

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

Plaintiff
v.

TERM

NO. 02-1370-C

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/11/29/02 PA Pd 80.00
SEP 01 2002

No cc

William A. Shaw
Prothonotary

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 6/3/98 to 8/1/02	0.00
Cost of Suit and Title Search	550.00
Subtotal	\$46,850.93
Escrow	
Credit	0.00
Deficit	1,510.73
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.

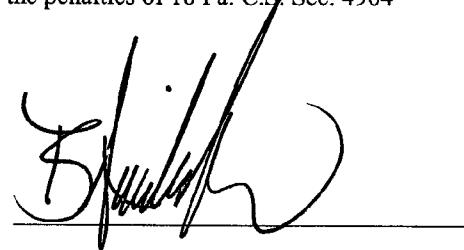
all that certain lot or parcel of land situate, lying and being
in the City of Dubois, Clearfield County, Pennsylvania, bounded
and described as follows, to wit:

BEGINNING at a point 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 Locier Avenue,
post; thence south 71° East, by line of said alley 104 feet to a
post and at all points 104 feet distant easterly from the
easterly line of said Knarr Street 38 feet to a post; thence
North 18° 43' West in a straight line parallel with and at all
points 38 feet distant southerly from the aforesaid 16 foot
alley, 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.
Locier'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 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*
0/10/18 BY
OCT 24 2002
E
RBL

William A. Shaw
Prothonotary

Sworn to Before Me This

247 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 Marlyn H. Harris
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
: CIVIL DIVISION

vs.

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 FEDERMAN

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.

THOMAS E. KNAPP
DEBORAH L. KNAPP

: CLEARFIELD COUNTY *File Copy*

: 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

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.

THOMAS E. KNAPP

: CLEARFIELD COUNTY

DEBORAH L. KNAPP

: NO. 2002-01370-CD

Defendant (s)

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

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

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 : NO. 2002-01370-CD
DEBORAH L. KNAPP

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


Frank Federman, Esquire
Attorney for Plaintiff

FILED Atty ad. 30.00
1cc on Notice to
M/3:38 AM
NOV 18 2002
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.

)

) NO. 2002-01370-CD

Plaintiff

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

CCOPY

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
:
: CIVIL DIVISION
:
: NO. 2002-01370-CD

Plaintiff

vs.

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 \$ _____ and Costs
10/16/02 - (sale date)
(per diem - \$8.06)

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 Johnson
Attorney for Plaintiff

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

Address:

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 HEREWITHE, 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

My pd.
2000

3:47 PM
NOV 18 2002

1CCSKH & Leontis

William A. Shaw

Prothonotary

ESB

w/ attached prop descr.

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

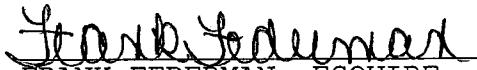
:

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
MAY 13 1976
N.D. CALIF.
WILLIAM A. SHAW
Prothonotary

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

COUNTRYWIDE HOME LOANS, INC. : CLEARFIELD COUNTY
400 COUNTRYWIDE WAY :
SIMI VALLEY, CA 93065-6298 : COURT OF COMMON
Plaintiff : PLEAS
vs. : CIVIL DIVISION
:

THOMAS E. KNAPP : NO. 2002-01370-CD
CLEARFIELD COUNTY PRISON, 410 :
21ST STREET :
CLEARFIELD, PA 16830 :
DEBORAH L. KNAPP :
517 KNARR STREET :
DUBOIS, PA 15801 :
:

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

COPY

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

COUNTRYWIDE HOME LOANS, INC.

vs.

THOMAS E. KNAAPP
DEBORAH L. KNAAPP

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Office of the Prothonotary

Judge Fee

Cr.

Sat.

John J. Dunn

Attorney for Plaintiff

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

Address:

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 HEREWITHE, 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

COUNTRYWIDE HOME LOANS, INC.

Sheriff Docket # 13401

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

*019:45:01
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 PURCHASED 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. PURCHASED 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

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

So Answers,

Chester Hawkins
By Cynthia Butter Augenthaler
Chester A. Hawkins
Sheriff

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

COUNTRYWIDE HOME LOANS, INC. : CLEARFIELD COUNTY
400 COUNTRYWIDE WAY :
SIMI VALLEY, CA 93065-6298 : COURT OF COMMON
Plaintiff : PLEAS
vs. :
: CIVIL DIVISION

THOMAS E. KNAPP : NO. 2002-01370-CD
CLEARFIELD COUNTY PRISON, 410 :
21ST STREET :
CLEARFIELD, PA 16830 :
DEBORAH L. KNAPP :
517 KNARR STREET :
DUBOIS, PA 15801 :
:

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

Willie L. Hargan
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.
Chester A. Hargan
by Cynthia Butler Augenthaler

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.

Frank J. D'Amico

Attorney for Plaintiff

Address:

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

Where papers may be served.

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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