

02-1370-CD
COUNTRYWIDE HOME LOANS, INC. -vs- THOMAS E. KNAPP et al

FEDERMAN AND PHELAN, LLP
By: FRANK FEDERMAN, ESQUIRE
IDENTIFICATION NO. 12248
ONE PENN CENTER AT SUBURBAN STATION
1617 JOHN F. KENNEDY BOULEVARD
SUITE 1400
PHILADELPHIA, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

COUNTRYWIDE HOME LOANS, INC.
400 COUNTRYWIDE WAY
SIMI VALLEY, CA 93065-6298

COURT OF COMMON PLEAS
CIVIL DIVISION

TERM

Plaintiff

v.

NO. 02-1370-C1

CLEARFIELD COUNTY

THOMAS E. KNAPP
DEBORAH L. KNAPP
517 KNARR STREET
DUBOIS, PA 15801

Defendant(s)

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

****THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS NOT REAFFIRMED, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY. ****

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.

CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641

FILED

m/11:29 / BA pd 80.00
SEP 01 2002

No cc

William A. Shaw
Prothonotary

2 cc to Sheriff

**IF THIS IS THE FIRST NOTICE THAT YOU
HAVE RECEIVED FROM THIS OFFICE, BE
ADVISED THAT:**

**PURSUANT TO THE FAIR DEBT COLLECTION
PRACTICES ACT, 15 U.S.C. § 1692 et seq. (1977),
DEFENDANT(S) MAY DISPUTE THE VALIDITY OF
THE DEBT OR ANY PORTION THEREOF. IF
DEFENDANT(S) DO SO IN WRITING WITHIN
THIRTY (30) DAYS OF RECEIPT OF THIS
PLEADING, COUNSEL FOR PLAINTIFF WILL
OBTAIN AND PROVIDE DEFENDANT(S) WITH
WRITTEN VERIFICATION THEREOF;
OTHERWISE, THE DEBT WILL BE ASSUMED TO
BE VALID. LIKEWISE, IF REQUESTED WITHIN
THIRTY (30) DAYS OF RECEIPT OF THIS
PLEADING, COUNSEL FOR PLAINTIFF WILL
SEND DEFENDANT(S) THE NAME AND ADDRESS
OF THE ORIGINAL CREDITOR, IF DIFFERENT
FROM ABOVE.**

**THE LAW DOES NOT REQUIRE US TO WAIT
UNTIL THE END OF THE THIRTY (30) DAY
PERIOD FOLLOWING FIRST CONTACT WITH
YOU BEFORE SUING YOU TO COLLECT THIS
DEBT. EVEN THOUGH THE LAW PROVIDES
THAT YOUR ANSWER TO THIS COMPLAINT IS
TO BE FILED IN THIS ACTION WITHIN TWENTY
(20) DAYS, YOU MAY OBTAIN AN EXTENSION OF
THAT TIME. FURTHERMORE, NO REQUEST
WILL BE MADE TO THE COURT FOR A
JUDGMENT UNTIL THE EXPIRATION OF THIRTY
(30) DAYS AFTER YOU HAVE RECEIVED THIS
COMPLAINT. HOWEVER, IF YOU REQUEST
PROOF OF THE DEBT OR THE NAME AND
ADDRESS OF THE ORIGINAL CREDITOR WITHIN
THE THIRTY (30) DAY PERIOD THAT BEGINS
UPON YOUR RECEIPT OF THIS COMPLAINT,
THE LAW REQUIRES US TO CEASE OUR
EFFORTS (THROUGH LITIGATION OR
OTHERWISE) TO COLLECT THE DEBT UNTIL
WE MAIL THE REQUESTED INFORMATION TO
YOU. YOU SHOULD CONSULT AN ATTORNEY
FOR ADVICE CONCERNING YOUR RIGHTS AND
OBLIGATIONS IN THIS SUIT.**

6. The following amounts are due on the mortgage:

Principal Balance	\$41,184.71
Interest	3,866.22
5/1/01 through 8/1/02 (Per Diem \$8.46)	
Attorney's Fees	1,250.00
Cumulative Late Charges	0.00
6/3/98 to 8/1/02	
Cost of Suit and Title Search	<u>550.00</u>
Subtotal	\$46,850.93
Escrow	
Credit	0.00
Deficit	<u>1,510.73</u>
Subtotal	<u>\$1,510.73</u>
TOTAL	\$48,361.66

7. The attorney's fees 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.
8. Notice of Intention to Foreclose has been sent to Defendant(s) by Certified Mail, as required by Act 6 of 1974 of the Commonwealth of Pennsylvania.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$48,361.66 , together with interest from 8/1/02 at the rate of \$8.46 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.



/s/ Frank Federman

FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

1. Plaintiff is

COUNTRYWIDE HOME LOANS, INC.
400 COUNTRYWIDE WAY
SIMI VALLEY, CA 93065-6298

2. The name(s) and last known address(es) of the Defendant(s) are:

THOMAS E. KNAPP
DEBORAH L. KNAPP
517 KNARR STREET
DUBOIS, PA 15801

who is/are the mortgagor(s) and real owner(s) of the property hereinafter described.

3. On 6/3/98 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to TOWNE AND COUNTRY MORTGAGE CORP. which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Book No. 1939, Page 84. By Assignment of Mortgage recorded 6/5/98 the mortgage was assigned to PNC MORTGAGE CORP. OF AMERICA which Assignment is recorded in Assignment of Mortgage Book No. 1939, Page 93. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 6/1/01 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due thereon are collectible forthwith.

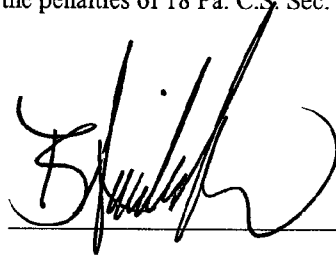
All that certain lot or parcel of land situate, lying and being in the City of Dubois, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a post at a corner formed by the intersection of the easterly line of Knarr Street with the southerly line of a 14 foot alley; first alley northerly from a southerly line of chance South 18° East, by line of said alley 104 feet to a post; thence South 71° 15' East, in a straight line parallel with and at all points 104 feet distant easterly from the easterly line of said Knarr Street, 38 feet to a post; thence North 18° 45' East in a straight line parallel with and at all points 104 feet distant southerly from the aforementioned alley, 104 feet to a post at Knarr Street; thence North 71° 15' East by line of said Knarr Street, 18 feet to a post at an alley, the place of beginning. Known and numbered on the plan of A. L. 7, prior a addition to said City of Dubois as part of Lot No. 7. Said premises having thereon erected a dwelling house known and numbered as 517 Knarr Street.

BEING KNOWN AS: 517 KNARR STREET, DUBOISE, PA 15801.

VERIFICATION

BRANDON SCIUMBATO hereby states that he is VICE PRESIDENT of COUNTRYWIDE HOME LOANS, INC. mortgage servicing agent for Plaintiff in this matter, that he is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



DATE: _____

8/16/02

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12996

COUNTRYWIDE HOME LOANS, INC.

02-1370-CD

VS.

KNAPP, THOMAS E. & DEBORAH L.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW SEPTEMBER 9, 2002 AT 2:00 PM DST SERVED THE WITHIN COMPLAINT
IN MORTGAGE FORECLOSURE ON DEBORAH L. KNAPP, DEFENDANT AT
EMPLOYMENT, STONEY SIDE VILLAGE, DUBOIS, CLEARFIELD COUNTY,
PENNSYLVANIA BY HANDING TO DEBORAH L. KNAPP A TRUE AND ATTESTED
COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE
KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: COUDRIET/RYEN

NOW SEPTEMBER 10, 2002 AT 9:00 AM DST SERVED THE WITHIN COMPLAINT
IN MORTGAGE FORECLOSURE ON THOMAS E. KNAPP, DEFENDANT AT
CLEARFIELD COUNTY JAIL, 410 21ST ST., CLEARFIELD, CLEARFIELD COUNTY,
PENNSYLVANIA BY HANDING TO THOMAS KNAPP A TRUE AND ATTESTED COPY
OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN
TO HIM THE CONTENTS THEREOF.
SERVED BY: COUDRIET/RYEN

Return Costs

Cost	Description
63.42	SHFF. HAWKINS PAID BY: ATTY.
20.00	SURCHARGE PAID BY: ATTY.

FILED No cc
0/10:18:21
OCT 24 2002
ET
KET

William A. Shaw
Prothonotary

Sworn to Before Me This

24th Day Of October 2002

William A. Shaw

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

So Answers,

Chester A. Hawkins
by Marilyn Hamr

Chester A. Hawkins
Sheriff

FEDERMAN AND PHELAN
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban
Station, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

Attorney for Plaintiff

COUNTRYWIDE HOME LOANS, INC.

: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
: CIVIL DIVISION

vs.

THOMAS E. KNAPP
DEBORAH L. KNAPP

: NO. 2002-01370-CD

:

VERIFICATION OF NON-MILITARY SERVICE

FRANK FEDERMAN, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

(a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended.

(b) that defendant THOMAS E. KNAPP is over 18 years of age and resides at CLEARFIELD COUNTY PRISON, 410 21ST STREET, CLEARFIELD, PA 16830.

(c) that defendant DEBORAH L. KNAPP is over 18 years of age, and resides at 517 KNARR STREET, DUBOIS, PA 15801.

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


FRANK FEDERMAN, ESQUIRE

FILED

NOV 18 2002

William A. Shaw
Prothonotary

FEDERMAN AND PHELAN
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban
Station, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

Attorney for Plaintiff

COUNTRYWIDE HOME LOANS, INC.
400 COUNTRYWIDE WAY
SIMI VALLEY, CA 93065-6298

: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS

vs.

: CIVIL DIVISION

THOMAS E. KNAPP
CLEARFIELD COUNTY PRISON,
410 21ST STREET
CLEARFIELD, PA 16830
DEBORAH L. KNAPP
517 KNARR STREET
DUBOIS, PA 15801

: NO. 2002-01370-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 THOMAS E. KNAPP and DEBORAH L. KNAPP, 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	\$48,361.66
Interest - 8/1/02-10/15/02	\$ 642.96
TOTAL	\$49,004.62

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


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: November 18, 2002


PRO PROTHY

FILED

NOV 18 2002

William A. Shaw
Prothonotary

FEDERMAN AND FIELMAN

BY: FRANK FEDERMAN, ESQUIRE

Attorney for Plaintiff

Identification No. 12248

1617 John F. Kennedy Boulevard Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

COUNTRYWIDE HOME LOANS, INC.

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

: CLEARFIELD COUNTY

THOMAS E. KNAPP

DEBORAH L. KNAPP

: NO. 2002-01370-CD

Defendant

TO: DEBORAH L. KNAPP
517 KNARR STREET
DUBOIS, PA 15801

DATE OF NOTICE: OCTOBER 1, 2002

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN AGAINST PROPERTY.

IMPORTANT NOTICE

You are in default because you have failed enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

CLEARFIELD COUNTY

DAVID S. MEHOLICK, COURT ADMINISTRATOR

CLEARFIELD COUNTY COURTHOUSE

CLEARFIELD, PA 16830

(814) 765-2641



Frank Federman, Esquire
Attorney for Plaintiff

FEDERMAN AND PHELAN

BY: FRANK FEDERMAN, ESQUIRE

Attorney for Plaintiff

Identification No. 12248

1617 John F. Kennedy Boulevard Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

COUNTRYWIDE HOME LOANS, INC.

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

: CLEARFIELD COUNTY

THOMAS E. KNAPP

DEBORAH L. KNAPP

: NO. 2002-01370-CD

Defendant(s)

TO: THOMAS E. KNAPP
517 KNARR STREET
DUBOIS, PA 15801

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CLEARFIELD COUNTY COURTHOUSE

CLEARFIELD, PA 16830

(814) 765-2641



Frank Federman, Esquire
Attorney for Plaintiff

FEDERMAN AND PHELAN
BY: FRANK FEDERMAN, ESQUIRE
Identification No. 12248
1617 John F. Kennedy Boulevard Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

COUNTRYWIDE HOME LOANS, INC.

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

: CLEARFIELD COUNTY

THOMAS E. KNAPP

DEBORAH L. KNAPP

: NO. 2002-01370-CD

Defendant(s)

TO: THOMAS E. KNAPP
CLEARFIELD COUNTY PRISON
410 21ST STREET
CLEARFIELD, PA 16830


DATE OF NOTICE: OCTOBER 1, 2002

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DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641


Frank Federman, Esquire
Attorney for Plaintiff

FILED

Atty ad. 20.00

m/3:38 PM NOV 18 2002

ICC Notice to each Def.

Statement to Atty

William A. Shaw
Prothonotary

COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

COUNTRYWIDE HOME LOANS, INC.

Plaintiff

)

)

NO. 2002-01370-CD

vs.

THOMAS E. KNAPP

DEBORAH L. KNAPP

Defendants

)

)

Notice is given that a Judgment in the above-captioned
matter has been entered against you on November 18, 2002.

By: _____ DEPUTY

If you have any questions concerning this matter, please contact:

FRANK FEDERMAN, ESQUIRE

Attorney for Party Filing
One Penn Center at Suburban
Station, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

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ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.

COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

COUNTRYWIDE HOME LOANS, INC.

Plaintiff

vs.

THOMAS E. KNAPP
DEBORAH L. KNAPP

Defendants

)
) NO. 2002-01370-CD

)
)

Notice is given that a Judgment in the above-captioned
matter has been entered against you on November 18, 2002.

By: _____ DEPUTY

If you have any questions concerning this matter, please contact:

FRANK FEDERMAN, ESQUIRE

Attorney for Party Filing
One Penn Center at Suburban
Station, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

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PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS IS NOT AND
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ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.

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

COPY

Countrywide Home Loans, Inc.
Plaintiff(s)

No.: 2002-01370-CD

Real Debt: \$49,004.62

Atty's Comm:

Vs.

Costs: \$

Int. From:

Thomas E. Knapp
Deborah L. Knapp
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: November 18, 2002

Expires: November 18, 2007

Certified from the record this 18th day of November, 2002.

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

PRAECIPE FOR WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183

COUNTRYWIDE HOME LOANS, INC.
400 COUNTRYWIDE WAY
SIMI VALLEY, CA 93065-6298

: CLEARFIELD COUNTY
:
: COURT OF COMMON
: PLEAS

Plaintiff

: CIVIL DIVISION

vs.

: NO. 2002-01370-CD

THOMAS E. KNAPP
CLEARFIELD COUNTY PRISON, 410
21ST STREET
CLEARFIELD, PA 16830
DEBORAH L. KNAPP
517 KNARR STREET
DUBOIS, PA 15801

:
:
:
:
:
:
:

Defendant(s)

TO THE DIRECTOR OF THE PROTHONOTARY:

Issue writ of execution in the above matter:

Amount Due

\$ 49,004.62

Interest from
10/16/02 -(sale date)
(per diem - \$8.06)

\$_____ and Costs

Prothonotary costs 120.00

Frank Federman

FRANK FEDERMAN, ESQUIRE
ONE PENN CENTER AT SUBURBAN STATION
SUITE 1400
PHILADELPHIA, PA 19103
Attorney for Plaintiff

Note: Please attach description of property.

FILED

NOV 18 2002

William A. Shaw
Prothonotary

No. 2002-01370-CD Term
IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

COUNTRYWIDE HOME LOANS, INC.

vs.

THOMAS E. KNAPP
DEBORAH L. KNAPP

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:

Frank Soderma
Attorney for Plaintiff

517 KNARR STREET

Address: CLEARFIELD COUNTY PRISON, 410 21ST STREET
CLEARFIELD, PA 16830 DUBOIS, PA 15801

Where papers may be served.

ALL THAT CERTAIN LOT OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE CITY OF DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A POST AT A CORNER FORMED BY THE INTERSECTION OF THE EASTERLY LINE OF KNARR STREET WITH THE SOUTHERLY LINE OF A 16 FOOT ALLEY (FIRST ALLEY NORTHERLY FROM TOZIER AVENUE) THENCE SOUTH 18 DEGREES 45' EAST BY LINE OF SAID ALLEY 104 FEET TO A POST; THENCE SOUTH 71 DEGREES 15' WEST, IN A STRAIGHT LINE PARALLEL WITH AND AT ALL POINTS 104 FEET DISTANT EASTERLY FROM THE EASTERLY LINE OF SAID KNARR STREET, 38 FEET TO A POST; THENCE NORTH 18 DEGREES 45' WEST IN A STRAIGHT LINE PARALLEL WITH AND AT ALL POINTS 38 FEET DISTANT SOUTHERLY FROM AFOREMENTIONED ALLEY, 104 FEET TO A POST AT KNARR STREET; THENCE NORTH 71 DEGREES 15' EAST, BY LINE OF SAID KNARR STREET, 38 FEET TO A POST AT AN ALLEY, THE PLACE OF BEGINNING. KNOWN AND NUMBERED ON THE PLAN OF A. L. TOZIER'S ADDITION TO SAID CITY OF DUBOIS AS PART OF LOT NO. 7. SAID PREMISES HAVING THEREON ERECTED A DWELLING HOUSE KNOWN AND NUMBERED AS 517 KNARR STREET.

BEING THE SAME PROPERTY WHICH ROBERT J. FLECK AND FRANCIS E. ANDERSON BY THEIR DEED DATED MAY 29, 1998 AND TO BE RECORDED HEREWITH, GRANTED AND CONVEYED TO THOMAS E. KNAPP AND DEBORAH L. KNAPP, HUSBAND AND WIFE, THE MORTGAGORS HEREIN.

Vested by Deed, dated 5/29/98, given by Robert J. Fleck and Francis E. Anderson, a/k/a Frank Anderson, as tenants in common to Thomas E. Knapp and Deborah L. Knapp, husband and wife and recorded 6/5/98 in Book: 1939 Page: 81

TAX PARCEL# 7-4-011-3103

FILED

NOV 13 47 PM 2002

William A. Shaw
Prothonotary

Atty. pd.
20:00

1CCS 455 + 6 units

with attached prep desc.



FEDERMAN and PHELAN

By: FRANK FEDERMAN

Identification No. 12248

Suite 1400

One Penn Center at Suburban Station

Philadelphia, PA 19103

(215) 563-7000

ATTORNEY FOR PLAINTIFF

COUNTRYWIDE HOME LOANS, INC.

: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
: CIVIL DIVISION

vs.

: NO. 2002-01370-CD

THOMAS E. KNAPP

DEBORAH L. KNAPP

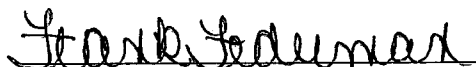
:

CERTIFICATION

FRANK FEDERMAN, 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:

- (X) an FHA Mortgage
- () non-owner occupied
- () vacant
- () Act 91 procedures have been fulfilled

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



FRANK FEDERMAN, ESQUIRE

Attorney for Plaintiff

FILED
NOV 13 4 17 PM
NOTARY
WILLIAM A. Shaw
Prothonotary

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180 TO 3183 AND Rule 3257

COUNTRYWIDE HOME LOANS, INC.
400 COUNTRYWIDE WAY
SIMI VALLEY, CA 93065-6298
Plaintiff

vs.

THOMAS E. KNAPP
CLEARFIELD COUNTY PRISON, 410
21ST STREET
CLEARFIELD, PA 16830
DEBORAH L. KNAPP
517 KNARR STREET
DUBOIS, PA 15801

: CLEARFIELD COUNTY
:
: COURT OF COMMON
: PLEAS
:
: CIVIL DIVISION
:
: NO. 2002-01370-CD
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COPY

Defendant(s)

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF CLEARFIELD:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

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

Premises 517 KNARR STREET, DUBOIS, PA 15801
(see attached legal description)

Amount Due \$ 49,004.62

Interest from \$ _____
10/16/02 - (sale date)
(per diem - \$8.06)

Total \$ _____ Plus Costs as endorsed.

Prothonotary Costs 120.00

Clerk
Office of Prothonotary
Common Pleas Court of
CLEARFIELD County, PA

Dated: 11/18/02
(Seal) No. 2002-01370-CD Term

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

COUNTRYWIDE HOME LOANS, INC.

vs.

THOMAS E. KNAPP
DEBORAH L. KNAPP

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Office of the Prothonotary

Judg. Fee

Cr.

Sat.

Stan B. Sedman
Attorney for Plaintiff

Address:

CLEARFIELD COUNTY PRISON, 410 21ST STREET
CLEARFIELD, PA 16830 DUBOIS, PA 15801

517 KNARR STREET

Where papers may be served.

ALL THAT CERTAIN LOT OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE CITY OF DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A POST AT A CORNER FORMED BY THE INTERSECTION OF THE EASTERLY LINE OF KNARR STREET WITH THE SOUTHERLY LINE OF A 16 FOOT ALLEY (FIRST ALLEY NORTHERLY FROM TOZIER AVENUE) THENCE SOUTH 18 DEGREES 45' EAST BY LINE OF SAID ALLEY 104 FEET TO A POST; THENCE SOUTH 71 DEGREES 15' WEST, IN A STRAIGHT LINE PARALLEL WITH AND AT ALL POINTS 104 FEET DISTANT EASTERLY FROM THE EASTERLY LINE OF SAID KNARR STREET, 38 FEET TO A POST; THENCE NORTH 18 DEGREES 45' WEST IN A STRAIGHT LINE PARALLEL WITH AND AT ALL POINTS 38 FEET DISTANT SOUTHERLY FROM AFOREMENTIONED ALLEY, 104 FEET TO A POST AT KNARR STREET; THENCE NORTH 71 DEGREES 15' EAST, BY LINE OF SAID KNARR STREET, 38 FEET TO A POST AT AN ALLEY, THE PLACE OF BEGINNING. KNOWN AND NUMBERED ON THE PLAN OF A. L. TOZIER'S ADDITION TO SAID CITY OF DUBOIS AS PART OF LOT NO. 7. SAID PREMISES HAVING THEREON ERECTED A DWELLING HOUSE KNOWN AND NUMBERED AS 517 KNARR STREET.

BEING THE SAME PROPERTY WHICH ROBERT J. FLECK AND FRANCIS E. ANDERSON BY THEIR DEED DATED MAY 29, 1998 AND TO BE RECORDED HEREWITH, GRANTED AND CONVEYED TO THOMAS E. KNAPP AND DEBORAH L. KNAPP, HUSBAND AND WIFE, THE MORTGAGORS HEREIN.

Vested by Deed, dated 5/29/98, given by Robert J. Fleck and Francis E. Anderson, a/k/a Frank Anderson, as tenants in common to Thomas E. Knapp and Deborah L. Knapp, husband and wife and recorded 6/5/98 in Book: 1939 Page: 81

TAX PARCEL# 7-4-011-3103

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13401

COUNTRYWIDE HOME LOANS, INC.

02-01370-CD

VS.

KNAPP, THOMAS E.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, DECEMBER 13, 2002 @ 9:50 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 MARCH 7, 2003 WAS SET.

FILED

0/9:45
JUN 30 2003

William A. Shaw
Prothonotary

NOW, DECEMBER 16, 2002 @ 9:40 A.M. O'CLOCK SERVED DEBORAH L. KNAPP, DEFENDANT AT HER RESIDENCE 517 KNARR STREET, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DEBORAH L. KNAPP, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY AND MAKING KNOWN TO HER THE CONTENTS THEREOF.

NOW, DECEMBER 16, 2003 @ 10:00 A.M. O'CLOCK SERVED THOMAS E. KNAPP, DEFENDANT, AT HE PLACE OF EMPLOYMENT GOODWILL INDUSTRIES, LOCUST STREET, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO THOMAS E. KNAPP, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY AND MAKING KNOWN TO HIM THE CONTENTS THEREOF.

NOW, MARCH 7, 2003 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHAESED BY THE PLAINTIFF FOR \$1.00 + COSTS.

NOW, MAY 22, 2003 PAID COSTS FROM THE ADVANCE AND MADE REFUND OF UNUSED ADVANCE TO THE ATTORNEY.

NOW, JUNE 30, 2003 RETURN WRIT AS SALE BEING HELD ON THE PROPERTY OF THE DEFENDANTS. PURCHAESED BY THE PLAINTIFF FOR \$1.00 + COSTS.

In The Court of Common Pleas of Clearfield County, Pennsylvania

COUNTRYWIDE HOME LOANS, INC.

Sheriff Docket # 13401

02-01370-CD

VS.

KNAPP, THOMAS E.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, JUNE 30, 2003 DEED WAS FILED.


SHERIFF HAWKINS \$242.49

SURCHARGE \$40.00

PAID BY ATTORNEY

Sworn to Before Me This

30th Day Of June 2003


WILLIAM A. SHAW

Prothonotary

My Commission Expires

1st Monday in Jan. 2006

Clearfield Co., Clearfield, PA

So Answers,




Cynthia Butler

Chester A. Hawkins

Sheriff

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180 TO 3183 AND Rule 3257

COUNTRYWIDE HOME LOANS, INC.
400 COUNTRYWIDE WAY
SIMI VALLEY, CA 93065-6298
Plaintiff

vs.

THOMAS E. KNAPP
CLEARFIELD COUNTY PRISON, 410
21ST STREET
CLEARFIELD, PA 16830
DEBORAH L. KNAPP
517 KNARR STREET
DUBOIS, PA 15801

: CLEARFIELD COUNTY
:
: COURT OF COMMON
: PLEAS
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: CIVIL DIVISION
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: NO. 2002-01370-CD
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Defendant(s)

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TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

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(per diem - \$8.06)

Total \$ _____ Plus Costs as endorsed.

Prothonotary costs

120.00

William L. Hargrett

Clerk
Office of Prothonotary
Common Pleas Court of
CLEARFIELD County, PA

Dated: 11/18/02
(Seal) No. 2002-01370-CD Term

Received 11-20-02 @ 3:00 P.M.

Chetan A. Hargrett

By Cynthia Butler-Aysenbaugh

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

COUNTRYWIDE HOME LOANS, INC.

vs.

THOMAS E. KNAPP
DEBORAH L. KNAPP

WRIT OF EXECUTION
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Stanb. Sedman
Attorney for Plaintiff

Address:

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CLEARFIELD, PA 16830 DUBOIS, PA 15801

517 KNARR STREET

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TAX PARCEL# 7-4-011-3103

REAL ESTATE SALE SCHEDULE OF DISTRIBUTION

NAME KNAPP NO. 02-1370-CD

NOW, March 7, 2003 , by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on the 7TH day of MARCH 2003, I exposed the within described real estate of THOMAS E. KNAPP AND DEBORAH L. KNAPP to public venue or outcry at which time and place I sold the same to COUNTRYWIDE HOME LOANS, INC. he/she being the highest bidder, for the sum of \$1.00 + COSTS and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	12.35
LEVY	15.00
MILEAGE	12.35
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	12.35
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	10.00

TOTAL SHERIFF COSTS 242.49

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	28.50
TRANSFER TAX 2%	
TOTAL DEED COSTS	28.50

DEBIT & INTEREST:

DEBT-AMOUNT DUE	49,004.62
INTEREST FROM 10/16/02	
TO BE ADDED TO SALE DATE	
TOTAL DEBT & INTEREST	49,004.62

COSTS:

ATTORNEY FEES	
PROTH. SATISFACTION	
ADVERTISING	360.36
LATE CHARGES & FEES	
TAXES - collector	NONE
TAXES - tax claim	NONE
DUE	
COST OF SUIT -TO BE ADDED	
LIEN SEARCH	100.00
FORCLOSURE FEES/ESCROW DEFICIT	
ACKNOWLEDGEMENT	5.00
DEED COSTS	28.50
ATTORNEY COMMISSION	
SHERIFF COSTS	242.49
LEGAL JOURNAL AD	162.00
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
PROTHONOTARY	120.00
MORTGAGE SEARCH	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
MUNICIPAL LIEN	

TOTAL COSTS 1,058.35

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