

02-15017CD
BENEFICIAL CONSUMER DISC. CO. vs. PAUL RAYMOND BLOWE
etal.

REIDENBACH & HENDERSON

Cipher Building

36 East King Street

Lancaster, Pennsylvania 17602

Telephone (717) 295-9159

Fax (717) 295-1225

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT :
COMPANY d/b/a BENEFICIAL :
MORTGAGE CO. OF PENNSYLVANIA, :
Plaintiff :

NO. 02-1501-ED

vs.

ACTION IN MORTGAGE
FORECLOSURE

PAUL RAYMOND BLOWERS and :
MARGIE H. MARTIN, :
Defendants :

NOTICE

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defense 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.

Raymond L. Billotte, Court Administrator
Clearfield County Courthouse,
Clearfield, PA 16830
(814) 765-2641

REIDENBACH AND HENDERSON

By:



Herbert P. Henderson, II, Esquire
Attorney for Plaintiff
Attorney I.D.# 56304
36 East King Street
Lancaster, PA 17602
(717) 295-9159

FILED

SEP 26 2002

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT	:	
COMPANY d/b/a BENEFICIAL	:	
MORTGAGE CO. OF PENNSYLVANIA,	:	NO.
Plaintiff	:	
	:	
vs.	:	ACTION IN MORTGAGE
	:	FORECLOSURE
PAUL RAYMOND BLOWERS and	:	
MARGIE H. MARTIN,	:	
Defendants	:	

THE FOLLOWING NOTICE IS BEING PROVIDED PURSUANT TO THE
FAIR DEBT COLLECTION PRACTICES ACT, 15 U. S. C. § 1601:

The undersigned attorney is attempting to collect a debt owed to the Plaintiff, and any information obtained will be used for that purpose. The amount of the debt is stated in this Complaint. Plaintiff is the creditor to whom the debt is owed. Unless the Debtor, within thirty (30) days after your receipt of this notice disputes the validity of the aforesaid debt or any portion thereof owing to the Plaintiff, the undersigned attorney will assume that said debt is valid. If the Debtor notifies the undersigned attorney in writing within the said thirty (30) day period that aforesaid debt, or any portion thereof, is disputed, the undersigned attorney shall obtain written verification of the said debt from the Plaintiff and mail same to Debtor. Upon written request by Debtor to the undersigned attorney within said thirty (30) day period, the undersigned attorney will provide debtor with the name and address of the original creditor if different from the current creditor.

REIDENBACH AND HENDERSON
Herbert P. Henderson, II, Esquire
Attorney for Plaintiff
Attorney ID# 56304
36 East King Street
Lancaster, PA 17602
(717) 295-9159

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT	:	
COMPANY d/b/a BENEFICIAL	:	
MORTGAGE CO. OF PENNSYLVANIA,	:	NO.
Plaintiff	:	
	:	
vs.	:	ACTION IN MORTGAGE
	:	FORECLOSURE
PAUL RAYMOND BLOWERS and	:	
MARGIE H. MARTIN,	:	
Defendants	:	

COMPLAINT

1. Plaintiff is

Beneficial Consumer Discount Company d/b/a
Beneficial Mortgage Co. of Pennsylvania
961 Weigel Drive
Elmhurst, IL 60126

2. The names and last known addresses of the Defendants are:

Paul Raymond Blowers	Margie H. Martin
711 Dorey Street	711 Dorey Street
Clearfield, PA 16830	Clearfield, PA 16830

Paul Raymond Blowers is the owner by virtue of taking title as a joint tenant with rights of survivorship by the death of Elverda Blowers on December 12, 1992. Margie H. Martin is named as a Defendant by virtue of her signing the Note but is not listed as an owner on the current Deed and therefore did not sign the Mortgage.

3. On April 7, 2000, Paul Raymond Blowers made, executed and delivered a mortgage upon the premises herein after described to BENEFICIAL CONSUMER DISCOUNT COMPANY, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County, in Instrument No. 200004755. A true and correct copy of the mortgage is attached hereto and incorporated herein by reference and marked as Exhibit "A"

4. The premises subject to said mortgage is described as attached in the legal description set forth in Exhibit "B".

5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due October 12, 2001 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagors to make such payments after a date specified by written notice sent to Mortgagors, the entire principal balance and all interest

due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$32,102.20
Interest	\$ 2,543.65
01/18/02 through 7/09/02	\$ 2,098.49
(Per Diem \$12.13)	
Attorney Fees	\$ 1,605.11
Cost of Title Search	\$ 110.00
TOTAL	\$38,459.45

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. The Combined Notice has been sent to the Defendants by regular and certified mail as required by 35 P.S. §1680.403c on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "C".
9. The Temporary Stay as provided by the Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983, has terminated because either:
- (i) Defendant(s) have failed to meet with the Plaintiff or an authorized Credit Counseling Agency in accordance with Plaintiff's written Notice to Defendants, a true and correct copy of which is attached hereto as Exhibit "C"; and/or
 - (ii) Defendant(s) application for assistance has been rejected by the Pennsylvania Housing Finance Agency; or
 - (iii) Subject premises is either a commercial property or is not the Defendants primary residence and therefore the Act does not apply.

WHEREFORE, Plaintiff demand an in rem Judgment against Defendant(s) in the sum of \$38,459.45, and other costs and charges collective under the mortgage and for the foreclosure and sale of the mortgaged property.

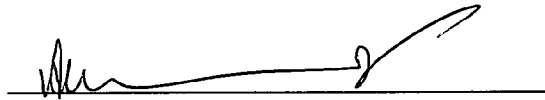
By: REIDENBACH & HENDERSON



Herbert P. Henderson, II, Esquire
Attorney for Plaintiff
PA ID No. 56304
36 East King Street
Lancaster, PA 17602
(717) 295-9159

VERIFICATION

Herbert P. Henderson, II, Esquire hereby states that his is attorney for Plaintiff in this matter, that he is authorized to make this Verification, and that the statements made in the foregoing Complaint are as related to him by Plaintiff and 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.

A handwritten signature in black ink, appearing to read 'Henderson', is written over a horizontal line.

Herbert P. Henderson, II, Esquire
Attorney for Plaintiff
I.D. # 56304

11806

MORTGAGE

☐ IF BOX IS CHECKED, THIS MORTGAGE IS AN OPEN-END MORTGAGE AND SECURES FUTURE ADVANCES.

THIS MORTGAGE is made this day 7TH of APRIL 2000, between the Mortgagor, RAYMOND BLOWERS

herein "Borrower") and Mortgagee BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A BENEFICIAL MORTGAGE CO OF PENNSYLVANIA, a corporation organized and existing under the laws of PENNSYLVANIA, whose address is 1067 PENNSYLVANIA AVENUE, TYRONE, PA 16886 (herein "Lender").

The following paragraph preceded by a checked box is applicable.

☐ WHEREAS, Borrower is indebted to Lender in the principal sum of \$ 32,320.10, evidenced by Borrower's Loan Repayment and Security Agreement or Secondary Mortgage Loan Agreement dated APRIL 7, 2000 and any extensions or renewals thereof (herein "Note"), providing for monthly installments of principal and interest, including any adjustments to the amount of payments or the contract rate if that rate is variable, with the balance of the indebtedness, if not sooner paid, due and payable on APRIL 7, 2020;

☐ WHEREAS, Borrower is indebted to Lender in the principal sum of \$ _____, or so much thereof as may be advanced pursuant to Borrower's Revolving Loan Agreement dated _____ and any extensions and renewals thereof (herein "Note"), providing for monthly installments, and interest at the rate and under the terms specified in the Note, including any adjustments in the interest rate if that rate is variable, and providing for a credit limit stated in the principal sum above and an initial advance of \$ _____;

TO SECURE to Lender the repayment of (1) the indebtedness evidenced by the Note, with interest thereon, including any increases if the contract rate is variable; (2) future advances under any Revolving Loan Agreement; (3) payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this mortgage; and (4) the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of CLEARFIELD Commonwealth of Pennsylvania:

ALL THAT CERTAIN PROPERTY SITUATED IN THE BOURGHOUS OF CLEARFIELD, WARD 4, IN THE COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, BEING MORE FULLY DESCRIBED IN A DEED DATED 10/17/1983 AND RECORDED 10/17/1983, AMONG THE LANDS RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN DEED VOLUME 912 AND PAGE 528. TAX MAP OR PARCEL ID NO.: 4.4-K08-248-28

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Exhibit "A"

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TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest at Variable Rates.** This mortgage secures all payments of principal and interest due on a variable rate loan. The contract rate of interest and payment amounts may be subject to change as provided in the Note. Borrowers shall promptly pay when due all amounts required by the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender or the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payment as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any fund held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Fund held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. **Application of Payments.** Except for loans made pursuant to the Pennsylvania Consumer Discour Company Act, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest, and then to the principal.

4. **Prior Mortgages and Deed of Trust; Charges; Liens.** Borrower shall perform all of Borrower's obligation under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes assessments and other charges, fines and impositions attributable to the Property which may attain a priority over the Mortgage, and leasehold payments or ground rents, if any.

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5. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require.

The insurance carrier providing the insurance shall be chosen by the Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or the sums secured by this Mortgage.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. **Protection of Lender's Security.** If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the contract rate, shall constitute additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. **Inspection.** Lender may take or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to Mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

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12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an interest therein excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, (c) the grant of any leasehold interest of three years or less not containing an option to purchase, (d) the creation of a purchase money security interest for household appliances, (e) a transfer to a relative resulting from the death of a Borrower, (f) a transfer where the spouse or children of the Borrower become an owner of the property, (g) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement, by which the spouse of the Borrower becomes an owner of the property, (h) a transfer into an inter vivos trust in which the Borrower is and remains a beneficiary and which does not relate to a transfer of rights of occupancy in the property, or (i) any other transfer or disposition described in regulation prescribed by the Federal Home Loan Bank Board, Borrower shall cause to be submitted information required by Lender to evaluate the transferee as if a new loan were being made to the transferee. Borrower will continue to be obligated under the Note and this Mortgage unless Lender releases Borrower in writing.

If Lender does not agree to such sale or transfer, Lender may declare all of the sums secured by this Mortgage to be immediately due and payable. If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sum secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sum secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.

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18. **Borrower's Right to Reinstate.** Notwithstanding Lender's acceleration of the sums by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays to Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to ensure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. **Assignment of Rents; Appointment of Receiver.** As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof, in abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 7 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. **Release.** Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. **Waiver of Homestead.** Borrower hereby waives all right of homestead exemption in the Property under state or Federal law.

22. **Interest Rate After Judgment.** Borrower agrees the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the rate stated in the Note.

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**REQUEST FOR NOTICE OF DEFAULT
AND FORECLOSURE UNDER SUPERIOR
MORTGAGES OR DEEDS OF TRUST**

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of a default under the superior encumbrance and of any sale or other foreclosure action.

Paul Raymond Blowers
PAUL RAYMOND BLOWERS -Borrower

-Borrower

I hereby certify that the precise address of the Lender (Mortgagee) is: _____

1067 PENNSYLVANIA AVE. TYRONE, PA. 16686

On behalf of the Lender, By: Linda S. Miller Title: SA
COMMONWEALTH OF PENNSYLVANIA, County ss: BLAIR

I, Avis S. Rice, a Notary Public in and for said county and state, do hereby certify that
PAUL RAYMOND BLOWERS
personally known to me to be the same person(s) whose name(s) IS subscribed to the foregoing instrument
appeared before me this day in person, and acknowledge that he signed and delivered the said instrument
his free voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 7th day of April, 2002

My Commission expires:

Avis S. Rice
Notary Public

This instrument was prepared by:

LINDA S. MILLER
(Name)

1067 PENNSYLVANIA AVE., TYRONE, PA.
(Address)

(Space Below This Line Reserved For Lender and Recorder)

Return To:
Records Processing Services
577 Lamont Road
Elmhurst, IL 60126

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PAGE



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VOL 912 PAGE 528

This Indenture,

MADE this 17th day of October

in the year nineteen hundred and eighty-three (1983)

BETWEEN LOIS JEAN (RUFFNER) ROWLES, Executrix of the Last Will and Testament of JOHN A. RUFFNER, late of the Borough of Clearfield, County of Clearfield and State of Pennsylvania, party of the first part, Grantor,

AND

ELVERDA BLOWERS, widow, of R. D. #1, Morrisdale, Clearfield County, Pennsylvania, and her son, PAUL RAYMOND BLOWERS, of R. D. #1, Morrisdale, Clearfield County, Pennsylvania, parties of the second part, as joint tenants with the right of survivorship, Grantees,

WHEREAS, the said JOHN A. RUFFNER became in his lifetime lawfully seized in a demesne as of fee of the hereinafter described real estate, and being thereof so seized, made his Last Will and Testament, in writing, dated the 27th day of January, Nineteen Hundred and Eighty-one (1981), wherein and whereby he appointed as Executrix LOIS JEAN (RUFFNER) ROWLES; and

WHEREAS, the said JOHN A. RUFFNER died on the 13th day of August, 1983, and the said Last Will and Testament was duly probated on the 31st day of August, 1983, and is now of record in the office of the Register of Wills in and for Clearfield County, in Will Book 46, at Page 437, as an examination thereof will more fully reveal; and

WHEREAS, Letters Testamentary were issued to the said LOIS JEAN (RUFFNER) ROWLES the 31st day of August, 1983,

NOW THIS INDENTURE WITNESSETH, that the said LOIS JEAN (RUFFNER) ROWLES, Executrix, for and in consideration of the sum of SEVENTEEN THOUSAND AND NO HUNDREDTHS ----- (\$17,000.00) ----- Dollars, to her in hand paid by the said ELVERDA BLOWERS and PAUL RAYMOND BLOWERS, Grantees, at or before the sealing and delivery hereof, the receipt of which is hereby acknowledged, by virtue of the power granted by law, has granted, bargained, sold, aliened, released, and confirmed, and by these presents does grant, bargain, sell, alien, release, and confirm unto the said ELVERDA BLOWERS and PAUL RAYMOND BLOWERS, Grantees, their heirs and assigns,

ALL that certain lot of land situate in the Fourth Ward of the Borough of Clearfield, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a stake on the South side of Dorey Street, said stake being twenty-five feet from an alley which runs parallel with and is between Seventh and Eighth Streets; thence South sixty-two degrees fifteen minutes East twenty-four feet along Dorey Street to a stake; thence South twenty-seven degrees forty-five minutes West one hundred and eighty-seven feet to a stake on a twenty foot alley; thence along said alley North

sixty-two degrees fifteen minutes West twenty-four feet to a stake; thence North twenty-seven degrees forty-five minutes East one hundred eighty-seven feet to a stake on Dorey Street and place of beginning. Being known as No. 711 Dorey Street, and being a part of Lot No. A 53 in the plan of W. W. Betts.

BEING the same premises which vested in John A. Ruffner and Carrie Ruffner as tenants by entirety, by deed of The County National Bank at Clearfield, as Successor Trustee for Ralph L. Ferguson and Cora Ferguson, dated December 10, 1946, and recorded in Clearfield County Deed Book 380, at Page 308, on December 14, 1946. The said Carrie Ruffner having died on July 10, 1983, the entire title vested in John A. Ruffner by operation of law.

For the purpose of complying with the Act of July 15, 1957, P.L. 984, as amended, 52 P.S. 1551, 1552, of the General Assembly of Pennsylvania, and for no other purpose, there is incorporated herein the following notice:

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL MAY HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND. THE INCLUSION OF THIS NOTICE DOES NOT ENLARGE, RESTRICT OR MODIFY ANY LEGAL RIGHTS OR ESTATES OTHERWISE CREATED, TRANSFERRED, EXCEPTED OR RESERVED BY THIS INSTRUMENT.

CLEARFIELD AREA SCHOOL DISTRICT

1% REALTY TRANSFER TAX

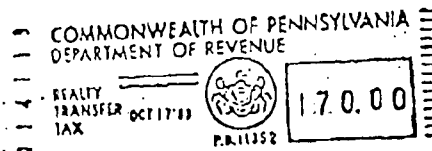
AMOUNT \$ 170.00

AND 10-17-83

Date

Agreed

Tim Mergen



NOTICE

In accordance with the provisions of "The Bituminous Mine Subsidence and Land Conservation Act of 1908", I/we, the undersigned grantee/grantees, hereby certify that I/we know and understand that I/we may not be obtaining the right of protection against subsidence resulting from coal mining operations and that the purchased property may be protected from damage due to mine subsidence by a private contract with the owners of the economic interest in the coal. I/we further certify that this certification is in a color contrasting with that in the deed proper and is printed in twelve point type preceded by the word "notice" printed in twenty-four point type.

Witness:

Timothy E. Dunt

Charles O. Blowers
Law. Both

TOGETHER with all and singular, the buildings, improvements, rights, liberties, privileges, hereditaments and appurtenances whatsoever thereunto belonging, or in anywise appertaining, and the reversions and remainders, rents, issues and profits thereof; also the estate, right, title and interest whatsoever, of the said JOHN A. RUFFNER at and immediately before the time of his decease, in law, equity or otherwise howsoever, of, in, to, or out of the same.

TO HAVE AND TO HOLD the said described messuage or tenement and tract of land, with its hereditaments, and premises hereby granted or mentioned, or intended so to be, with the appurtenances, unto the said ELVERDA BLOWERS and PAUL RAYMOND BLOWERS, Grantees, their heirs and assigns, to the only proper use and behoof of the said ELVERDA BLOWERS and PAUL RAYMOND BLOWERS, Grantees, their heirs and assigns, forever.

AND the said LOIS JEAN (RUFFNER) ROWLES, Executrix as aforesaid, Grantor, for herself, her heirs, executors and administrators, does for her own acts covenant, promise, grant and agree, to and with the said ELVERDA BLOWERS and PAUL RAYMOND BLOWERS, Grantees, their heirs and assigns, by these presents, that she has not heretofore done or committed, or knowingly or willingly suffered to be done or committed, any act, matter or thing whatsoever, whereby the premises hereby granted, or any part thereof, is, are, shall or may be impeached, charged or encumbered, in title, estate or otherwise howsoever.

IN WITNESS WHEREOF, the said LOIS JEAN (RUFFNER) ROWLES, Executrix as aforesaid, has hereunto set her hand and seal the day and year first above written.

In the Presence of:

Timothy C. Dwyer

Lois Jean (Ruffner) Rowles (SEAL)
Lois Jean (Ruffner) Rowles,
Executrix of the Last Will and
Testament of John A. Ruffner,
deceased

COMMONWEALTH OF PENNSYLVANIA:

SS:

COUNTY OF CLEARFIELD

On this, the 17th day of October, 1983, before me, the undersigned officer, personally appeared LOIS JEAN (RUFFNER) ROWLES, Executrix of the Last Will and Testament of JOHN A. RUFFNER, deceased, known to me (or satisfactorily proven) to be the person described in the foregoing instrument, and acknowledged that she executed the same in the capacity therein stated and for the purposes therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and notarial seal.

Andy L. Crank
Notary Public
ANDY L. CRANK, Notary Public
Clearfield, Clearfield County, Pa.
My Commission Expires July 11, 1984

THIS DEED REGISTERED WITH
RECORDS OF CLEARFIELD

Ernest C. Carlson
Deputy Recorder

015-1231

State of _____ } SS:
County of _____ }

On this, the _____ day of _____ 19____, before me

the undersigned officer, personally appeared

known to me (or satisfactorily proven) to be the person whose name subscribed to the within instrument, and acknowledged that executed the same for the purpose therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and seal

My Commission Expires _____

State of _____ } SS:
County of _____ }

On this, the _____ day of _____ 19____, before me

the undersigned officer, personally appeared

known to me (or satisfactorily proven) to be the person whose name subscribed to the within instrument, and acknowledged that executed the same for the purpose therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and seal

My Commission Expires _____

CLEARFIELD COUNTY
ENTERED OF RECORD 10-17-83
TIME 3:15 PM
BY Timothy E. Durant
FEES 13.50
TIM MORGAN, Recorder

RECORDED

LOIS JEAN (RUFFNER) ROWLES,
Executrix of the Last Will
and Testament of JOHN A.
RUFFNER, deceased.

AND

ELVERDA BLOWERS, widow, and
PAUL RAYMOND BLOWERS, her son

Dated October 17, 1983

For property situated in the
4th Ward of the Borough of

Clearfield, Clearfield Co.,
Pennsylvania. \$17,000.00

Recorded _____

Index for Name in the Recorder's
Office of _____
County, the _____ day of _____ 19____
Recorder _____

TIMOTHY E. DURANT
ATTORNEY AT LAW
88 NORTH SECOND STREET
CLEARFIELD, PA 16830

CERTIFICATE OF RESIDENCE

I hereby certify that the correct address and place of residence of the grantee is
as follows: R. D. #1
Morrisdale, PA 16858

herein

CLEARFIELD COUNTY
ENTERED OF RECORD
TIME 3:10 PM 10-17-83
BY Timothy E. Durant
FEES 13.50
TIM MORGAN, Recorder

RECORDED in the office for Recording of Deeds, etc., in and for said County, in
Deed Book No. _____ Vol. 912, Page 531
WITNESS my Hand and Official Seal this 17th day of _____ 1983

My Commission Expires
First Monday in January 1984

Entered of Record Oct 17 1983 3:10 PM Tim Morgan, Recorder

State pay 170.00
Capt and 744 170.00

REIDENBACH & HENDERSON

36 East King Street
Lancaster, PA 17602

Kenneth G. Reidenbach, II*
Herbert P. Henderson, II
Mitchell A. Sommers+

Telephone 717-295-9159
Fax 717-295-1225
e-mail lawyer@law-for-you.com

* Member of California Bar
+ Of Counsel

January 21, 2002

RE: Beneficial Consumer Discount Company, d/b/a
Beneficial Mortgage Co of Pennsylvania

TO: Paul Raymond Blowers, Sr.
RD 3 Box 137
Morrisdale, PA 16858

Margie H. Martin
RD 3 Box 137
Morrisdale, PA 16858

FROM: Beneficial Consumer Discount Company, d/b/a
Beneficial Mortgage Co of Pennsylvania
961 Weigel Drive
Elmhurst, IL 60126

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

The name, address and phone number of Consumer Credit Agencies serving your County are listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 781-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDITAMENTE LLAMANDO ESTA AGENCIA

(PENNSYLVANIA HOUSE FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELIGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUESE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S NAME	Paul Raymond Blowers, Sr. & Margie H. Martin
PROPERTY ADDRESS:	711 Dorie Street, Clearfield, PA 16830
LOAN ACCOUNT NO.:	71180600508664
ORIGINAL LENDER:	Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Co of Pennsylvania
CURRENT LENDER/SERVICER:	Beneficial Mortgage Co of Pennsylvania

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 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 THIRTY (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 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 proceeding 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: 711 Dorie Street, Clearfield, PA 16830, IS SERIOUSLY IN DEFAULT because:

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

Account # 71180600508664

October 2001 through January 2002 - 4 payments of \$397.31 = \$1,589.24

Other charges (explain/itemize): Past Due Payments: \$1,589.24 + interest: \$2,592.17 = \$4,181.41

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 \$4,181.41, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclosure upon your mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON - The mortgage property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorney, 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 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 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:

Beneficial Consumer Discount Company
Foreclosure Dept.
961 Weigel Drive
Elmhurst, IL 60126
(800) 959-3482 Ext. 7447
Fax: (630) 617-7529
Michelle Griffin

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 not sell or transfer your home to a buyer or transferee who will assume the mortgage debt.

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 ACTION 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 ASSIST 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 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

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

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

It is only necessary to schedule one face-to-face meeting. You should advise Ms. Griffin at Beneficial Consumer Discount Company, immediately of your intentions.

Sincerely,



Herbert P. Henderson, II
Attorney for Beneficial Consumer Discount Company
36 East King Street
Lancaster, PA 17602
(717)295-9159

pc: Beneficial Consumer

FILED

AP 09:29 AM
SEP 26 2002

Atty. Gen.
80.010

2 cc Sheriff

William A. Shaw 1 cc Atty
Prothonotary

J

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT
COMPANY d/b/a BENEFICIAL
MORTGAGE CO. OF PENNSYLVANIA,
Plaintiff

vs.

PAUL RAYMOND BLOWERS and
MARGIE H. MARTIN,
Defendants

NO. 02-1501-CD

ACTION IN MORTGAGE
FORECLOSURE

TO: PAUL RAYMOND BLOWERS

DATE: December 19, 2002

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION
REQUIRED OF YOU IN THIS CASE. 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.

Raymond L. Billotte, Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765-2641

REIDENBACH & HENDERSON

FILED

DEC 23 2002

William A. Shaw
Prothonotary

By: 

Herbert P. Henderson, II, Esquire
Attorney for Plaintiff
Attorney I.D. #56304
36 East King Street
Lancaster, PA 17602
(717) 295-9159

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT
COMPANY d/b/a BENEFICIAL
MORTGAGE CO. OF PENNSYLVANIA,
Plaintiff

vs.

PAUL RAYMOND BLOWERS and
MARGIE H. MARTIN,
Defendants

NO. 02-1501-CD

ACTION IN MORTGAGE
FORECLOSURE

PROOF OF SERVICE

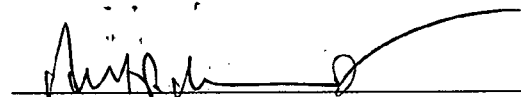
I, HERBERT P. HENDERSON, II, ESQUIRE, of Reidenbach & Henderson hereby
certify that on December 19, 2002, I mailed by first class mail a copy of the Notice of Intention to

Take Default Judgment in the above matter upon the following:

Paul Raymond Blowers, Sr.
RD 3 Box 137
Morrisdale, PA 16858

REIDENBACH & HENDERSON

By:



Herbert P. Henderson, II, Esquire
Attorney for Plaintiff
Attorney I.D. #56304
36 East King Street
Lancaster, PA 17602
(717) 295-9159

William A. Shaw
Prothonotary

DEC 23 2002

FILED
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ce

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT
COMPANY d/b/a BENEFICIAL
MORTGAGE CO. OF PENNSYLVANIA,
Plaintiff

vs.

PAUL RAYMOND BLOWERS and
MARGIE H. MARTIN,
Defendants

NO. 02-1501-CD

ACTION IN MORTGAGE
FORECLOSURE

TO: MARGIE H. MARTIN

DATE: December 19, 2002

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION
REQUIRED OF YOU IN THIS CASE. 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.

Raymond L. Billotte, Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765-2641

REIDENBACH & HENDERSON

By: 

Herbert P. Henderson, II, Esquire
Attorney for Plaintiff
Attorney I.D. #56304
36 East King Street
Lancaster, PA 17602
(717) 295-9159

FILED

DEC 23 2002

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT
COMPANY d/b/a BENEFICIAL
MORTGAGE CO. OF PENNSYLVANIA,
Plaintiff

vs.

PAUL RAYMOND BLOWERS and
MARGIE H. MARTIN,
Defendants

NO. 02-1501-CD

ACTION IN MORTGAGE
FORECLOSURE

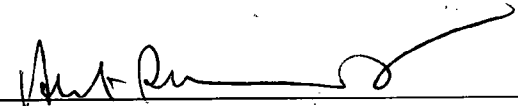
PROOF OF SERVICE

I, HERBERT P. HENDERSON, II, ESQUIRE, of Reidenbach & Henderson hereby
certify that on December 19, 2002, I mailed by first class mail a copy of the Notice of Intention to
Take Default Judgment in the above matter upon the following:

Margie H. Martin
RD 3 Box 137
Morrisdale, PA 16858

REIDENBACH & HENDERSON

By:


Herbert P. Henderson, II, Esquire
Attorney for Plaintiff
Attorney I.D. #56304
36 East King Street
Lancaster, PA 17602
(717) 295-9159

FILED
NO
cc
DEC 23 2002
3 11:17 PM

William A. Shaw
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13103

BENEFICIAL CONSUMER DISCOUNT COMPANY d/b/a

02-1501-CD

VS.

BLOWERS, PAUL RAYMOND and MARGIE H. MARTIN

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW OCTOBER 4, 2002 AT 10:50 AM DST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MARGIE H. MARTIN, DEFENDANT AT RESIDENCE, RD 3, BOX 137, MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MARGIE H. MARTIN 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 OCTOBER 4, 2002 AT 10:50 AM DST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON PAUL RAYMOND BLOWERS, DEFENDANT AT RESIDENCE, RD 3, BOX 137, MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MARGIE H. MARTIN, AAR, 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
44.90	SHFF. HAWKINS PD. BY ATTY.
20.00	SURCHARGE PAID BY ATTY.

FILED

0 203 PM NOC
JAN 17 2003

William A. Shaw
Prothonotary

Sworn to Before Me This

17th Day Of January 2003

William A. Shaw

So Answers,

Chester A. Hawkins
My Marilyn Harris

Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT
COMPANY d/b/a BENEFICIAL
MORTGAGE CO. OF PENNSYLVANIA,
Plaintiff

vs.

PAUL RAYMOND BLOWERS and
MARGIE H. MARTIN,
Defendants

NO. 02-1501-CD

ACTION IN MORTGAGE
FORECLOSURE

PRAECIPE

TO THE PROTHONOTARY:

Kindly enter judgment in favor of Plaintiff and against Defendants in the above captioned action for failure to file an Answer to Plaintiff's Complaint within twenty (20) days after service thereof and assess the Plaintiff's damages as follows:

Principal Due	\$32,102.20
Delinquent Interest	\$ 7,112.89
Attorney Fee (5%)	\$ 1,605.11
TOTAL	\$40,820.20 plus costs of proceeding

Pursuant to Pa.R.C.P. 237.1 Notice was given to Defendants on December 19, 2002.

REIDENBACH & HENDERSON

By: 

Herbert P. Henderson, II, Esquire
Attorney for Plaintiff
Attorney I.D. #56304
36 East King Street
Lancaster, PA 17602
(717) 295-9159

FILED

JAN 29 2003

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT
COMPANY d/b/a BENEFICIAL
MORTGAGE CO. OF PENNSYLVANIA,
Plaintiff

vs.

PAUL RAYMOND BLOWERS and
MARGIE H. MARTIN,
Defendants

NO. 02-1501-CD

ACTION IN MORTGAGE
FORECLOSURE

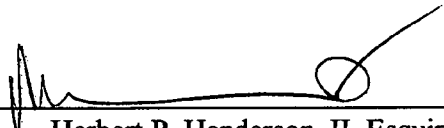
AFFIDAVIT AS TO MILITARY SERVICE PURSUANT TO LOCAL RULE 179

COMMONWEALTH OF PENNSYLVANIA

SS

COUNTY OF LANCASTER

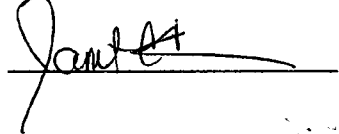
HERBERT P. HENDERSON, II, ESQUIRE, Attorney for Plaintiff in the above captioned matter hereby depose and state that he is unable to ascertain whether Defendant is in the military service pursuant to the Soldiers' and Sailors' Civil Relief Act of October 17, 1940, as amended.


Herbert P. Henderson, II, Esquire
Attorney for Plaintiff
Attorney I.D. #56304

Sworn to and subscribed)

before me this 31st day)

of December, 2002.)


_____)

Notarial Seal
Janet C. Christoffel, Notary Public
Lancaster, Lancaster County
My Commission Expires Apr. 12, 2004

Office of Prothonotary of Court of Common Pleas of Clearfield County, Pa,

Pursuant to requirements of Penns. Civil Procedural Rule #236, you are notified that judgment was entered against you in this office today in 20__ Confessed Judgment Docket at 02-1501-CD in the amount of \$40,820.20 in favor of Beneficial Consumer Discount Company, d/b/a Beneficial Mortgage Company of PA, Plaintiff, on confession if judgment contained in a bond, note, lease, installment purchase contract or other document which you signed.

Date: _____

Prothonotary

To:

Margie H. Martin
RD 3 Box 137
Morrisdale, PA 16858

Defendant

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT
COMPANY d/b/a BENEFICIAL
MORTGAGE CO. OF PENNSYLVANIA,
Plaintiff

vs.

PAUL RAYMOND BLOWERS and
MARGIE H. MARTIN,
Defendants

NO. 02-1501-CD

ACTION IN MORTGAGE
FORECLOSURE

TO: MARGIE H. MARTIN

DATE: December 19, 2002

FILED

DEC 23 2002

William A. Shaw
Prothonotary

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. 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.

Raymond L. Billotte, Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765-2641

REIDENBACH & HENDERSON

By: 

Herbert P. Henderson, II, Esquire
Attorney for Plaintiff
Attorney I.D. #56304
36 East King Street
Lancaster, PA 17602
(717) 295-9159

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT
COMPANY d/b/a BENEFICIAL
MORTGAGE CO. OF PENNSYLVANIA,
Plaintiff

vs.

PAUL RAYMOND BLOWERS and
MARGIE H. MARTIN,
Defendants

NO. 02-1501-CD

ACTION IN MORTGAGE
FORECLOSURE


PROOF OF SERVICE

I, HERBERT P. HENDERSON, II, ESQUIRE, of Reidenbach & Henderson hereby
certify that on December 19, 2002, I mailed by first class mail a copy of the Notice of Intention to
Take Default Judgment in the above matter upon the following:

Margie H. Martin
RD 3 Box 137
Morrisdale, PA 16858

REIDENBACH & HENDERSON

By:


Herbert P. Henderson, II, Esquire
Attorney for Plaintiff
Attorney I.D. #56304
36 East King Street
Lancaster, PA 17602
(717) 295-9159

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT
COMPANY d/b/a BENEFICIAL
MORTGAGE CO. OF PENNSYLVANIA,
Plaintiff

vs.

PAUL RAYMOND BLOWERS and
MARGIE H. MARTIN,
Defendants

NO. 02-1501-CD

ACTION IN MORTGAGE
FORECLOSURE

TO: PAUL RAYMOND BLOWERS

DATE: December 19, 2002

FILED
DEC 23 2002

William A. Shaw
Prothonotary

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION
REQUIRED OF YOU IN THIS CASE. 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.

Raymond L. Billotte, Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765-2641

REIDENBACH & HENDERSON

By: 

Herbert P. Henderson, II, Esquire
Attorney for Plaintiff
Attorney I.D. #56304
36 East King Street
Lancaster, PA 17602
(717) 295-9159

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT
COMPANY d/b/a BENEFICIAL
MORTGAGE CO. OF PENNSYLVANIA,
Plaintiff

vs.

PAUL RAYMOND BLOWERS and
MARGIE H. MARTIN,
Defendants

NO. 02-1501-CD

ACTION IN MORTGAGE
FORECLOSURE

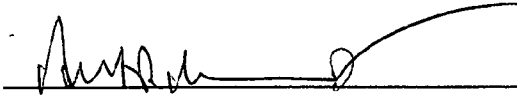
PROOF OF SERVICE

I, HERBERT P. HENDERSON, II, ESQUIRE, of Reidenbach & Henderson hereby
certify that on December 19, 2002, I mailed by first class mail a copy of the Notice of Intention to
Take Default Judgment in the above matter upon the following:

Paul Raymond Blowers, Sr.
RD 3 Box 137
Morrisdale, PA 16858

REIDENBACH & HENDERSON

By:


Herbert P. Henderson, II, Esquire
Attorney for Plaintiff
Attorney I.D. #56304
36 East King Street
Lancaster, PA 17602
(717) 295-9159

Office of Prothonotary of Court of Common Pleas of Clearfield County, Pa,

COPY

Pursuant to requirements of Penns. Civil Procedural Rule #236, you are notified that judgment was entered against you in this office today in 2003 Confessed Judgment Docket at 02-1501-CD in the amount of \$40,820.20 in favor of Beneficial Consumer Discount Company, d/b/a Beneficial Mortgage Company of PA, Plaintiff, on confession if judgment contained in a bond, note, lease, installment purchase contract or other document which you signed.

Date: 1/29/03

Prothonotary

To:

Paul Raymond Blowers, Sr.
RD 3 Box 137
Morrisdale, PA 16858

Defendant

FILED

Atty pd. 20.00

JAN 29 2003

^{3/22/00} Notice w/ 1 cc to each def.

Statement to Atty

William A. Shaw
Prothonotary

WAS

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT
COMPANY d/b/a BENEFICIAL
MORTGAGE CO. OF PENNSYLVANIA,
Plaintiff

vs.

PAUL RAYMOND BLOWERS and
MARGIE H. MARTIN,
Defendants

NO. 02-1501-CD

ACTION IN MORTGAGE
FORECLOSURE

PRAECIPE FOR WRIT OF EXECUTION

To the Prothonotary:

Kindly issue a Writ of Execution in the above matter, directed to the Sheriff of Clearfield County,
against Paul Raymond Blowers and Margie H. Martin, Defendants,

and direct the Sheriff to levy on 711 Dorie Street, Clearfield, Pennsylvania 16830;

Amount Due:

Principal Due	\$32,102.20
Delinquent Interest	\$ 7,112.89
Attorney Fee (5%)	\$ 1,605.11
TOTAL	\$40,820.20 plus costs of proceeding


FILED

JAN 29 2003

William A. Shaw
Prothonotary

REIDENBACH & HENDERSON

Dated: 1/23/03

By: 
Herbert P. Henderson, II, Esquire
Attorney I.D. No. 56304
36 East King Street
Lancaster, PA 17602
(717) 295-9159

FILED

Aug. 20. 20.00

M/2:12/84
JAN 29 2003

ICC 49/7 cents to SHF

William A. Shaw
Prothonotary



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT
COMPANY d/b/a BENEFICIAL
MORTGAGE CO. OF PENNSYLVANIA,
Plaintiff

vs.

PAUL RAYMOND BLOWERS and
MARGIE H. MARTIN,
Defendants

NO. 02-1501-CD

ACTION IN MORTGAGE
FORECLOSURE

AFFIDAVIT PURSUANT TO RULE 3129.1

Beneficial Consumer Discount Company, doing business as Beneficial Mortgage Co. of Pennsylvania, Plaintiff in the above action, sets forth as of the date the Praecipe for the Writ of Execution was filed to the following information concerning the real property located at 711 Dorey Street, Clearfield, Pennsylvania, Clearfield Borough, Clearfield County Tax Parcel No. 4-4-K8-246-28.

1. Names and addresses of Owners or Reputed Owners:

Paul Raymond Blowers, Sr.
RD 3 Box 137
Morrisdale, PA 16858

Margie H. Martin
RD 3 Box 137
Morrisdale, PA 16858

2. Names and addresses of Defendants in the Judgment:

Paul Raymond Blowers, Sr.
RD 3 Box 137
Morrisdale, PA 16858

Margie H. Martin
RD 3 Box 137
Morrisdale, PA 16858

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

Beneficial Consumer Discount Co. d/b/a
Beneficial Mortgage Co. of Pennsylvania
961 Weigel Drive
P.O. Box 8634
Elmhurst, IL 60126

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

Beneficial Consumer Discount Co. d/b/a
Beneficial Mortgage Co. of Pennsylvania
961 Weigel Drive
P.O. Box 8634
Elmhurst, IL 60126

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

Clearfield County Tax Claim Bureau
230 E. Market Street
Clearfield, PA 16830

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:

None

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:

None

I verify the statements made in this Affidavit are true and correct to the best of my personal knowledge or information and belief and are based upon information received from Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Co. of Pennsylvania. I understand that false statements herein are made subject to the penalties of 18 PA C.S. Section 4904 relating to unsworn falsification to authorities.

BENEFICIAL CONSUMER DISCOUNT COMPANY,
d/b/a BENEFICIAL MORTGAGE CO. OF
PENNSYLVANIA

By: [Signature]
Herbert P. Henderson, II,
Attorney for Plaintiff

Date: 1/23/03

Sworn and subscribed)

before me this 25th Day)

of January, 2003.)

[Signature])

Notarial Seal
Janet C. Christoffel, Notary Public
Lancaster, Lancaster County
My Commission Expires Apr. 12, 2004

COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT
COMPANY d/b/a BENEFICIAL
MORTGAGE CO. OF PENNSYLVANIA,
Plaintiff

NO. 02-1501-CD

vs.

ACTION IN MORTGAGE
FORECLOSURE

PAUL RAYMOND BLOWERS and
MARGIE H. MARTIN,
Defendants

WRIT OF EXECUTION

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 properties described below:

All that certain lot of land situate in the Fourth Ward of the Borough of Clearfield, County of Clearfield and Commonwealth of Pennsylvania; bounded and described as follows:

BEGINNING at a stake on the South side of Dorey Street, said stake being twenty-five feet from an alley which runs parallel with and is between Seventh and Eighth Streets; thence South sixty-two degrees fifteen minutes East twenty-four feet along Dorey Street to a stake; thence South twenty-seven degrees forty-five minutes West one hundred and eighty-seven feet to a stake on a twenty foot alley; thence along said alley North sixty-two degrees fifteen minutes West twenty-four feet to a stake; thence North twenty-seven degrees forty-five minutes East one hundred eighty-seven feet to a stake on Dorey Street and place of BEGINNING.

BEING known as 711 Dorey Street, and being a part of Lot No. A 53 in the plan of W.W. Betts.

BEING THE SAME PREMISES which Lois Jean (Ruffner) Rowles, Executrix of the Last Will and Testament of John A. Ruffner, by Deed dated October 17, 1983 and recorded October 17, 1983, in the Office of the Recorder of Deeds of Clearfield County in Record Book 912, Page 528, granted and conveyed unto Elverda Blowers, widow and Paul Raymond Blowers, her son, as joint tenants with the right of survivorship.

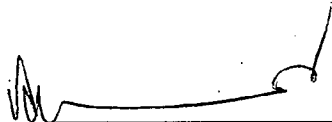
AND THE SAID Elverda Blowers died on December 12, 1992 whereupon title vested in Paul Raymond Blowers by the Right of Survivorship.

____ Affidavit of Military Service filed.
Dated: _____

Amount Due \$32,102.20
Interest \$ 7,112.89

Prothy. Costs \$ 120.00
Sheriff's Costs \$ _____

REIDENBACH & HENDERSON

By:  _____
Herbert P. Henderson, II, Esquire
Attorney I.D. No. 56304
36 East King Street
Lancaster, PA 17602
(717) 295-9159

Prothonotary, Court of Common Pleas of
Clearfield County, Pennsylvania

(SEAL)

By: _____
Deputy Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket #

13746

BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A BENEFICIAL MORT 02-1501-CD

VS.

BLOWERS, PAUL R.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

**NOW, MARCH 5, 2003 @ 2:20 P.M. O'CLOCK A LEVY WAS TAKEN ON THE
PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE
AND TIME.**

A SALE DATE OF MAY 2, 2003 WAS SET.

**NOW, MARCH 11, 2003 @ 5:15 P.M. O'CLOCK SERVED PAUL RAYMOND BLOWERS,
DEFENDANT, AT HIS RESIDENCE, R. D. #3, BOX 137 MORRISDALE, CLEARFIELD
COUNTY, PENNSYLVANIA, BY HANDING TO PAUL RAYMOND BLOWERS, DEFENDANT,
A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF
SALE AND COPY OF THE LEVY AND BY MAKING KNOWN TO HIM THE CONTENTS
THEREOF.**

**NOW, MARCH 11, 2003 @ 5:15 P.M. O'CLOCK SERVED MARGIE H. MARTIN,
DEFENDANT, AT HER RESIDENCE, R. D. #3, BOX 137, MORRISDALE, CLEARFIELD
COUNTY, PENNSYLVANIA, BY HANDING TO PAUL RAYMOND BLOWERS, LIVE IN
BOYFRIEND/DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT
OF EXECUTION, NOTICE OF SALE, AND COPY OF LEVY AND BY MAKING KNOWN
TO HIM THE CONTENTS THEREOF.**

**NOW, APRIL 28, 2003 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S
ATTORNEY TO CANCEL THE SALE THE ACCOUNT WAS CHARGED-OFF.**

**NOW, AUGUST 25, 2003 PAID COSTS FROM THE ADVANCE AND MADE A REFUND
OF THE UNUSED ADVANCE TO THE ATTORNEY.**

**NOW, AUGUST 25, 2003 RETURNED WRIT AS NO SALE BEING HELD ON THE
PROPERTY OF THE DEFENDANTS. PLAINTIF'S ATTORNEY CANCELED THE SALE.**

FILED

AUG 25 2003
01110512
William A. Shaw
Prothonotary/Clerk of Courts
N- C/C

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13746

BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A BENEFICIAL MORT 02-1501-CD

VS.

BLOWERS, PAUL R.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

SHERIFF HAWKINS 199.52

SURCHARGE \$40.00

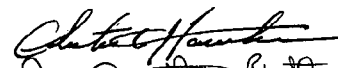
PAID BY ATTORNEY

Sworn to Before Me This

25 Day Of June 2003

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

So Answers,


By Cynthia Bitter Chester A. Hawkins
Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

BENEFICIAL CONSUMER DISCOUNT
COMPANY d/b/a BENEFICIAL
MORTGAGE CO. OF PENNSYLVANIA,
Plaintiff

NO. 02-1501-CD

vs.

ACTION IN MORTGAGE
FORECLOSURE

PAUL RAYMOND BLOWERS and
MARGIE H. MARTIN,
Defendants

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF CLEARFIELD

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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AND THE SAID Elverda Blowers died on December 12, 1992 whereupon title vested in Paul Raymond Blowers by the Right of Survivorship.

____ Affidavit of Military Service filed.

Amount Due **\$32,102.20**

Prothy. Costs \$ 120.00

Sheriff's Costs \$ _____

REIDENBACH & HENDERSON

By:

Herbert P. Henderson, II, Esquire

Attorney I.D. No. 56304

36 East King Street

Lancaster, PA 17602

(717) 295-9159

Prothonotary, Court of Common Pleas of

By

Deputy Prothonotary

(SEAL)

Received 1-29-03 @ 3:10 P.m.
Chester A. Hawkins
By Cynthia Butler-Aughenbaugh

REAL ESTATE SALE SCHEDULE OF DISTRIBUTION

NAME BLOWERS NO. 02-1501-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 _____ and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	9.36
LEVY	15.00
MILEAGE	11.36
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	
ADD'L POSTING	
ADD'L MILEAGE	9.36
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	5.00
TOTAL SHERIFF COSTS	199.52

DEED COSTS:

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	
TOTAL DEED COSTS	0.00

PLAINTIFF COSTS, DEBIT & INTEREST:

DEBT-AMOUNT DUE	32,102.20
INTEREST	7,112.89
TO BE ADDED TO SALE DATE	
ATTORNEY FEES	1,605.11
PROTH. SATISFACTION	
LATE CHARGES & FEES	
COST OF SUIT -TO BE ADDED	
FORECLOSURE FEES/ESCROW DEFICIT	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
SATISFACTION FEE	
ESCROW DEFICIENCY	
TOTAL DEBT & INTEREST	40,820.20

COSTS:

ADVERTISING	221.76
TAXES - collector TO 1/03	
TAXES - tax claim NONE	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	199.52
LEGAL JOURNAL AD	108.00
PROTHONOTARY	120.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	

TOTAL COSTS	789.28
--------------------	---------------

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

REIDENBACH & HENDERSON

36 East King Street
Lancaster, PA 17602

Kenneth G. Reidenbach, II*
Herbert P. Henderson, II
Mitchell A. Sommers+

Telephone 717-295-9159
Fax 717-295-1225
e-mail lawyer@law-for-you.com

* Member of California Bar
+ Of Counsel

April 28, 2003

VIA FACSIMILE: 814-765-5915
Clearfield County Sheriff's Office
Attn: Cindy
Courthouse
1 North Second Street, Suite 116
Clearfield, PA 16830

Re: Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Co. of
Pennsylvania vs. Paul Raymond Blowers & Margie H. Martin

Dear Cindy:

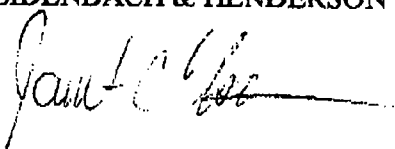
Per our earlier telephone conversation, this will confirm that Beneficial has decided to charge-off the above-referenced account. Please cancel the sale scheduled for May 2nd and return any refund due to our office.

Should you have any questions or need additional information, please contact me.

Very truly yours,

REIDENBACH & HENDERSON

By:


Janet C. Christoffel
Paralegal

JCC
Enclosure