

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

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

FILED

AUG 30 2002

William A. Shaw
Prothonotary

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

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. Meholic
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 dafiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademas, 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 IMMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFFICIENTE 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. Meholic
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 INSTRU 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 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)	\$27,790.14
Title Report	736.41
Court Costs (anticipated, excluding Sheriff's Sale costs)	250.00
Escrow Overdraft/ (Balance)	280.00
Fees Assessed	242.00
Attorneys Fees (anticipated and actual to 5% of principal)	25.05
TOTAL	<u>1,389.51</u>
	\$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.



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

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

1-948474

Postmark Here

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 6412

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

1-948474

Postmark Here

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:

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

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

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

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

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

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

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.



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

FILED

44y pd.

m/11.28/04

AUG 30 2002

80.00

2 cc shff

W.A. Shaw

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(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 02-1365-CD

PRAECIPE TO SUBSTITUTE VERIFICATION

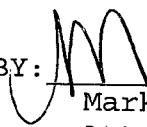
TO THE PROTHONOTARY:

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

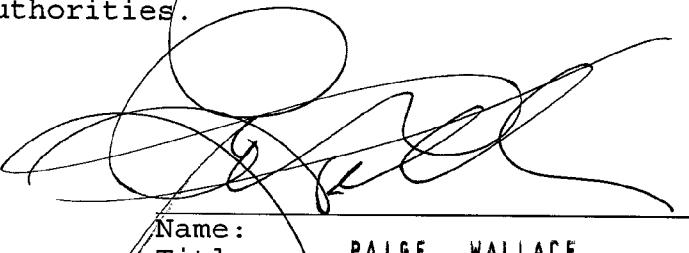
William A. Shaw
Prothonotary

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: PAIGE WALLACE
Title: ASST. VICE PRESIDENT
Company:

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

FILED

No. cc

10-3668
OCT 22 2002

RECEIVED

William A. Shaw
Prothonotary

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
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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	<u>325.68</u>
From 8/30/02 to 10/14/02	

TOTAL	\$31,038.79
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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

31241811 AMY pd. 20.00
OCT 22 2002

Notices to each Def

Statement to AMY

William A. Shaw
Prothonotary

AMY

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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Austin, TX 78759

Plaintiff

v.
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Eugene W. Tripp
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Gloria K. Tripp
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Mineral Springs, PA 16855-0108
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 02-1365-CD

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:

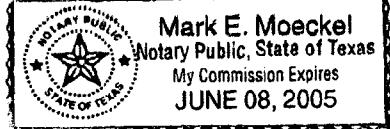
Defendant: Eugene Tripp A/K/A Eugene W. Tripp
Age: Over 18
Residence: As captioned above
Employment: Unknown

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

Name: *Patricia Hallas*
Title: *ASST. VICE PRESIDENT*
Company: *ASST. VICE PRESIDENT*

Sworn to and subscribed
before me this 17 day
of Sept., 2001.

Notary Public



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

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 IMMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFFICIENTE 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 ASSISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL
LAWYER REFERRAL SERVICE
Lawyer Referral Service
David S. Meholick
Court Administrator
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Clearfield, PA 16830
814-765-2641, Ext. 5982

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
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

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

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.

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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

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.

Judgment by Default *Prothonotary*

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
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

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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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

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)

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	
	<u>\$31,038.79</u>

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

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: 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
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

**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	<u>325.68</u>
From 8/30/02 to 10/14/02	
TOTAL	
	<u>\$31,038.79</u>

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

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

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

U
Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED

Atty pd.

20.00

13488
OCT 22 2002

1 CC 9 (6 cont)

w/prop. descr attached

William A. Shaw
Prothonotary

first

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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Plaintiff

v.

Eugene Tripp A/K/A
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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

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

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

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

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

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 _____

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
CHERRY HILL, NJ 08034
856-482-6900

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COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

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
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Court Administrator
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ASSOCIATION DE LICENCIADOS DE FILADELFIA
Lawyer Referral Service
David S. Meholic
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814-765-2641, Ext. 5982

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
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ATTORNEY FOR PLAINTIFF

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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	NO. 02-1365-CD
Defendant(s)	

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

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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. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

ASSOCIATION DE LICENCIADOS DE FILADELFIA
Lawyer Referral Service
David S. Meholic
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	COURT OF COMMON PLEAS
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)	

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

I. The judgment entered in the above matter is based on an Action:

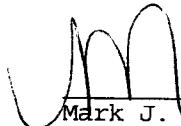
A. In Assumpsit (Contract)
 B. In Trespass (Accident)
 C. In Mortgage Foreclosure
 D. On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.

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 William H. Udren ^{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
William A. Shaw*
Chester A. Hawkins
Sheriff

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren
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.
338 S. Warminster Rd
Hatboro, PA 19040

Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

FILED

JAN 06 2003

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

William A. Shaw
Prothonotary

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 Praeclipe 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

BY:

Mark J. Udren, Esquire
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES

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.
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
 Int'l Recorded Del.
 Express Mail

Without Postal Insurance

Check appropriate block for
Registered Mail:

With Postal Insurance

Without Postal Insurance

Postmark and Date of Receipt

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

Remarks

R.R. Fee

S.D. Fee

S.H. Fee

Remarks

R.R. Fee

S.D. Fee</

In The Court of Common Pleas of Clearfield County, Pennsylvania

BANK ONE, N. A. ET AL

Sheriff Docket # 13260

VS.

TRIPP, EUGENE

02-1365-CD

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
01/20/04
cc
MAY 8 2003
E
601

William A. Shaw
Prothonotary

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 COUP 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

8th 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
By Cynthia Bitter Auger-Daugh
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	COURT OF COMMON PLEAS
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)	

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 P.M.
Chester G. Hawkins
by Cynthia Butler-Aughenbaugh

By William L. Shaffer 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.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME TRIPP NO. 02-1365-CD

NOW, , by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on the day of 2002, I exposed the within described real estate of to public venue or outcry at which time and place I sold the same to

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

SHERIFF COSTS:

DEBIT & INTEREST:

RDR	15.00	DEBT-AMOUNT DUE	31,038.79
SERVICE	15.00	INTEREST FROM 10/15/02	
MILEAGE	3.25	TO BE ADDED	TO SALE DATE
LEVY	15.00		
MILEAGE	3.25	TOTAL DEBT & INTEREST	31,038.79
POSTING	15.00		
CSDS	10.00	COSTS:	
COMMISSION 2%	56.68	ATTORNEY FEES	
POSTAGE	4.44	PROTH. SATISFACTION	
HANDBILLS	15.00	ADVERTISING	403.83
DISTRIBUTION	25.00	LATE CHARGES & FEES	
ADVERTISING	15.00	TAXES - collector	
ADD'L SERVICE	15.00	TAXES - tax claim	
DEED		DUE	
ADD'L POSTING		COST OF SUIT -TO BE ADDED	
ADD'L MILEAGE	3.25	LIEN SEARCH	100.00
ADD'L LEVY		FORCLOSURE FEES/ESCROW DEFICIT	
BID AMOUNT		ACKNOWLEDGEMENT	
RETURNS/DEPUTIZE		DEED COSTS	
COPIES/BILLING	15.00	ATTORNEY COMMISSION	
	5.00	SHERIFF COSTS	235.87
BILLING/PHONE/FAX	5.00	LEGAL JOURNAL AD	189.00
TOTAL SHERIFF COSTS	235.87	REFUND OF ADVANCE	
		REFUND OF SURCHARGE	
		PROTHONOTARY	120.00
		MORTGAGE SEARCH	40.00
DEED COSTS:		SATISFACTION FEE	
ACKNOWLEDGEMENT		ESCROW DEFICIENCY	
REGISTER & RECORDER		MUNICIPAL LIEN	FIRE HYDRANT
TRANSFER TAX 2%			4.85
TOTAL DEED COSTS	0.00	TOTAL COSTS	1,093.55

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

MAR. 31. 2003 6:18PM

MARK J. UDREN&ASSOC. 856-482-2576

NO. 2738 P. 1/1

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***
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 MERION 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:

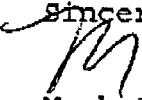
Please Postpone the Sheriff's Sale scheduled for January 10, 2003
 to April 4, 2003.

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

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

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

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 AM 1Cart +1CZ
to [signature]

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

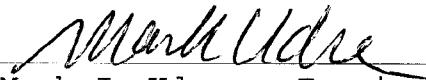
ATTORNEY FOR PLAINTIFF

Bank One, N.A., not in its	COURT OF COMMON PLEAS
Individual Capacity, but as	CIVIL DIVISION
Trustee for the Certificate	Clearfield County
Holders of the CSFB Mortgage	
Pass-Through Certificates,	
Series 2001-28, by its	NO. 02-1365-CD
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	

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. No. 2002-01365-CD
Eugene Tripp
Gloria K. Tripp

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 particularly.

You must title your answer (and any "New Matter") with the Protobionotary 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 Protobionotary. There is no fee for certifying the copy of the Answer which you then serve on the other side.

I verily 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 perjury.

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:

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 **Answer**.

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 **denied**". If it is not true and partly true, the facts are "Paragraph (insert #) of the **complaint** is **partly true and partly false**", and then explain what facts are. If a paragraph 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 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

It is the other side does not file a complaint and you file a **Prædictio** for Non Proofs, 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 preface for non pros.