

02-1365-CD  
BANK ONE, N.A. et al -vs- EUGENE TRIPP et al

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Bank One, N.A., not in its  
Individual Capacity, but as  
Trustee for the Certificate  
Holders of the CSFB Mortgage  
Pass-Through Certificates,  
Series 2001-28, by its  
Attorney-in-Fact, Olympus  
Servicing, L.P. fka Calmco  
Servicing, L.P.  
9600 Great Hills Trail, Suite  
200W  
Austin, TX 78759

Plaintiff

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

FILED

AUG 30 2002

William A. Shaw  
Prothonotary

NO. 02-1365-CD

COMPLAINT IN MORTGAGE FORECLOSURE

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

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

Lawyer Referral Service  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, Ext. 5982

**AVISO**

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademias, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

**LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.**

**Lawyer Referral Service  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, Ext. 5982**

## **NOTICE**

**The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.**

**If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.**

**This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.**

**LAW OFFICES OF MARK J. UDREN  
/s/ Mark J. Udren, Esquire  
1040 N. Kings Highway, Suite 500  
Cherry Hill, NJ 08034  
(856) 482-6900**

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: The CIT Group/Consumer Finance, Inc.  
Assignments of Record to: Bank One, N.A., not in its Individual Capacity, but as Trustee for the Certificate Holders of the CSFB Mortgage Pass-Through Certificates, Series 2001-28, by its Attorney-in-Fact, Olympus Servicing, L.P. fka Calmco Servicing, L.P.

Recording Date: **LODGED FOR RECORDING**

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with Pa.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: PO Box 108, Clover Hill Road  
MUNICIPALITY/TOWNSHIP/BOROUGH: Township of Bradford  
COUNTY: Clearfield  
DATE EXECUTED: 03/27/01  
DATE RECORDED: 04/02/01 INSTRUMENT NO.: 200104493

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Mortgage as follows:

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

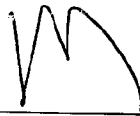
6. The following amounts are due on the said Mortgage as of 08/29/02:

Principal of debt due and unpaid	\$27,790.14
Interest at 9.3% from 05/17/02 to 08/29/02 (the per diem interest accruing on this debt is \$7.08 and that sum should be added each day after 08/29/02)	736.41
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance)	242.00
Fees Assessed	25.05
Attorneys Fees (anticipated and actual to 5% of principal)	<u>1,389.51</u>
TOTAL	\$30,713.11

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$30,713.11 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



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Mark J. Udren , ESQUIRE  
MARK J. UDREN & ASSOCIATES  
Attorney for Plaintiff  
Attorney I.D. No. 04302

ALL THAT CERTAIN LOT OR PARCEL OF LAND SITUATE IN MINERAL SPRINGS, IN THE TOWNSHIP OF BRADFORD, COUNTY OF CLEARFIELD, AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON POST ON AN UNNAMED STREET; THENCE BY SAID UNNAMED STREET NORTH NINE (9) DEGREES TWENTY-FIVE (25) MINUTES WEST ONE HUNDRED SIXTEEN (116) FEET TO AN IRON PIN AT THE SOUTHWEST CORNER OF LOT OF WADE J. SCHICKLING; THENCE BY WADE J. SCHICKLING LOT NORTH EIGHTY-SIX (86) DEGREES FIFTY (50) MINUTES EAST ONE HUNDRED NINE AND THREE-TENTHS (109.3) FEET TO AN IRON PIN ON LINE OF LOT OF HOWARD P. OSEWALT; THENCE BY LINE OF HOWARD P. OSEWALT SOUTH FIVE (5) DEGREES EAST ONE HUNDRED TWENTY-FIVE (125) FEET TO IRON PIN ON THE LINE OF LAND OF CLARA JANE ROTHROCK; THENCE BY SAME NORTH EIGHTY-SEVEN (87) DEGREES FORTY-FIVE (45) MINUTES WEST ONE HUNDRED AND FIVE-TENTHS (100.5) FEET TO AN IRON POST AT THE SOUTHWESTERN CORNER OF THE PARCEL HEREBY CONVEYED AND THE PLACE OF BEGINNING.

EXCEPTING AND RESERVING ALL COAL, FIRE CLAY, AND OTHER MINERALS AS RESERVED IN PRIOR DEEDS IN THE CHAIN OF TITLE.





**Olympus Servicing L.P.**  
P.O. Box 202710  
Austin, Texas 78720-2710  
Phone ( 800 ) 379-6398/Phone ( 512 ) 349-8598  
Fax (512) 349-8515

JUNE 20, 2002

MC850 1000948474  
EUGENE TRIPP  
GLORIA TRIPP  
BOX 108 CLOVER HILL ROAD  
MINERAL SPRINGS, PA 16855

# ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

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

7001 2510 0007 9775 6412

*E. Tripp* *AL* *USE*

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

Postmark Here  
*1-948474*

Sent To

Street, Apt. No.,  
or PO Box No.

City, State, ZIP+4

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

7001 2510 0007 9775 6429

*E. Tripp* *AL* *USE*

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

Postmark Here  
*1-948474*

Sent To

Street, Apt. No.,  
or PO Box No.

City, State, ZIP+4

**EXHIBIT A**

HOMEOWNER'S NAME (S): EUGENE TRIPP  
GLORIA TRIPP

PROPERTY ADDRESS: BOX 108 CLOVER HILL ROAD  
MINERAL SPRINGS, within CLEARFIELD COUNTY, PA 16855

LOAN NUMBER: 1000948474

ORIGINAL LENDER: THE CIT GROUP/CONSUMER FINANCE, INC.

CURRENT LENDER/SERVICER: OLYMPUS SERVICING, LP

**HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM**

**YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE MORTGAGE PAYMENTS**

**IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:**

**IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,**

**IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND**

**IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.**

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

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

**APPLICATION FOR MORTGAGE ASSISTANCE** – Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application **MUST** be filed or postmarked within thirty (30) days of your face-to-face meeting.

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

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

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

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

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

**NATURE OF THE DEFAULT** – The MORTGAGE debt held by the above lender on your property located at: Box 108 Clover Hill Road, Mineral Springs, within Clearfield County, PA 16855 IS SERIOUSLY IN DEFAULT because

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due:

<b>Payments of \$ <u>290.74</u> per month due from APRIL 15, 2002, through the date of this letter (a total of 3 months) and each month thereafter.</b>	<b>\$ 872.22</b>
<b>Accrued Late Charges due after the fifteenth day of the month through the date of this letter and each month thereafter.</b>	<b>\$ 0.00</b>
<b>Fees.</b>	<b>\$ 8.25</b>
<b>Escrow</b>	<b>\$ 242.00</b>
<b>Uncollected Interest</b>	<b>\$ 0.00</b>
<b>Unapplied Funds</b>	<b>- \$ 0.00</b>
<b>TOTAL AMOUNT DUE:</b>	<b>\$ 1,122.47</b>

**HOW TO CURE THE DEFAULT** – You may cure the default within THIRTY (30) DAYS of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 1,122.47 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: Olympus Servicing L.P., P.O. Box 202710, Austin, Texas, 78720-2710.

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

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

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

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

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be **approximately six (6) months from the date of this Notice.** A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER:**

Olympus Servicing, LP

P.O. Box 202710, Austin, Texas 78720

Phone: (800) 379-6398 / Fax: (512) 349-8515

Contact: Loan Resolution Department

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

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

**YOU MAY ALSO HAVE THE RIGHT:**

TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

**CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY:**

**See attached list**

Sincerely,

Olympus Servicing, LP

**SENT BY CERTIFICATE OF REGULAR MAILING**

**AND BY CERTIFIED MAIL RECEIPT NO. 7001 2510 0007 9775 6412**

**7001 2510 0007 9775 6429**

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

**CLEARFIELD COUNTY**

Keystone Economic Development  
Corporation  
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  
FAX (814) 944-5747

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

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

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

V E R I F I C A T I O N

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff, a corporation unless designated otherwise; that he is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.



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Mark J. Udren , ESQUIRE  
MARK J. UDREN & ASSOCIATES

FILED

M/11:28  
AUG 30 2002

Atty. pd.  
8:00

for William A. Shaw  
Prothonotary

2 cc shg



7 A  
MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren , Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Bank One, N.A., not in its  
Individual Capacity, but as  
Trustee for the Certificate  
Holders of the CSFB Mortgage  
Pass-Through Certificates,  
Series 2001-28, by its  
Attorney-in-Fact, Olympus  
Servicing, L.P. fka Calmco  
Servicing, L.P.

Plaintiff

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 02-1365-CD

PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

Kindly substitute the attached Verification for the  
Verification attached to the Complaint in Mortgage Foreclosure with  
regard to the captioned matter.

DATED: October 14, 2002

MARK J. UDREN & ASSOCIATES

BY: 

Mark J. Udren , Esquire  
Attorney for Plaintiff

FILED

OCT 22 2002

William A. Shaw  
Prothonotary

V E R I F I C A T I O N

The undersigned, an officer of the Corporation which is the Plaintiff in the foregoing Complaint or an officer of the Corporation which is the servicing agent of Plaintiff, and being authorized to make this verification on behalf of the Plaintiff, hereby verifies that the facts set forth in the foregoing Complaint are taken from records maintained by persons supervised by the undersigned who maintain the business records of the mortgage held by Plaintiff in the ordinary course of business and that those facts are true and correct to the best of the knowledge, information and belief of the undersigned.

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

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

9/13/12

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Company: \_\_\_\_\_

PAIGE WALLACE

ASST. VICE PRESIDENT

Eugene Tripp A/K/A Eugene W. Tripp  
Gloria Tripp A/K/A Gloria K. Tripp  
Loan #1000948474  
MJU #0234477

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FILED

Noc

M/G:3684

OCT 22 2002

2  
KOS

William A. Shaw  
Prothonotary

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren , Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
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Bank One, N.A., not in its  
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Attorney-in-Fact, Olympus  
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Servicing, L.P.  
9600 Great Hills Trail, Suite  
200W  
Austin, TX 78759

Plaintiff  
v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 02-1365-CD

FILED

OCT 22 2002

William A. Shaw  
Prothonotary

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

TO THE PROTHONOTARY:


Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$30,713.11
Interest Per Complaint	325.68
From 8/30/02 to 10/14/02	

TOTAL \$31,038.79

I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

MARK J. UDREN & ASSOCIATES

  
Mark J. Udren , ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: October 22, 2002

  
PRO PROTHY

FILED No CC

3/24/02  
OCT 22 2002

Attg pd. 20.00

Notices to each Def

Statement to Attg

William A. Shaw  
Prothonotary

3/24/02

200

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Bank One, N.A., not in its  
Individual Capacity, but as  
Trustee for the Certificate  
Holders of the CSFB Mortgage  
Pass-Through Certificates,  
Series 2001-28, by its  
Attorney-in-Fact, Olympus  
Servicing, L.P. fka Calmco  
Servicing, L.P.  
9600 Great Hills Trail, Suite  
200W  
Austin, TX 78759

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 02-1365-CD

v.  
Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108  
Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF

COUNTY OF

SS

THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended, and that the age and last known residence and employment of each Defendant are as follows:

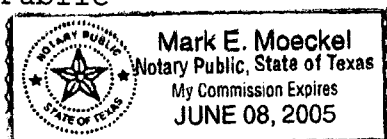
Defendant: Eugene Tripp A/K/A Eugene W. Tripp  
Age: Over 18  
Residence: As captioned above  
Employment: Unknown

Defendant: Gloria Tripp A/K/A Gloria K. Tripp  
Age: Over 18  
Residence: As captioned above  
Employment: Unknown

Sworn to and subscribed  
before me this 13 day  
of Sept, 2002.

Notary Public

Name: [Signature]  
Title: ASST. VICE PRESIDENT  
Company: [Signature]



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Fact, Olympus Servicing, L.P. fka  
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Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp

Defendant(s)

NO. 02-1365-CD

DATED: September 26, 2002  
TO: Eugene Tripp A/K/A  
Eugene W. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108

**IMPORTANT NOTICE**

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN 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  
Lawyer Referral Service  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, Ext. 5982

**NOTIFICACION IMPORTANTE**

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO INMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL  
LAWYER REFERRAL SERVICE  
Lawyer Referral Service  
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NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
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ATTORNEY FOR PLAINTIFF

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Capacity, but as Trustee for the  
Certificate Holders of the CSFB  
Mortgage Pass-Through Certificates,  
Series 2001-28, by its Attorney-in-  
Fact, Olympus Servicing, L.P. fka  
Calmco Servicing, L.P.  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp

NO. 02-1365-CD

Defendant(s)

DATED: September 26, 2002  
TO: Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108

**IMPORTANT NOTICE**

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1040 N. KINGS HIGHWAY, SUITE 500  
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856-482-6900

ATTORNEY FOR PLAINTIFF

COPY

Bank One, N.A., not in its  
Individual Capacity, but as  
Trustee for the Certificate  
Holders of the CSFB Mortgage  
Pass-Through Certificates,  
Series 2001-28, by its  
Attorney-in-Fact, Olympus  
Servicing, L.P. fka Calmco  
Servicing, L.P.  
9600 Great Hills Trail, Suite  
200W  
Austin, TX 78759

Plaintiff

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 02-1365-CD

TO: Eugene Tripp A/K/A Eugene W. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108

#### NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Prothonotary

- ☒ Judgment by Default  
☐ Money Judgment  
☐ Judgment in Replevin  
☐ Judgment for Possession  
☐ Judgment on Award of Arbitration  
☐ Judgment on Verdict  
☐ Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren , Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
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Austin, TX 78759

Plaintiff

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 02-1365-CD

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

TO THE PROTHONOTARY:


Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$30,713.11
Interest Per Complaint	325.68
From 8/30/02 to 10/14/02	

TOTAL \$31,038.79

I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

MARK J. UDREN & ASSOCIATES

  
Mark J. Udren , ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: October 22, 2002

  
PRO PROTHY

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren , Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

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Servicing, L.P.  
9600 Great Hills Trail, Suite  
200W  
Austin, TX 78759  
Plaintiff  
v.

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108  
Defendant(s)

NO. 02-1365-CD

TO: Gloria Tripp A/K/A Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108

#### NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

*Prothonotary*

☒ Judgment by Default  
☐ Money Judgment  
☐ Judgment in Replevin  
☐ Judgment for Possession  
☐ Judgment on Award of Arbitration  
☐ Judgment on Verdict  
☐ Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren , Esquire

At this telephone number: 856-482-6900

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren , Esquire  
ATTY I.D. NO. 04302  
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200W  
Austin, TX 78759

Plaintiff

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 02-1365-CD

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

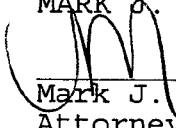
TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$30,713.11
Interest Per Complaint	325.68
From 8/30/02 to 10/14/02	
<b>TOTAL</b>	<b>\$31,038.79</b>

I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

MARK J. UDREN & ASSOCIATES

  
Mark J. Udren , ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: October 22, 2002

  
PRO PROTHY

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

COPY

Bank One, N.A.  
Olympus Servicing, L.P.  
Plaintiff(s)

No.: 2002-01365-CD

Real Debt: \$31,038.79

Atty's Comm:

Vs.

Costs: \$

Int. From:

Eugene Tripp  
Gloria K. Tripp  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: October 22, 2002

Expires: October 22, 2007

Certified from the record this 22nd day of October, 2002.

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

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

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

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren , Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

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9600 Great Hills Trail, Suite  
200W  
Austin, TX 78759

Plaintiff

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 02-1365-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE SHERIFF:

Issue Writ of Execution in the above matter:

Amount due

\$31,038.79

Interest From October 15, 2002  
to Date of Sale \_\_\_\_\_  
Per diem @\$7.08

(Costs to be added)

\$


*Prothonotary costs 120.00*

**FILED**

OCT 22 2002

William A. Shaw  
Prothonotary

MARK J. UDREN & ASSOCIATES

  
Mark J. Udren , ESQUIRE  
ATTORNEY FOR PLAINTIFF

FILED

Att. pd.

M/3/48

20.00

OCT 22 2002

1 CC9 le conts

w/prop-deser attached

William A. Shaw  
Prothonotary



MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren , Esquire  
ATTY I.D. NO. 04302  
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CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

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Individual Capacity, but as	:	CIVIL DIVISION
Trustee for the Certificate	:	Clearfield County
Holders of the CSFB Mortgage	:	
Pass-Through Certificates,	:	MORTGAGE FORECLOSURE
Series 2001-28, by its	:	
Attorney-in-Fact, Olympus	:	
Servicing, L.P. fka Calmco	:	
Servicing, L.P.	:	
9600 Great Hills Trail, Suite	:	
200W	:	
Austin, TX 78759	:	
Plaintiff	:	
v.	:	
Eugene Tripp A/K/A	:	NO. 02-1365-CD
Eugene W. Tripp	:	
Gloria Tripp A/K/A	:	
Gloria K. Tripp	:	
PO Box 108, Clover Hill Road	:	
Mineral Springs, PA 16855-0108	:	
Defendant(s)	:	

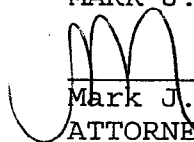
C E R T I F I C A T E

Mark J. Udren , Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- ( ) An FHA insured mortgage
- ( ) Non-owner occupied
- ( ) Vacant
- ( X ) Act 91 procedures have been fulfilled.
- ( ) Over 24 months delinquent.

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

MARK J. UDREN & ASSOCIATES

  
\_\_\_\_\_  
Mark J. Udren , ESQUIRE  
ATTORNEY FOR PLAINTIFF



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COURT OF COMMON PLEAS  
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MORTGAGE FORECLOSURE

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108  
Defendant(s)

NO. 02-1365-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

Bank One, N.A., not in its Individual Capacity, but as Trustee for the Certificate Holders of the CSFB Mortgage Pass-Through Certificates, Series 2001-28, by its Attorney-in-Fact, Olympus Servicing, L.P. fka Calmco Servicing, L.P., Plaintiff in the above action, by its attorney, Mark J. Udren , ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: PO Box 108, Clover Hill Road, Mineral Springs, (Township of Bradford), PA 16855

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

Eugene Tripp A/K/A PO Box 108, Clover Hill Road  
Eugene W. Tripp Mineral Springs, PA 16855-0108

Gloria Tripp A/K/A PO Box 108, Clover Hill Road  
Gloria K. Tripp Mineral Springs, PA 16855-0108

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

same as no.1 above

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

Name

Address

Woodland Bigler Area  
Authority

PO BOX 27, Woodland, PA 16881

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

Name

Address

Plaintiff herein.

See Caption above.

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

Name

Address

NONE

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:

Name

Address

Real Estate Tax Dept.

1 N. Second St., Ste. 116  
Clearfield, PA 16830

Domestic Relations Section

1 N. Second St., Ste. 116  
Clearfield, PA 16830

Commonwealth of PA,  
Department of Revenue

Bureau of Compliance, Dept. 280946  
Harrisburg, PA 17128-0946

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:

Name

Address


Tenants/Occupants

PO Box 108, Clover Hill Road  
Mineral Springs, (Township of Bradford),  
PA 16855

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. sec. 4904 relating to unsworn falsification to authorities.

MARK J. UDREN & ASSOCIATES

DATED: October 14, 2002

  
Mark J. Udren, ESQ.  
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren , Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
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COURT OF COMMON PLEAS  
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Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108  
Defendant(s)  
NO. 02-1365-CD

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Eugene Tripp A/K/A Eugene W. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108

Your house (real estate) at PO Box 108, Clover Hill Road, Mineral Springs, (Township of Bradford), PA 16855 is scheduled to be sold at the Sheriff's Sale on \_\_\_\_\_, at 10:00 AM in the Clearfield County Courthouse, 1 N. Second St., Ste. 116, to enforce the court judgment of \$31,038.79, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856) 482-6900.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS  
EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.**

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-482-6900.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 856-482-6900.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within 30 days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after Schedule of Distribution is filed.
7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

**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 LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.**

**LAWYER REFERRAL SERVICE**  
Lawyer Referral Service  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, Ext. 5982

**ASSOCIATION DE LICENCIADOS DE FILADELFIA**  
Lawyer Referral Service  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, Ext. 5982

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren , Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Bank One, N.A., not in its  
Individual Capacity, but as  
Trustee for the Certificate  
Holders of the CSFB Mortgage  
Pass-Through Certificates,  
Series 2001-28, by its  
Attorney-in-Fact, Olympus  
Servicing, L.P. fka Calmco  
Servicing, L.P.  
9600 Great Hills Trail, Suite  
200W  
Austin, TX 78759

Plaintiff

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 02-1365-CD

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Gloria Tripp A/K/A Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108

Your house (real estate) at PO Box 108, Clover Hill Road, Mineral Springs, (Township of Bradford), PA 16855 is scheduled to be sold at the Sheriff's Sale on \_\_\_\_\_, at 10:00 AM in the Clearfield County Courthouse, 1 N. Second St., Ste. 116, to enforce the court judgment of \$31,038.79, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856)-482-6900.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS  
EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.**

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-482-6900.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 856-482-6900.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within 30 days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after Schedule of Distribution is filed.
7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

**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 LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.**

**LAWYER REFERRAL SERVICE**  
Lawyer Referral Service  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, Ext. 5982

**ASSOCIATION DE LICENCIADOS DE FILADELFIA**  
Lawyer Referral Service  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, Ext. 5982

MARK J. UDREN & ASSOCIATES

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren , Esquire

ATTY I.D. NO.04302

1040 N. KINGS HIGHWAY, SUITE 500

CHERRY HILL, NJ 08034

856-482-6900

Bank One, N.A., not in its  
Individual Capacity, but as  
Trustee for the Certificate  
Holders of the CSFB Mortgage  
Pass-Through Certificates,  
Series 2001-28, by its  
Attorney-in-Fact, Olympus  
Servicing, L.P. fka Calmco  
Servicing, L.P.  
9600 Great Hills Trail, Suite  
200W  
Austin, TX 78759

Plaintiff

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108  
Defendant(s)


COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 02-1365-CD

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

- I. The judgment entered in the above matter is based on an Action:
- ☐ A. In Assumpsit (Contract)
  - ☐ B. In Trespass (Accident)
  - ☒ C. In Mortgage Foreclosure
  - ☐ D. On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.
- II. The Defendant(s) own the property being exposed to sale as:
- ☐ A. An individual
  - ☒ B. Tenants by Entireties
  - ☐ C. Joint Tenants with right of survivorship
  - ☐ D. A partnership
  - ☐ E. Tenants in Common
  - ☐ F. A corporation
- III. The Defendant(s) is (are):
- ☒ A. Resident in the Commonwealth of Pennsylvania
  - ☐ B. Not resident in the Commonwealth of Pennsylvania
  - ☐ C. If more than one Defendant and either A or B above is not applicable, state which Defendant is resident of the Commonwealth of Pennsylvania.  
Resident:

  
Mark J. Udren , ESQUIRE  
Address & I.D. # as above

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren , Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Bank One, N.A., not in its  
Individual Capacity, but as  
Trustee for the Certificate  
Holders of the CSFB Mortgage  
Pass-Through Certificates,  
Series 2001-28, by its  
Attorney-in-Fact, Olympus  
Servicing, L.P. fka Calmco  
Servicing, L.P.  
9600 Great Hills Trail, Suite  
200W  
Austin, TX 78759

Plaintiff

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 02-1365-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter, you  
are directed to levy upon and sell the following described property:

PO Box 108, Clover Hill Road  
Mineral Springs, (Township of Bradford), PA 16855  
SEE LEGAL DESCRIPTION ATTACHED

Amount due

\$31,038.79

Interest From October 15, 2002

to Date of Sale \_\_\_\_\_

Per diem @\$7.08

(Costs to be added)

\$ \_\_\_\_\_

By \_\_\_\_\_

Prothonotary 120.00

Clerk

Date October 22, 2002



COURT OF COMMON PLEAS  
NO. 02-1365-CD

=====  
Bank One, N.A., not in its Individual  
Capacity, but as Trustee for the Certificate  
Holders of the CSFB Mortgage Pass-Through  
Certificates, Series 2001-28, by its  
Attorney-in-Fact, Olympus Servicing,  
L.P. fka Calmco Servicing, L.P.

vs.

Eugene Tripp A/K/A Eugene W. Tripp  
Gloria Tripp A/K/A Gloria K. Tripp

=====  
WRIT OF EXECUTION  
=====

REAL DEBT \$ 31,038.79

INTEREST \$  
from October 15, 2002 to  
Date of Sale  
Per diem @\$7.08


COSTS PAID:  
PROTHY \$ 120.00

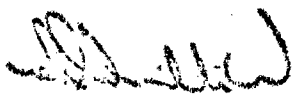
SHERIFF \$

STATUTORY \$

COSTS DUE PROTHY. \$

PREMISES TO BE SOLD:  
PO Box 108, Clover Hill Road  
Mineral Springs, (Township of Bradford), PA 16855

  
Mark J. Udren, ESQUIRE  
MARK J. UDREN & ASSOCIATES  
1040 NORTH KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NJ 08034  
(856) 482-6900



ALL THAT CERTAIN LOT OR PARCEL OF LAND SITUATE IN MINERAL SPRINGS, IN THE TOWNSHIP OF BRADFORD, COUNTY OF CLEARFIELD, AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON POST ON AN UNNAMED STREET; THENCE BY SAID UNNAMED STREET NORTH NINE (9) DEGREES TWENTY-FIVE (25) MINUTES WEST ONE HUNDRED SIXTEEN (116) FEET TO AN IRON PIN AT THE SOUTHWEST CORNER OF LOT OF WADE J. SCHICKLING; THENCE BY WADE J. SCHICKLING LOT NORTH EIGHTY-SIX (86) DEGREES FIFTY (50) MINUTES EAST ONE HUNDRED NINE AND THREE-TENTHS (109.3) FEET TO AN IRON PIN ON LINE OF LOT OF HOWARD P. OSEWALT; THENCE BY LINE OF HOWARD P. OSEWALT SOUTH FIVE (5) DEGREES EAST ONE HUNDRED TWENTY-FIVE (125) FEET TO IRON PIN ON THE LINE OF LAND OF CLARA JANE ROTHROCK; THENCE BY SAME NORTH EIGHTY-SEVEN (87) DEGREES FORTY-FIVE (45) MINUTES WEST ONE HUNDRED AND FIVE-TENTHS (100.5) FEET TO AN IRON POST AT THE SOUTHWESTERN CORNER OF THE PARCEL HEREBY CONVEYED AND THE PLACE OF BEGINNING.

EXCEPTING AND RESERVING ALL COAL, FIRE CLAY, AND OTHER MINERALS AS RESERVED IN PRIOR DEEDS IN THE CHAIN OF TITLE.

BEING KNOWN AS PO BOX 108, CLOVER HILL ROAD, MINERAL SPRINGS, PA 16855-0108

PROPERTY ID NO. 106-M9-625-27

TITLE TO SAID PREMISES IS VESTED IN EUGENE TRIPP AND GLORIA TRIPP, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM EUGENE TRIPP AND GLORIA TRIPP, HUSBAND AND WIFE, DATED 9/30/1993, RECORDED 9/30/1993, IN DEED BOOK 1559, PAGE 452.

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

Sheriff Docket # 12989

BANK ONE

02-1365-CD

VS.

TRIPP, EUGENE a/k/a EUGENE W. TRIPP & GLORIA TRIPP a/k/a GLORIA K

COMPLAINT IN MORTGAGE FORECLOSURE

**SHERIFF RETURNS**

NOW SEPTEMBER 4, 2002 AT 11:17 AM DST SERVED THE WITHIN COMPLAINT  
IN MORTGAGE FORECLOSURE ON EUGENE TRIPP a/k/a EUGENE W. TRIPP,  
DEFENDANT AT RESIDENCE, PO BOX 108, CLOVER HILL ROAD, MINERAL SPRINGS,  
CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO TINA PEOPLES,  
DAUGHTER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT  
IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS  
THEREOF.

SERVED BY: DAVIS/MORGILLO

NOW SEPTEMBER 4, 2002 AT 11:17 AM DST SERVED THE WITHIN COMPLAINT  
IN MORTGAGE FORECLOSURE ON GLORIA TRIPP a/k/a GLORIA K. TRIPP,  
DEFENDANT AT RESIDENCE, PO BOX 108, CLOVER HILL ROAD, MINERAL SPRINGS,  
CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO TINA PEOPLES,  
DAUGHTER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN  
MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.  
SERVED BY: DAVIS/MORGILLO

**Return Costs**

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

**FILED**

NOV 13 2002

William A. Shaw  
Prothonotary

Sworn to Before Me This

13 Day Of November 2002

*William A. Shaw*

So Answers,

*Chester A. Hawkins*  
*Lynne M. Hawkins*  
Chester A. Hawkins  
Sheriff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren  
ATTY I.D. NO. 04302  
1046 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Bank One, N.A., not in its  
Individual Capacity, but as  
Trustee for the Certificate  
Holders of the CSFB Mortgage  
Pass-Through Certificates,  
Series 2001-28, by its  
Attorney-in-Fact, Olympus  
Servicing, L.P. fka Calmco  
Servicing, L.P.  
338 S. Warminster Rd  
Hatboro, PA 19040

Plaintiff

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

FILED

JAN 06 2003

William A. Shaw  
Prothonotary

NO. 02-1365-CD

**AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1**

Plaintiff, by its/his/her Attorney, Mark J. Udren , Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecept for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: December 30, 2002

MARK J. UDREN & ASSOCIATES

BY:

Mark J. Udren , Esquire  
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren , Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Bank One, N.A., not in its  
Individual Capacity, but as  
Trustee for the Certificate  
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Attorney-in-Fact, Olympus  
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Servicing, L.P.  
338 S. Warminster Rd  
Hatboro, PA 19040

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 02-1365-CD

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108  
Defendant(s)

DATE: NOVEMBER 14, 2002

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY**

**OWNER(S): EUGENE W. TRIPP & GLORIA TRIPP AKA GLORIA K. TRIPP**

**PROPERTY: PO Box 108, Clover Hill Road  
Mineral Springs, (Township of Bradford), PA 16855**

**Improvements: RESIDENTIAL DWELLING**

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on JANUARY 10, 2003, at 10:00 AM, IN THE CLEARFIELD COUNTY COURTHOUSE, 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

**EXHIBIT A**

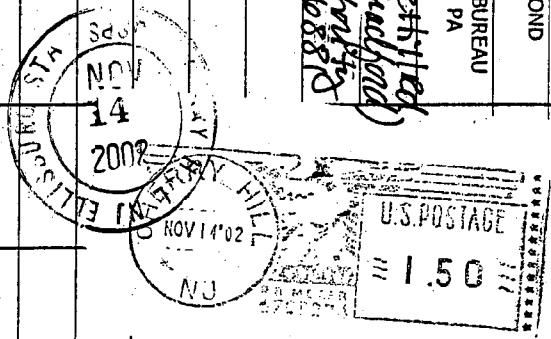
Name and Address of Sender  
**JODIE**  
 LAW OFFICES OF MARK J. UDREN & ASSOCIATES  
 1040 N. KINGS HIGHWAY, SUITE 500  
 CHERRY HILL, NJ 08034

☐ Registered  
☐ Insured  
☐ COD  
☐ Certified  
☐ Return Receipt for Merchandise  
☐ Initl Recorded Del.  
☐ Express Mail

Check appropriate block for Registered Mail:  
☐ With Postal Insurance  
☐ Without postal insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.  
 Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regs.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Post-Office Fee
1	<i>Tepp</i>	CLEARFIELD COUNTY TAX CLAIM BUREAU 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, PA 16830										
2	0234012	DOMESTIC RELATIONS SECTION 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, PA 16830										
3		COMMONWEALTH OF PA, DEPT. OF REVENUE, BUREAU OF COMPLIANCE, DEPT. 280946, HARRISBURG, PA 17128-0946										
4		TENANTS/OCCUPANTS, DOBSON 108 CLEARFIELD, PA 16835 (Map of Buckhorn)										
5	CLEARFIELD COUNTY	Wood and Bigler (see construction) PO Box 27 Woodland PA 16888										
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	<p>The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.</p>								
5		5	<i>202</i>									



**EXHIBIT**

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

Sheriff Docket # 13260

BANK ONE, N. A. ET AL

02-1365-CD

VS.

TRIPP, EUGENE

WRIT OF EXECUTION REAL ESTATE

**SHERIFF RETURNS**

NOW, NOVEMBER 4, 2003 @ 9:00 A.M. O'CLOCK A LEVY WAS TAKEN ON THE  
PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE

A SALE DATE OF JANUARY 10, 2003 WAS SET.

**FILED** No cc  
01 2:02 PM  
MAY 8 8 2003 E

William A. Shaw  
Prethentary

NOW, NOVEMBER 4, 2003 @ 2:08 P.M. O'CLOCK SERVED EUGENE TRIPP A/K/A  
EUGENE W. TRIPP, DEFENDANT, AT HIS RESIDENCE P.O. BOX 108, CLOVER  
HILL ROAD, MINERAL SPRINGS, CLEARFIELD COUNTY, PENNSYLVANIA 16855-0108  
BY HANDING TO GLORIA TRIPP, WIFE OF THE DEFENDANT, A TRUE AND ATTESTED  
COPY OF AN ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE  
LEVY AND MAKING KNOWN TO HER THE CONTENTS THEREOF.

NOW, NOVEMBER 4, 2003 @ 2:08 P.M. O'CLOCK SERVED GLORIA TRIPP A/K/A  
GLORIA K. TRIPP, DEFENDANT, AT HER RESIDENCE P. O. BOX 108, CLOVER  
HILL ROAD, MINERAL SPRINGS, CLEARFIELD COUNTY, PENNSYLVANIA 16855-0108  
BY HANDING TO GLORIA TRIPP, DEFENDANT, A TRUE AND ATTESTED COPY OF AN  
ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY AND  
MAKING KNOWN TO HER THE CONTENTS THEREOF.

NOW, JANUARY 10, 2003 RECEIVED A FAX FROM ATTORNEY'S OFFICE TO  
CONTINUE THE SALE TO APRIL 4, 2003 DUE TO A FORBEARANCE AGREEMENT.

NOW, MARCH 28, 2003 RECEIVED A FAX FROM PLAINTIFF ATTORNEY TO STAY  
THE SALE RESCHEDULED TO APRIL 4, 2003. THE DEFENDANT ENTERED INTO A  
FORBEARANCE AGREEMENT.

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

Sheriff Docket # 13260

BANK ONE, N. A. ET AL

02-1365-CD

VS.

TRIPP, EUGENE

**WRIT OF EXECUTION REAL ESTATE**

**SHERIFF RETURNS**

NOW, MAY 8, 2003 PAID COSTS FROM THE ADVANCE AND MADE A REFUND OF  
UNUSED ADVANCE TO ATTORNEY.

NOW, MAY 8, 2003 RETURN WRIT AS NO SALE HELD. THE DEFENDANT ENTERED  
IN A FORBEARANCE AGREEMENT.

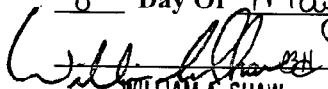
SHERIFF HAWKINS \$235.87

SURCHARGE \$40.00

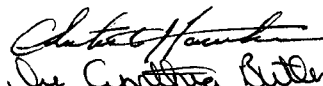
PAID BY ATTORNEY

Sworn to Before Me This

8<sup>th</sup> Day Of May 2003

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

So Answers,

  
Chester A. Hawkins  
Sheriff



MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren , Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Bank One, N.A., not in its  
Individual Capacity, but as  
Trustee for the Certificate  
Holders of the CSFB Mortgage  
Pass-Through Certificates,  
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Attorney-in-Fact, Olympus  
Servicing, L.P. fka Calmco  
Servicing, L.P.  
9600 Great Hills Trail, Suite  
200W  
Austin, TX 78759

Plaintiff

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
PO Box 108, Clover Hill Road  
Mineral Springs, PA 16855-0108  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 02-1365-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter, you  
are directed to levy upon and sell the following described property:

PO Box 108, Clover Hill Road  
Mineral Springs, (Township of Bradford), PA 16855  
SEE LEGAL DESCRIPTION ATTACHED

Amount due

\$31,038.79

Interest From October 15, 2002

to Date of Sale \_\_\_\_\_

Per diem @\$7.08

(Costs to be added)

\$ \_\_\_\_\_

Received 10/23/02 @ 3:20 PM

Christen G. Hawkins

by Cynthia Butler-Aughenbaugh

By

*William L. Shaw*

Prothonotary 120.00

Clerk

Date October 22, 2002

COURT OF COMMON PLEAS  
NO. 02-1365-CD

=====

Bank One, N.A., not in its Individual  
Capacity, but as Trustee for the Certificate  
Holders of the CSFB Mortgage Pass-Through  
Certificates, Series 2001-28, by its  
Attorney-in-Fact, Olympus Servicing,  
L.P. fka Calmco Servicing, L.P.

vs.

Eugene Tripp A/K/A Eugene W. Tripp  
Gloria Tripp A/K/A Gloria K. Tripp

=====

WRIT OF EXECUTION

=====

REAL DEBT                   \$ 31,038.79

INTEREST                   \$ \_\_\_\_\_  
from October 15, 2002 to  
Date of Sale \_\_\_\_\_  
Per diem @\$7.08


COSTS PAID:  
PROTHY                   \$ 120.00


SHERIFF                   \$ \_\_\_\_\_

STATUTORY               \$ \_\_\_\_\_

COSTS DUE PROTHY.       \$ \_\_\_\_\_

PREMISES TO BE SOLD:  
PO Box 108, Clover Hill Road  
Mineral Springs, (Township of Bradford), PA 16855

  
\_\_\_\_\_  
Mark J. Udren, ESQUIRE  
MARK J. UDREN & ASSOCIATES  
1040 NORTH KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NJ 08034  
(856) 482-6900



ALL THAT CERTAIN LOT OR PARCEL OF LAND SITUATE IN MINERAL SPRINGS, IN THE TOWNSHIP OF BRADFORD, COUNTY OF CLEARFIELD, AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON POST ON AN UNNAMED STREET; THENCE BY SAID UNNAMED STREET NORTH NINE (9) DEGREES TWENTY-FIVE (25) MINUTES WEST ONE HUNDRED SIXTEEN (116) FEET TO AN IRON PIN AT THE SOUTHWEST CORNER OF LOT OF WADE J. SCHICKLING; THENCE BY WADE J. SCHICKLING LOT NORTH EIGHTY-SIX (86) DEGREES FIFTY (50) MINUTES EAST ONE HUNDRED NINE AND THREE-TENTHS (109.3) FEET TO AN IRON PIN ON LINE OF LOT OF HOWARD P. OSEWALT; THENCE BY LINE OF HOWARD P. OSEWALT SOUTH FIVE (5) DEGREES EAST ONE HUNDRED TWENTY-FIVE (125) FEET TO IRON PIN ON THE LINE OF LAND OF CLARA JANE ROTHROCK; THENCE BY SAME NORTH EIGHTY-SEVEN (87) DEGREES FORTY-FIVE (45) MINUTES WEST ONE HUNDRED AND FIVE-TENTHS (100.5) FEET TO AN IRON POST AT THE SOUTHWESTERN CORNER OF THE PARCEL HEREBY CONVEYED AND THE PLACE OF BEGINNING.

EXCEPTING AND RESERVING ALL COAL, FIRE CLAY, AND OTHER MINERALS AS RESERVED IN PRIOR DEEDS IN THE CHAIN OF TITLE.

BEING KNOWN AS PO BOX 108, CLOVER HILL ROAD, MINERAL SPRINGS, PA  
16855-0108

PROPERTY ID NO. 106-M9-625-27

TITLE TO SAID PREMISES IS VESTED IN EUGENE TRIPP AND GLORIA TRIPP, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM EUGENE TRIPP AND GLORIA TRIPP, HUSBAND AND WIFE, DATED 9/30/1993, RECORDED 9/30/1993, IN DEED BOOK 1559, PAGE 452.

NAME      TRIPP                          NO.        02-1365-CD

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

**DEBIT & INTEREST:**

<b>TOTAL COSTS</b>	<b>1,093.55</b>
--------------------	-----------------

CHESTER A. HAWKINS, Sheriff

**LAW OFFICES**  
**MARK J. UDREN & ASSOCIATES**  
1040 NORTH KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NEW JERSEY 08034  
856 . 482 . 6900  
FAX: 856 . 482 . 1199

MARK J. UDREN\*  
STUART WINNEG\*\*  
GAYL SPIVAK ORLOFF\*\*\*  
HEIDI K. SPIVAK\*\*\*  
CHRISTOPHER J. FOX\*\*\*  
CORINA CANIZ\*\*\*  
\*ADMITTED NJ, PA, FL  
\*\*ADMITTED PA  
\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

**PENNSYLVANIA OFFICE**  
**24 NORTH MERTON AVENUE**  
**SUITE 240**  
**BRYN MAWR, PA 19010**  
**215-568-9500**  
**215-568-1141 FAX**

PLEASE RESPOND TO NEW JERSEY OFFICE

March 28, 2003

Sent via telefax #814-765-5915

Clearfield County Sheriff's Office  
Clearfield County Courthouse  
1 North Second Street  
Suite 116  
Clearfield, PA 16830  
ATTN: Cindy

Re: Bank One, N.A., not in its Individual Capacity, but as Trustee  
for the Certificate Holders of the CSFB Mortgage Pass-Through  
Certificates, Series 2001-28, by its Attorney-in-Fact, Olympus  
Servicing, L.P. fka Calmco Servicing, L.P.

vs.

Eugene Tripp A/K/A Eugene W. Tripp  
Gloria Tripp A/K/A Gloria K. Tripp  
Clearfield County C.C.P. No. 02-1365-CD  
Premises: PO Box 108, Clover Hill Road  
Mineral Springs, (Township of Bradford), PA 16855  
SS Date: April 4, 2003

Dear Cindy:

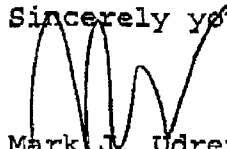
Please Stay the Sheriff's Sale scheduled for April 4, 2003  
(postponed from January 10, 2003).

Sale is stayed for the following reason:

Defendant (s) entered into a Forbearance Agreement, amount  
collected in consideration of the stay \$2,834.00

Thank you for your attention to this matter.

Sincerely yours,

  
Mark J. Udren  
MARK J. UDREN & ASSOCIATES

/jlb

**LAW OFFICES**  
**MARK J. UDREN & ASSOCIATES**  
1040 NORTH KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NEW JERSEY 08034  
856 . 482 . 6900  
FAX: 856 . 482 . 1199

MARK J. UDREN\*  
STUART WINNEG\*\*  
GAYL SPIVAK ORLOFF\*\*\*  
HEIDI R. SPIVAK\*\*\*  
CHRISTOPHER J. FOX\*\*\*  
\*ADMITTED NJ, PA, FL  
\*\*ADMITTED PA  
\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

**PENNSYLVANIA OFFICE**  
**24 NORTH MERION AVENUE**  
SUITE 240  
BRYN MAWR, PA 19010  
215-568-9500  
215-568-1141 FAX

PLEASE RESPOND TO NEW JERSEY OFFICE

January 10, 2003

Sent via telefax #1-814-765-5915  
and Regular Mail

Clearfield County Sheriff's Office  
Clearfield County Courthouse  
1 North Second Street-Suite 116  
Clearfield, PA 16830  
ATTN: Cindy

Re: Bank One, N.A., not in its Individual Capacity, but as Trustee  
for the Certificate Holders of the CSFB Mortgage Pass-Through  
Certificates, Series 2001-28, by its Attorney-in-Fact, Olympus  
Servicing, L.P. fka Calmco Servicing, L.P.  
vs.

Eugene Tripp A/K/A Eugene W. Tripp &  
Gloria Tripp A/K/A Gloria K. Tripp  
Clearfield County C.C.P. No. 02-1365-CD  
Premises: PO Box 108, Clover Hill Road, Mineral Springs,  
(Township of Bradford), PA 16855  
SS Date: January 10, 2003

Dear Cindy:

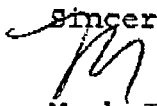
Please Postpone the Sheriff's Sale scheduled for January 10, 2003  
to April 4, 2003.

Sale is postponed for the following reason:

Due to Forbearance Agreement.

Thank you for your attention to this matter.

Sincerely yours,

  
Mark J. Udren  
MARK J. UDREN & ASSOCIATES  
/hac

LAW OFFICES  
**MARK J. UDREN & ASSOCIATES**

1040 NORTH KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NEW JERSEY 08034  
856 . 482 . 6900  
FAX: 856 . 482 . 1199

MARK J. UDREN\*  
STUART WINNEG\*\*  
GAYL SPIVAK ORLOFF\*\*\*  
HEIDI R. SPIVAK\*\*\*  
CHRISTOPHER J. FOX\*\*\*  
MARISA JOY MYERS\*\*\*  
LORRAINE DOYLE\*\*  
MATTHEW GOTTESFELD\*\*\*  
\*ADMITTED NJ, PA, FL  
\*\*ADMITTED PA  
\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

PENNSYLVANIA OFFICE  
215-568-9500  
215-568-1141 FAX

PLEASE RESPOND TO NEW JERSEY OFFICE

August 26, 2003

Prothonotary of Clearfield County  
Clearfield County Courthouse  
11 North Second Street  
Clearfield, PA 16830

Re: Bank One, N.A., not in its Individual Capacity, but as  
Trustee for the Certificate Holders of the CSFB Mortgage  
Pass-Through Certificates, Series 2001-28, by its Attorney-  
in-Fact, Olympus Servicing, L.P. fka Calmco Servicing, L.P.  
vs.  
Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp  
Clearfield County C.C.P. No. 02-1365-CD

Gentlemen:

In connection with the above captioned matter, enclosed please  
find PRAECIPE TO WITHDRAW JUDGMENT AND DISCONTINUE WITHOUT  
PREJUDICE, together with a copy to be time stamped and returned  
in the self addressed stamped envelope enclosed.

Your assistance in this matter is greatly appreciated.

Very truly yours,



Mark J. Udren, Esquire  
Mark J. Udren & Associates

MJU/AZ  
Enclosures

**FILED**

M 1:51 PM 1 cert + 1 cc  
to [unclear]

SEP 02 2003

William A. Shaw  
Prothonotary

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren , Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Bank One, N.A., not in its  
Individual Capacity, but as  
Trustee for the Certificate  
Holders of the CSFB Mortgage  
Pass-Through Certificates,  
Series 2001-28, by its  
Attorney-in-Fact, Olympus  
Servicing, L.P. fka Calmco  
Servicing, L.P.

Plaintiff

v.

Eugene Tripp A/K/A  
Eugene W. Tripp  
Gloria Tripp A/K/A  
Gloria K. Tripp

Defendant

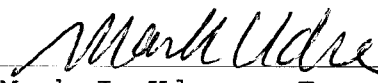
COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 02-1365-CD

PRAECIPE TO WITHDRAW JUDGMENT AND DISCONTINUE WITHOUT PREJUDICE

TO THE PROTHONOTARY:

Kindly mark the above captioned matter JUDGMENT  
WITHDRAWN and ACTION DISCONTINUED WITHOUT PREJUDICE, upon payment  
of your costs only.

  
Mark J. Udren , Esquire  
Mark J. Udren & Associates  
Attorney for Plaintiff

DATED: August 26, 2003



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

**CIVIL DIVISION**

**Bank One, N.A.  
Olympus Servicing, L.P.**

**Vs.  
Eugene Tripp  
Gloria K. Tripp**

**No. 2002-01365-CD**

**CERTIFICATE OF DISCONTINUATION**

Commonwealth of PA  
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on September 2, 2003 marked:

Settled, Discontinued, and Ended.

Record costs in the sum of \$443.12 have been paid in full by Attorney.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 2nd day of September A.D. 2003.

---

William A. Shaw, Prothonotary

Appendix C is an example of an Answer, and New Matter.

is not truthful.

**NOTE:** Your Answer has to be truthful. It is a crime to file an Answer that

Prothonotary will certify the copy of the Answer which you then serve on the other side. You must file your Answer (and any "New Matter") with the Prothonotary and take or send (by regular mail) a certified copy of it to the other side. There is no filing fee. You must bring an extra copy of the Answer to the Prothonotary. The Prothonotary will certify the copy of the Answer which you then serve on the other side.

I verify that the statements made in this Answer are true and correct. 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.

After you have written out your response to each paragraph of the Complaint, and written out in the New Matter any important additional facts, you should sign your name. Then you have to write out the following statement at the bottom of your Answer and sign it:

**Answer.** If there are other facts that explain why you believe you do not owe the money that the other side is asking for, write them out in your Answer after you finish responding to the paragraphs of the Complaint. Keep using numbers for each paragraph of this part of your Answer. Write 'New Matter' at the top center of this part of the

If you do not know whether a paragraph of the Complaint is true or false, you have to investigate the facts before you file your Answer. If you still cannot find out whether the paragraph is true or false, you should state in your Answer that you have investigated the facts but do not know whether the paragraph is true or false.

If a paragraph of the Complaint is completely true, your answer should say "Paragraph (insert #) of the Complaint is admitted". If it is not true, you should say "Paragraph (insert #) of the Complaint is partly true and partly false, you should explain exactly what you are admitting and exactly what you are denying and why.

If you decide to file an Answer on your own, you should write the name of the case, the name of the court, and the case number at the top of the page, just as it is written at the top of the Complaint. Then you should write "Answer" in the center of the page, as if it were a headline. Then you should write out your response to each paragraph of the Complaint. Use the same paragraph numbers for your responses as the Complaint uses.

If the other side files a Complaint, you as the Defendant have twenty (20) days to file an Answer. At this point, it becomes very difficult for a person to handle an appeal without a lawyer, and this pamphlet can only tell you the most basic steps to follow.

### C. If the other side files a Complaint

If the other side does not file a Complaint and you file a Preamble for Non Pros, then the case is over. The other side may have the right to start a new case against you, but this is rare.

notice must be mailed (regular mail) or hand delivered to the other side. You must also attach a copy of the notice to your Preamble for non pros.