

02-994-CD

National City Bank al vs Joseph Pannett al

02

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

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	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	No Judge
08/26/2002	X Sheriff Return, Papers served on Defendant(s). So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm	No Judge
	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	No Judge
09/09/2002	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	No Judge
09/10/2002	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	John K. Reilly Jr.
04/25/2003	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)	John K. Reilly Jr.
	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.	John K. Reilly Jr.
06/27/2003	X Verification Of Service Of Notice Of Sale To Defendant And Lien Creditors. filed by s/Cheryl A. Bauer, Legal Assistant no cc	John K. Reilly Jr.
10/21/2003	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	John K. Reilly Jr.
10/18/2004	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)	John K. Reilly Jr.
	X Praecipe to Reissue Writ of Execution in Mortgage Foreclosure 1 CC Shff. & 6 Writs w/Desc.	John K. Reilly Jr.
11/15/2004	X Amended Affidavit Pursuant to Rule 3129.1, on behalf of Plaintiff, filed by s/Bernstein Law Firm, 1CC to Atty	John K. Reilly Jr.
02/24/2005	X Verification of Service of Notice of Sale to Defendant and Lien Creditors, filed by s/ Cheryl A. Bauer, Legal Assistant. No CC	Fredric Joseph Ammerman
02/25/2005	X Motion for Stay of Execution, and Motion to Set aside Writ filed by Atty. Lavelle. 2 CC to Atty.	John K. Reilly Jr.
	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.

## Civil Other

Date		Judge
12/20/2002	✓ Motion for Protective Order, filed by s/Jeffrey S. DuBois Three CC Attorney DuBois	Fredric Joseph Ammerman
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	Fredric Joseph Ammerman
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	Fredric Joseph Ammerman
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	Fredric Joseph Ammerman
	✓ 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	Fredric Joseph Ammerman
04/09/2003	✓ Miscellaneous Payment: Subpoena Paid by: Gates, Andrew Receipt number: 1858507 Dated: 04/09/2003 Amount: \$6.00 (Cash)	Fredric Joseph Ammerman
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)	Fredric Joseph Ammerman
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	Fredric Joseph Ammerman
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	Fredric Joseph Ammerman
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	Fredric Joseph Ammerman
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.	Fredric Joseph Ammerman
09/22/2003	✓ Motion for Post-Trial Relief filed by Atty. DuBois. 4 CC to Atty. Dubois	Fredric Joseph Ammerman
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	Fredric Joseph Ammerman
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	Fredric Joseph Ammerman
10/07/2003	✓ Filed: Bill of Costs by Atty. Gates. No cc.	Fredric Joseph Ammerman
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	Fredric Joseph Ammerman
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)	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 now, 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.	Fredric Joseph Ammerman
03/02/2005	X Filing: Praecipe for Reissuance of Amended Writ of Execution Paid by: 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	Fredric Joseph Ammerman
03/04/2005	X Order, NOW, this 3rd day of March, 2005, it is the ORDER of this Court as 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	Fredric Joseph Ammerman
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, 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	Fredric Joseph Ammerman
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.	Fredric Joseph Ammerman

## Civil Other

Date		Judge
10/20/2003	✓PRAECIPE, for entry of final judgment in favor of the Plaintiffs and against 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	Fredric Joseph Ammerman
02/06/2004	✓Appeal Docket Sheet, Superior Court Number 1903 WDA 2003, filed.	Fredric Joseph Ammerman
02/11/2004	✓Certified Mail Receipt #7002 3150 0000 7855 1277 filed.	Fredric Joseph Ammerman
02/17/2004	✓Domestic Return Receipt #7002 3150 000 7855 1277 filed.	Fredric Joseph Ammerman
03/31/2004	✓Transcript of Proceedings, Civil NonJury Trial, Day One	Fredric Joseph Ammerman
	✓Transcript of Proceedings, Civil NonJury Trial, Day Two of Three	Fredric Joseph Ammerman
	✓Transcript of Proceedings, Civil NonJury Trial, Day Three of Three	Fredric Joseph Ammerman
	✓Exhibits to Civil NonJury Trial, Days One-Three, filed.	Fredric Joseph Ammerman
04/01/2004	✓Receipt For Case Superior Court. filed.	Fredric Joseph Ammerman
09/03/2004	✓Petition to Remove Real Estate from Public Tax Dale List filed by Atty. Gates. 2 CC to Atty.	Fredric Joseph Ammerman
09/07/2004	✓Certificate of Service of Petition to Remove filed by Atty. Gates. No cc.	Fredric Joseph Ammerman
02/08/2005	✓Certificate of Contents of Remanded Record and Notice of Remand, filed. copy to Superior Court.	Fredric Joseph Ammerman
	✓Order: Appeal from the Judgment entered October 20, 2003, Memorandum, Judgment Affirmed. s/ Joyce, Bender and Bowes, JJ.	Fredric Joseph Ammerman
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.J. Two CC Attorney Gates, DuBois One CC Jerry Lewis-PO Box 183, Smoke Run, PA 16881	Fredric Joseph Ammerman
02/16/2005	✓Emergency Petition for Special relief filed by atty. DuBois, 3 CC to Atty.	Fredric Joseph Ammerman
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	Fredric Joseph Ammerman
02/25/2005	✓Motion for Continuance, filed by Atty. DuBois 2 Cert. Copies.	Fredric Joseph Ammerman
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	Fredric Joseph Ammerman
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	Fredric Joseph Ammerman

Date: 11/17/2005

Clearfield County Court of Common Pleas

User: LBENDER

Time: 12:08 PM

ROA Report

Page 1 of 1

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 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	Fredric Joseph Ammerman
11/15/2005	✓ 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: /s/ Fredric J. Ammerman, P. Judge. 3CC Atty Gibson.	Fredric Joseph Ammerman

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 REPORT

Nov. 8 '05 10:42

02-1271

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

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

JOSEPH G. PANNETTE  
Surviving spouse of JANET L. PANNETTE (xx)  
470 TREASURE LAKE  
DUBOIS, PA 15801

- ☒ 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

NOTICE OF JUDGMENT OR ORDER

TO: ☐ Plaintiff  
☒ Defendant  
☐ Garnishee

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

JOSEPH G. PANNETTE  
470 TREASURE LAKE  
DUBOIS, PA 15801

- (xx) 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.  
(xx) 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. PANNETTE, individually and  
As surviving spouse of JANET L. PANNETTE,  
Deceased AND THE UNITED STATES OF  
AMERICA

Defendants

**IMPORTANT NOTICE**

TO: JOSEPH G. PANNETTE ,  
Surviving spouse of JANET L. 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

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 Praeipie 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.



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FILED

AUG 26 2002

M 11:45 / atty Wilson, pd  
William A. Shaw  
Prothonotary

20.00

Cl. notes to Dgs. J. H. Bennett +  
J. H. Bennett

Stat. to atty.

J. H. Bennett



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 OHIO BANK

PENNSYLVANIA successor in

Interest to KEYSTONE NATIONAL BANK

Plaintiff

Civil Action No. 02-994-CD

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

Civil Action No. 02-994-CD

Defendants

**PRECEPTE FOR JUDGMENT**  
**NOTICE OF JUDGMENT OR ORDER**

To the Prothonotary:

TO: ( ) Plaintiff

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

JOSEPH G. PANNETTE Complaint

Surviving spouse of JANET L. PANNETTE (xx)

470 TREASURE LAKE 8/7/02

DUBOIS, PA 15801 corporate advances through 8/7/02

entered against you on August 2, 2002.

Assumpsit Judgment in the amount

of \$46,578.88 plus costs.

Trespass Judgment in the amount

of \$ plus costs.

TOTAL

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

I hereby certify that appropriate Notices of Default will be filed in accordance with PA R.C.P. 237.1 on the dates indicated on the Notices.

license and/or registration will be suspended by the Department of

Transportation, Bureau of Traffic

Safety, Harrisburg, PA 17104, P.C.

(xx) Entry of Judgment of

( ) Court Order

By: ( ) Non-Pro

Attorney: ( ) Confession

1133 P (x) Default

Pittsburgh (x) Verdict

(412) 4 (5) Arbitration

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

Defendant: 470 Treasure Lake DuBois, PA 15801 Prothonotary

By: *Willie L. Lister*  
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

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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,**

  
by Mary Ann Hamr  
Chester A. Hawkins  
Sheriff 

**FILED**

AUG 26 2002

William A. Shaw  
Prothonotary

CP

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

**FILED**

SEP 09 2002

m/11:00/1cc atty .  
William A. Shaw Gibson  
Prothonotary  
Gibson  
Gibson

**ORIGINAL**

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  
7<sup>th</sup> 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

CONSENT JUDGMENT

William A. Shaw  
Prothonotary

AND NOW, to wit, this 10<sup>th</sup> 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.

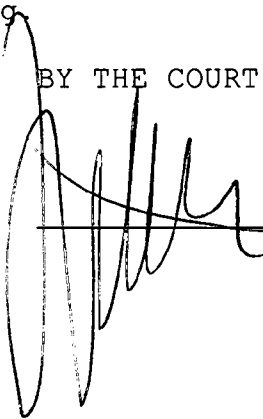
It is further ORDERED, ADJUDGED and DECREED that defendant, United States of America, shall be notified by plaintiff of the date, time and place scheduled for any sheriff's sale of the real property of the aforesaid defendant; that the United States of America shall be entitled to payment from the proceeds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



LORI A. GIBSON, ESQ.  
Counsel for Plaintiff



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

**FILED**

SEP 10 2002

01/29/11 *Kathy Gibson*  
William A. Shaw  
Prothonotary *W*

## Prethentary

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. **02-994-00**  
COMPLAINT IN MORTGAGE FORECLOSURE

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

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  
0/11:34/att  
William A. Shaw  
Prothonotary  
Subson  
per 80.00  
1cc 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. PANNETTE, individually, AND  
as surviving spouse of JANET L. PANNETTE,  
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 Clearfield 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 Defendant§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**

Department of the Treasury - Internal Revenue Service

Form 668 (Y)

519

Rev. January 1991)

## Notice of Federal Tax Lien Under Internal Revenue Laws

strict

Serial Number

For Optional Use by Recording Office

Pittsburgh, PA

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 this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer JOSEPH A &amp; JANET PANNETTE

Residence 470 TREASURE LAKE  
DU BOIS, PA 15801

**IMPORTANT RELEASE INFORMATION:** With respect to each assessment listed below, unless notice of 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).

Kind of Tax (a)	Tax Period Ended (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (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 Clerk

25-01-0000

(NOTE: Certificate of officer authorized by law to take acknowledgments is not essential to the validity of Notice of Federal Tax Lien  
Rev. Rul. 71-485, 1971-2 C.B. 409)

FILED

MAR 17 1994

William A. Shaw

Prothonotary

18

EXHIBIT



4 (Y)(c)

October 2000

## Notice of Federal Tax Lien

1. 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 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.

2. Name of Taxpayer: JOSEPH G & JANET PANNETTE

3. Address: TREASURE LAKE  
DUBOIS, PA 15801-9010

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

1. Amount of Tax (a)	2. Tax Period Ending (b)	3. Identifying Number (c)	4. Date of Assessment (d)	5. Last Day for Refiling (e)	6. Unpaid Balance of Assessment (f)
1040	12/31/1993	200-30-5610	11/28/1994	12/28/2004	10432.83
1040	12/31/1994	200-30-5610	11/27/1995	12/27/2005	13430.58
1040	12/31/1995	200-30-5610	11/25/1996	12/25/2006	27515.82
1040	12/31/1996	200-30-5610	11/17/1997	12/17/2007	3658.41

7. Signature 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. ADLINGTON

Title  
Revenue Officer  
(724) 382-6543

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

OF

Form 668 (7)(c) (Rev. 10-00)  
CAT 10-0025X

FILED

MAR 12 2001  
11:38 AM  
William A. Shaw  
Prothonotary

626.00

10018

01:350:00

12

n 668 (Y)(c)  
October 2000)

Department of the Treasury - Internal Revenue Service

## Notice of Federal Tax Lien

02-431-CD

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 refilled 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 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

FILED

, on this,

the 12th day of March, 2002.

MAR 22 2002

pd 25

11:00 a.m.  
William A. Shaw  
Prothonotary

Signature

BY ROBERT ALLINGHAM

Title  
REVENUE OFFICER  
(724) 282-0545

EXHIBIT

23-11-1913

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax Lien  
Rev. Rul. 71-486, 1971-2 C.B. 409)

PAGE 1 OF 1

Form 668 (Y)(c) (Rev. 10-00)  
CAT. NO 80025X

Part 1 - Kept By Recording Office

Department of the Treasury - Internal Revenue Service

668 (Y)(c)

October 2000)

## Notice of Federal Tax Lien

BUSINESS/SELF EMPLOYED AREA #3 Unit Phone: (412) 395-5285	Serial Number 230177451	For Optional Use by Recording Office  01-1176-CD  <b>FILED</b> JUL 20 2001 William A. Shaw Prothonotary
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 JANET PANNETTE		
Address 470 TREASURE LK DUBOIS, PA 15801-9010		
<b>IMPORTANT RELEASE INFORMATION:</b> For each assessment listed below, unless notice of the lien is refilled 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).		

Id 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

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

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

06th day of July, 2001.

Signature for R. ALLINGHAM	Title Revenue Officer (724) 282-0545	01-1913 <b>EXHIBIT</b>
-------------------------------	--	---------------------------

 (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

Form 850(Y)(c) (Rev. 10-00) PAGES

CAT. NO 60025X

Department of the Treasury - Internal Revenue Service

Form 668 (Y)(c)

Rev. October 2000

## Notice of Federal Tax Lien

Area: MAIL BUSINESS/SELF EMPLOYED AREA #3 Main Unit Phone: (412) 395-5265	Serial Number 230177729	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 refilled 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 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) 782-10545

EXHIBIT

/23-01-191

(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

OF

Form 668 (Y)(c)

PAGES

Rev. 10-00  
CAT. NO 60025X

Form <b>668 (Y)</b> (Rev. January 1991)	519	Department of the Treasury - Internal Revenue Service
<b>Notice of Federal Tax Lien Under Internal Revenue Laws</b>		

District <b>Pittsburgh, PA</b>	Serial Number <b>259401882</b>	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**  
G3 63

Residence **470 TREASURE LAKE  
DU BOIS, PA 15801**

**FILED**

**MAR 17 1994**

*11:00 am*  
**William A. Shay**  
Prothonotary

**IMPORTANT RELEASE INFORMATION:** With respect to each assessment listed below, unless notice of lien is refilled 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 Refiling (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, 19 94.

Signature <b>for Carole Miller</b>	Title <b>EXHIBIT</b>
---------------------------------------	-------------------------

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

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

Part 1 - Kept By Recording Office

Recorded

Number

Mortgage

Page

Vol.

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

To

KEYSTONE NATIONAL BANK

Amount \$ 160,000.00

Premises  
Section 2, Lot 98, Township  
Lake

1373 PAGE 185

FERRARO & YOUNG  
ATTORNEYS AT LAW  
608 MAIN STREET  
BRIDGEWAY, PA 15074

# MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 8, 1990, by the Mortgagor, JOSEPH C. PANNETTE & JANET L. PANNETTE, his wife, 570 TREASURE LAKE, DuBois, PA ("Borrower"), to the Lender, KEYSTONE NATIONAL BANK, 100 North Brady Street, DuBois, PA 15801, which is organized and existing under the laws of Pennsylvania and whose address is 100 North Brady Street, DuBois, PA 15801. Borrower owes Lender the principal sum of ONE HUNDRED THOUSAND and no/100ths (\$100,000.00) 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: 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. 186, 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, PA 15801 (City)  
Pennsylvania (State) ("Property Address"),  
(to Case)

"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."

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

PENNSYLVANIA—Single Family—FHA/VA/USMC UNIFORM INSTRUMENT

EXHIBIT

Form 3039 12/83

PAGE

OF

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 household 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 of applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest on 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 dates 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 household 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 foreclosure 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 that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, 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 charges shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded the 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 17.

14. **Notice.** 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 to 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 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 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.

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 covenants or agreements; (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.



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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 (but 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.

*Willie G. Allen*  
 as to John

*Joseph C. Pannette* (Seal)  
 Joseph C. Pannette  
*Janet L. Pannette* (Seal)  
 Janet L. Pannette

COMMONWEALTH OF PENNSYLVANIA, JEFFERSON County ss:

On this, the 8th day of November, 1990, before me, a Notary Public, the undersigned officer, personally appeared JOSEPH C. PANNETTE and JANET L. PANNETTE, his wife, known to me (or satisfactorily proven) to be the person whose names are subscribed to the within instrument and acknowledged that they executed the same for the purposes 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 party is 200 North Brady Street, DuBois, PA 16801.

*R. Edward Jensen*

RECORDED in the Office for Recording of Deeds in and for Clearfield County, Pa. No. 1373 Page 188  
 Date 11-8-90 Recorder Michael R. Lytle

CLEARFIELD COUNTY  
 ENTERED OF RECORD 11-8-90  
 TIME 11:33 AM  
 BY R. Edward Jensen  
 PPS 1380  
 Michael R. Lytle, Recorder

My Commission Expires  
 First Monday in January, 1992

Entered of Record Nov 8 1990 11:33am Michael R. Lytle, Recorder

## NOTE

4-7960

November 8, 1999

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.

I understand 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, 1999. 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 exceeded 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.

MULTISTATE FIXED RATE NOTE—Single Family—FHMA/FHLMC UNIFORM INSTRUMENT

EXHIBIT 3

Form 3200 12/93

PAGE 1 OF 2 PAGES

NO. 7642 P. 2

MAY 20 2002 2:53PM NATIONAL CITY

## 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 these 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 G. Pannetta

(Seal)  
Borrower

  
Janet L. Pannetta

(Seal)  
Borrower

(Seal)  
Borrower

[Sign Original Only]

# National City<sup>®</sup> 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 INMEDITAMENTE 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  
 139-143 Carlisle St  
 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) 623-7187

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 18814  
 (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**

Acom 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  
 Trevoise Corporate Center  
 4606 Street Road  
 Trevoise PA 19047  
 (215) 563-5665

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  
 Warminster 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  
917 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 1325  
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 Opport Cabinet of Schuylkill Co  
225 N. Centre Street  
Pottsville, PA 17901  
(570) 622-1995  
FAX (570) 622-0429

Commission on Econ Optunity 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) 724-5252  
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

#### **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

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) 724-5252  
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

#### **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) 724-5252  
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) 836-8840  
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

Urban League of Metropolitan  
Harrisburg  
N. 6th Street  
Harrisburg, PA 17101  
(717) 234-5925  
FAX (717) 234-9459

YWCA of Carlisle  
301 G Street  
Carlisle, PA 17013  
(717) 243-3818  
FAX (717) 731-9589

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

Adams County Housing Authority  
139-143 Carlisle St.  
Gettysburg, PA 17325  
(717) 334-1518  
FAX (717) 334-8326

**DAUPHIN 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  
(717) 234-5925  
FAX (717) 234-9459

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

**DELAWARE COUNTY**  
Acom 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

CCCS of Delaware Valley  
1515 Market Street-Suite 1325  
Philadelphia, PA 19107  
(215) 563-5665  
FAX (215) 864-2666

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

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

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

Philadelphia Council For Community  
Adv  
100 North 17th Street  
Suite 600  
Philadelphia, PA 19103  
(215) 567-7803  
FAX (215) 963-9941

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

American Red Cross of Chester  
1729 Edgmont Avenue  
Chester, PA 19013  
(610) 874-1484

CCCS of Delaware Valley  
280 North Providence Road  
Media, PA 19063  
(215) 563-5665

ACCI  
175 Strafford Ave, Suite 1  
Wayne PA 19087  
(610) 971-2210  
FAX (610) 687-7860

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

Northern Tier Community Action Corp  
P.O. Box 389  
135 West 4th Street  
Emporium, PA 15834  
(814) 486-1161  
FAX (814) 486-0825

**ERIE COUNTY**  
Booker T. Washington Center  
1720 Holland Street  
Erie, PA 16503  
(814) 453-5744  
FAX (814) 453-5749

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

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

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

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

Fayette Co. Community Action  
Agency, Inc.  
137 North Beeson Avenue  
Uniontown, PA 15401  
(724) 437-6050 OR 1-800-427-INFO

FAX (412) 437-4418  
Tableland Services Inc.  
131 North Center Avenue  
Somerset, PA 15501  
(814) 445-9628  
FAX (814) 443-3690

CCCS Of Western PA  
199 Edison Street  
Uniontown PA 15401  
(724) 439-8939

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

**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

**FRANKLIN COUNTY**  
Financial Services Unlimited  
31 West 3rd Street  
Waynesboro, PA 17268  
(717) 762-3285

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

CCCS of Western Pennsylvania, Inc.  
912 South George Street  
York, PA 17403  
(717) 846-4176

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

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

Urban League of Metropolitan Hbg  
2107 N. 6th Street  
Harrisburg, PA 17101  
(717) 234-5925  
FAX (717) 234-9459

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

Adams County Housing Authority  
139-143 Carlisle St.  
Gettysburg, PA 17325  
(717) 334-1518  
FAX (717) 334-8326

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

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

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

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

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

Community Action Southwest  
22 West High Street  
Waynesburg, PA 15370  
(724) 852-2893  
FAX (412) 627-7713

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

**HUNTINGDON COUNTY**  
Bedford-Fulton Housing Services  
RD 1, Box 384  
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

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

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

Indiana Co. Community Action Program  
827 Water Street, Box 187  
Indiana, PA 15701  
(724) 465-2657  
FAX (412) 465-5118

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

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

**JEFFERSON 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.  
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<sup>®</sup> 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 INMEDITAMENTE 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  
 139-143 Carlisle St  
 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 (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) 462-9952

**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 (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) 623-7187

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) 238-3669

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**

Acom 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  
 Trevoise Corporate Center  
 4606 Street Road  
 Trevoise 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  
 Warminster 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  
917 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 1325  
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 (610) 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 Opport Cabinet of Schuylkill Co  
225 N. Centre Street  
Pottsville, PA 17901  
(570) 622-1995  
FAX (570) 622-0429

Commission on Econ Opportunity 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) 724-5252  
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

**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

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) 724-5252  
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

**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) 724-5252  
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

Urban League of Metropolitan  
Harrisburg  
N. 6th Street  
Harrisburg, PA 17101  
(717) 234-5925  
FAX (717) 234-9459

YWCA of Carlisle  
301 G Street  
Carlisle, PA 17013  
(717) 243-3818  
FAX (717) 731-9589

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

Adams County Housing Authority  
139-143 Carlisle St.  
Gettysburg, PA 17325  
(717) 334-1518  
FAX (717) 334-8326

#### **DAUPHIN 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  
(717) 234-5925  
FAX (717) 234-9459

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

#### **DELAWARE 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

CCCS of Delaware Valley  
1515 Market Street-Suite 1325  
Philadelphia, PA 19107  
(215) 563-5665  
FAX (215) 864-2666

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

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

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

Philadelphia Council For Community  
Adv  
100 North 17th Street  
Suite 600  
Philadelphia, PA 19103  
(215) 567-7803  
FAX (215) 963-9941

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

American Red Cross of Chester  
1729 Edgmont Avenue  
Chester, PA 19013  
(610) 874-1484

CCCS of Delaware Valley  
280 North Providence Road  
Media, PA 19063  
(215) 563-5665

ACCI  
175 Strafford Ave, Suite 1  
Wayne PA 19087  
(610) 971-2210  
FAX (610) 687-7860

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

Northern Tier Community Action Corp  
P.O. Box 389  
135 West 4th Street  
Emporium, PA 15834  
(814) 486-1161  
FAX (814) 486-0825

#### **ERIE COUNTY**

Booker T. Washington Center  
1720 Holland Street  
Erie, PA 16503  
(814) 453-5744  
FAX (814) 453-5749

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

#### **FAYETTE COUNTY**

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

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

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

Fayette Co. Community Action  
Agency, Inc.  
137 North Beeson Avenue  
Uniontown, PA 15401  
(724) 437-6050 OR 1-800-427-INFO

FAX (412) 437-4418  
Tableland Services Inc.  
131 North Center Avenue  
Somerset, PA 15501  
(814) 445-9628  
FAX (814) 443-3690

CCCS Of Western PA  
199 Edison Street  
Uniontown PA 15401  
(724) 439-8939

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

#### **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

#### **FRANKLIN COUNTY**

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

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

CCCS of Western Pennsylvania, Inc.  
912 South George Street  
York, PA 17403  
(717) 846-4176

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

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

Urban League of Metropolitan Hbg  
2107 N. 6th Street  
Harrisburg, PA 17101  
(717) 234-5925  
FAX (717) 234-9459

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

Adams County Housing Authority  
139-143 Carlisle St.  
Gettysburg, PA 17325  
(717) 334-1518  
FAX (717) 334-8326

#### **FULTON COUNTY**

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

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

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

#### **GREENE COUNTY**

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

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

Community Action Southwest  
22 West High Street  
Waynesburg, PA 15370  
(724) 852-2893  
FAX (412) 627-7713

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

#### **HUNTINGDON COUNTY**

Bedford-Fulton Housing Services  
RD 1, Box 384  
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

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

#### **INDIANA COUNTY**

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

Indiana Co. Community Action Program  
827 Water Street, Box 187  
Indiana, PA 15701  
(724) 465-2657  
FAX (412) 465-5118

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

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

#### **JEFFERSON 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.  
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 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<sup>®</sup> 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 INMEDITAMENTE 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  
 138-143 Carlisle St.  
 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 (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) 623-7187

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) 238-3669

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  
 Trevoze Corporate Center  
 4606 Street Road  
 Trevoze PA 19047  
 (215) 563-5665

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  
 Warminster 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 1325  
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 Opport Cabinet of Schuylkill Co  
225 N. Centre Street  
Pottsville, PA 17901  
(570) 622-1995  
FAX (570) 622-0429

Commission on Econ Opportunity 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  
(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) 828-3144

17 Crafton Street  
Wellsboro, PA 16901  
(570) 724-5252  
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

**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

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) 724-5252  
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

**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) 724-5252  
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

**Urban League of Metropolitan Harrisburg**  
N. 6th Street  
Harrisburg, PA 17101  
(717) 234-5925  
FAX (717) 234-9459

**YWCA of Carlisle**  
301 G Street  
Carlisle, PA 17013  
(717) 243-3818  
FAX (717) 731-9589

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

**Adams County Housing Authority**  
139-143 Carlisle St.  
Gettysburg, PA 17325  
(717) 334-1518  
FAX (717) 334-8326

**DAUPHIN 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  
(717) 234-5925  
FAX (717) 234-9459

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

**DELAWARE COUNTY**  
**Acom 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

**CCCS of Delaware Valley**  
1515 Market Street-Suite 1325  
Philadelphia, PA 19107  
(215) 563-5665  
FAX (215) 864-2666

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

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

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

**Philadelphia Council For Community Adv**  
100 North 17th Street  
Suite 600  
Philadelphia, PA 19103  
(215) 567-7803  
FAX (215) 963-9941

**Community Devel Corp of Frankford**  
Group Ministry  
4620 Grisco Street  
Philadelphia, PA 19124  
(215) 744-2990  
FAX (215) 744-2012

**American Red Cross of Chester**  
1729 Edgmont Avenue  
Chester, PA 19013  
(610) 874-1484

**CCCS of Delaware Valley**  
280 North Providence Road  
Media, PA 19063  
(215) 563-5665

**ACCI**  
175 Strafford Ave, Suite 1  
Wayne PA 19087  
(610) 971-2210  
FAX (610) 687-7860

**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

**Northern Tier Community Action Corp**  
P.O. Box 389  
135 West 4th Street  
Emporium, PA 15834  
(814) 486-1161  
FAX (814) 486-0825

**ERIE COUNTY**  
**Booker T. Washington Center**  
1720 Holland Street  
Erie, PA 16503  
(814) 453-5744  
FAX (814) 453-5749

**Greater Erie Community Action Committee**  
18 West 9th Street  
Erie, PA 16501  
(814) 450-4581  
FAX (814) 456-0161

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

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

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

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

**Fayette Co. Community Action Agency, Inc.**  
137 North Beeson Avenue  
Uniontown, PA 15401  
(724) 437-6050 OR 1-800-427-INFO

FAX (412) 437-4418  
**Tableland Services Inc.**  
131 North Center Avenue  
Somerset, PA 15501  
(814) 445-9628  
FAX (814) 443-3690

**CCCS Of Western PA**  
199 Edison Street  
Uniontown PA 15401  
(724) 439-8939

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

**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

**FRANKLIN COUNTY**  
**Financial Services Unlimited**  
31 West 3rd Street  
Waynesboro, PA 17268  
(717) 762-3285

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

**CCCS of Western Pennsylvania, Inc.**  
912 South George Street  
York, PA 17403  
(717) 846-4176

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

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

**Urban League of Metropolitan Hbg**  
2107 N. 6th Street  
Harrisburg, PA 17101  
(717) 234-5925  
FAX (717) 234-9459

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

**Adams County Housing Authority**  
139-143 Carlisle St.  
Gettysburg, PA 17325  
(717) 334-1518  
FAX (717) 334-8326

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

**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

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

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

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

**Community Action Southwest**  
22 West High Street  
Waynesburg, PA 15370  
(724) 852-2893  
FAX (412) 627-7713

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

**HUNTINGDON COUNTY**  
**Bedford-Fulton Housing Services**  
RD 1, Box 384  
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

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

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

**Indiana Co. Community Action Program**  
827 Water Street, Box 187  
Indiana, PA 15701  
(724) 465-2657  
FAX (412) 465-5118

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

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

**JEFFERSON 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.**  
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

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.

A handwritten signature in blue ink, appearing to read "Phillip J. Cobb", written over a horizontal line.

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.

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

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

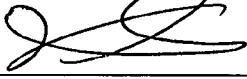
Interest from 8/8/02 to 4/30/03 \$ 2,981.86

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

BERNSTEIN LAW FIRM, P.C.  
  
By: \_\_\_\_\_  
Lori A. Gibson  
Attorney for Plaintiff(s)  
Suite 2200 Gulf Tower  
Pittsburgh, PA 15219  
**BERNSTEIN FILE NO. RP001374**

FILED

Atty pd.  
20:00

3/11/14 ~~BD~~  
APR 25 2003

1 cc orle wnts w/ prop descr.  
to Staff

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 Praecipe 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  
10<sup>th</sup> 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  
10<sup>th</sup> 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 2<sup>nd</sup> Street  
Clearfield, PA 16830

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

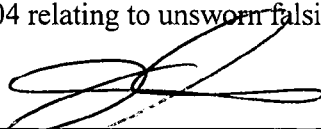
Dubois Area School District  
Administrative Office  
500 Liberty Blvd  
Dubois, PA 15801

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

Child Support Enforcement Agency  
Clearfield County Domestic Relations  
Courthouse, 1 North 2<sup>nd</sup> 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.

A handwritten signature in black ink, consisting of several loops and a long horizontal stroke, positioned above a solid horizontal line.

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

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**

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

VS.

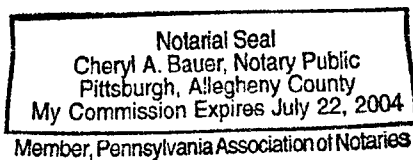
JOSEPH G PANNETTE, individually  
and as Surviving spouse of  
JANET L. PANNETTE, Deceased and  
the UNITED STATES OF AMERICA  
Defendants

COMMONWEALTH OF PENNSYLVANIA )  
(SS:  
COUNTY OF ALLEGHENY )

  
Lori A. Gibson, Esquire

Sworn to and subscribed  
before me this 18<sup>th</sup> day  
of April, 2003

Cheryl A Bauer  
Notary Public



**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

COPY

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 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**

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

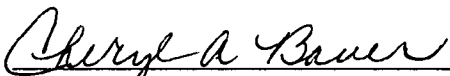
JOSEPH G PANNETTE, individually  
And as Surviving spouse of JANET  
L PANNETTE, deceased and the  
UNITED STATES OF AMERICA

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



7002 2410 0001 3003 6188

<b>U.S. Postal Service™</b> <b>CERTIFIED MAIL™ RECEIPT</b> (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage \$ <u>.37</u>	
Certified Fee <u>2.30</u>	
Return Receipt Fee (Endorsement Required) <u>1.75</u>	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees \$ <u>4.42</u>	
Sent To <u>Joseph G Pannette</u> Street, Apt. No., or PO Box No. <u>470 TREASURE LAKE</u> City, State, ZIP+4 <u>DuBois PA 15801</u>	
PS Form 3800, June 2002 <span style="float: right;">See Reverse for Instructions</span>	

<b>SENDER: COMPLETE THIS SECTION</b> <ul style="list-style-type: none"> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul> <p>1. Article Addressed to:</p> <p style="font-size: 1.2em;">Joseph G Pannette 470 TREASURE LAKE DuBois, PA 15801</p>	<b>COMPLETE THIS SECTION ON DELIVERY</b> <p>A. Signature </p> <p style="text-align: right;"> <input type="checkbox"/> Agent  <input type="checkbox"/> Addressee       </p> <p>B. Received by (Printed Name) _____</p> <p>C. Date of Delivery <u>5-21-03</u></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes          If YES, enter delivery address below: <input type="checkbox"/> No</p> <p>3. Service Type</p> <p> <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>
---	--

7002 2410 0001 3003 6188

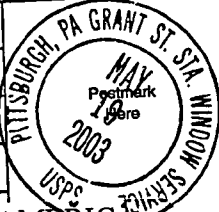
1029 E00E 1000 0142 2002

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

For delivery information visit our website at [www.usps.com](http://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 UNITED STATES OF AMERICA  
Room 633 U.S. COURTHOUSE  
& POST OFFICE  
700 GRANT STREET  
PITTSBURGH, PA 15219

PS Form 3800, June 2002

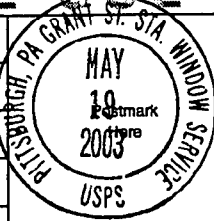
See Reverse for Instructions

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

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

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 Attorney General Dept of Justice  
Street, Apt. No. 1000 Constitution Blvd NW Rm 4400  
City, State, ZIP+4 Washington DC 20530

PS Form 3800, June 2002

See Reverse for Instructions

2. 7002-2410 0001 3003 6201  
PS Form 3811, August 2001

Domestic Return Receipt

102595-01-M-0381

UNITED STATES OF AMERICA  
ROOM 633 U.S. COURTHOUSE  
& POST OFFICE  
700 GRANT STREET  
PITTSBURGH, PA 15219

1. Article Addressed to:

- 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.

**SENDER: COMPLETE THIS SECTION**

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X *George M. Roman* ☐ Agent ☐ Addressee

B. Received by (Printed Name) C. Date of Delivery

*5/20/03*

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

If YES, enter delivery address below:



3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

**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:

Attorney General  
Dept. of Justice  
1000 Constitution Blvd.  
N.W. Room 4400  
Washington, DC 20530

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X *George M. Roman* ☐ Agent ☐ Addressee

B. Received by (Printed Name) C. Date of Delivery

*MAY 22 2003*

Is delivery address different from item 1? ☐ Yes ☐ No

If YES, enter delivery address below:

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. 7002-2410 0001 3003 6201

PS Form 3811, August 2001

Domestic Return Receipt

102595-01-M-0381

Name **Bernstein Law Firm, P.C.**  
 Address **Suite 2200 Gulf Tower**  
**Pittsburgh, PA 15219**  
**(412) 456-8100**

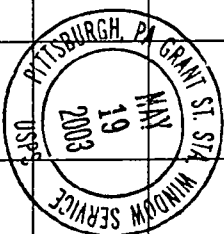
Check type of mail or service:

- ☐ Certified ☐ Recorded Delivery (International)  
☐ COD ☐ Registered  
☐ Delivery Confirmation ☐ Return Receipt for Merchandise  
☐ Express Mail ☐ Signature Confirmation  
☐ Insured

Affix Stamp Here  
 (If issued as a certificate of mailing, or for additional copies of this bill) Postmark and Date of Receipt

1753 U.S. POSTAGE  
 9864 \$01.80  
 MAY 19 03  
 5567 MAILED FROM ZIP CODE 15222

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Delivery Confirmation	Signature Confirmation	Special Handling	Restricted Delivery	Return Receipt
1. Common Wealth of PA Bureau of Consumer Protection	1771 Lowell Ave, Ste 208 Ebensburg, PA 15931								
2. Clearfield County Tax	Clearhouse 1 North 2nd Street Clearfield, PA 16830								
3. Sandy Township	P.O. Box 247 Du Bois, PA 15801								
4. Du Bois Area School District Admin. Office	500 Liberty Blvd. Du Bois, PA 15801								
5. Lee Ann Collins, Tax Collector	625 South 600th St. Du Bois, PA 15801								
6. Child Support Enforcement Agency Clearfield County Domestic Relations	Clearhouse 1 North 2nd St Clearfield, PA 16830								
8.									
Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster Per (Name of receiving employee)							



Complete by Typewriter, Ink, or Ball Point Pen  
 RP001374 NLA

See Privacy Act Statement on Reverse

Name of Sender Firm, P.C.

Suite 2200 Gulf Tower  
Pittsburgh, PA 15219  
(412) 456-8100

Check type of mail or service:

- ☐ Certified ☐ Registered Delivery (International)  
☐ COD ☐ Registered  
☐ Delivery Confirmation ☐ Return Receipt for Merchandise  
☐ Express Mail ☐ Signature Confirmation  
☐ Insured

Affix Stamp Here  
(If issued as a certificate of mailing, or for additional copies of this bill) Postmark and Date of Receipt

U.S. POSTAGE  
\$02.40  
MAILED FROM ZIP CODE 15222

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handwritten	Delivery Confirmation	Signature Confirmation	Special Handling	Restricted Delivery	Return Receipt
1. Goldberg, Mufson, Spar, P.A.	Executive, We live at Orange, NJ 07058								
2. Commonwealth of PA Dept. of Revenue Bureau of Compliance	P.O. Box 8901, Harrisburg, PA 17105								
3. Commonwealth of PA Dept. of Revenue Bureau of Compliance Lien Section	P.O. Box 901, Harrisburg, PA 17105								
4. Warehouse Company	1 South Orange Ave Suite 300, Orlando, FL 32801								
5. Deposit Bank	2 E. Long Ave., Du Bois, PA 15801								
6. Gordon Investments	311 Main Street, Reynoldsville, PA 15851								
7. Pressure Lake Property Owners	13 Pressure Lake Du Bois, PA 15801								
8. Swift Kennedy & Company	994 Beaver, N.E., P.O. Box 1032, Du Bois, PA 15801								



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

Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse

Name and Address of Sender  
Beltstein Law Firm, P.C.

Check type of mail or service:

Affix Stamp Here  
(If issued as a certificate of mailing, or for additional copies of this bill) Postmark and Date of Receipt

FILED

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**

013:00-81 G  
OCT 21 2003

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

William A. Shaw  
Prothonotary/Clerk of Courts

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

So Answers,

21<sup>st</sup> Day Of Oct 2003



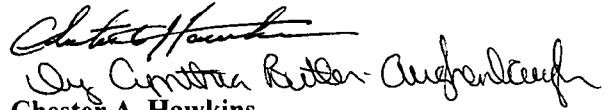
WILLIAM A. SHAW

Prothonotary

My Commission Expires

1st Monday in Jan. 2006

Clearfield Co., Clearfield, PA



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:

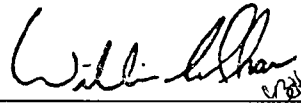
Garnishee(s) as follows:

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 25<sup>th</sup> day  
of April A.D. 2003  
At 4:00 A.M./P.M.

Christopher A. Hanks  
Sheriff By Cynthia Butler-Aughenbaugh

Requesting Party: Lori A. Gibson  
Suite 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

# **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 \_\_\_\_\_ and made the following appropriations, viz:

## **SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	13.68
LEVY	15.00
MILEAGE	13.68
POSTING	15.00
CSDS	10.00
COMMISSION 2%	670.72
POSTAGE	15.22
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	13.68
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	10.00

**TOTAL SHERIFF COSTS      896.98**

## **DEED COSTS:**

ACKNOWLEDGEMENT  
REGISTER & RECORDER  
TRANSFER TAX 2%

**TOTAL DEED COSTS      0.00**

## **PLAINTIFF COSTS, DEBIT & INTEREST:**

DEBT-AMOUNT DUE	46,578.88
INTEREST	2,981.86
TO BE ADDED      TO SALE DATE	
ATTORNEY FEES	
PROTH. SATISFACTION	
LATE CHARGES & FEES	492.21
COST OF SUIT -TO BE ADDED	
FORECLOSURE FEES/ESCROW DEFICIT	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
SATISFACTION FEE	
ESCROW DEFICIENCY	

**TOTAL DEBT & INTEREST      50,052.95**

## **COSTS:**

ADVERTISING	232.47
TAXES - collector      NONE	
TAXES - tax claim      NONE	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	896.98
LEGAL JOURNAL AD	108.00
PROTHONOTARY	120.00
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. WEHRENBURG (PA)  
KIRK B. BURKLEY (PA)

(STATES OF ADMISSION)

---

SUITE 2200 GULF TOWER, PITTSBURGH, PENNSYLVANIA 15219-1900 -800-927-3197 412-456-8100 FAX 412-456-8136  
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 -800-827-3197 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

## COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☐ Agent  
☒ *Robert M...* ☐ Addressee
- B. Received by (Printed Name) ☐ Date of Delivery  
*MAY 28 2003*

- 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 7002 2030 0000 6873 0903  
(Transfer from service label)

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1035

## 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:

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

## COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☐ Agent  
☒ *Robert M...* ☐ Addressee
- B. Received by (Printed Name) ☐ Date of Delivery  
*MAY 28 2003*

- 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 7002 2030 0000 6873 0897  
(Transfer from service label)

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1

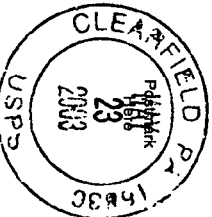
# U.S. Postal Service<sup>TM</sup> RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE

Postage	\$ 1.60
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65



Sent To: The United States of America  
Street, Apt. No.: Attorney General  
or PO Box No.  
City, State, ZIP+4: Department of Justice  
10th and Constitution BLVD N.W. Room 440  
WASHINGTON, DC 20530  
PS Form 3800, June 2002 See Reverse for Instructions

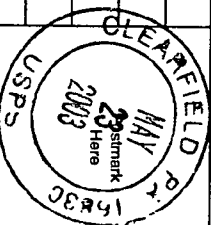
# U.S. Postal Service<sup>TM</sup> RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE

Postage	\$ 1.60
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65



Sent To: United States of America  
Street, Apt. No.: U.S. Attorney Office, Room 633  
or PO Box No.  
City, State, ZIP+4: U.S. Courthouse & Post Office  
Pittsburgh, PA 15219  
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 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  
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  
\$ m/lw:5784  
OCT 18 2004  
Attg Ad.  
7.00  
ICC Shff & Co  
writs w/ descr.  
Honorable Court of Common Pleas



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

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 \$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 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**

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 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 Praecipe 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, indivually 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, indivually 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  
10<sup>th</sup> 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  
10<sup>th</sup> 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 2<sup>nd</sup> 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

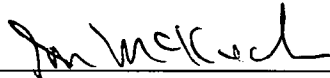
Child Support Enforcement Agency  
Clearfield County Domestic Relations  
Courthouse, 1 North 2<sup>nd</sup> Street  
Clearfield, PA 16830

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.

Date

10/12/04

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.

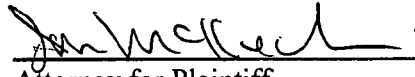
EXCEPTING AND RESERVING therefrom and subject to:

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.

A handwritten signature in cursive script, appearing to read "John McLeod", is written over a horizontal line.

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**  
INTEREST from 8/8/02 to 10/30/04.: **\$5,022.08**  
PROTH. COSTS: \$  
ATTY'S COMM: \$  
DATE: 10/18/2004

PAID.....: **\$127.00**  
SHERIFF: \$  
OTHER COSTS: \$  
LATE CHARGES from 8/8/02 to 10/30/04: **\$1,421.94**

\_\_\_\_\_  
William A. Shaw  
Prothonotary/Clerk Civil Division

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

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

DEED DESCRIPTION

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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.

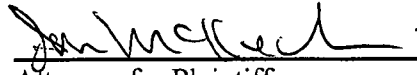
EXCEPTING AND RESERVING therefrom and subject to:

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

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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.

A handwritten signature in dark ink, appearing to read "J. McLeod", is written over a horizontal line.

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

*File*  
**FILED**  
*11 10:35 AM 10/16/04*  
NOV 15 2004

*W. H. Proth*  
Proth

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 Praecipe 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, indivually 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, indivually 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  
10<sup>th</sup> and Constitution Blvd N. W., Room 4400  
Washington, DC 20530

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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  
10<sup>th</sup> 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 2<sup>nd</sup> 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 2<sup>nd</sup> 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.

Date

11-11-04

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**

4 FILED <sup>no</sup>cc  
m/18:30  
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

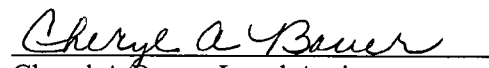
JOSEPH G PANNETTE, individually  
And as Surviving spouse of JANET  
L PANNETTE, deceased and the  
UNITED STATES OF AMERICA

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 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, Legal Assistant

6056 8292 5000 0302 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](http://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

Postmark  
Here

Total Post: U.S. Attorney Western District PA

Sent To: U.S. Post Office & Courthouse  
700 Grant Street, Suite 400  
Pittsburgh, PA 15219

PS Form 3800, June 2002

See Reverse for Instructions

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

For delivery information visit our website at [www.usps.com](http://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

Postmark  
Here

Total: Attorney General  
C/O Dept. Of Justice  
10th & Constitution Blvd.  
NW Room 440  
Washington, DC 20530

PS Form 3800, June 2002

See Reverse for Instructions

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]*  
Agent ☒ Addressee ☐  
B. Received by (Printed Name) *[Signature]*  
C. Date of Delivery *JAN 18 2003*  
D. Is delivery address different from item 1? ☐ Yes ☐ No  
If YES, enter delivery address below:

3. Service Type  
☒ Certified Mail  
☐ Registered  
☐ Insured Mail  
☐ Express Mail  
☐ Return Receipt for Merchandise  
☐ C.O.D.  
4. Restricted Delivery? (Extra Fee) ☐ 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:

U.S. Attorney Western District PA  
U.S. Post Office & Courthouse  
700 Grant Street, Suite 400  
Pittsburgh, PA 15219

6056 8292 5000 0302 2002

A 2

Domestic Return Receipt PS Form 3811, February 2004 102595-02-M-1540

PS Form 3811, February 2004 Domestic Return Receipt

2. Article Addressed to: Attorney General  
C/O Dept. Of Justice  
10th & Constitution Blvd.  
NW Room 440  
Washington, DC 20530

3. Service Type  
☒ Certified Mail  
☐ Registered  
☐ Insured Mail  
☐ Express Mail  
☐ Return Receipt for Merchandise  
☐ C.O.D.  
4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

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

A. Signature *[Signature]*  
Agent ☐ Addressee ☒  
B. Received by (Printed Name) *[Signature]*  
C. Date of Delivery *JAN 18 2003*

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

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

Article Number **1**

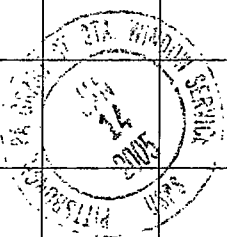
- Check type of mail or service:
- ☐ Certified
  - ☐ COD
  - ☐ Delivery Confirmation
  - ☐ Express Mail
  - ☐ Insured
  - ☐ Recorded Delivery (International)
  - ☐ Registered
  - ☐ Return Receipt for Merchandise
  - ☐ Signature Confirmation

Affix Stamp Here  
 (If issued as a  
 certificate of mailing,  
 or for additional  
 copies of this bill)  
 Postmark and  
 Date of Receipt

Addressee (Name, Street, City, State & ZIP Code)  
**Swift Kennedy & Company**  
 994 Beaver Drive, P.O. Box 1032  
 Dubois, PA 15801

★  
 1420 U.S. POSTAGE  
 7493 \$01.80  
 7153 MAILED FROM ZIP CODE 15222

1. **(1)** **Commonwealth of Pennsylvania**  
 Bureau of Consumer Protection, Ebensburg Regional Office  
 171 Lovell Avenue, Ste 202  
 Ebensburg, PA 15931
2. **(2)** **Clearfield County Tax Claim Bureau**  
 Courthouse, 1 North 2<sup>nd</sup> Street  
 Clearfield, PA 16830
3. **(3)** **Sandy Township**  
 P.O. Box 267  
 Dubois, PA 15801
4. **(4)** **Dubois Area School District**  
 Administrative Office  
 500 Liberty Blvd  
 Dubois, PA 15801
5. **(5)** **Lee Ann Collins, Tax Collector**  
 625 South Brady Street  
 Dubois, PA 15801
6. **(6)**
7. **(7)**
8. **(8)**



**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, Per (Name of receiving agency)

*Wendy Schuler*

See Privacy Act Statement on Reverse

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

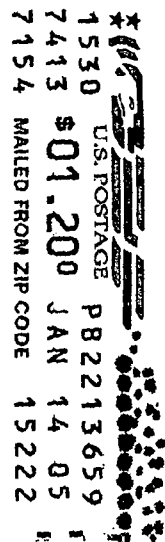
Article Number

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

Postage Fee Handling Charge



①

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

②

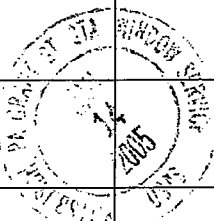
Commonwealth of Pennsylvania Department of Revenue  
 Bureau of Individual Taxes - Inheritance Tax Division  
 Dept 280601  
 Harrisburg, PA 17128

③

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

④

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



Delivery Confirmation

Signature Confirmation

Special Handling

Restricted Delivery

Return Receipt

Total Number of Pieces Listed by Sender

Total Number of Pieces Received at Post Office

Postmaster, Psc (Name of receiving employee)

**Bernstein & Co., Inc.**  
 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

1390 U.S. POSTAGE  
 7413 \$02.10  
 7152 MAILED FROM ZIP CODE 15222

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Delivery Confirmation	Signature Confirmation	Special Handling	Restricted Delivery	Return Receipt
1.	Goldberg, Mufson & Spar P.A. Executive Drive W. Orange, NJ 07052								
2.	Commonwealth of Pennsylvania Department of Revenue Bureau of Compliance P.O. Box 8901 Harrisburg, PA 17105								
3.	Commonwealth of Pennsylvania Department of Revenue Bureau of Compliance Lien Section Dept 280946 Harrisburg, PA 17128-0946								
4.	D. Warehouse Company 1 South Orange Avenue, Ste 300 Orlando, FL 32801								
5.	Deposit Bank 2 E. Long Avenue Dubois, PA 15801								
6.	Gordon Investments 311 Main Street Reynoldsville, PA 15851								
7.	Treasure Lake Property Owners 13 Treasure Lake Dubois, PA 15801								
8.									

Total Number of Pieces Listed by Sender: 7  
 Total Number of Pieces Received at Post Office: 7  
 Postmaster, Per (Name of receiving employee): *Mary Ann*  
 PS Form 3877, February 2002 (Page 1 of 2) *000012001* Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse



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**

64 0 9:28 PM REC'D JUDGE

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.

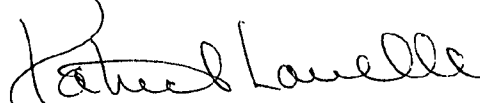
11. Pursuant to *Pa. R.C.P., Rule 3183(d)(3)*, the court may set aside a Writ of Execution if such Writ contains a defect.

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,

A handwritten signature in black ink, appearing to read "Patrick Lavelle", written in a cursive style.

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. 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 25 day of February, 2005, it is hereby

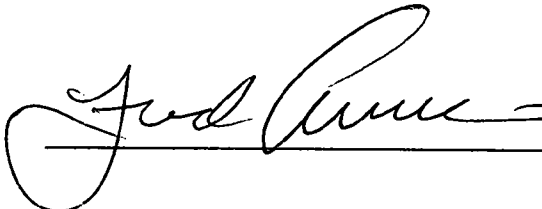
ORDERED AND DECREED that the defendants Motion to Stay Execution on the  
Plaintiff's Writ of Execution is hereby granted, and the sale of defendant's Real  
Property is continued until June 2, 2005.

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  
P.M., to show cause why the Defendant's Motion to Set Aside the Writ of  
execution should not be granted.

**FILED**

6 11:11 AM 2005 to atty.  
FEB 25 2005


BY THE COURT

 P.J.

William A. Shaw  
Prothonotary

**VERIFICATION**

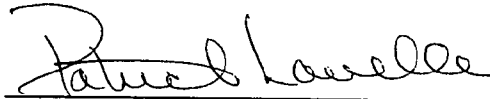
I, Joseph G. Pannette, do hereby verify that the facts set forth in the preceding Motions are true and correct to the best of my knowledge, information and belief, and that I make this verification in recognition of the provisions of 18 Pa. C.S.A § 4904 (*Unsworn Falsification to Authorities*).

  
\_\_\_\_\_  
Joseph G. Pannette

### CERTIFICATE OF SERVICE

I hereby certify that on the 24<sup>th</sup> 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

A handwritten signature in black ink, appearing to read "Patrick Lavelle", written over a horizontal line.

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** (R)  
09:30 BA 1 cc to attorney  
FEB 25 2005

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.

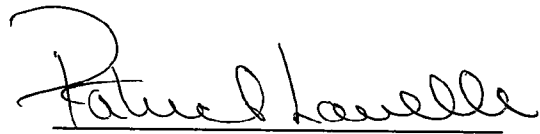
Defendants

**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, 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** *Att'y pd. 7.00*  
*m/3:54 PM*  
**MAR 02 2005** *rec & lewrits*  
*to Shff*  
William A. Shaw  
Notary Public/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): \$

134.00 Prothonotary costs

BERNSTEIN LAW FIRM, P.C.

Date: 3/1/05

By: Jon A. McKechnie

Jon 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**

\_\_\_\_\_  
William A. Shaw  
Prothonotary/Clerk Civil Division

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

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 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.

A handwritten signature in cursive script, appearing to read "John McLeod", is written over a solid horizontal line.

Attorney for Plaintiff

CA

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

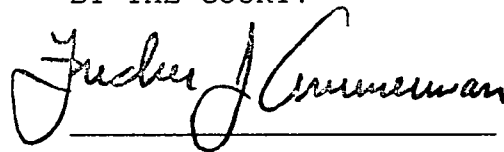
NATIONAL CITY BANK OF PA :  
VS. : NO. 02-994-CD  
JOSEPH G. PANETTE, ind. and as :  
surviving spouse of Jane L. :  
Panette, Dec'd., and :  
THE UNITED STATES OF AMERICA :

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<sup>icc:</sup>  
@ 014:00 PM  
MAR 04 2005  
Angie Gibson  
Lavelle  
icc Sheriff  
William A. Shaw  
Prothonotary/Clerk of Courts

CA

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 <sup>NP CC</sup>  
m/10:41/01  
AUG 15 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

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.

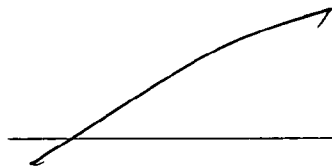
Civil Action No. GD02-994 CD

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.

 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

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  
10<sup>th</sup> and Constitution Blvd N. W.,  
Room 4400  
Washington, DC 20530

  
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. PANNETTE, individually and  
as Surviving Spouse of JANET J. PANNETTE,  
deceased and the UNITED STATES OF AMERICA,  
Defendant


\*  
\*  
\*  
\*  
\*  
\*  
\*  
\*

NO. 02-994-CD

**ORDER OF COURT AND RULE RETURNABLE**

NOW, this 16<sup>th</sup> day of August, 2005, upon consideration of the foregoing Motion,  
it is ORDERED and DECREED that Defendants shall appear before the Court on the 19<sup>th</sup> 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

0/3:40pm  
William A. Shaw  
Prothonotary

3 CEN TO ATTY

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** *(signature)*

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

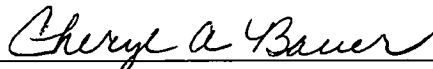
The undersigned subject to the penalties of 18 Pa.C. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed a true and correct copy of the Rule to Show Cause and Motion to Reassess Damages to the Defendants on August 19, 2005, by First 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  
10<sup>th</sup> and Constitution Blvd N. W.,  
Room 4400  
Washington, DC 20530



Cheryl A. Bauer, Legal Assistant

**FILED**

**AUG 22 2005**

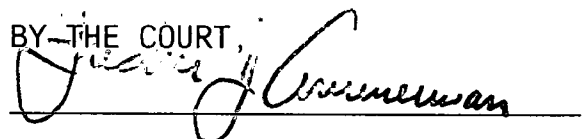
William A. Shaw  
Prothonotary/Clerk of Courts

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

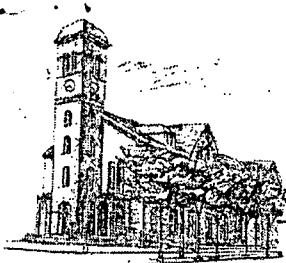
NATIONAL CITY BANK OF :  
PENNSYLVANIA :  
VS : NO. 02-994-CD  
JOSEPH G. PANETTE, a1 :

O R D E R

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 <sup>ice Atty's:</sup>  
010:0434  
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 or 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.

  X   The Prothonotary's office has provided service to the following parties:

  X   Plaintiff(s)/Attorney(s)

  X   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.

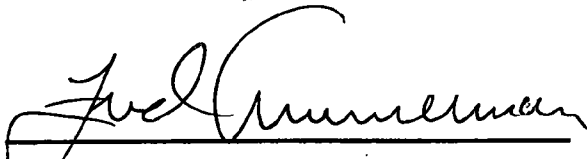
JOSEPH G. PANNETTE, individually and  
as surviving spouse of Jane L. Pannette,  
deceased, and the United States  
of America

Defendants

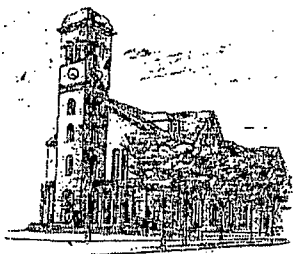
**ORDER**

AND NOW this 13<sup>th</sup> 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 Amys:  
01/4:00/30/5 Lavelle  
OCT 13 2005 ICC USA  
William A. Shaw 7th Grant Sts.  
Prothonotary/Clerk of Courts Pittsburgh, PA  
15219



# 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.

X \_\_\_\_\_ The Prothonotary's office has provided service to the following parties:

X \_\_\_\_\_ Plaintiff(s)/Attorney(s)

X \_\_\_\_\_ 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.

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

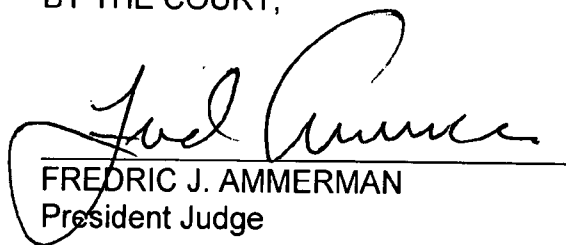
Defendants

NO. 2002-994-CD

ORDER

NOW, this 14<sup>th</sup> 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  
014:00 PM  
William A. Shaw  
Prothonotary/Clerk of Courts  
3 cent to 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**

<sup>GR</sup>  
**FILED** <sup>1cc & 6</sup>  
<sup>11:04 AM</sup> <sup>Reissued writs</sup>  
**DEC 20 2005** <sup>to Shff</sup>

William A. Shaw <sup>Att. pd.</sup>  
Prothonotary/Clerk of Courts <sup>7.00</sup>

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

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

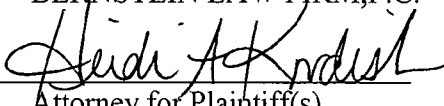
Escrow advances \$ 3,545.31

Attorney fees \$ 2,855.87

SUBTOTAL: \$45,404.82

Costs (to be added by Prothonotary): \$ 141.00

Date: 12-9-05

BERNSTEIN LAW FIRM, P.C.  
By:   
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

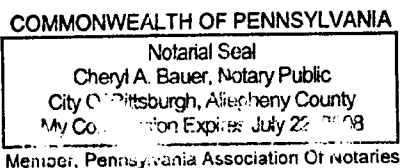
COUNSEL OF RECORD FOR  
THIS PARTY:

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 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 Praecipe 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, indivually 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, indivually 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  
10<sup>th</sup> 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  
10<sup>th</sup> 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 2<sup>nd</sup> 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 2<sup>nd</sup> 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

  
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.

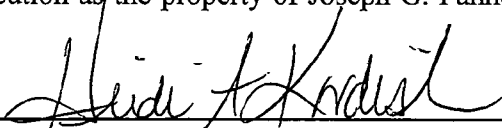
EXCEPTING AND RESERVING therefrom and subject to:

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

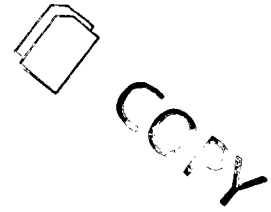
**REISSUED WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION - LAW**

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



**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

\_\_\_\_\_  
William A. Shaw  
Prothonotary/Clerk Civil Division

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

Requesting Party: Heidi A. Kordish, Esq.  
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 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, INDIVIDUALLY 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

01 11:01 AM  
FEB 06 2008

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, INDIVIDUALLY AND AS SURVIVING SPOUSE OF JANET L. PANNETTE, DECEASED AND THE UNITED STATES OF AMERICA

Execution REAL ESTATE

**SHERIFF RETURN**

**SERVICES**

@ 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 UNKNOWN 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 JANUARY 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.

@ 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.

@ 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. PANNETTE, INDIVIDUALLY AND AS SURVIVING SPOUSE OF JANET L. PANNETTE, DECEASED AND THE UNITED STATES OF AMERICA

Execution REAL ESTATE

SHERIFF RETURN

---

SHERIFF HAWKINS \$236.19

SURCHARGE \$60.00 PAID BY ATTORNEY

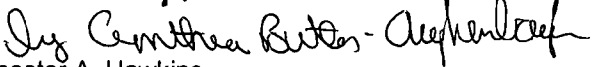
Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2006

\_\_\_\_\_

So Answers,



  
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:

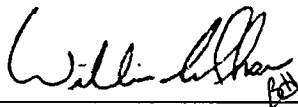
Garnishee(s) as follows:

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**  
INTEREST from 8/8/02 to 10/30/04.: **\$5,022.08**  
PROTH. COSTS: \$  
ATTY'S COMM: \$  
DATE: 10/18/2004

FAID.....: **\$127.00**  
SHERIFF: \$  
OTHER COSTS: \$  
LATE CHARGES from 8/8/02 to 10/30/04: **\$1,421.94**



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 18<sup>th</sup> day  
of October A.D. 2004  
At 11:30 AM P.M.

Charles G. Hanks  
Sheriff by Cynthia Butler-Aughey

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

**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:

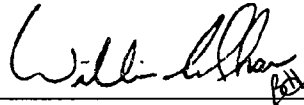
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AMOUNT DUE.....: **\$53,022.90**  
INTEREST from 8/8/02 to 10/30/04.: **\$5,022.08**  
PROTH. COSTS: \$  
ATTY'S COMM: \$  
DATE: 10/18/2004

PAID.....: **\$127.00**  
SHERIFF: \$  
OTHER COSTS: \$  
LATE CHARGES from 8/8/02 to 10/30/04: **\$1,421.94**



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 18<sup>th</sup> day  
of October A.D. 2004  
At 11:30 AM/P.M.

Chester G. Harkins  
Sheriff by Cynthia Butler-Aughey

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.

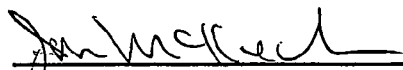
EXCEPTING AND RESERVING therefrom and subject to:

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.

  
\_\_\_\_\_  
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**  
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**



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 2nd day  
of March A.D. 2005  
At Pittsburgh A.M./P.M.

Chester A. Hawkins  
Sheriff By Catherine Butler-Aughenbaugh

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.
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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	15.00
SERVICE	15.00
MILEAGE	14.25
LEVY	15.00
MILEAGE	14.25
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	14.94
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
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	
<b>TOTAL SHERIFF COSTS</b>	<b>\$236.19</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>

**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	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$59,526.92</b>

**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	
<b>TOTAL COSTS</b>	<b>\$930.77</b>

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

CHESTER A. HAWKINS, Sheriff


[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 PAREIS. 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.

### U.S. Postal Service<sup>TM</sup> CERTIFIED MAIL<sup>TM</sup> RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

WASHINGTON, DC 20530

**OFFICIAL USE**

Postage	\$ 50.60	
Certified Fee	\$2.30	0830
Return Receipt Fee (Endorsement Required)	\$1.75	07 Postmark Here
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$ 4.65	01/18/2005

government services jobs National & Premier Accounts  
399-2004 USPS. All Rights Reserved. Terms of Use Privacy Policy

Sent To: United States of America  
Attorney General  
Street, Apt. No.:  
or PO Box No: Department of Justice  
City, State ZIP+4: Washington, DC 20530 440

PS Form 3800, June 2002

See Reverse for Instructions

### 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 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 Blvd N.W.  
Room 440  
Washington, DC 20530

#### 2. Article Number

(Transfer from service label)

7003 3110 0001 9380 0329

### COMPLETE THIS SECTION ON DELIVERY

#### A. Signature

*M. Pareis*

- ☐ 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


[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.

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

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$ 0.60
Certified Fee	\$2.30
Return Receipt Fee (Endorsement Required)	\$1.75
Restricted Delivery Fee (Endorsement Required)	\$0.00
<b>Total Postage &amp; Fees</b>	<b>\$ 4.65</b>

0830  
07 Postmark  
Here

01/18/2005

This item is stored in files offline.

[Return to USPS.com Home >](#)

Government services jobs National & Premier Accounts  
©2004 USPS. All Rights Reserved. Terms of Use Privacy Policy

Sent To: United States Of America  
Street, Apt., U. S. Attorney Office, Room 633  
or P.O. Box No. U. S. Courthouse and Post Office  
City, State, ZIP+4 Pittsburgh, PA 15219

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:

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

#### 2. Article Number

(Transfer from service label)

7003 3110 0001 9380 0336

### COMPLETE THIS SECTION ON DELIVERY

#### A. Signature

X *[Signature]*

☒ Agent  
☐ Addressee

#### B. Received by (Printed Name)

#### C. Date of Delivery

JAN 20 2005

#### 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

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 25<sup>th</sup> 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  
7 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.

William L. Shaw  
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. Shaw*  
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)

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**BERNSTEIN**  
LAW FIRM, P.C.

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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)

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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)

vs.

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

Defendant(s)

Civil Action No. 02-994-CD

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*  
*3/11/2006*  
**MAR 03 2006**  
*LM*  
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)  
vs.

CIVIL ACTION NO. 02-994-CD

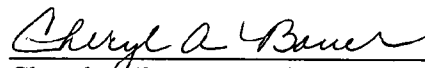
JOSEPH G PANNETTE, individually  
and as Surviving spouse of  
JANET L. PANNETTE, Deceased and  
the UNITED STATES OF AMERICA

Defendant(s)

**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, Legal Assistant

PAGE 1 OF 1 PAGES





Name and Address of Sender

Bernstein Law Firm, P.C.  
Suite 2200 Gulf Tower  
Pittsburgh, PA 15219  
(412) 456-8100

Article Number

1.

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

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.

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

4.

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

5.

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

7.

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

8.

Total Number of Pieces  
Listed by Sender

Total Number of Pieces  
Received at Post Office

Postmaster, Per (Name of receiving employee)

Check type of mail or service:

- ☐ Certified  
☐ COD  
☐ Registered  
☐ Delivery Confirmation  
☐ Express Mail  
☐ Signature Confirmation

Affix Stamp Here  
(If issued as a  
certificate of mailing,  
or for additional  
copies of this bill)  
Postmark and  
Signature Confirmation

Actual Value  
if Registered

Fee

Handling  
Charge

Insured  
Value

Postage

Due Sender

Postmark

Signature Confirmation

Restricted Delivery

Return Receipt

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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

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. CORTHOUSE 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.

FILED  
01/10:23/01  
JUN 28 2006  
William A. Shaw  
Prothonotary/Clerk of Courts

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


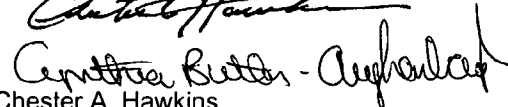
SURCHARGE \$20.00 PAID BY ATTORNEY

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: \$  
OTHER 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<sup>th</sup> day  
of December A.D. 2005  
At 1:00 A.M./P.M.

Charles A. Hawker  
Sheriff By Cynthia Butler - Aughenbaugh

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. PANNETTE, 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:**

RDR	15.00
SERVICE	15.00
MILEAGE	16.91
LEVY	15.00
MILEAGE	16.91
POSTING	15.00
CSDS	10.00
COMMISSION	1,100.00
POSTAGE	15.70
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	55,000.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$1,344.52</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	30.00
TRANSFER TAX 2%	2,757.38
<b>TOTAL DEED COSTS</b>	<b>\$2,787.38</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	37,705.12
INTEREST @ %	0.00
FROM TO 04/07/2006	
PROTH SATISFACTION	
LATE CHARGES AND FEES	211.85
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	2,855.87
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	3,545.31
PROPERTY INSPECTIONS	
INTEREST	1,086.67
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$45,424.82</b>

**COSTS:**

ADVERTISING	882.30
TAXES - COLLECTOR	846.57
TAXES - TAX CLAIM	
DUE	
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	
<b>TOTAL COSTS</b>	<b>\$6,290.77</b>

*89,575.17 to Commonwealth & PA on tax liens*

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

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

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$ \$0.63	0830	Postmark Here
Certified Fee	\$2.40	07	
Return Receipt Fee (Endorsement Required)	\$1.85		
Restricted Delivery Fee (Endorsement Required)	\$0.00		
Total Postage & Fees	\$ \$4.88		01/18/2006

Sent To UNITED STATES OF AMERICA  
ATTORNEY GENERAL  
C/O DEPARTMENT OF JUSTICE  
10<sup>TH</sup> AND CONSTITUTION BLVD N.W., ROOM 440  
WASHINGTON, DC 20530  
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:

UNITED STATES OF AMERICA  
ATTORNEY GENERAL  
C/O DEPARTMENT OF JUSTICE  
10<sup>TH</sup> AND CONSTITUTION BLVD N.W., ROOM 440  
WASHINGTON, DC 20530

**COMPLETE THIS SECTION ON DELIVERY**

- A. Signature [Signature] ☒ Agent ☐ Addressee
- B. Received by AM 1/18/2006 C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes ☐ No  
If YES, enter delivery address below:

3. Service Type  
☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.
4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number  
(Transfer from service label)  
PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

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

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$ 0.63
Certified Fee	\$2.40
Return Receipt Fee (Endorsement Required)	\$1.85
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$ 4.88

0830  
Postmark  
Here

01/18/2006

Sent To UNITED STATES OF AMERICA  
U.S. ATTORNEY OFFICE  
Street, Apt. No., ROOM 633  
or PO Box No. U.S. COURTHOUSE AND POST OFFICE  
City, State, ZIP+4 PITTSBURGH, PA 15219

PS Form 3800, June 2002

For Instructions

**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:

UNITED STATES OF AMERICA  
U.S. ATTORNEY OFFICE  
ROOM 633  
U.S. COURTHOUSE AND POST OFFICE  
PITTSBURGH, PA 15219

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature X [Signature] ☐ Agent ☐ Addressee

B. Received by (Printed Name) [Signature] C. Date of Delivery 1-18-06

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

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

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

Article Number 7005 0390 0003 7235 2442  
Transfer from service label)  
Domestic Return Receipt  
Form 3811, February 2004 102595-02-10-1540

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**

*pd \$7.00 Atty*  
*Nice*  
*m/10:45 am (JM) 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.

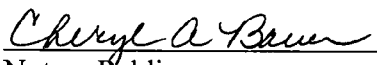
BERNSTEIN LAW FIRM, P.C.

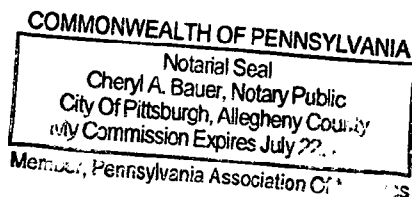
By: 

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

  
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**

Plaintiff

VS.

**JOSEPH G. PANNETTE, ET AL.**

Defendant(s)

Type of Case - **CIVIL**

**994-2002-CD**

Type of Pleading - **PETITION  
TO WITHDRAW APPEARANCE  
AS COUNSEL**

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.

SEP 29 2006

Attest.

*William A. Shaw*  
Prothonotary/  
Clerk of Courts

**FILED**

SEP 29 2006

*10/14*  
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:

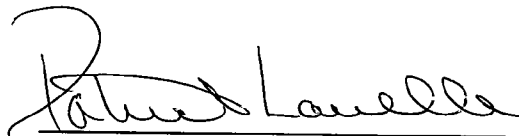
Joseph G. Pannette  
470 Treasure Lake  
DuBois, PA. 15801

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, Esq.

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

NATIONAL CITY BANK OF PENNA.

Plaintiff

JOSEPH G. PANNETTE, ET AL.

994-2002-CD

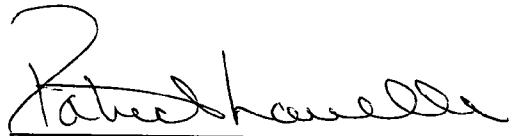
vs.

Defendant(s)

**CERTIFICATE OF SERVICE**

By my signature appearing below, I hereby certify that on the 28<sup>th</sup> 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.

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

NATIONAL CITY BANK OF PENNA

Plaintiff

vs.

994-2002-CD

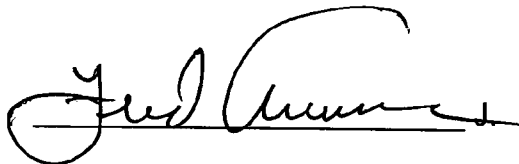
JOSEPH G. PANNETTE, ET AL.

Defendant(s)

ORDER

AND NOW, this 4<sup>th</sup> 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 27<sup>th</sup> day of October, 2006, at 11:00 A.M., in Courtroom No. 1 of the Clearfield County Courthouse.

BY THE COURT



**FILED**

9/11/05 cm  
OCT 05 2006

ICC Atty Lavelle

CP

William A. Shaw  
Prothonotary/Clerk of Courts

FILED

OCT. 05 2006

William A. Shaw  
Prothonotary/Clerk of Courts

DATE: 10-5-2006

☒ 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

Special Instructions:

CA

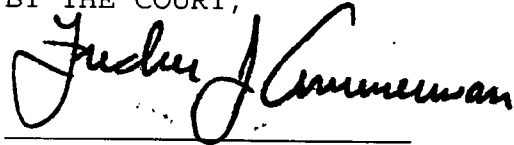
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

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,



President Judge

FILED

012:55:61  
OCT 31 2006

William A. Shaw  
Secretary/Clerk of Courts

1cc: USA  
US Post Office & Courthouse  
7th & Grant Streets  
Pittsburgh, PA 15219

1cc  
Atty: Gibson  
Lavelle

1cc  
Joseph Pannette  
470 Treasure Lake  
LeBois, PA 15804

FILED

OCT 31 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:

     Plaintiff(s) X Plaintiff(s) Attorney      Other

X Defendant(s) X Defendant(s) Attorney

     Special Instructions: J. Parvett; USA

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** ICC Atty  
Lavelle  
11/2:00 am  
NOV - 3 2006  
copy to CIA  
(JP)

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

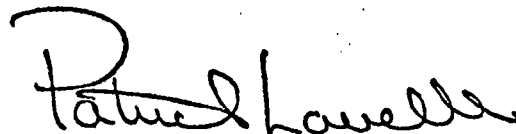
JOSEPH G. PANNETTE, et al.  
Defendant

**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,

A handwritten signature in black ink, appearing to read "Patrick Lavelle", written over a horizontal line.

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: lavellesq@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 Praecipe 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,

A handwritten signature in black ink, appearing to read "Patrick Lavelle". The signature is written in a cursive, flowing style.

Patrick Lavelle, Esq.

Enclosures

PL/lc