hanover Chapter 529 Carlisle Street Hanover, PA 17331 (717) 637-3768 FAX (717) 637-3294 | Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343 |
| DELAWARE COUNTY Acom Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427 | ERIE COUNTY Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 FAX (814) 453-5749 | Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227 | INDIANA COUNTY CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290 |
| Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753 | Greater Erie Community Action Committee 18 West 9th Street Erie, PA 16501 (814) 456-4591 FAX (814) 456-0161 | Urban League of Metropolitan Hbg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-0459 | Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118 |
| CCCS of Delaware Valley 1515 Market Street-Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666 | John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243 | CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670 | Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688 |
| HACE 167 W. Allegheny Ave., 2nd Floor Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122 | FAYETTE COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512 | Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 FAX (717) 334-8326 | CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335 |
| Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846 FAX (610) 565-8567 | Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893 | FULTON COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187 | JEFFERSON COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243 |
| Community Housing Counselor, Inc. P.O. Box 244 Kennett Square PA 19348 (610) 444-3682 FAX (610) 444-8243 | CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290 | Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285 | CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176 |
| Fayette Co. Community Action Agency, Inc. 137 North Beeson Avenue Uniontown, PA 15401 (724) 437-6050 OR 1-800-427-INFO | FAYETTE COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512 | Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118 | |

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities, that he is the Banking Officer for the Plaintiff herein, that he is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief.



PHILLIP J. COBB, VICE PRESIDENT

(sign in blue ink)

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA

Defendants

PRAECIPE FOR WRIT
OF EXECUTION
IN MORTGAGE FORECLOSURE

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON MCKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

CERTIFICATE OF ADDRESS
Lot 98 Section 2
Treasure Lake Subdivision
Sandy Township
Tax Parcel D02-002-00098-00-21

BERNSTEIN FILE NO. RP001374

FILED

APR 25 2003

William A. Shaw
Prothonotary

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

JOSEPH G PANNETTE,individually
and as Surviving spouse of
JANET L. PANNETTE,Deceased and
the UNITED STATES OF AMERICA

Civil Action No. 02-994-CD

Defendants

PRAECIPE FOR WRIT OF EXECUTION

To the Prothonotary:

Kindly issue a Writ of Execution in the above matter...

1. directed to the Sheriff of CLEARFIELD County:
2. against JOSEPH G PANNETTE,individually and as Surviving spouse of JANET L. PANNETTE,Deceased and the UNITED STATES OF AMERICA Defendant:

3. JUDGMENT \$46,578.88

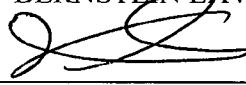
Interest from 8/8/02 to 4/30/03 \$ 2,981.86

Late charges from 8/8/02 to 4/30/03 \$ 492.21

SUBTOTAL: \$50,052.95

Costs (to be added by Prothonotary): \$ 120.00

Date: 4-18-03

By: 

BERNSTEIN LAW FIRM,P.C.

Lori A. Gibson
Attorney for Plaintiff(s)
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
BERNSTEIN FILE NO. RP001374

FILED

Atty pd.
2000

11114554
APR 25 2003

1cc & lewintz w prop descr.
to Shiff

William A. Shaw
Prothonotary



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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA

Defendants

AFFIDAVIT PURSUANT
TO RULE 3129.1

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON MCKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL (412) 456-8111

BERNSTEIN FILE NO. RP001374

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA
Defendants

AFFIDAVIT PURSUANT TO RULE 3129.1

National City Bank of Pennsylvania, Plaintiff in the above action, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at Section 2 Lot 98 Treasure Lake Subdivision, Dubois, PA 15801 (see Deed description attached):

1. Name and address of owner(s) or reputed owner(s):

Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased
470 Treasure Lake
Dubois, PA 15801

2. Name and address of Defendant(s) in the judgment:

Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased
470 Treasure Lake
Dubois, PA 15801

United States of America
Office of the U.S. Attorney
Room 633 U.S. Courthouse and Post Office
Pittsburgh, PA 15219

Attorney General
c/o Department of Justice
10th and Constitution Blvd N. W., Room 4400
Washington, DC 20530

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

National City Bank of Pennsylvania
c/o Bernstein Law Firm, P.C.
Suite 2200 Gulf Tower
Pittsburgh, PA 15219

Goldberg, Mufson & Spar P.A.
Executive Drive
W. Orange, NJ 07052

Commonwealth of Pennsylvania Department of Revenue
Bureau of Compliance
P.O. Box 8901
Harrisburg, PA 17105

Commonwealth of Pennsylvania Department of Revenue
Bureau of Compliance Lien Section
Dept 280946
Harrisburg, PA 17128-0946

D. Warehouse Company
1 South Orange Avenue, Ste 300
Orlando, FL 32801

Deposit Bank
2 E. Long Avenue
Dubois, PA 15801

John F. Hughes Jr.
UNKNOWN

Gordon Investments
311 Main Street
Reynoldsville, PA 15851

Treasure Lake Property Owners
13 Treasure Lake
Dubois, PA 15801

Swift Kennedy & Company
994 Beaver Drive, P.O. Box 1032
Dubois, PA 15801

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

National City Bank of Pennsylvania
c/o Bernstein Law Firm, P.C.
Suite 2200 Gulf Tower
Pittsburgh, PA 15219

5. Name and address of every other person who has any record lien on their property:

United States of America
Office of the U.S. Attorney
Room 633 U.S. Courthouse and Post Office
Pittsburgh, PA 15219

Attorney General
c/o Department of Justice
10th and Constitution Blvd N. W., Room 4400
Washington, DC 20530

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Commonwealth of Pennsylvania
Bureau of Consumer Protection, Ebensburg Regional Office
171 Lovell Avenue, Ste 202
Ebensburg, PA 15931

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

Clearfield County Tax Claim Bureau
Courthouse, 1 North 2nd Street
Clearfield, PA 16830

Sandy Township
P.O. Box 267
Dubois, PA 15801

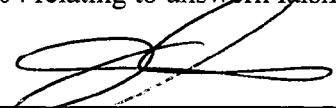
Dubois Area School District
Administrative Office
500 Liberty Blvd
Dubois, PA 15801

Lee Ann Collins, Tax Collector
625 South Brady Street
Dubois, PA 15801

Child Support Enforcement Agency
Clearfield County Domestic Relations
Courthouse, 1 North 2nd Street
Clearfield, PA 16830

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

4-18-03
Date



Attorney for Plaintiff

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA

Defendants

DEED DESCRIPTION

All the right, title, interest and claim of Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, of, in and to

ALL THAT CERTAIN tract of land designated as Lot No. 98, Section No. 2, "Santa Cruz", in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Miscellaneous Docket Map File No. 25.

EXCEPTING AND RESERVING therefrom and subject to:

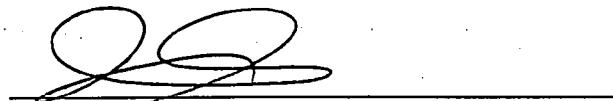
1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure lake, Inc., recorded in Misc. Book Vol. 146, page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc., which lien shall run with the land and be an encumbrance against it.
5. The right of the owner and/or operator of any recreation facilities within the said Treasure Lake Subdivision to assess fees and charges against Grantees, their heirs, administrators, executors, successors and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

Tax Parcel No. D02-002-00098-00-21

BEING the same premises which C. Duane Fossler and Carol Fossler, his wife, by their deed dated October 31, 1990 and recorded November 8, 1990 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1373 Page 181 granted and conveyed to Joseph G. Pannette and Janet L. Pannette. Janet L. Pannette died on July 28, 2001, leaving her spouse, Joseph G. Pannette, sole owner by operation of law.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as

of No. 02-994-CD, seized and taken in execution as the property of Joseph G. Pannette at the suit
of National City Bank of Pennsylvania.



Attorney for Plaintiff

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANETTE, individually
and as Surviving spouse of
JANET L. PANETTE, Deceased and
the UNITED STATES OF AMERICA

Defendants

AFFIDAVIT OF COMPLIANCE
WITH ACT 91

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON MCKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm, P.C.

Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL (412) 456-8111

BERNSTEIN FILE NO. RP001374

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

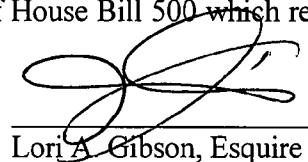
JOSEPH G PANETTE, individually
and as Surviving spouse of
JANET L. PANETTE, Deceased and
the UNITED STATES OF AMERICA
Defendants

AFFIDAVIT OF COMPLIANCE WITH ACT 91

COMMONWEALTH OF PENNSYLVANIA)
(SS:
COUNTY OF ALLEGHENY)

Before me, the undersigned authority, personally appeared Lori A. Gibson, Esquire, who,
being duly sworn according to law, deposes and says that:

1. She is the attorney for the Plaintiff
2. That we have complied with the terms of House Bill 500 which requires the sending of
Act 91 Notices.



Lori A. Gibson, Esquire

Sworn to and subscribed
before me this 18th day
of April, 2003

Cheryl A. Bauer
Notary Public

Notarial Seal
Cheryl A. Bauer, Notary Public
Pittsburgh, Allegheny County
My Commission Expires July 22, 2004

Member, Pennsylvania Association of Notaries

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

National City Bank of Pennsylvania successor
in interest to Keystone National Bank

CCF

Vs.

NO.: 2002-00994-CD

Joseph G. Pannette, individually and as
surviving spouse of Janet L. Pannette,
Deceased, and the United States of America

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA successor in interest to KEYSTONE NATIONAL BANK, Plaintiff(s) from JOSEPH G. PANNETTE, individually and as surviving spouse of JANET L. PANNETTE, deceased and the UNITED STATES OF AMERICA, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See attached

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

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

AMOUNT DUE: \$46,578.88
INTEREST from 8/8/02 to 4/30/03: \$2,981.86
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 04/25/2003

PAID: \$120.00
SHERIFF: \$
OTHER COSTS: \$
LATE CHARGES from 8/8/02 to 4/30/03: \$492.21

William A. Shaw
Prothonotary/Clerk Civil Division

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

Requesting Party: Lori A. Gibson
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

Sheriff

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA

Defendants

DEED DESCRIPTION

All the right, title, interest and claim of Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, of, in and to

ALL THAT CERTAIN tract of land designated as Lot No. 98, Section No. 2, "Santa Cruz", in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Miscellaneous Docket Map File No. 25.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure lake, Inc., recorded in Misc. Book Vol. 146, page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc., which lien shall run with the land and be an encumbrance against it.
5. The right of the owner and/or operator of any recreation facilities within the said Treasure Lake Subdivision to assess fees and charges against Grantees, their heirs, administrators, executors, successors and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

Tax Parcel No. D02-002-00098-00-21

BEING the same premises which C. Duane Fossler and Carol Fossler, his wife, by their deed dated October 31, 1990 and recorded November 8, 1990 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1373 Page 181 granted and conveyed to Joseph G. Pannette and Janet L. Pannette. Janet L. Pannette died on July 28, 2001, leaving her spouse, Joseph G. Pannette, sole owner by operation of law.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as

of No. 02-994-CD, seized and taken in execution as the property of Joseph G. Pannette at the suit
of National City Bank of Pennsylvania.



Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff
vs.

Civil Action No. 02-994CD

JOSEPH G PANETTE, individually
And as Surviving spouse of JANET
L PANETTE, deceased and the
UNITED STATES OF AMERICA

Defendant

VERIFICATION OF SERVICE OF NOTICE OF
SALE TO DEFENDANT AND LIEN CREDITORS

FILED ON BEHALF OF
Plaintiff(s)

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA ID#68013
JON MCKECHNIE, ESQUIRE
PA ID#36268
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL: (412) 456-8100
BERNSTEIN FILE NO. RP001374

FILED

JUN 27 2003

William A. Shaw
Prothonotary

NOTICE

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO
COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR
THAT PURPOSE.

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff,

vs.

Civil Action No. 02-994-CD

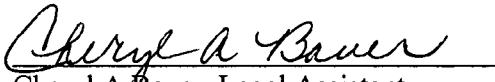
JOSEPH G PANNETTE, individually
And as Surviving spouse of JANET
L PANNETTE, deceased and the
UNITED STATES OF AMERICA

Defendants.

VERIFICATION OF SERVICE OF NOTICE OF SALE
TO DEFENDANT AND LIEN CREDITORS

The undersigned, subject to the penalties of 18 Pa.C. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed copies of the Notice of Sale by Certified Mail, to the Defendant Joseph G Pannette on May 19, 2003 which was received by Defendant, Joseph G Pannette, on May 21, 2003 and to Defendant, The United States of America on May 19, 2003 which was received on May 20, and May 22, 2003 as evidenced by Certified Mail Receipts attached hereto as Exhibit "A".

The undersigned subject to the penalties of 18 Pa.C.S.A. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed a copy of the Notice of Sale in the above-captioned matter by Certificate of Mailing (P.S. Forms No. 3877) to Lien Creditors on May 19, 2003 as evidenced by Certificate of Mailing attached hereto as Exhibit "B".

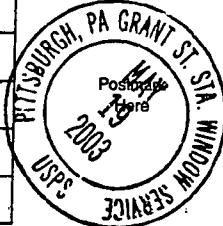

Cheryl A. Bauer, Legal Assistant

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

For delivery information visit our website at www.usps.com®

OFFICIAL USE

| | | |
|------------|---|---------|
| <i>N/A</i> | Postage | \$.37 |
| | Certified Fee | 2.30 |
| | Return Receipt Fee (Endorsement Required) | 1.75 |
| | Restricted Delivery Fee (Endorsement Required) | |
| | Total Postage & Fees | \$ 4.42 |



Sent To
Joseph G Pannette
470 TREASURE LAKE
Dubois PA 15801

PS Form 3800, June 2002

See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

*Joseph G Pannette
470 TREASURE LAKE
DuBois, PA 15801*

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

5-21-03

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

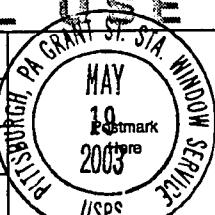
3. Service Type

| | |
|--|---|
| <input checked="" type="checkbox"/> Certified Mail | <input type="checkbox"/> Express Mail |
| <input type="checkbox"/> Registered | <input type="checkbox"/> Return Receipt for Merchandise |
| <input type="checkbox"/> Insured Mail | <input type="checkbox"/> C.O.D. |

4. Restricted Delivery? (Extra Fee) Yes

7002 2410 0001 3003 6188

| | |
|--|---|
| U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided) | |
| For delivery information visit our website at www.usps.com | |
| OFFICIAL USE | |
| <i>Nat'l</i>  | Postage |
| | <u>.37</u> |
| Certified Fee | |
| <u>2.30</u> | |
| Return Receipt Fee (Endorsement Required) | |
| <u>1.75</u> | |
| Restricted Delivery Fee (Endorsement Required) | |
| <u>4.42</u> | |
| Total UNITED STATES OF AMERICA ROOM 633 U.S. COURTHOUSE & POST OFFICE 700 GRANT STREET PITTSBURGH, PA 15219 | |
| Send to Street or PO City, S. |  |

| | |
|---|---|
| U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT <i>(Domestic Mail Only; No Insurance Coverage Provided)</i> | |
| For delivery information visit our website at www.usps.com | |
| OFFICIAL USE | |
| <i>NYC</i>  | Postage \$ <u>37</u> |
| | Certified Fee <u>2.30</u> |
| | Return Receipt Fee (Endorsement Required) <u>1.75</u> |
| | Restricted Delivery Fee (Endorsement Required) <u></u> |
| | Total Postage & Fees \$ <u>4.42</u> |
| |  |
| Sent To Attorney General Dept of Justice Street, Apt. No. 1000 Constitution Blvd NW Rm 4460 City, State ZIP Code Washington DC 20530 | |

PS Form 3811, August 2001
Domestic Return Receipt
10295-01-M-0381

| COMPLETE THIS SECTION ON DELIVERY | |
|--|--|
| SENDER: COMPLETE THIS SECTION | |
| <ul style="list-style-type: none"> ■ 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. | |
| <p>1. Article Addressed to:</p> <p>UNITED STATES OF AMERICA ROOM 633 U.S. COURTHOUSE & POST OFFICE 700 GRANT STREET PITTSBURGH, PA 15219</p> | |
| <p>A. Signature <u>X <i>See m. Kramer</i></u> <input type="checkbox"/> Agent</p> <p><input checked="" type="checkbox"/> B. Received by (Printed Name) <u>5/20/03</u> <input type="checkbox"/> Addressee</p> <p>C. Date of Delivery</p> | |
| <p>D. Is delivery address different from item A? <input type="checkbox"/> Yes If YES, enter delivery address <u>PA 15219</u></p> | |
| <p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> | |
| <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p> | |
| <p>2. <u>700U2 2410 0001 3003 6201</u></p> | |
| <p>PS Form 3811, August 2001 Domestic Return Receipt</p> | |
| <p>102595-01-M-0381</p> | |

Name & Address of Sender
Bogdstein Law Firm, P.C.

Suite 2200 Gulf Tower
Pittsburgh, PA 15219

(412) 456-8400

Article Number

Check type of mail or service:
 Certified
 COD
 Delivery Confirmation
 Expres Mail
 Insured

Affix Stamp Here
(If issued as a certificate of mailing, or for additional copies of this bill)
 Postage
 Record Delivery (International)
 Registered
 Return Receipt for Merchandise
 Signature Confirmation
 Date of Receipt

1. Commonwealth of Pennsylvania
Bureau of Consumer Protection
Ebensburg Regional Office

Addressee (Name, Street, City, State, & ZIP Code)

Postage

Fee

Handle Charge

1753 U.S. POSTAGE PB 2211391

9864 \$01.800 MAY 19 03

5567 MAILED FROM ZIP CODE 15222

2. Jefferson County Tax
Claim Bureau

Addressee (Name, Street, City, State, & ZIP Code)

Postage

Fee

Handle Charge

1753 U.S. POSTAGE PB 2211391

3. Skow Township

Addressee (Name, Street, City, State, & ZIP Code)

Postage

Fee

Handle Charge

1753 U.S. POSTAGE PB 2211391

4. Dubois Area School
District Admin. Office

Addressee (Name, Street, City, State, & ZIP Code)

Postage

Fee

Handle Charge

1753 U.S. POSTAGE PB 2211391

5. Lee Ann Coll. vs. Tax
Collector

Addressee (Name, Street, City, State, & ZIP Code)

Postage

Fee

Handle Charge

1753 U.S. POSTAGE PB 2211391

6. Mr. & Mrs. G. S. Clegg
Agency, Clearfield County
Domestic Relations

Addressee (Name, Street, City, State, & ZIP Code)

Postage

Fee

Handle Charge

1753 U.S. POSTAGE PB 2211391

7. _____

Addressee (Name, Street, City, State, & ZIP Code)

Postage

Fee

Handle Charge

1753 U.S. POSTAGE PB 2211391

8. _____

Addressee (Name, Street, City, State, & ZIP Code)

Postage

Fee

Handle Charge

1753 U.S. POSTAGE PB 2211391

Total Number of Pieces
Listed by Sender

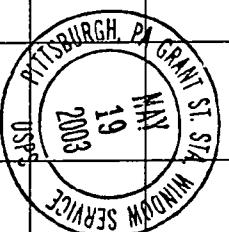
Total Number of Pieces
Received at Post Office

Postmaster Perf (Name of receiving employee)

See Privacy Act Statement on Reverse

PS Form 3877, February 2002 (Page 1 of 2)

Complete by Typewriter, Ink, or Ball Point Pen



Delivery Confirmation

Signature Confirmation

Special Handling

Restricted Delivery

Return Receipt

Name and Address of Sender Firm, P.C.
 Suite 2200 Gulf Tower
 Pittsburgh, PA 15219
 (412) 456-8100

Article Number
 P.A.

1. Goldberg, Mufson, Spar
 P.A.

Commonwealth of PA Dept.
 of Revenue Bureau of
 Compliance

3. Commonwealth of PA Dept.
 of Revenue Bureau of
 Compliance, Liens Section

4. Warehouse Company

5. Deposit Bank

6. Gordon Investments

7. Pressure Lake
 Property Owners

8. Swift Kennedy &
 Company

Total Number of Places
 Listed by Sender

Total Number of Places
 Received at Post Office

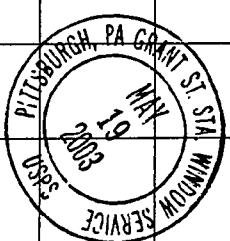
Postmaster (or Name of receiving employee)

See Privacy Act Statement on Reverse

PS Form 3877, February 2002 (Page 1 of 2)

Complete by Typewriter, Ink, or Ball Point Pen

| Check type of mail or service: | | Affix Stamp Here | |
|--|--|--|--|
| <input type="checkbox"/> Certified | <input type="checkbox"/> Recorded Delivery (International) | (If issued as a certificate of mailing, or for additional copies of this bill) | |
| <input type="checkbox"/> COD | <input type="checkbox"/> Registered | Postmark and Date of Receipt | |
| <input type="checkbox"/> Delivery Confirmation | <input type="checkbox"/> Return Receipt for Merchandise | Han Chi | |
| <input type="checkbox"/> Express Mail | <input type="checkbox"/> Signature Confirmation | U.S. POSTAGE | |
| | | 1393 \$02.400 MAY 19 03 | |
| | | 9864 5563 MAILED FROM ZIP CODE 15222 | |
| | | 1391 PB 2211391 | |
| | | 9864 MAY 19 03 | |
| | | 5563 15222 | |



Delivery Confirmation

Signature Confirmation

Special Handling

Restricted Delivery

Return Receipt

FILED

NO 1100
JUN 27 2003

William A. Shaw
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket #

14058

NATIONAL CITY BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST TO 02-994-CD

VS.

PANNETTE, JOSEPH G.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, MAY 21, 2003 @ 11:15 A.M. O'CLOCK A LEVY WAS TAKEN ON THE
PROPERTY OF THE DEFENDANT. THE PROPERTY WAS ALSO POSTED THIS DATE AND
TIME.

A SALE DATE OF JULY 11, 2003 WAS SET._

FILED

01300-EN
OCT 21 2003
2003

William A. Shaw

Prothonotary/Clerk of Courts

NOW, MAY 27, 2003 SERVED THE UNITED STATES OF AMERICA, U. S. ATTORNEY
OFFICE, ROOM 633, U.S. COURTHOUSE & POST OFFICE, PITTSBURGH,
PENNSYLVANIA BY REGULAR AND CERTIFIED MAIL. SIGNED FOR BY SCOTT ? ON
MAY 27, 2003 CERTIFIED #70022030000068730903.

NOW, MAY 28, 2003 SERVED THE UNITED STATES OF AMERICA ATTORNEY
GENERAL, C/O DEPT OF JUSTICE 10TH & CONSTITUTION BLVD N.W. ROOM 440
WASHINGTON, DC BY REGULAR AND CERTIFIED MAIL. SIGNED FOR BY ERNEST L.
PARKS ON MAY 28, 2003. CERTIFIED #70022030000068730897.

NOW, JUNE 13, 2003 @ 10:45 A.M O'CLOCK SERVED JOSEPH G. PANNETTE,
DEFENDANT AT HIS RESIDENCE SECTION 2, LOT, 98, TREASURE LAKE (SANTA
CRUZ), DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JOSEPH
PANNETTE, JR., SON OF THE DEFENDANT, A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND
BY MAKING KNOWN TO HIM THE CONTENTS THEREOF._

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14058

NATIONAL CITY BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST TO 02-994-CD

VS.

PANNETTE, JOSEPH G.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

**NOW, JULY 9, 2003 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY
TO POSTPONE THE SHERIFF SALE SCHEDULED FOR JULY 11, 2003 TO
SEPTEMBER 5, 2003.**

**NOW, SEPTEMBER 4, 2003 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S
ATTORNEY TO STAY THE WRIT AND CANCEL THE SALE. THE SUM OF \$33,536.29
WAS REALIZED TO CANCEL THE SALE.**

**NOW, OCTOBER 17, 2003 PAID COSTS FROM THE ADVANCE AND MADE A REFUND
OF THE UNUSED ADVANCE TO THE ATTORNEY.**

**NOW, OCTOBER 21, 2003 RETURN THE WRIT AS NO SALE HELD ON THE PROPERTY
OF THE DEFENDANTS. THE SALE WAS CANCELED BY THE PLAINTIFF'S
ATTORNEY. THE SUM OF \$33,536.29 WAS REALIZED TO CANCEL THE SALE.**

SHERIFF HAWKINS \$896.98

SURCHARGE \$20.00

PAID BY ATTORNEY

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14058

NATIONAL CITY BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST TO 02-994-CD

VS.

PANNETTE, JOSEPH G.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

Sworn to Before Me This

21st Day Of Oct 2003

Will A. Shaw

WILLIAM A. SHAW

Prothonotary

My Commission Expires

1st Monday in Jan. 2006

Clearfield Co., Clearfield, PA

So Answers,

Chester A. Hawkins

By Cynthia Butler Augpendorf
Chester A. Hawkins

Sheriff

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

National City Bank of Pennsylvania successor
in interest to Keystone National Bank

Vs.

NO.: 2002-00994-CD

Joseph G. Pannette, individually and as
surviving spouse of Janet L. Pannette,
Deceased, and the United States of America

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA successor in interest to KEYSTONE NATIONAL BANK, Plaintiff(s) from JOSEPH G. PANNETTE, individually and as surviving spouse of JANET L. PANNETTE, deceased and the UNITED STATES OF AMERICA, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See attached
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

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

AMOUNT DUE: \$46,578.88
INTEREST from 8/8/02 to 4/30/03: \$2,981.86
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 04/25/2003

PAID: \$120.00
SHERIFF: \$
OTHER COSTS: \$
LATE CHARGES from 8/8/02 to 4/30/03: \$492.21



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 25th day
of April A.D. 2003
At 4:00 A.M. P.M.

Requesting Party: Lori A. Gibson
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

Wesley A. Hawkins
Sheriff by Cynthia Beter-Augenthaler

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANETTE, individually
and as Surviving spouse of
JANET L. PANETTE, Deceased and
the UNITED STATES OF AMERICA
Defendants

DEED DESCRIPTION

All the right, title, interest and claim of Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, of, in and to

ALL THAT CERTAIN tract of land designated as Lot No. 98, Section No. 2, "Santa Cruz", in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Miscellaneous Docket Map File No. 25.

EXCEPTING AND RESERVING therefrom and subject to:

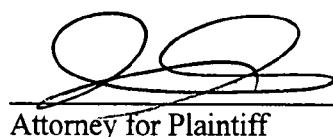
1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure lake, Inc., recorded in Misc. Book Vol. 146, page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc., which lien shall run with the land and be an encumbrance against it.
5. The right of the owner and/or operator of any recreation facilities within the said Treasure Lake Subdivision to assess fees and charges against Grantees, their heirs, administrators, executors, successors and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

Tax Parcel No. D02-002-00098-00-21

BEING the same premises which C. Duane Fossler and Carol Fossler, his wife, by their deed dated October 31, 1990 and recorded November 8, 1990 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1373 Page 181 granted and conveyed to Joseph G. Pannette and Janet L. Pannette. Janet L. Pannette died on July 28, 2001, leaving her spouse, Joseph G. Pannette, sole owner by operation of law.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as

of No. 02-994-CD, seized and taken in execution as the property of Joseph G. Pannette at the suit
of National City Bank of Pennsylvania.



Attorney for Plaintiff

REAL ESTATE SALE SCHEDULE OF DISTRIBUTION

NAME PANNETTE NO. 02-994-CD

NOW, , by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on the day of 2003, I exposed the within described real estate of to public venue or outcry at which time and place I sold the same to

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

SHERIFF COSTS:

PLAINTIFF COSTS, DEBIT & INTEREST:

| | | | |
|----------------------------|---------------|----------------------------------|------------------|
| RDR | 15.00 | DEBT-AMOUNT DUE | 46,578.88 |
| SERVICE | 15.00 | INTEREST | 2,981.86 |
| MILEAGE | 13.68 | TO BE ADDED | TO SALE DATE |
| LEVY | 15.00 | ATTORNEY FEES | |
| MILEAGE | 13.68 | PROTH. SATISFACTION | |
| POSTING | 15.00 | LATE CHARGES & FEES | 492.21 |
| CSDS | 10.00 | COST OF SUIT -TO BE ADDED | |
| COMMISSION 2% | 670.72 | FORECLOSURE FEES/ESCROW DEFICIT | |
| POSTAGE | 15.22 | ATTORNEY COMMISSION | |
| HANDBILLS | 15.00 | REFUND OF ADVANCE | |
| DISTRIBUTION | 25.00 | REFUND OF SURCHARGE | |
| ADVERTISING | 15.00 | SATISFACTION FEE | |
| ADD'L SERVICE | 15.00 | ESCROW DEFICIENCY | |
| DEED | | TOTAL DEBT & INTEREST | 50,052.95 |
| ADD'L POSTING | | | |
| ADD'L MILEAGE | 13.68 | | |
| ADD'L LEVY | | COSTS: | |
| BID AMOUNT | | ADVERTISING | 232.47 |
| RETURNS/DEPUTIZE | | TAXES - collector | NONE |
| COPIES/BILLING | 15.00 | TAXES - tax claim | NONE |
| | 5.00 | DUE | |
| BILLING/PHONE/FAX | 10.00 | LIEN SEARCH | 100.00 |
| TOTAL SHERIFF COSTS | 896.98 | ACKNOWLEDGEMENT | |
| DEED COSTS: | | DEED COSTS | 0.00 |
| ACKNOWLEDGEMENT | | SHERIFF COSTS | 896.98 |
| REGISTER & RECORDER | | LEGAL JOURNAL AD | 108.00 |
| TRANSFER TAX 2% | | PROTHONOTARY | 120.00 |
| TOTAL DEED COSTS | 0.00 | MORTGAGE SEARCH | 40.00 |
| | | MUNICIPAL LIEN | |
| | | TOTAL COSTS | 1,497.45 |

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

CHESTER A. HAWKINS, Sheriff

JOSEPH J. BERNSTEIN (PA, FL)
ROBERT S. BERNSTEIN (PA, FL, WV, NY)
NICHOLAS D. KRAWEC (PA, NC, OH)
LORI A. GIBSON (PA)

BERNSTEIN
LAW FIRM, P.C.

TRADITION • TECHNOLOGY • TALENT

MARLENE J. BERNSTEIN (PA, FL)
CHARLES E. BOBINIS (PA, WV)
JON A. McKECHNIE (PA)
Edward S. WEHRENBERG (PA)
KIRK B. BURKLEY (PA)

(STATES OF ADMISSION)

SUITE 2200 GULF TOWER, PITTSBURGH, PENNSYLVANIA 15219-1900 800-927-3197 412-466-8100 FAX 412-466-8136
www.berNSTEINlaw.com MAIL@BERNSTEINLAW.COM

July 9, 2003

Clearfield County Sheriff
Market Street
Clearfield, PA 16830
Attn: Real Estate

VIA FACSIMILE #814-765-5915

Re: National City Mortgage Co
Vs: Joseph & Janet Pannette
DOCKET NO. 02-994-CD
BERNSTEIN FILE NO. RP001374

Dear Sheriff:

Kindly postpone our Sheriff sale to the September 5, 2003 sale list. Please announce the new date and time to any bidders assembled for the July 11, 2003 sale. Thank you for your assistance.

Please feel free to communicate with me or the Legal Assistant on this case, Cheryl A. Bauer at (412) 456-8111.

BERNSTEIN LAW FIRM, P.C.

JOSEPH J. BERNSTEIN (PA, FL)
ROBERT S. BERNSTEIN (PA, FL, WV, NY)
NICHOLAS D. KRAWEC (PA, NC, OH)
LORI A. GIBSON (PA)

BERNSTEIN
LAW FIRM, P.C.

TRADITION • TECHNOLOGY • TALENT

MARLENE J. BERNSTEIN (PA, FL)
CHARLES E. BOBINIS (PA, WV)
JON A. MCKECHNIE (PA)
KIRK B. BURKLEY
(PA)

(STATES OF ADMISSION)

SUITE 2200 GULF TOWER, PITTSBURGH, PENNSYLVANIA 15219-1900 800-927-3197 412-456-8100 FAX 412-456-8135
www.berNSTEINlaw.com
MAIL@BERNSTEINLAW.COM

September 4, 2003

Clearfield County Sheriff
Market Street
Clearfield, PA 16830
Attn: Real Estate

VIA FACSIMILE #814-765-5915

Re: National City Mortgage Co
Vs: Joseph & Janet Pannette
DOCKET NO. 02-994-CD
BERNSTEIN FILE NO. RP001374

Dear Sheriff:

Kindly stay our Writ of Execution in the above case. The Plaintiff has realized the sum of \$33,536.29 to cancel the sale. Please advise us of any additional costs due. Thank you for your assistance.

Please feel free to communicate with me or the Legal Assistant on this case, Cheryl A. Bauer at (412) 456-8111.

BERNSTEIN LAW FIRM, P.C.

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

United States of America
U. S. Attorney Office
Room 633
U. S. Courthouse & Post Office
Pittsburgh, PA 15219

2. Article Number
(Transfer from service label) **7002 2030 0000 6873 0903**

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1035

1. Article Addressed to:
The United States of America
Attorney General
c/o Department of Justice
10th and Constitution BLVD N.W.
Room 440
Washington, DC 20530

2. Article Number
(Transfer from service label) **7002 2030 0000 6873 0903**

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1

COMPLETE THIS SECTION ON DELIVERY**A. Signature**

X *See reverse* Agent
 Addressee

B. Received by (Printed Name)

MAY 27 2003 Date of Delivery

A. Signature

X *See reverse* Agent
 Addressee

B. Received by (Printed Name)

MAY 28 2003 Date of Delivery

C. Date of Delivery

Yes
 No

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

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.

SENDER: COMPLETE THIS SECTION**COMPLETE THIS SECTION ON DELIVERY****A. Signature**

X *See reverse* Agent
 Addressee

B. Received by (Printed Name)

MAY 28 2003 Date of Delivery

C. Date of Delivery

Yes
 No

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

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.

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage \$ **.60**

Certified Fee

Return Receipt Fee
(Endorsement Required)

Restricted Delivery Fee
(Endorsement Required)

Total Postage & Fees

\$.60

Postage \$ **.60**

Certified Fee

Return Receipt Fee
(Endorsement Required)

Restricted Delivery Fee
(Endorsement Required)

Total Postage & Fees

\$.60

CLEARFIELD PA
Postmark
May 23 2003

2003

CLEARFIELD PA
Postmark
May 23 2003

2003

2002 Sent To The United States of America
Street Apt. No. U.S. Courthouse & Post Office
or PO Box No. City, State, ZIP+4 Pittsburgh, PA 15219
Department of Justice
Office of Legal Counsel
Constitutional Litigation Room 440

PS Form 3800, August 2002
See Reverse for Instructions

PS Form 3800, June 2002

See Reverse for Instructions

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANETTE, individually
and as Surviving spouse of
JANET L. PANETTE, Deceased and
the UNITED STATES OF AMERICA

Defendants

PRAECIPE TO REISSUE WRIT
OF EXECUTION IN MORTGAGE
FORECLOSURE

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON MCKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

CERTIFICATE OF ADDRESS
Lot 98 Section 2
Treasure Lake Subdivision
Sandy Township
Tax Parcel D02-002-00098-00-21

BERNSTEIN FILE NO. RP001374

FILED Atty pd.
10:57 AM 7-00
OCT 18 2004
1CC Shaffer
Writs w/descr.
William J. Shaffer
Monroe County Clerk of Courts

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

JOSEPH G PANETTE, individually
and as Surviving spouse of
JANET L. PANETTE, Deceased and
the UNITED STATES OF AMERICA

Defendants

Civil Action No. 02-994-CD

PRAECIPE TO REISSUE WRIT OF EXECUTION

To the Prothonotary:

Kindly reissue a Writ of Execution in the above matter...

1. directed to the Sheriff of CLEARFIELD County:
2. against JOSEPH G PANETTE, individually and as Surviving spouse of JANET L. PANETTE, Deceased and the UNITED STATES OF AMERICA Defendant:

3. JUDGMENT \$46,578.88

Interest from 8/8/02 to 10/30/04 \$ 5,022.08

Late charges from 8/8/02 to 10/30/04 \$ 1,421.94

SUBTOTAL: \$53,022.90

Costs (to be added by Prothonotary): \$ **127.00 Prothonotary costs**

BERNSTEIN LAW FIRM, P.C.

Date: 10/12/04

By: Jon A. McKechnie

Jon A. McKechnie

Attorney for Plaintiff(s)

Suite 2200 Gulf Tower

Pittsburgh, PA 15219

BERNSTEIN FILE NO. RP001374

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA

Defendants

AFFIDAVIT OF COMPLIANCE
WITH ACT 91

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON MCKEHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm, P.C.

Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL (412) 456-8111

BERNSTEIN FILE NO. RP001374

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANETTE, individually
and as Surviving spouse of
JANET L. PANETTE, Deceased and
the UNITED STATES OF AMERICA
Defendants

AFFIDAVIT OF COMPLIANCE WITH ACT 91

COMMONWEALTH OF PENNSYLVANIA)
(SS:
COUNTY OF ALLEGHENY)

Before me, the undersigned authority, personally appeared Lori A. Gibson, Esquire, who,
being duly sworn according to law, deposes and says that:

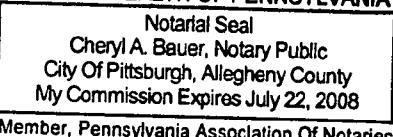
1. He is the attorney for the Plaintiff
2. That we have complied with the terms of House Bill 500 which requires the sending of
Act 91 Notices.



Jon A. McKechnie, Esquire

Sworn to and subscribed
before me this 14th day
of October, 2004
Cheryl A. Bauer
Notary Public

COMMONWEALTH OF PENNSYLVANIA



Member, Pennsylvania Association Of Notaries

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA

Defendants

AFFIDAVIT PURSUANT
TO RULE 3129.1

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON MCKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL (412) 456-8111

BERNSTEIN FILE NO. RP001374

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANETTE, individually
and as Surviving spouse of
JANET L. PANETTE, Deceased and
the UNITED STATES OF AMERICA
Defendants

AFFIDAVIT PURSUANT TO RULE 3129.1

National City Bank of Pennsylvania, 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 at Section 2 Lot 98 Treasure Lake Subdivision, Dubois, PA 15801 (see Deed description attached):

1. Name and address of owner(s) or reputed owner(s):

Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased
470 Treasure Lake
Dubois, PA 15801

2. Name and address of Defendant(s) in the judgment:

Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased
470 Treasure Lake
Dubois, PA 15801

United States of America
Office of the U.S. Attorney
Room 633 U.S. Courthouse and Post Office
Pittsburgh, PA 15219

Attorney General
c/o Department of Justice
10th and Constitution Blvd N. W., Room 4400
Washington, DC 20530

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

National City Bank of Pennsylvania
c/o Bernstein Law Firm, P.C.
Suite 2200 Gulf Tower
Pittsburgh, PA 15219

Goldberg, Mufson & Spar P.A.
Executive Drive
W. Orange, NJ 07052

Commonwealth of Pennsylvania Department of Revenue
Bureau of Compliance
P.O. Box 8901
Harrisburg, PA 17105

Commonwealth of Pennsylvania Department of Revenue
Bureau of Compliance Lien Section
Dept 280946
Harrisburg, PA 17128-0946

D. Warehouse Company
1 South Orange Avenue, Ste 300
Orlando, FL 32801

Deposit Bank
2 E. Long Avenue
Dubois, PA 15801

John F. Hughes Jr.
UNKNOWN

Gordon Investments
311 Main Street
Reynoldsville, PA 15851

Treasure Lake Property Owners
13 Treasure Lake
Dubois, PA 15801

Swift Kennedy & Company
994 Beaver Drive, P.O. Box 1032
Dubois, PA 15801

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

National City Bank of Pennsylvania
c/o Bernstein Law Firm, P.C.
Suite 2200 Gulf Tower
Pittsburgh, PA 15219

5. Name and address of every other person who has any record lien on their property:

United States of America
Office of the U.S. Attorney
Room 633 U.S. Courthouse and Post Office
Pittsburgh, PA 15219

Attorney General
c/o Department of Justice
10th and Constitution Blvd N. W., Room 4400
Washington, DC 20530

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Commonwealth of Pennsylvania
Bureau of Consumer Protection, Ebensburg Regional Office
171 Lovell Avenue, Ste 202
Ebensburg, PA 15931

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

Commonwealth of Pennsylvania Department of Revenue
Bureau of Individual Taxes – Inheritance Tax Division
Dept 280601
Harrisburg, PA 17128

Clearfield County Tax Claim Bureau
Courthouse, 1 North 2nd Street
Clearfield, PA 16830

Sandy Township
P.O. Box 267
Dubois, PA 15801

Dubois Area School District
Administrative Office
500 Liberty Blvd
Dubois, PA 15801

Lee Ann Collins, Tax Collector
625 South Brady Street
Dubois, PA 15801

Child Support Enforcement Agency
Clearfield County Domestic Relations
Courthouse, 1 North 2nd Street
Clearfield, PA 16830

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

10/12/04
Date

Tom Weller
Attorney for Plaintiff

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE,individually
and as Surviving spouse of
JANET L. PANNETTE,Deceased and
the UNITED STATES OF AMERICA
Defendants

DEED DESCRIPTION

All the right, title, interest and claim of Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, of, in and to

ALL THAT CERTAIN tract of land designated as Lot No. 98, Section No. 2, "Santa Cruz", in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Miscellaneous Docket Map File No. 25.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure lake, Inc., recorded in Misc. Book Vol. 146, page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc., which lien shall run with the land and be an encumbrance against it.
5. The right of the owner and/or operator of any recreation facilities within the said Treasure Lake Subdivision to assess fees and charges against Grantees, their heirs, administrators, executors, successors and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

Tax Parcel No. D02-002-00098-00-21

BEING the same premises which C. Duane Fossler and Carol Fossler, his wife, by their deed dated October 31, 1990 and recorded November 8, 1990 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1373 Page 181 granted and conveyed to Joseph G. Pannette and Janet L. Pannette. Janet L. Pannette died on July 28, 2001, leaving her spouse, Joseph G. Pannette, sole owner by operation of law.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as of No. 02-994-CD, seized and taken in execution as the property of Joseph G. Pannette at the suit of National City Bank of Pennsylvania.



John W. McClellan
Attorney for Plaintiff

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

National City Bank of Pennsylvania,
successor in interest to Keystone National Bank

Vs.

NO.: 2002-00994-CD

Joseph G. Pannette, individually and as surviving
spouse of Janet L. Pannette, Deceased, and
the United States of America

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due National City Bank of Pennsylvania, successor in interest to Keystone National Bank , Plaintiff(s) from Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, and the United States of America, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

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

AMOUNT DUE.....: **\$53,022.90**

PAID.....: **\$127.00**

INTEREST from 8/8/02 to 10/30/04.: **\$5,022.08**

SHERIFF: \$

PROTH. COSTS: \$

OTHER COSTS: \$

ATTY'S COMM: \$

LATE CHARGES from 8/8/02 to 10/30/04: **\$1,421.94**

DATE: 10/18/2004

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

Sheriff

William A. Shaw
Prothonotary/Clerk Civil Division

Requesting Party: Jon A. McKechnie
Ste. 2200, Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA
Defendants

DEED DESCRIPTION

All the right, title, interest and claim of Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, of, in and to

ALL THAT CERTAIN tract of land designated as Lot No. 98, Section No. 2, "Santa Cruz", in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Miscellaneous Docket Map File No. 25.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure lake, Inc., recorded in Misc. Book Vol. 146, page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc., which lien shall run with the land and be an encumbrance against it.
5. The right of the owner and/or operator of any recreation facilities within the said Treasure Lake Subdivision to assess fees and charges against Grantees, their heirs, administrators, executors, successors and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

Tax Parcel No. D02-002-00098-00-21

BEING the same premises which C. Duane Fossler and Carol Fossler, his wife, by their deed dated October 31, 1990 and recorded November 8, 1990 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1373 Page 181 granted and conveyed to Joseph G. Pannette and Janet L. Pannette. Janet L. Pannette died on July 28, 2001, leaving her spouse, Joseph G. Pannette, sole owner by operation of law.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as of No. 02-994-CD, seized and taken in execution as the property of Joseph G. Pannette at the suit of National City Bank of Pennsylvania.



John W. McNeil

Attorney for Plaintiff

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA

Defendants

AMENDED AFFIDAVIT
PURSUANT TO RULE 3129.1

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON MCKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL (412) 456-8111

BERNSTEIN FILE NO. RP001374

EDK **FILED**
NOV 10 2004 10:38 AM
NOV 15 2004

WILLIAM J. PROTHC
Prothc

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA
Defendants

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

National City Bank of Pennsylvania, Plaintiff in the above action, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at Section 2 Lot 98 Treasure Lake Subdivision, Dubois, PA 15801 (see Deed description attached):

1. Name and address of owner(s) or reputed owner(s):

Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased
470 Treasure Lake
Dubois, PA 15801

2. Name and address of Defendant(s) in the judgment:

Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased
470 Treasure Lake
Dubois, PA 15801

United States of America
Office of the U.S. Attorney
Room 633 U.S. Courthouse and Post Office
Pittsburgh, PA 15219

Attorney General
c/o Department of Justice
10th and Constitution Blvd N. W., Room 4400
Washington, DC 20530

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

National City Bank of Pennsylvania
c/o Bernstein Law Firm, P.C.
Suite 2200 Gulf Tower
Pittsburgh, PA 15219

Goldberg, Mufson & Spar P.A.
Executive Drive
W. Orange, NJ 07052

Commonwealth of Pennsylvania Department of Revenue
Bureau of Compliance
P.O. Box 8901
Harrisburg, PA 17105

Commonwealth of Pennsylvania Department of Revenue
Bureau of Compliance Lien Section
Dept 280946
Harrisburg, PA 17128-0946

Commonwealth of Pennsylvania Department of Revenue
Bureau of Compliance
Dept 280948
Harrisburg, PA 17128-0948

D. Warehouse Company
1 South Orange Avenue, Ste 300
Orlando, FL 32801

Deposit Bank
2 E. Long Avenue
Dubois, PA 15801

John F. Hughes Jr.
UNKNOWN

Gordon Investments
311 Main Street
Reynoldsville, PA 15851

Treasure Lake Property Owners
13 Treasure Lake
Dubois, PA 15801

Swift Kennedy & Company
994 Beaver Drive, P.O. Box 1032
Dubois, PA 15801

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

National City Bank of Pennsylvania
c/o Bernstein Law Firm, P.C.
Suite 2200 Gulf Tower
Pittsburgh, PA 15219

Richard C. Jolley and Ann B. Jolley
10758 Atlantic Road
Atlantic, PA 16111

5. Name and address of every other person who has any record lien on their property:

United States of America
Office of the U.S. Attorney
Room 633 U.S. Courthouse and Post Office
Pittsburgh, PA 15219

Attorney General
c/o Department of Justice
10th and Constitution Blvd N. W., Room 4400
Washington, DC 20530

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Commonwealth of Pennsylvania
Bureau of Consumer Protection, Ebensburg Regional Office
171 Lovell Avenue, Ste 202
Ebensburg, PA 15931

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

Commonwealth of Pennsylvania Department of Revenue
Bureau of Individual Taxes – Inheritance Tax Division
Dept 280601
Harrisburg, PA 17128

Clearfield County Tax Claim Bureau
Courthouse, 1 North 2nd Street
Clearfield, PA 16830

Sandy Township
P.O. Box 267
Dubois, PA 15801

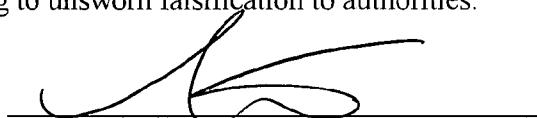
Dubois Area School District
Administrative Office
500 Liberty Blvd
Dubois, PA 15801

Lee Ann Collins, Tax Collector
625 South Brady Street
Dubois, PA 15801

Child Support Enforcement Agency
Clearfield County Domestic Relations
Courthouse, 1 North 2nd Street
Clearfield, PA 16830

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

11-11-04
Date



Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 02-994CD

JOSEPH G PANNETTE, individually
And as Surviving spouse of JANET
L PANNETTE, deceased and the
UNITED STATES OF AMERICA

Defendant

VERIFICATION OF SERVICE OF NOTICE OF
SALE TO DEFENDANT AND LIEN CREDITORS

FILED ON BEHALF OF
Plaintiff(s)

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA ID#68013
JON MCKECHNIE, ESQUIRE
PA ID#36268
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL: (412) 456-8100
BERNSTEIN FILE NO. RP001374

FILED NO CC
FEB 24 2005

William A. Shaw
Prothonotary/Clerk of Courts

NOTICE

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO
COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR
THAT PURPOSE.**

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff,

vs.

Civil Action No. 02-994-CD

JOSEPH G PANETTE, individually
And as Surviving spouse of JANET
L PANETTE, deceased and the
UNITED STATES OF AMERICA

Defendants.

VERIFICATION OF SERVICE OF NOTICE OF SALE
TO DEFENDANT AND LIEN CREDITORS

The undersigned, subject to the penalties of 18 Pa.C. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed copies of the Notice of Sale by Certified Mail, to The United States of America on January 14, 2005 which was received on January 18, 2005 as evidenced by Certified Mail Receipts attached hereto as Exhibit "A".

The undersigned subject to the penalties of 18 Pa.C.S.A. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed a copy of the Notice of Sale in the above-captioned matter by Certificate of Mailing (P.S. Forms No. 3877) to Lien Creditors on January 14, 2005 as evidenced by Certificate of Mailing attached hereto as Exhibit "B".

Cheryl A Bauer
Cheryl A Bauer, Legal Assistant

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

| | |
|---|-----------------------------------|
| Postage | \$.37 |
| Certified Fee | 2.30 |
| Return Receipt Fee (Endorsement Required) | 1.75 |
| Restricted Delivery Fee (Endorsement Required) | 4.42 |
| Total Post. | U.S. Attorney Western District PA |
| Sent To | U.S Post Office & Courthouse |
| Street, Apt. or PO Box / | 700 Grant Street, Suite 400 |
| City, State, Zip | Pittsburgh, PA 15219 |

Postmark Here

See Reverse for Instructions

PS Form 3800, June 2002

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

| | |
|---|--|
| Postage | \$.37 |
| Certified Fee | 2.30 |
| Return Receipt Fee (Endorsement Required) | 1.75 |
| Restricted Delivery Fee (Endorsement Required) | |
| Total | Attorney General |
| Sent | C/O Dept. Of Justice |
| Street or PC City, | 10th & Constitution Blvd. NW Room 440 Washington, DC 20530 |

Postmark Here

See Reverse for Instructions

PS Form 3800, June 2002

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

A. Signature  Agent Addressee

B. Received by (Printed Name) **JAN 18 2003**

C. Date of Delivery **2003-01-18**

D. Is delivery address different from item 1? Yes No

PS Form 3811, February, 2004

2 A **2002 2030 0005 7478 9509**

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

4. Restricted Delivery? (Extra Fee) Yes

PS Form 3811, February, 2004

2 A **2002 2030 0005 7478 9509**

Domestic Return Receipt

102595-02-M-1540

PS Form 3811, February, 2004

2 A **2002 2030 0005 7478 9509**

Domestic Return Receipt

102595-02-M-1540

PS Form 3811, February, 2004

2 A **2002 2030 0005 7478 9509**

Domestic Return Receipt

102595-02-M-1540

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

A. Article Addressee to:
U.S. Attorney Western District PA
700 Grant Street, Suite 400
U.S Post Office & Courthouse
or on telephone if speed permits.

B. 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.

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

A. Signature  Agent Addressee

B. Received **JAN 18 2003** C. Date of Delivery

D. Is delivery address different from item 1? Yes No

PS Form 3811, February, 2004

2 A **2002 2030 0005 7478 9509**

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

4. Restricted Delivery? (Extra Fee) Yes

PS Form 3811, February, 2004

2 A **2002 2030 0005 7478 9509**

Domestic Return Receipt

102595-02-M-1540

PS Form 3811, February, 2004

2 A **2002 2030 0005 7478 9509**

Domestic Return Receipt

102595-02-M-1540

PS Form 3811, February, 2004

2 A **2002 2030 0005 7478 9509**

Domestic Return Receipt

102595-02-M-1540

Name and Address of Sender
Bernstein Law Firm, P.C.
 Suite 2200 Gulf Tower
 Pittsburgh, PA 15219
 (412) 456-8100

Check type of mail or service:
 Certified
 COD
 Delivery Confirmation
 Express Mail
 Insured
 Recorded Delivery (International)
 Registered
 Return Receipt for Merchandise
 Signature Confirmation

Affix Stamp Here
 (If issued as a
 certificate of mailing,
 or for additional
 copies of this bill)
 Postmark and
 Date of Receipt

1420 U.S. POSTAGE
 7493 \$01.800 JAN 14 05
 7153 MAILED FROM ZIP CODE 15222

Article Number
 1.
 2.
 3.
 4.
 5.
 6.
 7.
 8.

Recipient (Name, Street, City, State & ZIP Code)
 Swift Kennedy & Company
 994 Beaver Drive, P.O. Box 1032
 Dubois, PA 15801

| Postage | Fee | Handling Charge |
|---------|-----|-----------------|
|---------|-----|-----------------|

Commonwealth of Pennsylvania
 Bureau of Consumer Protection, Ebensburg Regional Office
 171 Lovell Avenue, Ste 202
 Ebensburg, PA 15931

Clearfield County Tax Claim Bureau
 Courthouse, 1 North 2nd Street
 Clearfield, PA 16830

Sandy Township
 P.O. Box 267
 Dubois, PA 15801

Dubois Area School District
 Administrative Office
 500 Liberty Blvd
 Dubois, PA 15801

Lee Ann Collins, Tax Collector
 625 South Brady Street
 Dubois, PA 15801

Delivery Confirmation

Signature Confirmation

Special Handling

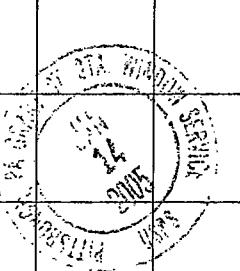
Restricted Delivery

Return Receipt

Total Number of Pieces
 Listed by Sender
 6

Total Number of Pieces
 Received at Post Office
 6

Postmaster (Print Name of receiving Post Office)
 Lee Ann Collins, Tax Collector



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Bernstein Law Firm, P.C.
 Suite 2200 Gulf Tower
 Pittsburgh, PA 15219
 (412) 456-8100

1. Article Number

Check type of mail or service:

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| <input type="checkbox"/> Certified | <input type="checkbox"/> Recorded Delivery (International) |
| <input type="checkbox"/> COD | <input type="checkbox"/> Registered |
| <input type="checkbox"/> Delivery Confirmation | <input type="checkbox"/> Return Receipt for Merchandise |
| <input type="checkbox"/> Express Mail | <input type="checkbox"/> Signature Confirmation |
| <input type="checkbox"/> Insured | |

Affix Stamp Here
 (If issued as a
 certificate of mailing,
 or for additional
 copies of this bill)

1530 U.S. POSTAGE P 82213659
 7413 \$01.200 JAN 14 05
 7154 MAILED FROM ZIP CODE 15222

①

2. Addressee (Name, Street, City, State, & ZIP Code)

Child Support Enforcement Agency
 Clearfield County Domestic Relations
 Courthouse, 1 North 2nd Street
 Clearfield, PA 16830

Postage

Fee

Handling

Charge

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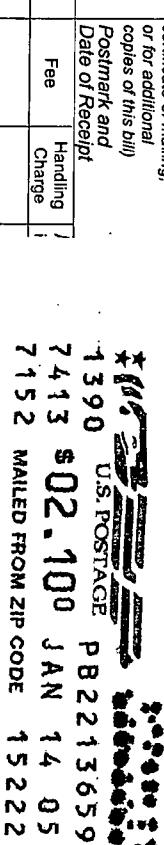
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| Name and Address of Filer, P.C. | | Check type of mail or service: | | | |
|---|----------------|---|---------|-----|-----------------|
| Suite 2200 Gulf Tower Pittsburgh, PA 15219 (412) 456-8100 | | <input type="checkbox"/> Certified <input type="checkbox"/> COD <input type="checkbox"/> Delivery Confirmation <input type="checkbox"/> Express Mail <input type="checkbox"/> Insured | | | |
| | | <input type="checkbox"/> Recorded Delivery (International) <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation | | | |
| 1. | Article Number | Recipient (Name, Street, City, State, & ZIP Code) | Postage | Fee | Handling Charge |
| 2. | ① | Goldberg, Mufson & Spar P.A. Executive Drive W. Orange, NJ 07052 | | | |
| 3. | ② | Commonwealth of Pennsylvania Department of Revenue Bureau of Compliance P.O. Box 8901 Harrisburg, PA 17105 | | | |
| 4. | ③ | Commonwealth of Pennsylvania Department of Revenue Bureau of Compliance Lien Section Dept 280946 Harrisburg, PA 17128-0946 | | | |
| 5. | ④ | D. Warehouse Company 1 South Orange Avenue, Ste 300 Orlando, FL 32801 | | | |
| 6. | ⑤ | Deposit Bank 2 E. Long Avenue Dubois, PA 15801 | | | |
| 7. | ⑥ | Gordon Investments 311 Main Street Reynoldsville, PA 15851 | | | |
| 8. | ⑦ | Treasure Lake Property Owners 13 Treasure Lake Dubois, PA 15801 | | | |
| Listed by Sender | | Postmaster, Per (Name of receiving employee) | | | |
| 7 | | See Privacy Act Statement on Reverse | | | |
| Received at Post Office | |  | | | |

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

NATIONAL CITY BANK OF PA.

Plaintiff

Vs.

JOSEPH G. PANNETTE, individually and
as surviving spouse of Jane L. Pannette,
Deceased, and the United States
of America

Defendants

Type of Case: Civil

No. 994 - 2002 CD

Type of Pleading:

Motion for Stay of Execution,
Motion to Set Aside Writ

Filed on Behalf of: Defendant,
Joseph G. Pannette

Filed By:

Patrick Lavelle, Esq.
PA ID# 85537
25 East Park Ave.
Suite #4
DuBois, PA. 15801
(814) 371-2232

FILED
6609:28PM 2005
FEB 25 2005

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

NATIONAL CITY BANK OF PA.

Type of Case: Civil

Plaintiff

No. 994 - 2002 CD

Vs.

JOSEPH G. PANNETTE, individually and
as surviving spouse of Jane L. Pannette,
deceased, and the United States
of America

Defendants

MOTION FOR STAY OF EXECUTION

AND NOW comes the within named defendant, JOSEPH G. PANNETTE,
by and through his attorney, PATRICK LAVELLE, ESQ., and files the below
stated Motion for a Stay of Execution pursuant to the *Pa. R.C.P., Rule*
3182(b)(1)&(2).

1. Plaintiffs have filed their Writ of Execution and/or Attachment in this case dated October 18, 2004, which Writ was received by the Sheriff of Clearfield County the same date, a copy of which is attached and marked as Defendant's Exhibit A.
2. The sheriff levied against the property listed in the attached Writ on January 14, 2005.
3. The amount due as listed in the Writ is stated to be \$53,022.90.
4. This is the second of two Writs of Execution filed by the Plaintiff in this case, the original being filed on April 25, 2003, within which was stated an

amount due of \$46,578.88. A copy of this Writ is attached and marked as Defendant's Exhibit B.

5. The original execution and sale scheduled pursuant to the April 25, 2003 Writ was cancelled by Plaintiff upon receipt of a payment from the defendant in the amount of \$33,536.29, which payment was forwarded to the plaintiff on July 3, 2003.

6. On February 22, 2005, receipt of the July 3, 2003 payment was orally acknowledged by the attorney for the plaintiff, Mr. Jon A. McKechnie.

7. Based upon the foregoing, the defendant avers that there exists a defect in the Writ filed on October 18, 2004 with respect to the amount due.

8. The defendant further avers that it would be prejudicial and inequitable to allow the sale of his property to go forward without providing him accurate information regarding the amount of money due.

9. The defendant further avers that without accurate information regarding the amount due he is without proper notice as to the plaintiff's claim, and further lacks the ability to effectively make appropriate financial arrangements in an attempt to make payment, and avoid the sale of his real property, which sale is schedule to be held on March 4, 2005.

WHEREFORE the defendant prays that this Honorable Court will grant his motion to Stay the Execution on the plaintiff's Writ scheduled for March 4, 2005 for a period of Ninety (90) days to allow the defendant to ascertain the proper amount due, and to make arrangements to secure funding to meet his obligations.

MOTION TO SET ASIDE THE WRIT

10. The Defendant hereby incorporates the averments of paragraph one (1) through (9) as though the same were set forth fully herein.

11. Pursuant to *Pa. R.C.P.*, Rule 3183(d)(3), the court may set aside a Writ of Execution if such Writ contains a defect.

12. As previously averred, the defendant asserts that a defect exists in the Writ of Execution filed in this case on October 18, 2004 in that seeks an amount that fails to reflect previous payments, receipt of which have been acknowledged.

13. Defendant avers that he is prejudiced by this defect in that the Writ as filed fails to provide proper notice, and thus fails to afford him the proper opportunity to respond to the Writ by payment of amounts owed, in violation of his right to procedural due process.

WHEREFORE the defendant prays that this Honorable court will grant his Motion and set aside the Writ of Execution filed in this case.

Respectfully Submitted,



Patrick Lavelle, Esq.
Counsel for the Defendant

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

NATIONAL CITY BANK OF PA.

Type of Case: Civil

Plaintiff

No. 994 - 2002 CD

Vs.

JOSEPH G. PANETTE, individually and
as surviving spouse of Jane L. Pannette,
deceased, and the United States
of America

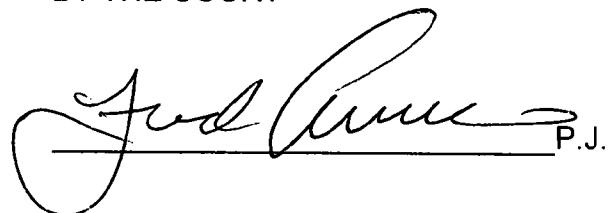
Defendants

ORDER AND RULE RETURNABLE

AND NOW this 25 day of February, 2005, it is hereby
ORDERED AND DECREED that the defendants Motion to Stay Execution on the
Plaintiff's Writ of Execution is hereby granted, and the sale of defendant's Real
Property is continued until June 2, 2005.

IT IS FURTHER ORDERED AND DECREED that the Plaintiff shall appear
before the court on the 3 day of March, 2005 at 2:30 o'clock
A.M., to show cause why the Defendant's Motion to Set Aside the Writ of
execution should not be granted.

BY THE COURT

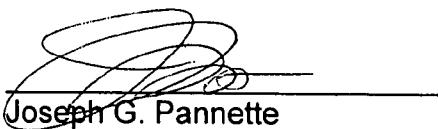

P.J.

FILED
6/11/05 2nd Atty
6 FEB 25 2005

William A. Shaw
Prothonotary

VERIFICATION

I, Joseph G. Pannette, do hereby verify that the facts set forth in the preceding Motions are true and correct to the best of my knowledge, information and belief, and that I make this verification in recognition of the provisions of 18 Pa. C.S.A § 4904 (*Unsworn Falsification to Authorities*).

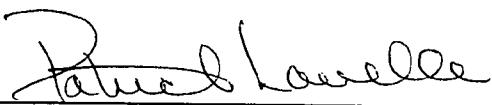


Joseph G. Pannette

CERTIFICATE OF SERVICE

I hereby certify that on the 24th day of February, 2005, a true and correct copy of the foregoing Motions to Stay Execution and Motion to Set Aside Writ, were served by forwarding same via first class mail, postage prepaid, to the following:

Jon A. McKechnie, Esq.
Bernstein Law Firm P.C.
Suite 2200, Gulf Tower
Pittsburgh, PA. 15219



Patrick Lavelle
Patrick Lavelle, Esq.
Attorney for the Defendant

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

NATIONAL CITY BANK OF PENNA.

No. 994 – 2002 CD

Plaintiff

Vs,

Type of Pleading: Entry of
Appearance

JOSEPH G. PANNETTE, ET AL.

Filed on Behalf of:
DEFENDANT, Joseph G.
Pannette

Defendant

Filed By:

Patrick Lavelle, Esq.
Pa. ID# 85537
25 E. Park Ave.
Suite #4
DuBois, PA. 15801
(814) 371-2605

FILED
09:30 AM 1/25/2005
FEB 25 2005
R

William A. Shaw
Prothonotary

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

NATIONAL CITY BANK OF PENNA. No. 994 – 2002 CD

Plaintiff

Vs,

JOSEPH G. PANNETTE, ET AL.

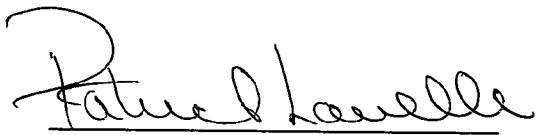
Defendants

ENTRY OF APPEARANCE

TO THE PROTHONOTARY:

Please enter my appearance in the above captioned matter on behalf of
the Defendant, JOSEPH G. PANNETTE

Respectfully Submitted,



Patrick Lavelle
Patrick Lavelle, Esq.

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff
vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA

Defendants

PRAECIPE FOR REISSUANCE
OF AMENDED WRIT OF
EXECUTION IN MORTGAGE
FORECLOSURE

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON MCKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

CERTIFICATE OF ADDRESS
Lot 98 Section 2
Treasure Lake Subdivision
Sandy Township
Tax Parcel D02-002-00098-00-21

BERNSTEIN FILE NO. RP001374

FILED Atty pd. 7.00
m/3/548N MAR 02 2005 rec & 6 wnts
to Shff
William A. Shaw
Prothonotary/Clerk of Courts

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE,individually
and as Surviving spouse of
JANET L. PANNETTE,Deceased and
the UNITED STATES OF AMERICA
Defendants

PRAECIPE FOR REISSUANCE OF AMENDED WRIT OF EXECUTION

To the Prothonotary:

Kindly reissue a Writ of Execution in the above matter...

1. directed to the Sheriff of CLEARFIELD County:
2. against JOSEPH G PANNETTE,individually and as Surviving spouse of JANET L. PANNETTE,Deceased and the UNITED STATES OF AMERICA Defendant:

3. Outstanding Principal Balance: \$24,067.59

| | |
|-------------------------------------|--------------------|
| Interest from 9/1/03 to 3/4/05 | \$ 3,539.19 |
| Late charges from 10/1/03 to 3/4/05 | \$ 720.21 |
| Escrow advances | \$ 4,458.53 |
| Attorney fees | \$ 450.00 |
| SUBTOTAL: | \$33,235.52 |

Costs (to be added by Prothonotary): \$

Prothonotary costs
134.00

BERNSTEIN LAW FIRM,P.C.

Date: 3/1/05

By: John A. McKechnie

John A. McKechnie
Attorney for Plaintiff(s)
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
BERNSTEIN FILE NO. RP001374

REISSUED AMENDED WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION – LAW

National City Bank of Pennsylvania,
successor in interest to Keystone National Bank

Vs.

NO.: 2002-00994-CD

COPY

Joseph G. Pannette, individually and as surviving
spouse of Janet L. Pannette, Deceased, and
the United States of America

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due National City Bank of Pennsylvania, successor in interest to Keystone National Bank , Plaintiff(s) from Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, and the United States of America, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

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

AMOUNT DUE.....: **\$24,067.59**
INTEREST from 9/1/03 to 3/4/05.....: **\$3,539.19**
PROTH. COSTS: \$
ATTY'S FEES.....: **\$450.00**
DATE: 3/2/2005

PAID.....: **\$134.00**
SHERIFF: \$
OTHER COSTS: \$
LATE CHARGES from 10/1/03 to 3/4/05: **\$720.21**
ESCROW ADVANCES.....: **\$4,458.53**

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

William A. Shaw
Prothonotary/Clerk Civil Division

Requesting Party: Jon A. McKechnie
Ste. 2200, Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

Sheriff

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANETTE, individually
and as Surviving spouse of
JANET L. PANETTE, Deceased and
the UNITED STATES OF AMERICA
Defendants

DEED DESCRIPTION

All the right, title, interest and claim of Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, of, in and to

ALL THAT CERTAIN tract of land designated as Lot No. 98, Section No. 2, "Santa Cruz", in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Miscellaneous Docket Map File No. 25.

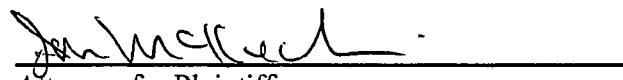
EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure lake, Inc., recorded in Misc. Book Vol. 146, page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc., which lien shall run with the land and be an encumbrance against it.
5. The right of the owner and/or operator of any recreation facilities within the said Treasure Lake Subdivision to assess fees and charges against Grantees, their heirs, administrators, executors, successors and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

Tax Parcel No. D02-002-00098-00-21

BEING the same premises which C. Duane Fossler and Carol Fossler, his wife, by their deed dated October 31, 1990 and recorded November 8, 1990 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1373 Page 181 granted and conveyed to Joseph G. Pannette and Janet L. Pannette. Janet L. Pannette died on July 28, 2001, leaving her spouse, Joseph G. Pannette, sole owner by operation of law.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as of No. 02-994-CD, seized and taken in execution as the property of Joseph G. Pannette at the suit of National City Bank of Pennsylvania.



John W. McClellan
Attorney for Plaintiff

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

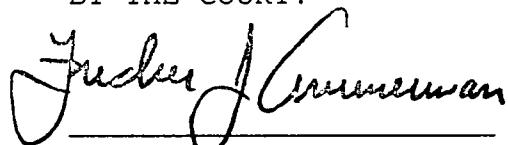
NATIONAL CITY BANK OF PA :
VS. : NO. 02-994-CD
JOSEPH G. PANETTE, ind. and as :
surviving spouse of Jane L. :
Panette, Dec'd., and :
THE UNITED STATES OF AMERICA :

O R D E R

NOW, this 3rd day of March, 2005, this being the date set for the Motion of the Defendant, Joseph G. Panette, for Stay of Execution and Motion to Set Aside Writ, it is the ORDER of this Court as follows:

1. The Writ of Execution filed on October 18, 2004, is hereby set aside and dismissed;
2. The Sheriff of Clearfield County may not proceed with any execution proceeding based upon the writ filed on October 18, 2004.

BY THE COURT:



President Judge

FILED ^{cc:}
④ 0140034 Atty's Gibson
MAR 04 2005 Lavelle
cc Sheriff
William A. Shaw
Prothonotary/Clerk of Courts

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
interest to KEYSTONE NATIONAL
BANK

Plaintiff

No. 02-994 CD

vs.

MOTION TO REASSESS DAMAGES

JOSEPH G. PANNETTE, individually
And as Surviving spouse of JANET
L. PANNETTE, deceased and the
UNITED STATES OF AMERICA

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA I.D. #68013
HEIDI A. KORDISH
PA I.D. #95012
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

Bernstein File No. RP001374

FILED *NPcc*
m10:4801
AUG 15 2005
PLD
William A. Shaw
Prothonotary/Clerk of Courts

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 02-994 CD

JOSEPH G. PANETTE, individually
And as Surviving spouse of JANET
L. PANETTE, deceased and the
UNITED STATES OF AMERICA

Defendant

MOTION TO REASSESS DAMAGES

AND NOW, comes Plaintiff, by counsel, Bernstein Law Firm, P.C., and Petitions
this Honorable Court to enter an Order to reassess damages averring in support thereof the following:

1. On or about August 26, 2002 the Plaintiff entered a judgment in mortgage foreclosure against the Defendant in the amount of \$46,578.88 to foreclose a Mortgage secured by real property known as Lot 98 Section 2, Treasure Lake Subdivision, Dubois, PA 15801.

2. Plaintiff issued a Writ of Execution on or about April 25, 2003 in the amount of \$50,052.95 and scheduled the property for sheriff sale on July 11, 2003.

3. On or about July 7, 2003, Defendant remitted to Plaintiff's counsel the sum of \$33,536.29 cancel the Sheriff sale set for July 11, 2003.

4. The sum remitted by the Plaintiff was sufficient to reinstate the loan. The Sheriff sale was cancelled and the Writ of Executions stayed.

5. On or about October 18, 2004, the Plaintiff reissued a Writ of Execution and scheduled the property for sheriff sale, the mortgage being once more in default.

6. Defendant filed a Motion to Set Aside the Writ averring a defect in the Writ due to the payment received by the Plaintiff in July, 2003.

7. This Honorable Court entered an order dated March 4, 2005 which set aside and dismissed the Writ of Execution issued October 18, 2004.

8. Since the entry of the default judgment, additional interest and late charges have accrued on the unpaid balance of the mortgage. The Plaintiff has also continued to pay real estate taxes and hazard insurance and incurred additional legal fees and Court costs, bringing the unpaid balance due on the mortgage through July 15, 2005 to \$37,705.12 which is itemized as follows:

| | |
|--------------------------|-------------|
| Unpaid principal balance | \$24,067.59 |
| Interest at 9.75% | \$ 4,392.11 |
| Escrow Overdraft | \$ 5,272.82 |
| Unpaid Late Charges | \$ 169.48 |
| Unpaid NSF Charges | \$ 20.00 |
| Unpaid Other Fees | \$ 176.71 |

| | |
|---------------------------|--------------------|
| Recordation Fee | \$ 28.50 |
| Inspection Fees | \$ 18.00 |
| Foreclosure Costs | \$ 855.00 |
| Sheriff Commission | \$ 738.96 |
| Appraisal Costs | \$ 125.00 |
| Outstanding Corporate Adv | \$ 1,820.95 |
| TOTAL: | \$37,705.12 |

WHEREFORE, Plaintiff respectfully requests this Honorable Court enter an order to reassess damages in the amount of \$37,705.12.

BERNSTEIN LAW FIRM, P.C.

BY: 

~~Lori A. Gibson, Esquire~~

~~Attorney for Plaintiff~~

~~Suite 2200 Gulf Tower~~

~~Pittsburgh, PA 15219~~

BERNSTEIN FILE NO. RP001374

DIRECT DIAL: (412) 456-8111

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

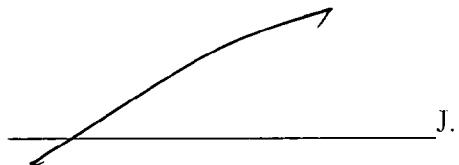
Civil Action No. GD02-994 CD

JOSEPH G. PANNETTE, individually
And as Surviving spouse of JANET
L. PANNETTE, deceased and the
UNITED STATES OF AMERICA

Defendant

ORDER OF COURT

AND NOW, to wit, this _____ day of _____, 2005 upon consideration of
the Motion of National City Mortgage Company to Reassess Damages, it is hereby ORDERED,
ADJUDGED AND DECREED that damages are reassessed in the amount of \$35,371.15, plus continuing
interest at the rate of 9.75% on the outstanding principal balance, late charges, escrow advances and attorney
fees.

A handwritten signature consisting of a stylized 'J.' at the end of a curved line.

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
interest to KEYSTONE NATIONAL BANK

Plaintiff

vs.

Civil Action No. GD-02-994 CD

JOSEPH G. PANNETTE, individually
And as Surviving spouse of JANET
L. PANNETTE, deceased and the
UNITED STATES OF AMERICA

Defendant

CERTIFICATE OF SERVICE

The undersigned certifies that a true and correct copy of the attached Motion to Reassess Damages was served on AUGUST 13, 2005, by First Class U.S. Mail, Postage Pre-paid, addressed as follows:

Joseph G. Pannette
470 Treasure Lake
Dubois, PA 15081

Patrick Lavelle, Esq.
25 East Park Ave, Suite 4
Dubois, PA 15801

United States of America
Office of the U.S. Attorney
U.S. Courthouse and Post Office
700 Grant Street, Suite 400
Pittsburgh, PA 15219

Attorney General
c/o Department of Justice
10th and Constitution Blvd N. W.,
Room 4400
Washington, DC 20530

Cheryl A. Bauer
Cheryl A. Bauer, Legal Assistant

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

| | |
|---|---|
| NATIONAL CITY BANK OF | * |
| PENNSYLVANIA, successor in | * |
| interest to KEYSTONE NATIONAL BANK, | * |
| Plaintiff | * |
| vs. | * |
| JOSEPH G. PANETTE, individually and | * |
| as Surviving Spouse of JANET J. PANETTE, | * |
| deceased and the UNITED STATES OF AMERICA,* | * |
| Defendant | * |

NO. 02-994-CD

ORDER OF COURT AND RULE RETURNABLE

NOW, this 16th day of August, 2005, upon consideration of the foregoing Motion,
it is ORDERED and DECREED that Defendants shall appear before the Court on the 19th day
of September, 2005 at 2:30 p.m. to Show Cause why the Plaintiff's Motion to Reassess
Damages should not be granted.

BY THE COURT,


FREDRIC J. AMMERMAN
President Judge

FILED

AUG 16 2005
10/24/05
X William A. Shaw
Prothonotary
3 Cents to Party

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. GD02-994 CD

JOSEPH G. PANNETTE, individually
And as Surviving spouse of JANET
L. PANNETTE, deceased and the
UNITED STATES OF AMERICA

Defendant

ORDER OF COURT

AND NOW, to wit, this _____ day of _____, 2005 upon consideration of
the Motion of National City Mortgage Company to Reassess Damages, it is hereby ORDERED,
ADJUDGED AND DECREED that damages are reassessed in the amount of \$37,705.12, plus continuing
interest at the rate of 9.75% on the outstanding principal balance, late charges, escrow advances and attorney
fees from July 15, 2005.

J.

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
interest to KEYSTONE NATIONAL
BANK

Plaintiff

No. 02-994 CD

vs.

VERIFICATION OF SERVICE
OF RULE TO SHOW CAUSE

JOSEPH G. PANNETTE, individually
And as Surviving spouse of JANET
L. PANNETTE, deceased and the
UNITED STATES OF AMERICA

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA I.D. #68013
HEIDI A. KORDISH
PA I.D. #95012
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

Bernstein File No. RP001374

FILED *no ce*
m12:44:01
AUG 22 2005
m

William A. Shaw
Prothonotary/Clerk of Courts

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
interest to KEYSTONE NATIONAL BANK

Plaintiff

vs.

Civil Action No. GD-02-994 CD

JOSEPH G. PANNETTE, individually
And as Surviving spouse of JANET
L. PANNETTE, deceased and the
UNITED STATES OF AMERICA

Defendant

VERIFICATION OF SERVICE OF RULE TO SHOW CAUSE

The undersigned subject to the penalties of 18 Pa.C. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed a true and correct copy of the Rule to Show Cause and Motion to Reassess Damages to the Defendants on August 19, 2005, by First Class U.S. Mail, Postage Pre-paid, addressed as follows:

Joseph G. Pannette
470 Treasure Lake
Dubois, PA 15081

Patrick Lavelle, Esq.
25 East Park Ave, Suite 4
Dubois, PA 15801

United States of America
Office of the U.S. Attorney
U.S. Courthouse and Post Office
700 Grant Street, Suite 400
Pittsburgh, PA 15219

Attorney General
c/o Department of Justice
10th and Constitution Blvd N. W.,
Room 4400
Washington, DC 20530

Cheryl A. Bauer
Cheryl A. Bauer, Legal Assistant

FILED

AUG 22 2005

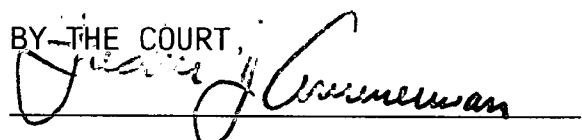
William A. Shaw
Prothonotary, Clerk of Courts

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

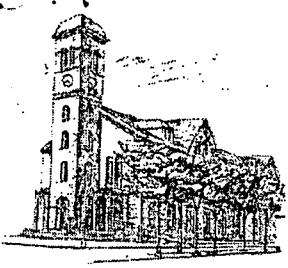
NATIONAL CITY BANK OF :
PENNSYLVANIA :
VS : NO. 02-994-CD
JOSEPH G. PANETTE, a1 :
:

ORDER

NOW, this 19th day of September, 2005, following argument and certain stipulations relative the Motion to Reassess Damages filed on behalf of the Plaintiff, and the parties agreeing that the issue is interpretation by the Court of the documents in question, that no further testimony is needed, it is the Order of this Court that counsel for each party provide the Court with appropriate brief within no more than Twenty-five (25) Days from this date.

BY THE COURT,

President Judge

FILED *ICC Attns:*
010:04 AM
SEP 23 2005
L. Gibson
P. Lavelle
ICC USA
US Post Office
Court House
7th & Grant Sts.
Pittsburgh, PA 15219
(6X)



Clearfield County Office of the Prothonotary and Clerk of Courts

William A. Shaw
Prothonotary/Clerk of Courts

David S. Ammerman
Solicitor

Jacki Kendrick
Deputy Prothonotary

Bonnie Hudson
Administrative Assistant

To: All Concerned Parties

From: William A. Shaw, Prothonotary

Date: September 19, 2005

Over the past several weeks, it has come to my attention that there is some confusion on court orders over the issue of service. To attempt to clear up this question, from this date forward until further notice, this of a similar memo will be attached to each order, indicating responsibility for service on each order or rule. If you have any questions, please contact me at (814) 765-2641, ext. 1331. Thank you.

Sincerely,

William A. Shaw
Prothonotary

You are responsible for serving all appropriate parties.

The Prothonotary's office has provided service to the following parties:

Plaintiff(s)/Attorney(s)

Defendant(s)/Attorney(s)

Other

Special Instructions:

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

NATIONAL CITY BANK OF PA.

Type of Case: Civil

Plaintiff

No. 994 - 2002 CD

Vs.

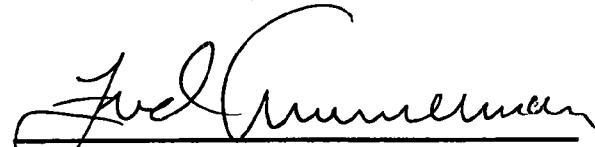
JOSEPH G. PANETTE, individually and
as surviving spouse of Jane L. Pannette,
deceased, and the United States
of America

Defendants

ORDER

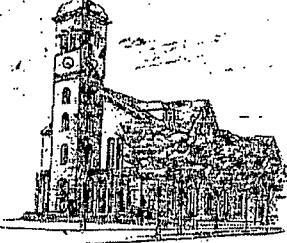
AND NOW this 13th day of October, 2005, upon the mutual request of
the parties in the above captioned matter, the ORDER of this court dated 19
September 2005, setting forth the time for the filing of briefs in this matter, is
hereby modified, and the time for the filing of said brief is extended until October
29, 2005.

BY THE COURT,



President Judge

FILED *ICC Atty's*
10/14/05 *Gibson* *SM* *Lavelle*
OCT 13 2005 *ICC USA*
William A. Shaw *7th & Grant Sts.*
Prothonotary/Clerk of Courts *Pittsburgh, PA*
15214



Clearfield County Office of the Prothonotary and Clerk of Courts

William A. Shaw
Prothonotary/Clerk of Courts

David S. Ammerman
Solicitor

Jacki Kendrick
Deputy Prothonotary

Bonnie Hudson
Administrative Assistant

To: All Concerned Parties

From: William A. Shaw, Prothonotary

Date: September 19, 2005

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Sincerely,



William A. Shaw
Prothonotary

You are responsible for serving all appropriate parties.

The Prothonotary's office has provided service to the following parties:

Plaintiff(s)/Attorney(s)

Defendant(s)/Attorney(s)

Other

Special Instructions:

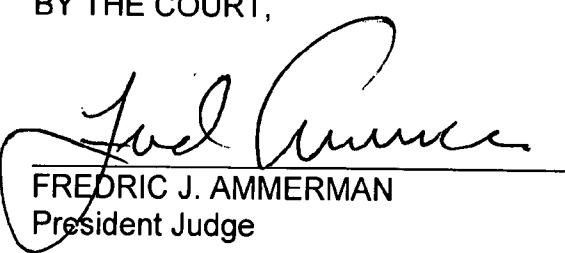
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF PA., *
successor in Interest to KEYSTONE *
NATIONAL BANK, *
Plaintiff *
vs. * NO. 2002-994-CD
JOSEPH G. PANNETTE, individually *
and as surviving spouse of JANET L. *
PANNETTE, deceased, and the UNITED *
STATES OF AMERICA, *
Defendants *

ORDER

NOW, this 14th day of November, 2005, it is the Order of this Court that the Plaintiff's Motion to Reassess Damages be and is hereby GRANTED. Damages are hereby reassessed at \$37,705.12 plus continuing interest, escrow advances, costs and attorney's fees as are provided for within parties' mortgage/loan documents.

BY THE COURT,


FREDRIC J. AMMERMAN

President Judge

FILED

NOV 15 2005
0741-001-18
William A. Shaw
Prothonotary/Clerk of Courts
3 cent + Anne Gibson

FILED

NOV 15 2005

William A. Shaw
Prothonotary/Clerk of Courts

No motion filed in

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA

Defendants

PRAECIPE TO REISSUE WRIT
OF EXECUTION IN MORTGAGE
FORECLOSURE

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
HEIDI A. KORDISH, ESQ.
PA I.D. #90512
Bernstein Law Firm P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

CERTIFICATE OF ADDRESS
Lot 98 Section 2
Treasure Lake Subdivision
Sandy Township
Tax Parcel D02-002-00098-00-21

BERNSTEIN FILE NO. RP001374

GR
FILED *rec'd*
11/04/2005 *Reissued w/its*
DEC 20 2005 *to Shff*
William A. Shaw *Atty pd*
Prothonotary/Clerk of Courts *7.00*

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

JOSEPH G PANNETTE,individually
and as Surviving spouse of
JANET L. PANNETTE,Deceased and
the UNITED STATES OF AMERICA

Civil Action No. 02-994-CD

Defendants

PRAECIPE TO REISSUE WRIT OF EXECUTION

To the Prothonotary:

Kindly reissue a Writ of Execution in the above matter...

1. directed to the Sheriff of CLEARFIELD County:

2. against JOSEPH G PANNETTE,individually and as Surviving spouse of JANET L. PANNETTE,Deceased and the UNITED STATES OF AMERICA Defendant:

3. JUDGMENT \$37,705.12

Interest from 7/16/05 to 12/31/05 \$ 1,086.67

At 9.75% per annum on \$24,067.59

Late charges from 7/16/05 to 12/31/05 \$ 211.85

At 4% per month on 1,059.36

Escrow advances \$ 3,545.31

Attorney fees \$ 2,855.87

SUBTOTAL: \$45,404.82

Costs (to be added by Prothonotary): \$ 141.00

Date: 12-9-05

By:

BERNSTEIN LAW FIRM, P.C.

Attorney for Plaintiff(s)

Suite 2200 Gulf Tower

Pittsburgh, PA 15219

BERNSTEIN FILE NO. RP001374

FILED

DEC 20 2005

William A. Shaw
Prothonotary/Clerk of Courts

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA

Defendants

AFFIDAVIT OF COMPLIANCE
WITH ACT 91

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
HEIDI A. KORDISH, ESQ.
PA I.D. #90512
Bernstein Law Firm, P.C.

Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL (412) 456-8111

BERNSTEIN FILE NO. RP001374

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA
Defendants

AFFIDAVIT OF COMPLIANCE WITH ACT 91

COMMONWEALTH OF PENNSYLVANIA)
(SS:
COUNTY OF ALLEGHENY)

Before me, the undersigned authority, personally appeared Heidi A. Kordish,
Esquire, who, being duly sworn according to law, deposes and says that:

1. She is the attorney for the Plaintiff
2. That we have complied with the terms of House Bill 500 which requires the sending of
Act 91 Notices.

Sworn to and subscribed
before me this 14th day
of Dec, 2005

Cheryl A. Bauer
Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Cheryl A. Bauer, Notary Public
City of Pittsburgh, Allegheny County
My Commission Expires July 22, 2008

Member, Pennsylvania Association Of Notaries

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA

Defendants

AFFIDAVIT PURSUANT
TO RULE 3129.1

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
HEIDI A. KORDISH, ESQ.
PA I.D. #90512
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL (412) 456-8111

BERNSTEIN FILE NO. RP001374

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA
Defendants

AFFIDAVIT PURSUANT TO RULE 3129.1

National City Bank of Pennsylvania, 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 at Section 2 Lot 98 Treasure Lake Subdivision, Dubois, PA 15801 (see Deed description attached):

1. Name and address of owner(s) or reputed owner(s):

Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased
470 Treasure Lake
Dubois, PA 15801
And
C/o Patrick Lavelle, Esq.
25 E. Park Avenue, Suite #4
DuBois, PA 15801

2. Name and address of Defendant(s) in the judgment:

Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased
470 Treasure Lake
Dubois, PA 15801
And
C/o Patrick Lavelle, Esq.
25 E. Park Avenue, Suite #4
DuBois, PA 15801

United States of America
Office of the U.S. Attorney
Room 633 U.S. Courthouse and Post Office
Pittsburgh, PA 15219

Attorney General
c/o Department of Justice
10th and Constitution Blvd N. W., Room 4400
Washington, DC 20530

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

National City Bank of Pennsylvania
c/o Bernstein Law Firm, P.C.
Suite 2200 Gulf Tower
Pittsburgh, PA 15219

Goldberg, Mufson & Spar P.A.
Executive Drive
W. Orange, NJ 07052

Commonwealth of Pennsylvania Department of Revenue
Bureau of Compliance
P.O. Box 8901
Harrisburg, PA 17105

Commonwealth of Pennsylvania Department of Revenue
Bureau of Compliance Lien Section
Dept 280946
Harrisburg, PA 17128-0946

D. Warehouse Company
1 South Orange Avenue, Ste 300
Orlando, FL 32801

Deposit Bank
2 E. Long Avenue
Dubois, PA 15801

John F. Hughes Jr.
UNKNOWN

Gordon Investments
311 Main Street
Reynoldsville, PA 15851

Treasure Lake Property Owners
13 Treasure Lake
Dubois, PA 15801

Swift Kennedy & Company
994 Beaver Drive, P.O. Box 1032
Dubois, PA 15801

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

National City Bank of Pennsylvania
c/o Bernstein Law Firm, P.C.
Suite 2200 Gulf Tower
Pittsburgh, PA 15219

Richard C. Jolley and Ann B. Jolley
10758 Atlantic Road
Atlantic, PA 16111-1406

5. Name and address of every other person who has any record lien on their property:

United States of America
Office of the U.S. Attorney
Room 633 U.S. Courthouse and Post Office
Pittsburgh, PA 15219

Attorney General
c/o Department of Justice
10th and Constitution Blvd N. W., Room 4400
Washington, DC 20530

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Commonwealth of Pennsylvania
Bureau of Consumer Protection
Ebensburg Regional Office
171 Lovell Avenue, Ste 202
Ebensburg, PA 15931

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

Commonwealth of Pennsylvania Department of Revenue
Bureau of Individual Taxes
Inheritance Tax Division
Dept 280601
Harrisburg, PA 17128

Clearfield County Tax Claim Bureau
Courthouse, 1 North 2nd Street
Clearfield, PA 16830

Sandy Township
P.O. Box 267
Dubois, PA 15801

Dubois Area School District
Administrative Office
500 Liberty Blvd
Dubois, PA 15801

Lee Ann Collins, Tax Collector
625 South Brady Street
Dubois, PA 15801

Child Support Enforcement Agency
Clearfield County Domestic Relations
Courthouse, 1 North 2nd Street
Clearfield, PA 16830

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

12-14-05
Date

Hilary Kordish
Attorney for Plaintiff

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA
Defendants

DEED DESCRIPTION

All the right, title, interest and claim of Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, of, in and to

ALL THAT CERTAIN tract of land designated as Lot No. 98, Section No. 2, "Santa Cruz", in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Miscellaneous Docket Map File No. 25.

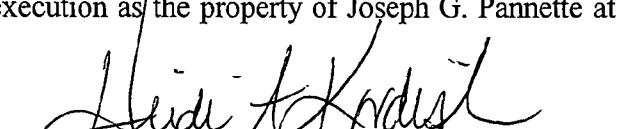
EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure lake, Inc., recorded in Misc. Book Vol. 146, page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc., which lien shall run with the land and be an encumbrance against it.
5. The right of the owner and/or operator of any recreation facilities within the said Treasure Lake Subdivision to assess fees and charges against Grantees, their heirs, administrators, executors, successors and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

Tax Parcel No. D02-002-00098-00-21

BEING the same premises which C. Duane Fossler and Carol Fossler, his wife, by their deed dated October 31, 1990 and recorded November 8, 1990 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1373 Page 181 granted and conveyed to Joseph G. Pannette and Janet L. Pannette. Janet L. Pannette died on July 28, 2001, leaving her spouse, Joseph G. Pannette, sole owner by operation of law.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as of No. 02-994-CD, seized and taken in execution as the property of Joseph G. Pannette at the suit of National City Bank of Pennsylvania.



Attorney for Plaintiff

REISSUED WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION – LAW

National City Bank of Pennsylvania,
successor in interest to Keystone National Bank

Vs.

NO.: 2002-00994-CD

Joseph G. Pannette, individually and as surviving
spouse of Janet L. Pannette, Deceased, and
the United States of America

Copy

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due National City Bank of Pennsylvania, successor in interest to Keystone National Bank , Plaintiff(s) from Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, and the United States of America, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

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

AMOUNT DUE..... **\$37,705.12**
INTEREST from 7/16/05 to 12/31/05
at 9.75% per annum on \$24,067.59..... **\$1,086.67**
PROTH. COSTS: \$
ATTY'S FEES..... **\$2,855.87**
ESCROW ADVANCES..... **\$3,545.31**
DATE: 12/20/05

PAID..... **\$141.00**
SHERIFF: \$
OTHER COSTS: \$
LATE CHARGES from 7/16/05 to 12/31/05
at 4% per month on \$1,059.36..... **\$211.85**

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

Sheriff

William A. Shaw
Prothonotary/Clerk Civil Division

Requesting Party: Heidi A. Kordish, Esq.
Ste. 2200, Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA
Defendants

DEED DESCRIPTION

All the right, title, interest and claim of Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, of, in and to

ALL THAT CERTAIN tract of land designated as Lot No. 98, Section No. 2, "Santa Cruz", in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Miscellaneous Docket Map File No. 25.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure lake, Inc., recorded in Misc. Book Vol. 146, page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc., which lien shall run with the land and be an encumbrance against it.
5. The right of the owner and/or operator of any recreation facilities within the said Treasure Lake Subdivision to assess fees and charges against Grantees, their heirs, administrators, executors, successors and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

Tax Parcel No. D02-002-00098-00-21

BEING the same premises which C. Duane Fossler and Carol Fossler, his wife, by their deed dated October 31, 1990 and recorded November 8, 1990 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1373 Page 181 granted and conveyed to Joseph G. Pannette and Janet L. Pannette. Janet L. Pannette died on July 28, 2001, leaving her spouse, Joseph G. Pannette, sole owner by operation of law.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as of No. 02-994-CD, seized and taken in execution as the property of Joseph G. Pannette at the suit of National City Bank of Pennsylvania.



Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20030
NO: 02-994-CD

PLAINTIFF: NATIONAL CITY BANK OF PENNSYLVANIA, SUCCESSOR IN INTEREST TO KEYSTONE NATIONAL BANK

vs.

DEFENDANT: JOSEPH G. PANNETTE, INDIVICUALLY AND AS SURVIVING SPOUSE OF JANET L. PANNETTE, DECEASED AND THE UNITED STATES OF AMERICA

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 10/18/2004

LEVY TAKEN 01/14/2005 @ 3:00 PM

POSTED 01/14/2005 @ 2:50 PM

SALE HELD 03/04/2005

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 02/06/2006

DATE DEED FILED NOT SOLD

PROPERTY ADDRESS LOT 98, SEC 2, SANTA CURZ, TREASURE LAKE DUBOIS , PA 15801

SEE ATTACHED SHEETS FOR SERVICE INFORMATION

FILED
FEB 06 2006
cm

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20030
NO: 02-994-CD

PLAINTIFF: NATIONAL CITY BANK OF PENNSYLVANIA, SUCCESSOR IN INTEREST TO KEYSTONE NATIONAL BANK

vs.
DEFENDANT: JOSEPH G. PANNETTE, INDIVICUALLY AND AS SURVIVING SPOUSE OF JANET L. PANNETTE, DECEASED AND THE UNITED STATES OF AMERICA

Execution REAL ESTATE
SHERIFF RETURN

SERVICES

01/20/2005 @ SERVED JOSEPH G. PANNETTE
SERVED AT WORK ADDRESS.

01/20/2005 @ SERVED UNITED STATES OF AMERICA
633 US POST OFFICE & COURTHOUSE, PITTSBURGH, PA 15219/ SERVED UNITED STATES OF AMERICA BY REG & CERT MAIL SIGNED FOR ON 1/20/2005 BY UNKOWN SIGNATURE.CERT#70033110000193800336.

01/24/2005 @ SERVED UNITED STATES OF AMERICA US ATTORNEY GENERAL
WASHINGTON, DC 20530 / SERVED THE UNITED STATES OF AMERICA WASHINGTON, DC SIGNED FOR ON JANUAYR 24, 2005 BY ERNEST H. PARKS. CERT #70033110000193800329.

01/24/2005 @ 3:00 PM SERVED JOSEPH G. PANNETTE
SERVED JOSEPH G. PANNETTE, DEFENDANT, AT HIS PLACE OF EMPLOYMENT, MARK E. JONES HEARING INSTRUMENTS 101 NORTH MAIN STREET, DUBOIS, CLFD CO, BY HANDING TO JOSEPH G. PANNETTE

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

01/25/2005 @ SERVED
NOW, FEBRUARY 25, 2005 RECEIVED AN ORDER AND RULE RETURNABLE FROM THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY TO STAY EXECUTION ON PLAINTIFF'S WRIT OF EXECUTION AND CONTINUE IT UNTIL JUNE 2, 2005.

03/04/2005 @ SERVED
NOW, MARCH 4, 2005 RECEIVED AN ORDER FROM THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY TO SET ASIDE AND

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20030
NO: 02-994-CD

PLAINTIFF: NATIONAL CITY BANK OF PENNSYLVANIA, SUCCESSOR IN INTEREST TO KEYSTONE NATIONAL BANK

vs.
DEFENDANT: JOSEPH G. PANETTE, INDIVIDUALLY AND AS SURVIVING SPOUSE OF JANET L. PANETTE,
DECEASED AND THE UNITED STATES OF AMERICA

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$236.19

SURCHARGE **\$60.00** **PAID BY** **ATTORNEY**

Sworn to Before Me This

So Answers,

Day of 2006

Chet Hawkins
Sgt. Chester A. Hawkins - Sheriff
Chester A. Hawkins
Sheriff

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

National City Bank of Pennsylvania,
successor in interest to Keystone National Bank

Vs.

NO.: 2002-00994-CD

Joseph G. Pannette, individually and as surviving
spouse of Janet L. Pannette, Deceased, and
the United States of America

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due National City Bank of Pennsylvania, successor in interest to Keystone National Bank , Plaintiff(s) from Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, and the United States of America, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

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

AMOUNT DUE.....: **\$53,022.90**

FAID.....: **\$127.00**

INTEREST from 8/8/02 to 10/30/04.: **\$5,022.08**

SHERIFF: \$

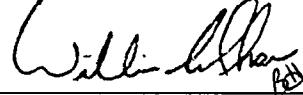
PROTH. COSTS: \$

OTHER COSTS: \$

ATTY'S COMM: \$

LATE CHARGES from 8/8/02 to 10/30/04: **\$1,421.94**

DATE: 10/18/2004



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 18th day
of October A.D. 2004
At 11:30 A.M./P.M.

Requesting Party: Jon A. McKechnie
Ste. 2200, Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

Chesler G. Hawkins
Sheriff by Cynthia Butter-Aughey

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

National City Bank of Pennsylvania,
successor in interest to Keystone National Bank

Vs.

NO.: 2002-00994-CD

Joseph G. Pannette, individually and as surviving
spouse of Janet L. Pannette, Deceased, and
the United States of America

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due National City Bank of Pennsylvania, successor in interest to Keystone National Bank, Plaintiff(s) from Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, and the United States of America, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

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

AMOUNT DUE.....: **\$53,022.90**

PAID.....: **\$127.00**

INTEREST from 8/8/02 to 10/30/04: **\$5,022.08**

SHERIFF: \$

PROTH. COSTS: \$

OTHER COSTS: \$

ATTY'S COMM: \$

LATE CHARGES from 8/8/02 to 10/30/04: **\$1,421.94**

DATE: 10/18/2004



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 18th day
of October A.D. 2004
At 11:30 A.M./P.M.

Requesting Party: Jon A. McKechnie
Ste. 2200, Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

Chesler G. Hawkins
Sheriff by Cynthia Butter-Aughey Day

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA
Defendants

DEED DESCRIPTION

All the right, title, interest and claim of Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, of, in and to

ALL THAT CERTAIN tract of land designated as Lot No. 98, Section No. 2, "Santa Cruz", in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Miscellaneous Docket Map File No. 25.

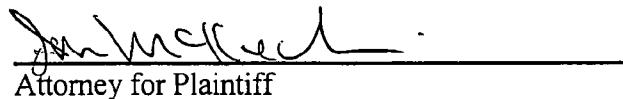
EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure lake, Inc., recorded in Misc. Book Vol. 146, page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc., which lien shall run with the land and be an encumbrance against it.
5. The right of the owner and/or operator of any recreation facilities within the said Treasure Lake Subdivision to assess fees and charges against Grantees, their heirs, administrators, executors, successors and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

Tax Parcel No. D02-002-00098-00-21

BEING the same premises which C. Duane Fossler and Carol Fossler, his wife, by their deed dated October 31, 1990 and recorded November 8, 1990 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1373 Page 181 granted and conveyed to Joseph G. Pannette and Janet L. Pannette. Janet L. Pannette died on July 28, 2001, leaving her spouse, Joseph G. Pannette, sole owner by operation of law.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as of No. 02-994-CD, seized and taken in execution as the property of Joseph G. Pannette at the suit of National City Bank of Pennsylvania.



John W. McClellan
Attorney for Plaintiff

REISSUED AMENDED WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION – LAW

National City Bank of Pennsylvania,
successor in interest to Keystone National Bank

Vs.

NO.: 2002-00994-CD

Joseph G. Pannette, individually and as surviving
spouse of Janet L. Pannette, Deceased, and
the United States of America

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due National City Bank of Pennsylvania, successor in interest to Keystone National Bank, Plaintiff(s) from Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, and the United States of America, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

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

AMOUNT DUE.....: **\$24,067.59**

PAID.....: **\$134.00**

INTEREST from 9/1/03 to 3/4/05.....: **\$3,539.19**

SHERIFF: \$

PROTH. COSTS: \$

OTHER COSTS: \$

ATTY'S FEES.....: **\$450.00**

LATE CHARGES from 10/1/03 to 3/4/05: **\$720.21**

DATE: 3/2/2005

ESCROW ADVANCES.....: **\$4,458.53**



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 2nd day
of March A.D. 2005
At 2:00 A.M./P.M.

Requesting Party: Jon A. McKechnie
Ste. 2200, Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

Chesler A. Hawkins
Sheriff by Jennifer Butler-Aughenbaugh

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff

vs.

Civil Action No. 02-994-CD

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA
Defendants

DEED DESCRIPTION

All the right, title, interest and claim of Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, of, in and to

ALL THAT CERTAIN tract of land designated as Lot No. 98, Section No. 2, "Santa Cruz", in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Miscellaneous Docket Map File No. 25.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure lake, Inc., recorded in Misc. Book Vol. 146, page 476; all of said restrictions being covenants which run with the land.
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4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc., which lien shall run with the land and be an encumbrance against it.
5. The right of the owner and/or operator of any recreation facilities within the said Treasure Lake Subdivision to assess fees and charges against Grantees, their heirs, administrators, executors, successors and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

Tax Parcel No. D02-002-00098-00-21

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Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as of No. 02-994-CD, seized and taken in execution as the property of Joseph G. Pannette at the suit of National City Bank of Pennsylvania.



Attorney for Plaintiff

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME JOSEPH G. PANNETTE

NO. 02-994-CD

NOW, February 04, 2006, 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 March 04, 2005, I exposed the within described real estate of Joseph G. Pannette, Individually And As Surviving Spouse Of Janet L. Pannette, Deceased And The United States Of America to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

| | |
|----------------------------|-----------------|
| RDR SERVICE | 15.00 |
| MILEAGE | 15.00 |
| LEVY | 14.25 |
| MILEAGE POSTING | 15.00 |
| CSDS COMMISSION | 10.00 |
| POSTAGE | 0.00 |
| HANDBILLS | 14.94 |
| DISTRIBUTION | 15.00 |
| ADVERTISING | 25.00 |
| ADD'L SERVICE DEED | 15.00 |
| ADD'L POSTING | |
| ADD'L MILEAGE | 42.75 |
| ADD'L LEVY | |
| BID/SETTLEMENT AMOUNT | |
| RETURNS/DEPUTIZE | |
| COPIES | 15.00 |
| | 5.00 |
| BILLING/PHONE/FAX | 5.00 |
| CONTINUED SALES | |
| MISCELLANEOUS | |
| TOTAL SHERIFF COSTS | \$236.19 |

DEED COSTS:

| | |
|-------------------------|---------------|
| ACKNOWLEDGEMENT | |
| REGISTER & RECORDER | |
| TRANSFER TAX 2% | 0.00 |
| TOTAL DEED COSTS | \$0.00 |

PLAINTIFF COSTS, DEBT AND INTEREST:

| | |
|--------------------------------|--------------------|
| DEBT-AMOUNT DUE | 53,022.90 |
| INTEREST @ | 0.00 |
| FROM TO 03/04/2005 | |
| PROTH SATISFACTION | |
| LATE CHARGES AND FEES | 1,421.94 |
| COST OF SUIT-TO BE ADDED | |
| FORECLOSURE FEES | |
| ATTORNEY COMMISSION | |
| REFUND OF ADVANCE | |
| REFUND OF SURCHARGE | 60.00 |
| SATISFACTION FEE | |
| ESCROW DEFICIENCY | |
| PROPERTY INSPECTIONS | |
| INTEREST | 5,022.08 |
| MISCELLANEOUS | |
| TOTAL DEBT AND INTEREST | \$59,526.92 |
| COSTS: | |
| ADVERTISING | 240.58 |
| TAXES - COLLECTOR | |
| TAXES - TAX CLAIM | |
| DUE | |
| LIEN SEARCH | 100.00 |
| ACKNOWLEDGEMENT | |
| DEED COSTS | 0.00 |
| SHERIFF COSTS | 236.19 |
| LEGAL JOURNAL COSTS | 187.00 |
| PROTHONOTARY | 127.00 |
| MORTGAGE SEARCH | 40.00 |
| MUNICIPAL LIEN | |
| TOTAL COSTS | \$930.77 |

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


[Home](#) | [Help](#)
[Track & Confirm](#)

Track & Confirm

Search Results

Label/Receipt Number: 7003 3110 0001 9380 0329
 Status Delivered

Your item was delivered at 4:18 am on January 24, 2005 in WASHINGTON, DC 20530. The item was signed for by M PARFIS. A proof of delivery record may be available through your local Post Office for a fee.

Additional information for this item is stored in files offline.

[Track & Confirm](#)

Enter Label/Receipt Number.

700311000193800329

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

WASHINGTON DC 20530

| | |
|---|----------|
| Postage | \$ 50.60 |
| Certified Fee | \$ 2.30 |
| Return Receipt Fee (Endorsement Required) | \$ 1.75 |
| Restricted Delivery Fee (Endorsement Required) | \$ 0.00 |
| Total Postage & Fees | \$ 4.45 |

0830 07 Postmark Here

01/18/2005

Send To: United States of America
 Attorney General
 Street, Apt. No.: 0, PO Box: DEPARTMENT OF JUSTICE
 City, State: WASHINGTON, DC 20530
 Room: 440

PS Form 3800, June 2002

See Reverse for Instructions

[Return to USPS.com Home >](#)

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 399-2004 USPS. All Rights Reserved. Terms of Use Privacy Policy

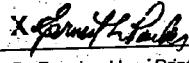
SENDER: COMPLETE THIS SECTION

- Complete items 1, 2 and 3. Also complete item 4 - Restricted Delivery is desired.
- Print your name and address on the reverse side 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:

United States of America
 Attorney General
 c/o Department of Justice
 10th and Constitution Blvi N. W.
 Room 440
 Washington, DC 20530

COMPLETE THIS SECTION ON DELIVERY

A. Signature

 Agent
 Addressee

B. Received by (Printed Name)
JAN 24 2005

C. Date of Delivery

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
 (Transfer from service label)

7003 3110 0001 9380 0329


[Home](#) | [Help](#)
[Track & Confirm](#)

Track & Confirm

Search Results

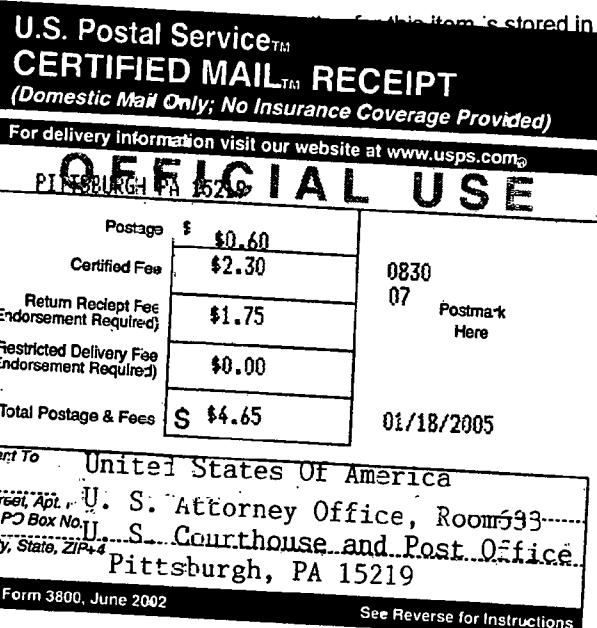
Label/Receipt Number: 7003 3110 0001 9380 0336

Status: Delivered

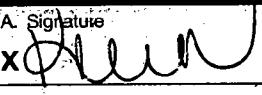
Your item was delivered at 10:35 am on January 20, 2005 in PITTSBURGH, PA 15219. The item was signed for by D KLEIN. A proof of delivery record may be available through your local Post Office for a fee.

[Track & Confirm](#)

Enter Label/Receipt Number.



| | |
|---|--|
| SENDER: COMPLETE THIS SECTION | |
| <ul style="list-style-type: none"> ■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse side 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. | |
| <p>1. Article Addressed to:</p> <p>United States of America U. S. Attorney Office Room 633 U. S. Courthouse and Post Office Pittsburgh, PA 15219</p> | |
| <p>2. Article Number (Transfer from service label)</p> | |

| | |
|---|--|
| COMPLETE THIS SECTION ON DELIVERY | |
| <p>A. Signature </p> <p><input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> | |
| <p>B. Received by (Printed Name) <input type="text" value="D. Klein"/> C. Date of Delivery <input type="text" value="JAN 20 2005"/></p> | |
| <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="text"/></p> | |
| <p>E. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> | |
| <p>4. Restricted Delivery (Extra Fee) <input type="checkbox"/> Yes</p> | |

7003 3110 0001 9380 0336

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

NATIONAL CITY BANK OF PA.

Type of Case: Civil

Plaintiff

No. 994 - 2002 CD

Vs.

JOSEPH G. PANNETTE, individually and
as surviving spouse of Jane L. Pannette,
deceased, and the United States
of America

Defendants

ORDER AND RULE RETURNABLE

AND NOW this 25th day of February, 2005, it is hereby
ORDERED AND DECREED that the defendants Motion to Stay Execution on the
Plaintiff's Writ of Execution is hereby granted, and the sale of defendant's Real
Property is continued until June 2, 2005.

IT IS FURTHER ORDERED AND DECREED that the Plaintiff shall appear
before the court on the 3 day of March, 2005 at 2:30 o'clock
P.M., to show cause why the Defendant's Motion to Set Aside the Writ of
execution should not be granted.

BY THE COURT

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

/s/ Fredric J. Ammerman

P.J.

FEB 25 2005

Attest.

W. E. Ammerman
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

NATIONAL CITY BANK OF PA :

VS. : NO. 02-994-CD

JOSEPH G. PANETTE, ind. and as :

surviving spouse of Jane L. :

Panette, Dec'd., and :

THE UNITED STATES OF AMERICA :

O R D E R

NOW, this 3rd day of March, 2005, this being the date set for the Motion of the Defendant, Joseph G. Panette, for Stay of Execution and Motion to Set Aside Writ, it is the ORDER of this Court as follows:

1. The Writ of Execution filed on October 18, 2004, is hereby set aside and dismissed;

2. The Sheriff of Clearfield County may not proceed with any execution proceeding based upon the writ filed on October 18, 2004.

BY THE COURT:

/s/ Fredric J. Ammerman

President Judge

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

MAR 04 2005

Attest.

William L. Ammerman
Prothonotary/
Clerk of Courts

JOSEPH J. BERNSTEIN (PA, FL)
ROBERT S. BERNSTEIN (PA, FL, WV, NY)
NICHOLAS D. KRAWEC (PA, NC, OH)
LORI A. GIBSON (PA)

BERNSTEIN
LAW FIRM, P.C.

TRADITION • TECHNOLOGY • TALENT

MARLENE J. BERNSTEIN (PA, FL)
CHARLES E. BOBINIS (PA, WV)
KIRK B. BURKLEY (PA)
DEBORAH R. ERBSTEIN (PA)
CHRISTOPHER M. BOBACK (PA)

(STATES OF ADMISSION)

SUITE 2200 GULF TOWER, PITTSBURGH, PENNSYLVANIA 15219-1900 800-827-3197 412-456-8100 FAX 412-456-8135
www.berNSTEINlaw.com MAIL@BERNSTEINLAW.COM

May 24, 2005

Clearfield County Sheriff
Market Street
Clearfield, PA 16830
Attn: Cindy

VIA FACSIMILE #814-765-5915

Re: National City Mortgage Co
Vs: Joseph & Janet Pannette
DOCKET NO. 02-994-CD
BERNSTEIN FILE NO. RP001374

Dear Cindy:

Kindly stay the Writ of Execution which is scheduled for the June 3, 2005 sale list. NO FUNDS have been realized. Please advise us of any additional costs due. Thank you for your assistance.

Please feel free to communicate with me or the Legal Assistant on this case, Cheryl A. Bauer at (412) 456-8111.

BERNSTEIN LAW FIRM, P.C.

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff(s)

Civil Action No. 02-994-CD

vs.

JOSEPH G PANETTE, individually
and as Surviving spouse of
JANET L. PANETTE, Deceased and
the UNITED STATES OF AMERICA

Defendant(s)

VERIFICATION OF SERVICE
OF NOTICE OF SALE TO
DEFENDANT AND LIEN CREDITORS

FILED ON BEHALF OF
Plaintiff(s)

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA ID#68013

Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100
DIRECT DIAL: (412) 456-8100
BERNSTEIN FILE NO. RP001374

FILED NO cc
M 11.26.04
MAR 03 2006
WM

William A. Shaw
Prothonotary/Clerk of Courts

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff(s) CIVIL ACTION NO. 02-994-CD
vs.

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA

Defendant(s)

VERIFICATION OF SERVICE OF NOTICE OF SALE
TO DEFENDANT AND LIEN CREDITORS

The undersigned, subject to the penalties of 18 Pa.C. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed copies of the Notice of Sale in the above-captioned matter by Certified Mail to the Defendant, United States of America on January 28, 2006 which was received by the Defendant, United States of America, on January 28, 2006 and January 30, 2006 as evidenced by Certified Mail Receipt attached hereto as Exhibit "A".

The undersigned subject to the penalties of 18 Pa.C.S.A. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed a copy of the Notice of Sale to Lien Creditors in the above-captioned matter by Certificate of Mailing (P.S. Forms No. 3877) on January 20, 2006 attached hereto as Exhibit "B".

Cheryl A. Bauer
Cheryl A. Bauer, Legal Assistant

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

| | |
|---|---------|
| Postage | \$.39 |
| Certified Fee | \$ 2.40 |
| Return Receipt Fee (Endorsement Required) | \$ 1.85 |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | \$ 4.64 |



RP001374

United States of America
Office of the U.S. Attorney
Room 633 U.S. Courthouse and Post Office
Pittsburgh, PA 15219

9524 4E42 4000 0287 5002

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

| | |
|---|---------|
| Postage | \$.39 |
| Certified Fee | \$ 2.40 |
| Return Receipt Fee (Endorsement Required) | \$ 1.85 |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | \$ 4.64 |



RP001374

Attorney General
c/o Department of Justice
10th and Constitution Blvd N. W., Room 4400
Washington, DC 20530
10th and Constitution Blvd N. W., Room 4400
Washington, DC 20530

See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

2. Attorney General
c/o Department of Justice
10th and Constitution Blvd N. W., Room 4400
Washington, DC 20530

3. Date of Delivery: 2/1/2005
4. Restricted Delivery? (Extra Fee) Yes

5. Is delivery address different from item 1? Yes No

COMPLETE THIS SECTION ON DELIVERY

A. Signature R. D. Miller Registered Mail Express Mail Return Receipt for Merchandise Agent Addressee

B. Received by (Printed Name) R. D. Miller C.O.D. Agent Addressee

C. Date of Delivery 2/1/2005 Yes No

D. Is delivery address different from item 1? Yes No

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

United States of America
Office of the U.S. Attorney
Room 633 U.S. Courthouse and Post Office
Pittsburgh, PA 15219

✓ /pe
ad Mail Express Mail Return Receipt for Merchandise
eared C.O.D.
d Mail.

4. Restricted Delivery? (Extra Fee) Yes

Name and Address of Sender
Bernstein Law Firm, P.C.
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

Check type of mail or service:
 Certified Recorded Delivery (International)
 COD Registered
 Delivery Confirmation Return Receipt for Merchandise
 Express Mail Signature Confirmation
 Insured

Article N
1.

① Deposit Bank
2 E. Long Avenue
Dubois, PA 15801

② Gordon Investments
311 Main Street
Reynoldsville, PA 15851

③ Treasure Lake Property Owners
13 Treasure Lake
Dubois, PA 15801

④ Swift Kennedy & Company
994 Beaver Drive, P.O. Box 1032
Dubois, PA 15801

⑤ Commonwealth of Pennsylvania
Bureau of Consumer Protection, Ebensburg Regional Office
171 Lovell Avenue, Ste 202
Ebensburg, PA 15931

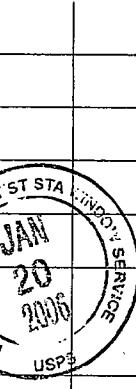
⑥ Clearfield County Tax Claim Bureau
Courthouse, 1 North 2nd Street
Clearfield, PA 16830

⑦ Sandy Township
P.O. Box 267
Dubois, PA 15801

Total Number of Pieces
Listed by Sender 7 Total Number of Pieces
Received 7 Postmaster, enter name or receiving employee
Post Office

Affix Stamp Here
(if issued as a
certificate of mailing,
or for additional
copies of this bill)
Postmark and
Date of Receipt

EXHIBIT
Return Receipt
PAGE 5 OF 5
1891 U.S. POSTAGE
\$02 100 SQ ASN 80 RD 6
Fee Fee Fee
CODE 5222 1



Delivery

Handling

Delivery

Fee

Fee

Fee

Fee

Fee

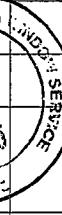
Fee

Fee

Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse

1394 1128

| | | | | | |
|--|--|---|--|--|--|
| Name and Address of Sender Bernstein Law Firm, P.C. Suite 2200 Gulf Tower Pittsburgh, PA 15219 (412) 456-8100 | | Check type of mail or service: <input type="checkbox"/> Certified <input type="checkbox"/> COD <input type="checkbox"/> Delivery Confirmation <input type="checkbox"/> Recorded Delivery (International) <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise | | | |
| Article Numt 1. | | Postage 1. 1 Dubois Area School District Administrative Office 500 Liberty Blvd Dubois, PA 15801 2. 2 Lee Ann Collins, Tax Collector 625 South Brady Street Dubois, PA 15801 3. 3 Child Support Enforcement Agency Clearfield County Domestic Relations Courthouse, 1 North 2 nd Street Clearfield, PA 16830 4. 4 Commonwealth of Pennsylvania Department of Revenue Bureau of Individual Taxes – Inheritance Tax Division Dept 280601 Harrisburg, PA 17128 5. 5 Commonwealth of Pennsylvania Department of Revenue Bureau of Compliance Dept 280948 Harrisburg, PA 17128-0948 6. 6 Richard C. Jolley and Ann B. Jolley 10758 Atlantic Road Atlantic, PA 7. 7 8. 8 | | Postmark and Date of Receipt 1. 1  2. 2 3. 3 4. 4 5. 5 6. 6 7. 7 8. 8 | |
| Total Number of Pieces Listed by Sender 6 | | Total Number of Pieces Received by Post Office 6 | | Postmaster, Per (initials) John H. Jolley | |
| Complete by Typewriter, Ink, or Ball Point Pen PS Form 3877, February 2005 Page 1 of 2 | | | | | |

Name and Address of Sender
Bernstein Law Firm, P.C.
 Suite 2200 Gulf Tower
 Pittsburgh, PA 15219
 (412) 456-8100
 Article Number **①**

Check type of mail or service:
 Certified
 COD
 Delivery Confirmation
 Express Mail

Affix Stamp Here
 (if issued as a
 certificate of mailing,
 or for additional
 copies of this bill)
 Postmark and
 Date of Receipt

1. **①** Joseph G. Pannette, individually and as surviving spouse
 of Janet L. Pannette, Deceased
 470 Treasure Lake
 Dubois, PA 15801

2. **②** Joseph G. Pannette, individually and as surviving spouse
 of Janet L. Pannette, Deceased
 C/o Patrick Lavelle, Esq.
 25 E. Park Avenue, Suite #4
 DuBois, PA 15801

3. **③** Goldberg, Mufson & Spar P.A.
 Executive Drive
 W. Orange, NJ 07052

4. **④** Commonwealth of Pennsylvania Department of Revenue
 Bureau of Compliance
 P.O. Box 8901
 Harrisburg, PA 17105

5. **⑤** Commonwealth of Pennsylvania Department of Revenue
 Bureau of Compliance Lien Section
 Dept 280946
 Harrisburg, PA 17128-0946

6. **⑥** D. Warehouse Company
 1 South Orange Avenue, Ste 300
 Orlando, FL 32801

7. **⑦**

8. **⑧**

| Delivery Confirmation | | Signature Confirmation | | Special Handling | | Restricted Delivery | | Return Receipt | | Recorded Delivery (International) | |
|-----------------------|-----------------|------------------------|----------------------------|------------------|------------|---------------------|----------------------------|----------------|----------|-----------------------------------|---------------|
| Fee | Handling Charge | Fee | Actual Value if Registered | Fee | Due Sender | Fee | Actual Value if Registered | Fee | Recorded | Return Receipt | International |
| 7-4-5-1 | 7-4-5-1 | 7-4-5-1 | 4-8-8-8 | 7-4-5-1 | 7-4-5-1 | 7-4-5-1 | 7-4-5-1 | 7-4-5-1 | 1-A-N | 1-A-N | 1-A-N |
| 10 | 10 | 10 | 4 | 10 | 10 | 10 | 10 | 10 | RD | RD | RD |
| SC | SC | SC | 4 | SC | SC | SC | SC | SC | Fee | Fee | Fee |
| 66 | 66 | 66 | 5 | 66 | 66 | 66 | 66 | 66 | 2-2 | 2-2 | 2-2 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 2 |

DUANE REED

Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse

PS Form 3877, February 2002 (Page 1 of 2)

DUANE REED

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20266
NO: 02-994-CD

PLAINTIFF: NATIONAL CITY BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST TO KEYSTONE NATIONAL BANK

VS.

DEFENDANT: JOSEPH G. PANNETTE, INDIVIDUALLY AND AS SURVIVING SPOUSE OF JANET L. PANNETTE, DECEASED AND THE UNITED STATES OF AMERICA

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 12/20/2005

LEVY TAKEN 01/17/2006 @ 2:00 PM

POSTED 01/17/2006 @ 2:00 PM

SALE HELD 04/07/2006

SOLD TO RICHARD C. JOLLEY AND ANN B. JOLLEY

SOLD FOR AMOUNT \$55,000.00 PLUS COSTS

WRIT RETURNED 06/27/2006

DATE DEED FILED 06/12/2006

PROPERTY ADDRESS SECT. 2, LOT 98, SANTA CRUZ A/K/A 470 TREASURE LAKE DUBOIS , PA 15801

FILED
01/10/2006
JUN 28 2006
W.A. Shaw
Prothonotary/Clerk of Courts

SERVICES

01/17/2006 @ 3:00 PM SERVED JOSEPH G. PANNETTE, ET AL

SERVED JOSEPH G. PANNETTE, DEFENDANT, AT HIS PLACE OF EMPLOYMENT, M. E. JONES, 1 NORTH MAIN STREET, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JOSEPH G. PANNETTE

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

01/24/2006 @ SERVED UNITED STATES OF AMERICA/ATTY GENERAL

SERVED UNITED STATES OF AMERICA, DEFENDANT, BY REG. AND CERT. MAIL TO 10TH & CONSTITUTION BLVD, NW, ROOM 440, WASHINGTON, DC 20530, CERT #70050390000372351230 SIGNED FOR BY ERNEST L. PARKER

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY.

@ SERVED UNITED STATES OF AMERICA/U. S. ATTY OFFICE

SERVED UNITED STATES OF AMERICA, DEFENDANT, BY REG & CERT MAIL TO U.S. ATTY OFFICE, ROOM 633, U.S. COURTHOUSE AND POST OFFICE, PITTSBURGH, PA 15219 CERT #70050390000372352442 SIGNED FOR BY UNKNOWN SIGNATURE

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20266
NO: 02-994-CD

PLAINTIFF: NATIONAL CITY BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST TO KEYSTONE NATIONAL BANK

vs.
DEFENDANT: JOSEPH G. PANNETTE, INDIVIDUALLY AND AS SURVIVING SPOUSE OF JANET L. PANNETTE, DECEASED AND THE UNITED STATES OF AMERICA

Execution REAL ESTATE

SHERIFF RETURN

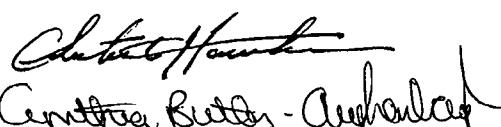
SHERIFF HAWKINS \$1,344.52

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2006

So Answers,


Chester A. Hawkins
Sheriff

REISSUED WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION – LAW

National City Bank of Pennsylvania,
successor in interest to Keystone National Bank

Vs.

NO.: 2002-00994-CD

Joseph G. Pannette, individually and as surviving
spouse of Janet L. Pannette, Deceased, and
the United States of America

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due National City Bank of Pennsylvania, successor in interest to Keystone National Bank, Plaintiff(s) from Joseph G. Pannette, individually and as surviving spouse of Janet L. Pannette, Deceased, and the United States of America Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

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

AMOUNT DUE..... \$37,705.12
INTEREST from 7/16/05 to 12/31/05
at 9.75% per annum on \$24,057.59..... \$1,086.67
PROTH. COSTS: \$
ATTY'S FEES..... \$2,855.87
ESCROW ADVANCES..... \$3,545.31
DATE: 12/20/05

PAID..... \$141.00
SHERIFF: \$
COTHER COSTS: \$
LATE CHARGES from 7/16/05 to 12/31/05
at 4% per month on \$1,059.36..... \$211.85



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 20 day
of December A.D. 2005
At 1:00 A.M./P.M.

Chester A. Hawker
Sheriff By Cynthia Butler-Cughenbaugh

Requesting Party: Heidi A. Kordish, Esq.
Ste. 2200, Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME JOSEPH G. PANETTE, ET AL NO. 02-994-CD

NOW, June 28, 2006, 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 April 07, 2006, I exposed the within described real estate of Joseph G. Pannette, individually And As Surviving Spouse Of Janet L. Pannette, Deceased And The United States Of America to public venue or outcry; which time and place I sold the same to RICHARD C. JOLLEY AND ANN B. JOLLEY he/she being the highest bidder, for the sum \$55,000.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS;

PLAINTIFF COSTS, DEBT AND INTEREST:

| | | | |
|----------------------------|-------------------|--------------------------|-------------------|
| RDR | 15.00 | DEBT-AMOUNT DUE | 37,705.12 |
| SERVICE | 15.00 | INTEREST @ % | 0.00 |
| MILEAGE | 16.91 | FROM TO 04/07/2006 | |
| LEVY | 15.00 | | |
| MILEAGE | 16.91 | PROTH SATISFACTION | |
| POSTING | 15.00 | LATE CHARGES AND FEES | 211.85 |
| CSDS | 10.00 | COST OF SUIT-TO BE ADDED | |
| COMMISSION | 1,100.00 | FORECLOSURE FEES | |
| POSTAGE | 15.70 | ATTORNEY COMMISSION | 2,855.87 |
| HANDBILLS | 15.00 | REFUND OF ADVANCE | |
| DISTRIBUTION | 25.00 | REFUND OF SURCHARGE | 20.00 |
| ADVERTISING | 15.00 | SATISFACTION FEE | |
| ADD'L SERVICE | 15.00 | ESCROW DEFICIENCY | 3,545.31 |
| DEED | 30.00 | PROPERTY INSPECTIONS | |
| ADD'L POSTING | | INTEREST | 1,086.67 |
| ADD'L MILEAGE | | MISCELLANEOUS | |
| ADD'L LEVY | | | |
| BID AMOUNT | 55,000.00 | TOTAL DEBT AND INTEREST | \$45,424.82 |
| RETURNS/DEPUTIZE | | | |
| COPIES | 15.00 | COSTS: | |
| | 5.00 | ADVERTISING | 882.30 |
| BILLING/PHONE/FAX | 5.00 | TAXES - COLLECTOR | 846.57 |
| CONTINUED SALES | | TAXES - TAX CLAIM | |
| MISCELLANEOUS | | DUE | |
| TOTAL SHERIFF COSTS | \$1,344.52 | LIEN SEARCH | 100.00 |
| | | ACKNOWLEDGEMENT | 5.00 |
| | | DEED COSTS | 2,787.38 |
| | | SHERIFF COSTS | 1,344.52 |
| | | LEGAL JOURNAL COSTS | 144.00 |
| | | PROTHONOTARY | 141.00 |
| | | MORTGAGE SEARCH | 40.00 |
| | | MUNICIPAL LIEN | |
| DEED COSTS: | | | |
| ACKNOWLEDGEMENT | 5.00 | TOTAL COSTS | \$6,290.77 |
| REGISTER & RECORDER | 30.00 | | |
| TRANSFER TAX 2% | 2,757.38 | | |
| TOTAL DEED COSTS | \$2,787.38 | | |

89,575.17 to Commonwealth of PA on Tax

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

CHESTER A. HAWKINS, Sheriff

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

For delivery information visit our website at www.usps.com

WASHINGTOM D.C. MAIL USE

| | | |
|---|---------|------------------|
| Postage | \$ 0.63 | 0830 |
| Certified Fee | \$2.40 | 07 |
| Return Receipt Fee (Endorsement Required) | \$1.85 | Postmark Here |
| Restricted Delivery Fee (Endorsement Required) | \$0.00 | |
| Total Postage & Fees | \$ 4.88 | 01/18/2006 |

| | |
|------------------------------------|--|
| Sent To | UNITED STATES OF AMERICA |
| Street, Apt. No., or PO Box No. | ATTORNEY GENERAL |
| City, State, Zip+4 | C/O DEPARTMENT OF JUSTICE 10TH AND CONSTITUTION BLVD N.W., ROOM 440 WASHINGTON, DC 20530 |
| PS Form 3800, June 2002 | |
| See Reverse for Instructions | |

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

A. Signature *John H. White* Agent
 Addressee

B. Received by *John H. White* C. Date of Delivery

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

1. Article Addressed to:

UNITED STATES OF AMERICA
 ATTORNEY GENERAL
 C/O DEPARTMENT OF JUSTICE
 10TH AND CONSTITUTION BLVD N.W., ROOM 440
 WASHINGTON, DC 20530

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

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number
(Transfer from service label)
 PS Form 3811, February 2004

Domestic Return Receipt
 102595-02-M-1540

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

PRINTED MAIL USE

2522 5000 0600 PS Form 3800, June 2002

| | | |
|---|---------|------------------|
| Postage | \$ 0.63 | 0831 |
| Certified Fee | \$ 2.41 | 07 |
| Return Receipt Fee (Endorsement Required) | \$ 1.85 | Postmark Here |
| Restricted Delivery Fee (Endorsement Required) | \$ 0.10 | |
| Total Postage & Fees | \$ 4.88 | 01/18/2006 |

UNITED STATES OF AMERICA
U.S. ATTORNEY OFFICE
ROOM 633
Street, Apt. No.:
or PO Box No.
City, State, Zip: 15219
U.S. COURTHOUSE AND POST OFFICE
PITTSBURGH, PA 15219
or Instructions

PS Form 3800, June 2002

UNDER: 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.

Article Addressed to:

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X - Ken Agent
 Addressee

B. Received by (Printed Name) *- Ken* C. Date of Delivery
1/18/06

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

UNITED STATES OF AMERICA
U.S. ATTORNEY OFFICE
ROOM 633
U.S. COURTHOUSE AND POST OFFICE
PITTSBURGH, PA 15219

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

4. Restricted Delivery? (Extra Fee) Yes

Article Number **7005 0390 0003 7235 2442**
Transfer from service label

Form 3811, February 2004 Domestic Return Receipt 10595-02-M-1540

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to Keystone National
Bank

Plaintiff(s) No. 02-994-CD
vs.

PRAECIPE FOR SATISFACTION

JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA

Defendant(s) FILED ON BEHALF OF
Plaintiff(s)

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA ID#68013
DEBORAH R. ERBSTein, ESQUIRE
PA ID#86470
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100
BERNSTEIN FILE NO. RP001374

NOTICE

THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

FILED *Ad 87.00 Atty
m/10:45 am UN
Notice
Cert of sat issued
JUL 20 2006 to Atty Gibson*

William A. Shaw
Prothonotary

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
To KEYSTONE NATIONAL
BANK,

Plaintiff(s)

vs.

Civil Action No. 02-994-CD

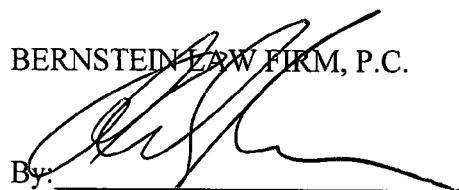
JOSEPH G PANNETTE, individually
and as Surviving spouse of
JANET L. PANNETTE, Deceased and
the UNITED STATES OF AMERICA

Defendant(s)

PRAECIPE FOR SATISFACTION OF JUDGMENT

At the request of the undersigned attorneys for the Plaintiff, you are directed to satisfy the
above-captioned Judgment.

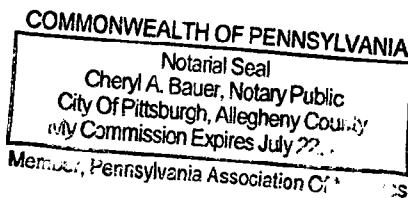
BERNSTEIN LAW FIRM, P.C.

By: 
Attorneys for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

BERNSTEIN FILE NO: RP001374

Sworn to and subscribed
before me this 17th
day of July, 2006

Cheryl A. Bauer
Notary Public



FILED

JUL 20 2006

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

CERTIFICATE OF SATISFACTION OF JUDGMENT

No.: 2002-00994-CD

National City Bank of Pennsylvania
Keystone National Bank

Debt: \$

Vs.

Atty's Comm.:

Joseph G. Pannette
Janet L. Pannette
United States of America

Interest From:

Cost: \$7.00

NOW, Thursday, July 20, 2006, directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 20th day of July, A.D. 2006.



Prothonotary

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

NATIONAL CITY BANK OF PENNA

Type of Case - CIVIL

Plaintiff

994-2002-CD

vs.

Type of Pleading - PETITION
TO WITHDRAW APPEARANCE
AS COUNSEL

JOSEPH G. PANNETTE, ET AL.

Defendant(s)

Filed on Behalf of - DEFENDANT

Filed by:

PATRICK LAVELLE, ESQ.
Pa. I.D. #85537

Patrick Lavelle Esq.
25 E. Park Ave.
Suite #4
DuBois, PA 15801
(814) 371-2232

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

FILED 1CC
m/11/2006
SEP 29 2006
Atty Lavelle

SEP 29 2006

Attest.

William A. Shaw
Prothonotary/
Clerk of Courts

Boyle
SEP 29 2006
William A. Shaw
Prothonotary/Clerk of Courts

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

NATIONAL CITY BANK OF PENNA

Plaintiff

vs.

994-2002-CD

JOSEPH G. PANNETTE, ET AL.

Defendant(s)

PETITION TO WITHDRAW APPEARANCE AS COUNSEL

AND NOW comes PATRICK LAVELLE, Esq., counsel for the defendant in the above captioned case, and files the within stated Petition to Withdraw Appearance as Counsel pursuant to *Pa. R.C.P., No. 1012(e)(1)*, averments in support of which are as follows:

1. Petitioner entered his appearance in this case through the filing of a Motion to Stay Execution and Motion to Set Aside Writ on February 25, 2005.
2. Petitioner has represented the defendant in all phases of this case to date.
3. Numerous attempts have been made to contact the defendant both through mailings at his last known business and home addresses, and telephone calls to his business and his residence. To date, the defendant has not responded to any such attempts by counsel to contact him.
4. Counsel has attempted to contact the defendant through messages relayed to him by his son-in-law and business partner, without success.
5. Defendant's last known business address is:

Joseph G. Pannette
101 N. Main St.

DuBois, PA. 15801

6. Correspondence sent to this address on 9/9/2006 was returned to the petitioner by the Post Office noting the addressee had moved and left no forwarding address.

7. Defendant's last known home address is:

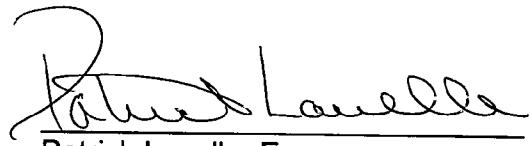
Joseph G. Pannette
470 Treasure Lake
DuBois, PA. 15801

8. To the best of petitioner's current knowledge, the defendant still resides at the Treasure Lake address.

9. Due to the fact that the defendant refuses to cooperate with counsel, or otherwise communicate with counsel, Petitioner avers that he is unable to adequately represent the defendant and should withdraw as counsel of record.

WHEREFORE, Petitioner prays that this honorable court will issue a rule to show cause, and schedule a hearing on matter.

Respectfully Submitted,



Patrick Lavelle
Patrick Lavelle, Esq.

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

NATIONAL CITY BANK OF PENNA.

Plaintiff

JOSEPH G. PANNETTE, ET AL.

994-2002-CD

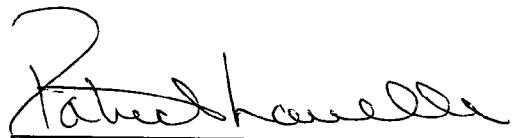
VS.

Defendant(s)

CERTIFICATE OF SERVICE

By my signature appearing below, I hereby certify that on the 28th day of
September, 2006, I served a copy of the foregoing Petition to Withdraw as
Counsel, by mailing same via first class mail, postage prepaid to the following:

Jerry Pannette
470 Treasure Lake
DuBois, PA 15801



Patrick Lavelle, Esq.

OK

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

NATIONAL CITY BANK OF PENNA

Plaintiff

vs.

994-2002-CD

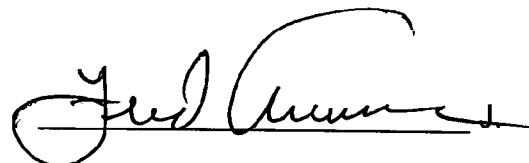
JOSEPH G. PANNETTE, ET AL.

Defendant(s)

ORDER

AND NOW, this 4th day of Oct, 2006, upon consideration of the foregoing Petition to Withdraw as Counsel, it is hereby ORDERED that (a) a Rule is issued upon the defendant to show cause why the petitioner is not entitled to the relief requested, and (b) said rule is returnable and a hearing on the matter shall be held on the 27th day of October, 2006, at 11:00 A.M., in Courtroom No. 1 of the Clearfield County Courthouse.

BY THE COURT



FILED
0/11/06 LM
OCT 05 2006
cc Atty Lavelle
©

William A. Shaw
Prothonotary/Clerk of Courts

FILED

OCT 05 2006

DATE: 10-5-2006

William A. Shaw
Prothonotary/Clerk of Courts

You are responsible for serving all appropriate parties.

The Prothonotary's office has provided service to the following parties:

Plaintiff(s) Plaintiff(s) Attorney Other

Defendant(s) Defendant(s) Attorney

General Instructions:

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

NATIONAL CITY BANK OF PA. : :

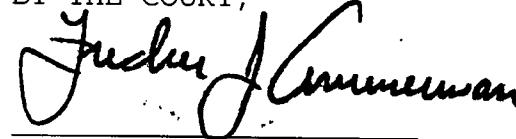
VS. : NO. 02-994-CD

JOSEPH G. PANNETTE, et al. : :

O R D E R

AND NOW, this 27th day of October, 2006, this being the date set for argument on the Petition to Withdraw as Counsel; with the Court noting that the Defendant, Joseph G. Pannette, has not appeared, it is the ORDER of this Court that the petition be and is hereby granted. Patrick Lavelle, Esquire, is withdrawn as counsel for the Defendant.

BY THE COURT,


Judge J. Cunningham

President Judge

FILED
01/12/2006
OCT 31 2006
william A. Shaw
Secretary/Clerk of Courts
Icc: USA
US Post Office & Courthouse
7th & Grant Streets
Pittsburgh, PA 15219
Icc: Joseph Pannette
470 Treasure Lake
DeBois, PA 15881
Icc: Gibson
Lavelle
Icc: Pannette
Icc: Pannette
Icc: Pannette

FILED

OCT 3 1 2006

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 10/31/06

You are responsible for serving all appropriate parties.

X The Prothonotary's Office has provided service to the following parties:
X Plaintiff(s) X Plaintiff(s) Attorney _____
 Plaintiff(s) Attorney _____ Other _____
X Defendant(s) X Defendant(s) Attorney _____
J. Powell; USA
Special Instructions:

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

NATIONAL CITY BANK OF PA.
Plaintiff

v.

No. 02-994-CD

JOSEPH G. PANNETTE, et al.
Defendant

Type of Pleading: **Praecipe for
Withdraw of Appearance**

Filed on Behalf of: **Defendant**

Filed By:

**Patrick Lavelle, Esq.
PA ID# 85537
25 East Park Ave.
Suite #4
DuBois, PA. 15801
(814) 371-2232**

FILED
M 12:00 pm
NOV - 3 2006 *copy to c/a*
W.A. Lavelle
UP

William A. Shaw
Prothonotary/Clerk of Courts

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

NATIONAL CITY BANK OF PA.
Plaintiff

v.

No. 02-994-CD

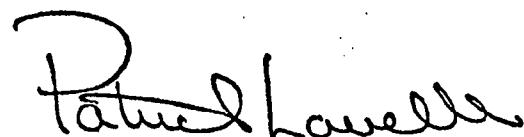
JOSEPH G. PANNETTE, et al.
Defendant

PRAECIPE FOR WITHDRAW OF APPEARANCE

TO THE PROTHONOTARY:

Please withdraw my appearance in the above captioned case on behalf of the Defendant, JOSEPH G. PANNETTE, et al. As per the court's Order dated October 27, 2006.

Respectfully Submitted,



Patrick Lavelle, Esq.
Counsel for the Defendant

Patrick Lavelle
Attorney and Counselor at Law

25 East Park Ave. Suite #4
DuBois, Pennsylvania 15801

Phone: 814-371-2232
Fax: 814-371-4480
Email: lavelleesq@verizon.net

November 2, 2006

William A. Shaw
Clearfield County Prothonotary
230 East Market St.
Clearfield, PA 16830

Re: National City Bank of PA v. Joseph G. Pannette, et al.

Dear Mr. Shaw:

Enclosed please find the original and one (1) copy of the Praecept for Withdraw
of Appearance for the above captioned case. Kindly file the original and date
stamp the copy and mail it back to us in the envelope provided.

If you have any questions, please give us a call here at the office.

Sincerely,



Patrick Lavelle, Esq.

Enclosures

PL/lc