

02-1824-CD  
FIRST FINANCIAL BANK vs. ROBERT D. HOWELL, et al

FEDERMAN AND PHELAN, LLP  
By: FRANK FEDERMAN, ESQ., Id. No. 12248  
LAWRENCE T. PHELAN, ESQ., Id. No. 32227  
FRANCIS S. HALLINAN, ESQ., Id. No. 62695  
ONE PENN CENTER PLAZA, SUITE 1400  
PHILADELPHIA, PA 19103  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION

FIRST FINANCIAL BANK  
214 NORTH WASHINGTON  
P.O. BOX 766  
EL DORADO, AR 71730

Plaintiff

v.

TERM

NO. 02-1824-CD

CLEARFIELD COUNTY

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL  
202 FILBERT STREET  
CURWENSVILLE, PA 16833

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**

NOV 21 2002

Loan #: 14030065 BJP

William A. Shaw  
Prothonotary

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.

1. Plaintiff is

FIRST FINANCIAL BANK  
214 NORTH WASHINGTON  
P.O. BOX 766  
EL DORADO, AR 71730

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

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL  
202 FILBERT STREET  
CURWENSVILLE, PA 16833

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

3. On 6/19/98 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to CSB BANK which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Book No. 1944, Page 228. By Assignment of Mortgage recorded 11/5/98 the mortgage was assigned to PLAINTIFF which Assignment is recorded in Assignment of Mortgage Book No. 1982, Page 526.
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 6/1/02 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$20,145.17
Interest	616.00
5/1/02 through 10/1/02 (Per Diem \$4.00)	
Attorney's Fees	1,000.00
Cumulative Late Charges 6/19/98 to 10/1/02	72.80
Cost of Suit and Title Search	550.00
Subtotal	\$22,383.97
Escrow	
Credit	0.00
Deficit	<u>0.00</u>
Subtotal	<u>\$ 0.00</u>
<b>TOTAL</b>	<b>\$22,383.97</b>

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 Defendant(s) by regular and certified mail as required by 35 P.S. §1680.403c.
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; or
  - (ii.) Defendant(s) application for assistance has been rejected by the Pennsylvania Housing Finance Agency.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$22,383.97, together with interest from 10/1/02 at the rate of \$4.00 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.

FEDERMAN AND PHELAN, LLP  
  
 By: s/Francis S. Hallinan  
 FRANK FEDERMAN, ESQUIRE  
 LAWRENCE T. PHELAN, ESQUIRE  
 FRANCIS S. HALLINAN, ESQUIRE  
 Attorneys for Plaintiff

ALL that certain lot or piece of land with improvements thereon situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at the intersection of Filbert Street and Water Street and extending North along Filbert Street a distance of Fifty (50) feet; thence in a line parallel with Water Street, West a distance of One Hundred Fifty (150) feet; thence in a line parallel with Filbert Street South Fifty (50) feet to Water Street; thence along Water Street East a distance of One Hundred Fifty (150) feet to the place of beginning. Being a lot Fifty (50) feet by One Hundred Fifty (150) feet, fronting on Filbert Street and siding on Water Street.

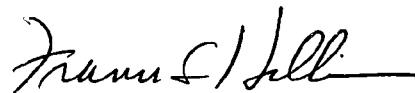
BEING the same premises which William E. Smith and Dorothy M. Smith, husband and wife, granted and conveyed to C. D. Haley and Ruth Haley, husband and wife, by deed dated January 29, 1974 and recorded in Clearfield County Deed Book 673, Page 114. C. D. Haley having died on January 4, 1975, the property thereby vested in Ruth Haley, his surviving spouse. Being identified by Tax Map No. 6-1-H10-178-80.

PREMISES BEING: 202 FILBERT STREET.

VERIFICATION

FRANCIS S. HALLINAN, ESQUIRE hereby states that he is attorney for Plaintiff in this matter, that Plaintiff is outside the jurisdiction of the court and/or the verification could not be obtained within the time allowed for the filing of the pleading, that he is authorized to make this verification pursuant to Pa. R. C. P. 1024 ( c ), and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are based upon information supplied by Plaintiff and are true and correct to the best of its knowledge, information and belief. Furthermore, it is counsel's intention to substitute a verification from Plaintiff as soon as it is received by counsel.

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.



Francis S. Hallinan, Esquire  
Attorney for Plaintiff

DATE: 11-21-02

FILED

PP 85-50

NON 21 2002  
11:45 BA  
© William A. Shaw  
Prothonotary

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

Sheriff Docket # 13342

**FIRST FINANCIAL BANK**

02-1824-CD

**VS.**

**HOWELL, ROBERT D. a/k/a ROBERT DOUGLAS HOWELL & AUTUMN L. H**

**COMPLAINT IN MORTGAGE FORECLOSURE**

**SHERIFF RETURNS**

**NOW NOVEMBER 26, 2002 AT 1:29 PM EST SERVED THE WITHIN COMPLAINT  
IN MORTGAGE FORECLOSURE ON AUTUMN L. HOWELL, DEFENDANT AT  
RESIDENCE, 202 FILBERT ST., CURWENSVILLE, CLEARFIELD COUNTY,  
PENNSYLVANIA BY HANDING TO AUTUMN L. HOWELL 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 NOVEMBER 26, 2002 AT 1:29 PM EST SERVED THE WITHIN COMPLAINT  
IN MORTGAGE FORECLOSURE ON ROBERT D. HOWEL A/K/A ROBERT DOUGLAS  
HOWELL, DEFENDANT AT RESIDENCE, 202 FILBERT ST., CURWENSVILLE,  
CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO AUTUMN L. HOWELL,  
WIFE 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**

<b>Cost</b>	<b>Description</b>
27.90	SHFF. HAWKINS PAID BY; ATTY.
20.00	SURCHARGE PAID BY; ATTY.

**FILED**

*ws* JAN 23 2003

**William A. Shaw  
Prothonotary**

**Sworn to Before Me This**

23 Day Of January 2003  
William A. Shaw

**So Answers,**

*Chester Hawkins  
by Marilyn Hays*  
Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

FIRST FINANCIAL BANK  
214 NORTH WASHINGTON  
P.O. BOX 766  
EL DORADO, AR 71730

No.: 02-1824-CD

vs.

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL  
202 FILBERT STREET  
CURWENSVILLE, PA. 16833

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL and AUTUMN L. HOWELL, 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	\$22,383.97
Interest (10/1/02 to 4/21/03)	<u>812.00</u>
<b>TOTAL</b>	<b>\$23,195.97</b>

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*  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

Damages are hereby assessed as indicated.

DATE: 4/30/03

*Will. A. Shaw*  
PRO PROTHY

MLD

**FILED**

APR 30 2003

*William A. Shaw  
Prothonotary*

BY: FRANK FEDERMAN, ESQUIRE

Attorney for Plaintiff

Identification No. 12248

1617 John F. Kennedy Boulevard Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

FIRST FINANCIAL BANK

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

ROBERT D. HOWELL, A/K/A ROBERT  
DUGLAS HOWELL  
AUTUMN L. HOWELL

: CLEARFIELD COUNTY

: NO. 02-1824

Defendant

TO: AUTUMN L. HOWELL  
202 FILBERT STREET  
CURWENSVILLE, PA 16833

DATE OF NOTICE: DECEMBER 17, 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

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

Attorney for Plaintiff

FIRST FINANCIAL BANK

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

ROBERT D. HOWELL, A/K/A ROBERT  
DOUGLAS HOWELL  
AUTUMN L. HOWELL

: CLEARFIELD COUNTY

: NO. 02-1824

Defendant(s)

TO: ROBERT D. HOWELL, A/K/A ROBERT DOUGLAS HOWELL  
202 FILBERT STREET  
CURWENSVILLE, PA 16833

DATE OF NOTICE: DECEMBER 17, 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, LLP  
By: FRANK FEDERMAN, ESQUIRE  
IDENTIFICATION NO. 12248  
ONE PENN CENTER AT SUBURBAN STATION  
1617 JOHN F. KENNEDY BLVD., SUITE 1400  
PHILADELPHIA, PA 19103-1814  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION

FIRST FINANCIAL BANK

CLEARFIELD COUNTY

vs.

No.: 02-1824-CD

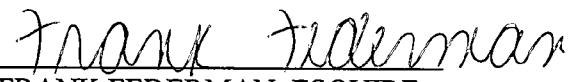
ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

**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, ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL, is over 18 years of age, and resides at 202 FILBERT STREET, CURWENSVILLE, PA. 16833 .
- (c) that defendant, AUTUMN L. HOWELL, is over 18 years of age, and resides at 202 FILBERT STREET, CURWENSVILLE, PA. 16833.

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**

Aug 30 2000

3/11/00  
APR 30 2000  
ice - Notice to each Def.

Statement re: My

William A. Shaw  
Prothonotary

E. K. S.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

FIRST FINANCIAL BANK

Plaintiff

vs.

No.: 02-1824-CD

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

Defendant(s)

Notice is given that a Judgment in the above captioned matter has been entered  
against you on April 30, 2003.

By: L. M. Ober DEPUTY

If you have any questions concerning this matter please contact:

Frank Federman  
FRANK FEDERMAN, ESQUIRE  
Attorney or Party Filing  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

\*\*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, THIS IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.\*\*

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

First Financial Bank  
Plaintiff(s)

No.: 2002-01824-CD

Real Debt: \$23,195.97

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Robert D. Howell a/k/a  
Robert Douglas Howell and  
Autumn L. Howell  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: April 30, 2003

Expires: April 30, 2008

Certified from the record this 30th day of April, 2003.

---

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)**  
**Pa.R.C.P. 3180-3183**

---

**FIRST FINANCIAL BANK**

---

**vs.**

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

**No. 02-1824-CD**

**ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL**

**PRAECIPE FOR WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

To the Director of the Office of the Prothonotary:

Issue writ of execution in the above matter:

Amount Due	<u>\$23,195.97</u>
------------	--------------------

Interest from 4/21/03 to	
Date of Sale (\$4.00 per diem)	

and Costs.

*125.00*

*Prothonotary costs*

*Frank Federman*  
Frank Federman, Esquire  
Attorney for Plaintiff  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814

Note: Please attach description of Property.

MLD

**FILED**

APR 30 2003

William A. Shaw  
Prothonotary

No. 02-1824-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

FIRST FINANCIAL BANK

vs.

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

**FILED**

Atty fee \$0.00  
1CC & Le Writs  
w/ prop. dater. to  
Suff.  
APR 30 2003

William A. Shaw  
Prothonotary

PRAECEIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

Frank Howell  
Attorney for Plaintiff(s)

Address: 202 FILBERT STREET, CURWENSVILLE, PA. 16833  
202 FILBERT STREET, CURWENSVILLE, PA. 16833  
Where papers may be served.

FIRST FINANCIAL BANK

CLEARFIELD COUNTY

No.: 02-1824-CD

vs.

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 1)**

FIRST FINANCIAL BANK, Plaintiff in the above action, by its attorney, Frank Federman, Esquire, sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at 202 FILBERT STREET, CURWENSVILLE, PA. 16833:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL	202 FILBERT STREET CURWENSVILLE, PA. 16833
AUTUMN L. HOWELL	202 FILBERT STREET CURWENSVILLE, PA. 16833

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

SAME AS ABOVE

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

Frank Federman  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

April 21, 2003

FIRST FINANCIAL BANK

CLEARFIELD COUNTY

No.: 02-1824-CD

vs.

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 2)**

FIRST FINANCIAL BANK, Plaintiff in the above action, by its attorney, Frank Federman, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at 202 FILBERT STREET, CURWENSVILLE, PA. 16833:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

S & T BANK	456 MAIN STREET P.O. BOX D BROCKWAY, PA. 15824
------------	--

COMMONWEALTH OF PENNSYLVANIA, DEPT. OF LABOR AND INDUSTRY TO THE USE OF THE UNEMPLOYMENT COMPENSATION FUND	P.O. BOX 60130 HARRISBURG, PA. 17106
--	---

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

PUBLIC CREDIT COMPANY	RD #2 PO BOX 220 BROCKWAY, PA. 15824
-----------------------	---

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

None.

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

Clearfield County Domestic Relations

Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

COMMONWEALTH OF PENNSYLVANIA  
BUREAU OF INDIVIDUAL TAX  
INHERITANCE TAX DIVISION  
ATTENTION: JOHN MURPHY

6<sup>TH</sup> FLOOR, STRAWBERRY SQUARE  
DEPT. 280601  
HARRISBURG, PA. 17128

INTERNAL REVENUE SERVICE  
FEDERATED INVESTORS TOWER

13<sup>TH</sup> FLOOR, SUITE 1300  
1001 LIBERTY AVENUE  
PITTSBURGH, PA. 15222

DEPARTMENT OF PUBLIC WELFARE  
TPL CASUALTY UNIT  
ESTATE RECOVERY PROGRAM

P.O. BOX 8486  
WILLOW OAK BUILDING  
HARRISBURG, PA. 17105-8486

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

Commonwealth of Pennsylvania  
Department of Welfare

PO Box 2675  
Harrisburg, PA 17105

Tenant/Occupant

202 FILBERT STREET  
CURWENSVILLE, PA. 16833

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

*Frank Federman*  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

April 28, 2003

FEDERMAN AND PHELAN, LLP  
By: FRANK FEDERMAN, ESQUIRE  
ONE PENN CENTER AT  
SUBURBAN STATION  
1617 JOHN F. KENNEDY BOULEVARD  
SUITE 1400  
PHILADELPHIA, PA 19103-1814  
(215) 563-7000

ATTORNEY FOR PLAINTIFF  
COURT OF COMMON PLEAS  
CIVIL DIVISION

FIRST FINANCIAL BANK

No.: 02-1824-CD

vs.

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

CLEARFIELD COUNTY

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:

- 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

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)  
Pa.R.C.P. 3180 to 3183 and Rule 3257

---

FIRST FINANCIAL BANK

---

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

vs.

NO.: 02-1824-CD

**ROBERT D. HOWELL**  
**A/K/A ROBERT DOUGLAS HOWELL**  
**AUTUMN L. HOWELL**

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of DELAWARE:

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: **202 FILBERT STREET, CURWENSVILLE, PA. 16833**

(See legal description attached.)

Amount Due	<u>\$23,195.97</u>
Interest from 4/21/03 to Date of Sale (\$4.00 per diem)	<u>\$ _____</u>
Total	<u>\$ _____</u> Plus costs as endorsed.
<i>Prothonotary Costs 125.00</i>	

Dated 4/30/03  
(SEAL)

Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

*By*

*Deputy*

MLD

No. 02-1824-CD

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

FIRST FINANCIAL BANK

VS.

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

Real Debt	<u>\$23,195.97</u>
Int. from 4/21/03 to Date of Sale (\$4.00 per diem)	
Costs	
Proth. Pd.	<u>125.00</u>
Sheriff	

Frank Finnigan  
Attorney for Plaintiff

Address: 202 FILBERT STREET, CURWENSVILLE, PA. 16833  
202 FILBERT STREET, CURWENSVILLE, PA. 16833  
Where papers may be served.

Frank Federman, Esquire  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

ALL THAT CERTAIN lot or piece of land with improvements thereon situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at the intersection of Filbert Street and Water Street and extending North along Filbert Street a distance of fifty (50) feet; thence in a line parallel with Water Street, West a distance of one hundred fifty (150) feet; thence in a line parallel with Filbert Street South fifty (50) feet to Water Street; thence along Water Street East a distance of one hundred fifty (150) feet to the place of beginning. Being a lot fifty (50) feet by one hundred fifty (150) feet, fronting on Filbert Street and siding on Water Street.

TAX PARCEL #006.1-H10-278-00080

TITLE TO SAID PREMISES IS VESTED IN Robert Douglas Howell and Autumn L. Howell, his wife by Deed from Laurance B. Seaman, Executor of the Estate of Ruth Haley, a/k/a Ruth M. Haley, deceased dated 3/21/1995 and recorded 3/22/1995, in Record Book 1664, Page 309.

AFFIDAVIT OF SERVICE  
CLEARFIELD COUNTY

PLAINTIFF  
FIRST FINANCIAL BANK

ACCT. #14030065

DEFENDANT

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

COURT NO.: 02-1824-CD

SERVE ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL AT:  
202 FILBERT STREET  
CURWENSVILLE, PA. 16833

TYPE OF ACTION  
XX Notice of Sheriff's Sale  
SALE DATE: 7/11/03

FILED  
M 11/10/03 NO  
JUN 30 2003 CC  
E RD

William A. Shaw  
Prothonotary

SERVED

Served and made known to Robert Howell, Defendant on the 17 day of June, 2003, at 12:40, o'clock P. M., at 202 Filbert St., Curwenville, 16833, Commonwealth of Pennsylvania, in the manner described below:

- Defendant personally served.  
 Adult family member with whom Defendant(s) reside(s).  
Relationship is Wife.  
 Adult in charge of Defendant's residence who refused to give name or relationship.  
 Manager/Clerk of place of lodging in which Defendant(s) reside(s).  
 Agent or person in charge of Defendant's office or usual place of business.  
 \_\_\_\_\_ an officer of said Defendant's company.  
 Other: \_\_\_\_\_

Description: Age 44 Height 5'2" Weight 115 Race W Sex F Other \_\_\_\_\_

I, Thomas P. Chathams, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed  
before me this 18th day  
of June, 2003

Notary: Monica Crilly, Notary Public  
City of Altoona, Blair County  
My Commission Expires Aug. 27, 2005

Member, Pennsylvania Association of Notaries

NOT SERVED

On the \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_\_\_, at \_\_\_\_\_ o'clock \_\_. M., Defendant NOT FOUND because:

Moved  Unknown  No Answer  Vacant

Other:

Sworn to and subscribed  
before me this \_\_\_\_\_ day  
of \_\_\_\_\_, 200\_\_\_\_. By:

Notary:

ATTORNEY FOR PLAINTIFF  
FRANK FEDERMAN, ESQUIRE  
I.D.#12248  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

AFFIDAVIT OF SERVICE  
CLEARFIELD COUNTY

PLAINTIFF  
FIRST FINANCIAL BANK

ACCT. #14030065

DEFENDANT

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

COURT NO.: 02-1824-CD

SERVE AUTUMN L. HOWELL AT:  
202 FILBERT STREET  
CURWENSVILLE, PA. 16833

TYPE OF ACTION  
XX Notice of Sheriff's Sale  
SALE DATE: 7/11/03

SERVED

Served and made known to Autumn Howell, Defendant on the 17 day of June, 200 3, at 12:40 o'clock P. M., at 202 Filbert St., Curwensville, 16833, Commonwealth of Pennsylvania, in the manner described below:

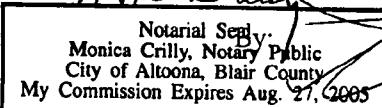
- Defendant personally served.  
 Adult family member with whom Defendant(s) reside(s).  
Relationship is \_\_\_\_\_.  
 Adult in charge of Defendant's residence who refused to give name or relationship.  
 Manager/Clerk of place of lodging in which Defendant(s) reside(s).  
 Agent or person in charge of Defendant's office or usual place of business.  
 \_\_\_\_\_ an officer of said Defendant's company.  
 Other: \_\_\_\_\_.

Description: Age 44 Height 5'2" Weight 115 Race W Sex F Other \_\_\_\_\_

I, Thomas P. Chathams, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed  
before me this 18th day  
of June 2003  
*Monica Crilly*

Notary:



NOT SERVED

On the \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_\_\_, at \_\_\_\_\_ o'clock \_\_. M., Defendant NOT FOUND because:

Moved  Unknown  No Answer  Vacant

Other:

Sworn to and subscribed  
before me this \_\_\_\_\_ day  
of \_\_\_\_\_, 200\_\_\_\_. By:

Notary:

ATTORNEY FOR PLAINTIFF  
**FRANK FEDERMAN, ESQUIRE**  
I.D.#12248  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

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

---

**FIRST FINANCIAL BANK**

---

**vs.**

---

**ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL**

---

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

**No. 02-1824**

**PRAECIPE FOR WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

To the Director of the Office of the Prothonotary:

Issue writ of execution in the above matter:

Amount Due	
	<u>\$23,195.97</u>

Interest from 4/21/03 to	
Date of Sale (\$3.81 per diem)	

and Costs.

145.00 Prothonotary Costs

Frank Federman  
Frank Federman, Esquire  
Attorney for Plaintiff  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814

Note: Please attach description of Property.

MLD

**FILED**

**DEC 11 2003**

William A. Shaw  
Prothonotary/Clerk of Courts

No. 02-1824

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

FIRST FINANCIAL BANK

vs.

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

Prothonotary/Clerk of Courts

William A. Shaw

Atty pd 2000  
DEC 1 2003  
to Shaff  
FILED  
cc of court's papers  
FEB 10 2004

PRAECEIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

Mark Diamond  
Attorney for Plaintiff(s)

Address: 202 FILBERT STREET, CURWENSVILLE, PA 16833  
202 FILBERT STREET, CURWENSVILLE, PA 16833  
Where papers may be served.

FIRST FINANCIAL BANK

CLEARFIELD COUNTY

No.: 02-1824

vs.

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 1)**

FIRST FINANCIAL BANK, Plaintiff in the above action, by its attorney, Frank Federman, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at 202 FILBERT STREET, CURWENSVILLE, PA 16833:

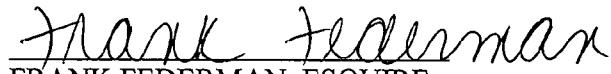
1. Name and address of Owner(s) or reputed Owner(s):

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL	202 FILBERT STREET CURWENSVILLE, PA 16833
AUTUMN L. HOWELL	202 FILBERT STREET CURWENSVILLE, PA 16833

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

SAME AS ABOVE

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

December 4, 2003

FIRST FINANCIAL BANK

CLEARFIELD COUNTY

No.: 02-1824

vs.

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 2)**

FIRST FINANCIAL BANK, Plaintiff in the above action, by its attorney, Frank Federman, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at 202 FILBERT STREET, CURWENSVILLE, PA 16833:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

S & T BANK	456 MAIN STREET P.O. BOX D BROCKWAY, PA. 15824
------------	--

COMMONWEALTH OF PENNSYLVANIA, DEPT. OF LABOR AND INDUSTRY TO THE USE OF THE UNEMPLOYMENT COMPENSATION FUND	P.O. BOX 60130 HARRISBURG, PA. 17106
--	---

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

PUBLIC CREDIT COMPANY	RD #2 PO BOX 220 BROCKWAY, PA. 15824
-----------------------	---

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

None.

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

Clearfield County Domestic Relations	Clearfield County Courthouse 230 East Market Street Clearfield, PA 16830
--------------------------------------	--

COMMONWEALTH OF PENNSYLVANIA BUREAU OF INDIVIDUAL TAX INHERITANCE TAX DIVISION ATTENTION: JOHN MURPHY	6 <sup>TH</sup> FLOOR, STRAWBERRY SQUARE DEPT. 280601 HARRISBURG, PA. 17128
--	---

INTERNAL REVENUE SERVICE FEDERATED INVESTORS TOWER	13 <sup>TH</sup> FLOOR, SUITE 1300 1001 LIBERTY AVENUE PITTSBURGH, PA. 15222
---	--

DEPARTMENT OF PUBLIC WELFARE TPL CASUALTY UNIT ESTATE RECOVERY PROGRAM	P.O. BOX 8486 WILLOW OAK BUILDING HARRISBURG, PA. 17105-8486
--	--

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

Commonwealth of Pennsylvania Department of Welfare	PO Box 2675 Harrisburg, PA 17105
---	-------------------------------------

Tenant/Occupant	202 FILBERT STREET CURWENSVILLE, PA 16833
-----------------	--

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

December 4, 2003

FEDERMAN AND PHELAN, LLP  
By: FRANK FEDERMAN, ESQUIRE  
ONE PENN CENTER AT  
SUBURBAN STATION  
1617 JOHN F. KENNEDY BOULEVARD  
SUITE 1400  
PHILADELPHIA, PA 19103-1814  
(215) 563-7000

ATTORNEY FOR PLAINTIFF  
COURT OF COMMON PLEAS  
CIVIL DIVISION

FIRST FINANCIAL BANK

No.: 02-1824

vs.

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

CLEARFIELD COUNTY

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:

- 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

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)  
Pa.R.C.P. 3180 to 3183 and Rule 3257

CCOPY

---

FIRST FINANCIAL BANK

---

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

vs.

---

NO.: 02-1824

**ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL**

---

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

**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: **202 FILBERT STREET, CURWENSVILLE, PA 16833**

(See legal description attached.)

Amount Due	<u>\$23,195.97</u>
Interest from 4/21/03 to Date of Sale (\$3.81 per diem)	<u>\$</u> _____
Total	<u>\$</u> _____ Plus costs as endorsed. <u>145.00</u>

Dated December 11, 2003  
(SEAL)

Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

By:

Deputy

MLD

No. 02-1824

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

FIRST FINANCIAL BANK

vs.

ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

Real Debt	\$23,195.97
Int. from 4/21/03 to Date of Sale (\$3.81 per diem)	
Costs	
Prothy. Pd.	145.00
Sheriff	

Frank Tidmarsh  
Attorney for Plaintiff

Address: 202 FILBERT STREET, CURWENSVILLE, PA 16833  
202 FILBERT STREET, CURWENSVILLE, PA 16833  
Where papers may be served.

Frank Federman, Esquire  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

ALL THAT CERTAIN lot or piece of land with improvements thereon situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at the intersection of Filbert Street and Water Street and extending North along Filbert Street a distance of fifty (50) feet; thence in a line parallel with Water Street, West a distance of one hundred fifty (150) feet; thence in a line parallel with Filbert Street South fifty (50) feet to Water Street; thence along Water Street East a distance of one hundred fifty (150) feet to the place of beginning. Being a lot fifty (50) feet by one hundred fifty (150) feet, fronting on Filbert Street and siding on Water Street.

TAX PARCEL #006.1-H10-278-00080

TITLE TO SAID PREMISES IS VESTED IN Robert Douglas Howell and Autumn L. Howell, his wife by Deed from Laurance B. Seaman, Executor of the Estate of Ruth Haley, a/k/a Ruth M. Haley, deceased dated 3/21/1995 and recorded 3/22/1995, in Record Book 1664, Page 309.

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

Sheriff Docket # 14102

**FIRST FINANCIAL BANK**

**02-1824-CD**

**VS.**

**HOWELL, ROBERT D. A/K/A ROBERT DOUGLAS HOWELL AND AUTUM L.**

**WRIT OF EXECUTION**

**REAL ESTATE**

**SHERIFF RETURNS**

---

**NOW, MAY 29, 2003 @ 5:30 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 JULY 11, 2003 WAS SET.**

**FILED**  
01/11/2004  
**MAY 19 2004**

William A. Shaw  
Prothonotary/Clerk of Courts

**NOW, MAY 29, 2003 @ 5:30 P.M. O'CLOCK SERVED, AUTUMN L. HOWELL,  
DEFENDANT, AT HER RESIDENCE 202 FILBERT STREET, CURWENSVILLE,  
CLEARFIELD COUNTY, PENNSYLVANIA, 16833, BY HANDING TO ROBERT D. HOWELL  
HUSBAND/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, MAY 29, 2003 @ 5:30 P.M. O'CLOCK SERVED ROBERT D. HOWELL A/K/A  
ROBERT DOUGLAS HOWELL, DEFENDANT, AT HIS RESIDENCE 202 FILBERT STREET  
CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA 16833, BY HANDING TO  
ROBERT D. HOWELL, A/K/A ROBERT DOUGLAS HOWELL, 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, JULY 10, 2003 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY  
TO STAY THE SHERIFF'S SALE SCHEDULED FOR JULY 11, 2003 DUE TO  
BANKRUPTCY FILING.**

**NOW, MAY 19, 2004 PAID COSTS FROM THE ADVANCE AND MADE A REFUND OF  
UNUSED ADVANCE TO THE ATTORNEY.**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14102

FIRST FINANCIAL BANK

02-1824-CD

VS.

HOWELL, ROBERT D. A/K/A ROBERT DOUGLAS HOWELL AND AUTUM L.

WRIT OF EXECUTION

REAL ESTATE

**SHERIFF RETURNS**

---

NOW, MAY 19, 2004 RETURN WRIT AS NO SALE HELD ON THE PROPERTY OF THE  
OF THE DEFENDANTS. THE PLAINTIFF'S ATTORNEY STAYED THE SALE. TIME  
EXPIRED.

SHERIFF HAWKINS \$178.08  
SURCHARGE \$40.00  
PAID BY ATTORNEY

---

Sworn to Before Me This

19 Day Of May 2004  
*William A. Shaw*

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

So Answers,

*Chester A. Hawkins*  
By *Cynthia Butler-Augustine*  
Chester A. Hawkins  
Sheriff

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)  
Pa.R.C.P. 3180 to 3183 and Rule 3257

---

FIRST FINANCIAL BANK

---

vs.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

NO.: 02-1824-CD

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of DELAWARE:

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: **202 FILBERT STREET, CURWENSVILLE, PA. 16833**

(See legal description attached.)

Amount Due	<u>\$23,195.97</u>
Interest from 4/21/03 to Date of Sale (\$4.00 per diem)	<u>\$ _____</u>
Total	<u>\$ _____</u> Plus costs as endorsed.

Prothonotary costs 125.00

Willie L. Johnson  
Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

Dated 4/30/03  
(SEAL)

Received 4-30-03 @ 2:50 PM

Chester A. Hawkins

By Cynthia Butter-Augherbaugh

Deputy

MLD

No. 02-1824-CD

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

## FIRST FINANCIAL BANK

vs.

ROBERT D. HOWELL  
A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

Mark Fidman  
Attorney for Plaintiff

Address: 202 FILBERT STREET, CURWENSVILLE, PA. 16833  
202 FILBERT STREET, CURWENSVILLE, PA. 16833  
Where papers may be served.

Frank Federman, Esquire  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

ALL THAT CERTAIN lot or piece of land with improvements thereon situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at the intersection of Filbert Street and Water Street and extending North along Filbert Street a distance of fifty (50) feet: thence in a line parallel with Water Street. West a distance of one hundred fifty (150) feet; thence in a line parallel with Filbert Street South fifty (50) feet to Water Street; thence along Water Street East a distance of one hundred fifty (150) feet to the place of beginning. Being a lot fifty (50) feet by one hundred fifty (150) feet, fronting on Filbert Street and siding on Water Street.

TAX PARCEL #006.1-H10-278-00080

TITLE TO SAID PREMISES IS VESTED IN Robert Douglas Howell and Autumn L. Howell, his wife by Deed from Laurance B. Seaman, Executor of the Estate of Ruth Haley, a/k/a Ruth M. Haley, deceased dated 3/21/1995 and recorded 3/22/1995, in Record Book 1664, Page 309.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME HOWELL NO. 02-1824-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 2003, I exposed the within described real estate of to public venue or outcry at which time and place I sold the same to

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

## **SHERIFF COSTS:**

## **PLAINTIFF COSTS, DEBIT & INTEREST:**

RDR	15.00	DEBT-AMOUNT DUE	23,195.97
SERVICE	15.00	INTEREST	
MILEAGE	4.32	TO BE ADDED	TO SALE DATE
LEVY	15.00	ATTORNEY FEES	
MILEAGE	4.32	PROTH. SATISFACTION	
POSTING	15.00	LATE CHARGES & FEES	
CSDS	10.00	COST OF SUIT -TO BE ADDED	
COMMISSION 2%		FORECLOSURE FEES/ESCROW DEFICIT	
POSTAGE	4.44	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE	15.00	ESCROW DEFICIENCY	
DEED			
ADD'L POSTING		<b>TOTAL DEBT &amp; INTEREST</b>	<b>23,195.97</b>
ADD'L MILEAGE			
ADD'L LEVY			
BID AMOUNT		<b>COSTS:</b>	
RETURNS/DEPUTIZE		ADVERTISING	294.84
COPIES/BILLING	15.00	TAXES - collector	NONE
	5.00	TAXES - tax claim	NONE
BILLING/PHONE/FAX	5.00	DUE	
		LIEN SEARCH	100.00
		ACKNOWLEDGEMENT	
<b>TOTAL SHERIFF</b>		DEED COSTS	0.00
<b>COSTS</b>	<b>178.08</b>	SHERIFF COSTS	178.08
		LEGAL JOURNAL AD	144.00
<b>DEED COSTS:</b>		PROTHONOTARY	125.00
ACKNOWLEDGEMENT	5.00	MORTGAGE SEARCH	40.00
REGISTER & RECORDER		MUNICIPAL LIEN	
TRANSFER TAX 2%			
<b>TOTAL DEED</b>		<b>TOTAL COSTS</b>	<b>881.92</b>
<b>COSTS</b>	<b>0.00</b>		

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

Law Offices  
**FEDERMAN AND PHELAN, LLP**  
One Penn Center at Suburban Station  
1617 John F. Kennedy Boulevard  
Suite 1400  
Philadelphia, PA 19103-1814  
Daniel.Trautz@fedphe-pa.com

Dan G. Trautz  
Judgment Department, Ext. 1298

Representing Lenders in  
Pennsylvania and New Jersey

July 10, 2003

Office of the Sheriff  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

ATTENTION: CINDY (814) 765-5915

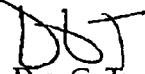
Re: **FIRST FINANCIAL BANK v. ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL**  
**AUTUMN L. HOWELL**  
**No. 02-1824-CD**  
**202 FILBERT STREET, CURWENSVILLE, PA. 16833**

Dear Cindy:

Please stay the Sheriff's Sale of the above referenced property, which is scheduled for July 11, 2003.

The Defendant (s) filed a Chapter 7 Bankruptcy (No. 03-18462 ) on July 8, 2003.

Very truly yours,

  
Dan G. Trautz

VIA TELECOPY (814) 765-5915

CC: ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL 202 FILBERT STREET CURWENSVILLE, PA. 16833	AUTUMN L. HOWELL 202 FILBERT STREET CURWENSVILLE, PA. 16833
--	---

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

---

**FIRST FINANCIAL BANK**

---

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

**vs.**

**No. 02-1824**

---

**ROBERT D. HOWELL A/K/A ROBERT  
DOUGLAS HOWELL  
AUTUMN L. HOWELL**

---

**PRAECIPE FOR WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

To the Director of the Office of the Prothonotary:

Issue writ of execution in the above matter:

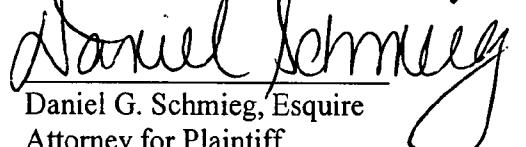
<b>Amount Due</b>	<b><u>\$23,195.97</u></b>
-------------------	---------------------------

<b>Interest from 4/21/03 to</b>	
<b>Date of Sale (\$3.81 per diem)</b>	

**and Costs.**

**165.00**

**Prothonotary costs**

  
\_\_\_\_\_  
Daniel G. Schmieg, Esquire  
Attorney for Plaintiff  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814

Note: Please attach description of Property.

JLP

**FILED** *E6K*  
*10/23/04* *cc@6wnts*  
*w/prop. descr.*  
**SEP 23 2004** *to Shff*

William A. Shaw *Atty pd. 20.00*  
Prothonotary/Clerk of Courts

3 No. 02-1824

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

FIRST FINANCIAL BANK

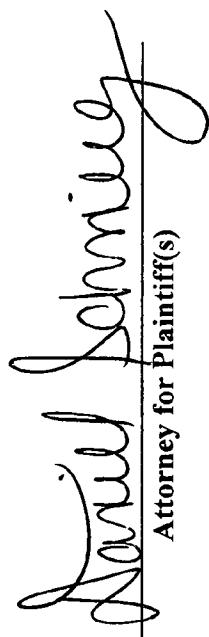
vs.

ROBERT D. HOWELL A/K/A ROBERT  
DOUGLAS HOWELL  
AUTUMN L. HOWELL

Prothonotary/Clerk of Courts  
William A. Shaw

SEP 23 2004  
FILED  
F

PRAECLPPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)



Attorney for Plaintiff(s)

Address: 202 FILBERT STREET, CURWENSVILLE, PA 16833  
202 FILBERT STREET, CURWENSVILLE, PA 16833  
Where papers may be served.

FIRST FINANCIAL BANK

CLEARFIELD COUNTY

No.: 02-1824

vs.

ROBERT D. HOWELL A/K/A ROBERT  
DOUGLAS HOWELL  
AUTUMN L. HOWELL

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 1)**

FIRST FINANCIAL BANK, Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at 202 FILBERT STREET, CURWENSVILLE, PA 16833:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL	202 FILBERT STREET CURWENSVILLE, PA 16833
AUTUMN L. HOWELL	202 FILBERT STREET CURWENSVILLE, PA 16833

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

SAME AS ABOVE

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

September 20, 2004

FIRST FINANCIAL BANK

CLEARFIELD COUNTY

No.: 02-1824

vs.

ROBERT D. HOWELL A/K/A ROBERT  
DOUGLAS HOWELL  
AUTUMN L. HOWELL

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 2)**

**FIRST FINANCIAL BANK**, Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at 202 FILBERT STREET, CURWENSVILLE, PA 16833:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

<b>S &amp; T BANK</b>	<b>456 MAIN STREET P.O. BOX D BROCKWAY, PA 15824</b>
-----------------------	--

<b>COMMONWEALTH OF PA DEPT. OF LABOR &amp; INDUSTRY TO THE USE OF THE UNEMPLOYMENT COMPENSATION FUND</b>	<b>P.O. BOX 60130 HARRISBURG, PA 17106</b>
--	--

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

<b>PUBLIC CREDIT COMPANY</b>	<b>RD #2 PO BOX 220 BROCKWAY, PA 15824</b>
------------------------------	--

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

None.

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale.

## Clearfield County Domestic Relations

Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

COMMONWEALTH OF PA  
BUREAU OF INDIVIDUAL TAX  
INHERITANCE TAX DIVISION  
ATTN:JOHN MURPHY

6<sup>TH</sup> FLOOR, STRAWBERRY SQ.  
DEPT. 280601  
HARRISBURG, PA 17128

**I.R.S.  
FEDERATED INVESTORS TOWER**

13<sup>TH</sup> FLR., SUITE 1300  
1001 LIBERTY AVENUE  
PITTSBURGH, PA 15222

## DEPT.OF PUBLIC WELFARE

**P.O. BOX 8486  
WILLOW OAK BLDG.  
HARRISBURG, PA 17105-8486**

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:

Commonwealth of Pennsylvania  
Department of Welfare

PO Box 2675  
Harrisburg, PA 17105

### Tenant/Occupant

202 FILBERT STREET  
CURWENSVILLE, PA 16833

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

*Daniel Schmieg*  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

September 20, 2004

FEDERMAN AND PHELAN, LLP  
By: DANIEL G. SCHMIEG, ESQUIRE  
ONE PENN CENTER AT  
SUBURBAN STATION  
1617 JOHN F. KENNEDY BOULEVARD  
SUITE 1400  
PHILADELPHIA, PA 19103-1814  
(215) 563-7000

ATTORNEY FOR PLAINTIFF  
COURT OF COMMON PLEAS  
CIVIL DIVISION

FIRST FINANCIAL BANK

No.: 02-1824

vs.

ROBERT D. HOWELL A/K/A ROBERT      CLEARFIELD COUNTY  
DOUGLAS HOWELL  
AUTUMN L. HOWELL

CERTIFICATION

DANIEL G. SCHMIEG, ESQUIRE, hereby states that he is the attorney for the Plaintiff in the above captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- an FHA 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.

  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)  
Pa.R.C.P. 3180 to 3183 and Rule 3257

---

FIRST FINANCIAL BANK

---

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

vs.

NO.: 02-1824

ROBERT D. HOWELL A/K/A ROBERT  
DOUGLAS HOWELL  
AUTUMN L. HOWELL

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

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: **202 FILBERT STREET, CURWENSVILLE, PA 16833**

(See legal description attached.)

Amount Due	<u>\$23,195.97</u>
Interest from 4/21/03 to Date of Sale (\$3.81 per diem)	<u>\$ _____</u>
Total	<u>\$ _____</u> Plus costs as endorsed. <b>165.00 Prothonotary costs</b>

Dated 9/23/04  
(SEAL)

Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

By:

Deputy

JLP

No. 02-1824

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

**FIRST FINANCIAL BANK**

VS.

ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

---

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

---

Real Debt \$23,195.97

Int. from 4/21/03  
to Date of Sale (\$3.81 per diem)

Costs \_\_\_\_\_

Prothy. Pd. 165.00

Sheriff \_\_\_\_\_

  
Daniel G. Schmieg  
Attorney for Plaintiff

Address: 202 FILBERT STREET, CURWENSVILLE, PA 16833  
202 FILBERT STREET, CURWENSVILLE, PA 16833  
Where papers may be served.

Daniel G. Schmieg, Esquire  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

ALL THAT CERTAIN lot or piece of land with improvements thereon situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at the intersection of Filbert Street and Water Street and extending North along Filbert Street a distance of fifty (50) feet; thence in a line parallel with Water Street, West a distance of one hundred fifty (150) feet; thence in a line parallel with Filbert Street South fifty (50) feet to Water Street; thence along Water Street East a distance of one hundred fifty (150) feet to the place of beginning. Being a lot fifty (50) feet by one hundred fifty (150) feet, fronting on Filbert Street and siding on Water Street.

TAX PARCEL #006.1-H10-278-00080

TITLE TO SAID PREMISES IS VESTED IN Robert Douglas Howell and Autumn L. Howell, his wife by Deed from Laurance B. Seaman, Executor of the Estate of Ruth Haley, a/k/a Ruth M. Haley, deceased dated 3/21/1995 and recorded 3/22/1995, in Record Book 1664, Page 309.

**ADDRESS BEING: 202 FILBERT STREET, CURWENSVILLE, PA 16833**

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

**FIRST FINANCIAL BANK  
214 NORTH WASHINGTON  
P.O. BOX 766  
ED DORADO, AR 71730**

v.

**ROBERT D. HOWELL A/K/A  
ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL  
202 FILBERT STREET  
CURWENSVILLE, PA 16833**

**CLEARFIELD COUNTY**

**COURT OF COMMON PLEAS  
CIVIL DIVISION**

**NO.: 02-1824**

**PRAECIPE TO MARK JUDGMENT TO USE PLAINTIFF**

TO THE PROTHONOTARY:

Please mark the judgment in the above captioned matter to the use of  
**FIRST FEDERAL SAVINGS BANK, ITS SUCCESSORS AND/OR ASSIGNS.**

Daniel G. Schmieg  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

Date: September 21, 2004

**ENTRY OF APPEARANCE**

TO THE PROTHONOTARY:

Kindly enter my appearance on behalf of **FIRST FEDERAL SAVINGS  
BANK, ITS SUCCESSORS AND/OR ASSIGNS, USE PLAINTIFF.**

Daniel G. Schmieg  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

Date: September 21, 2004

EGK  
*m10:54:61*  
FILED  
SEP 27 2004

William A. Shaw  
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 16337

FIRST FINANCIAL BANK

02-1824-CD

VS.

HOWELL, ROBERT D.

WRIT OF EXECUTION

REAL ESTATE

**SHERIFF RETURNS**

---

**NOW, SEPTEMBER 29, 2004 RETURN THE WRIT AS "TIME EXPIRED".**

---

Sworn to Before Me This

28<sup>th</sup> Day Of Sept 2004  
William A. Shaw

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

So Answers,

Chester A. Hawkins  
By Cynthia Butler-Cayhugh  
Chester A. Hawkins  
Sheriff

FILED <sup>264</sup>  
10/12/2004  
SEP 28 2004

William A. Shaw  
Prothonotary, Clerk of Courts

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)  
Pa.R.C.P. 3180 to 3183 and Rule 3257

---

FIRST FINANCIAL BANK

---

vs.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

NO.: 02-1824

**ROBERT D. HOWELL**  
A/K/A **ROBERT DOUGLAS HOWELL**  
**AUTUMN L. HOWELL**

---

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield:

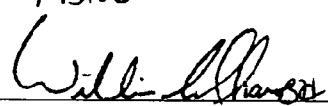
TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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):

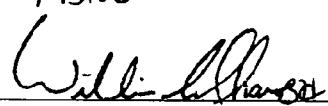
Premises: **202 FILBERT STREET, CURWENSVILLE, PA 16833**

(See legal description attached.)

Amount Due	<u>\$23,195.97</u>
Interest from 4/21/03 to Date of Sale (\$3.81 per diem)	\$ _____
Total	\$ _____ Plus costs as endorsed. <u>145.00</u>

  
Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

By:

  
Deputy

MLD

Dated December 11, 2003  
(SEAL)

Received December 11, 2003 @ 3:00 P.M.  
Chester A. Hawkins  
by Cynthia Butterworth

No. 02-1824

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

## FIRST FINANCIAL BANK

VS.

ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

Real Debt \$23,195.97

Int. from 4/21/03 \_\_\_\_\_  
to Date of Sale (\$3.81 per diem)

## Costs

Prothy. Pd. 145.00

Sheriff

Frank Hernandez  
Attorney for Plaintiff

Address: 202 FILBERT STREET, CURWENSVILLE, PA 16833  
202 FILBERT STREET, CURWENSVILLE, PA 16833  
Where papers may be served.

Frank Federman, Esquire  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

ALL THAT CERTAIN lot or piece of land with improvements thereon situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at the intersection of Filbert Street and Water Street and extending North along Filbert Street a distance of fifty (50) feet; thence in a line parallel with Water Street, West a distance of one hundred fifty (150) feet; thence in a line parallel with Filbert Street South fifty (50) feet to Water Street; thence along Water Street East a distance of one hundred fifty (150) feet to the place of beginning. Being a lot fifty (50) feet by one hundred fifty (150) feet, fronting on Filbert Street and siding on Water Street.

TAX PARCEL #006.1-H10-278-00080

TITLE TO SAID PREMISES IS VESTED IN Robert Douglas Howell and Autumn L. Howell, his wife by Deed from Laurance B. Seaman, Executor of the Estate of Ruth Haley, a/k/a Ruth M. Haley, deceased dated 3/21/1995 and recorded 3/22/1995, in Record Book 1664, Page 309.

SALE DATE: MARCH 4, 2005

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

## CIVIL ACTION – LAW

FIRST FEDERAL SAVINGS BANK, ITS  
SUCCESSORS AND/OR ASSIGNS No.: 02-1824

vs.

ROBERT D. HOWELL A/K/A ROBERT  
DOUGLAS HOWELL  
AUTUMN L. HOWELL

**AFFIDAVIT PURSUANT TO RULE 3129.1  
AND RETURN OF SERVICE PURSUANT TO  
Pa. R.C.P. 405 OF NOTICE OF SALE**

Plaintiff in the above action sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at:

202 FILBERT STREET, CURWENSVILLE, PA 16833.

As required by Pa. R.C.P. 3129.2(a) Notice of Sale has been given in the manner required by Pa. R.C.P. 3129.2(c) on each of the persons or parties named, at that address set forth on the attached Affidavit No. 2 (previously filed) and Supplemental Affidavit No. 2 on the date indicated, and a copy of the notice is attached as an Exhibit. A copy of the Certificate of Mailing (Form 3817) and/or Certified Mail Return Receipt stamped by the U.S. Postal Service is attached for each notice.

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

FILED  
M 11/22/04 NOCC  
FEB 02 2005

Daniel G. Schmieg  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

William A. Shaw  
Prothonotary

FIRST FINANCIAL BANK

CLEARFIELD COUNTY

No.: 02-1824

vs.

ROBERT D. HOWELL A/K/A ROBERT  
DOUGLAS HOWELL  
AUTUMN L. HOWELL

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 1)**

FIRST FINANCIAL BANK, Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at 202 FILBERT STREET, CURWENSVILLE, PA 16833:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL	202 FILBERT STREET CURWENSVILLE, PA 16833
AUTUMN L. HOWELL	202 FILBERT STREET CURWENSVILLE, PA 16833

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

SAME AS ABOVE

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

September 20, 2004

FIRST FINANCIAL BANK

CLEARFIELD COUNTY

No.: 02-1824

vs.

ROBERT D. HOWELL A/K/A ROBERT  
DOUGLAS HOWELL  
AUTUMN L. HOWELL

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 2)**

**FIRST FINANCIAL BANK**, Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at 202 FILBERT STREET, CURWENSVILLE, PA 16833:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

S & T BANK	456 MAIN STREET P.O. BOX D BROCKWAY, PA 15824
------------	---

COMMONWEALTH OF PA DEPT. OF LABOR & INDUSTRY TO THE USE OF THE UNEMPLOYMENT COMPENSATION FUND	P.O. BOX 60130 HARRISBURG, PA 17106
--	--

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

PUBLIC CREDIT COMPANY	RD #2 PO BOX 220 BROCKWAY, PA 15824
-----------------------	--

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

Name \_\_\_\_\_ Last Known Address (if address cannot be reasonable ascertained, please indicate) \_\_\_\_\_

None.

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale.

Name \_\_\_\_\_ Last Known Address (if address cannot be reasonably ascertained, please indicate) \_\_\_\_\_

Clearfield County Domestic Relations      Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

**COMMONWEALTH OF PA  
BUREAU OF INDIVIDUAL TAX  
INHERITANCE TAX DIVISION  
ATTN: JOHN MURPHY**

**6<sup>TH</sup> FLOOR, STRAWBERRY SQ.  
DEPT. 280601  
HARRISBURG, PA 17128**

**I.R.S.  
FEDERATED INVESTORS TOWER**      **13<sup>TH</sup> FLR., SUITE 1300  
1001 LIBERTY AVENUE  
PITTSBURGH, PA 15222**

**DEPT.OF PUBLIC WELFARE** **P.O. BOX 8486**  
**WILLOW OAK BLDG.**  
**HARRISBURG, PA 17105-8486**

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:

Commonwealth of Pennsylvania  
Department of Welfare

PO Box 2675  
Harrisburg, PA 17105

**Tenant/Occupant** 202 FILBERT STREET  
CURWENSVILLE, PA 16833

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

*Daniel Schmieg*  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

September 20, 2004

Name and  
Address  
Of Sender

FEDERMAN AND PHELAN, LLP  
One Penn Center at Suburban Station Suite 1400  
Philadelphia, PA 19103-1814 SANDRA COOPER/JLP

Line	Article Number	Name of Addressee, Street, and Post Office Address
1	ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL	Tenant/Occupant, 202 FILBERT STREET, CURWENSVILLE, PA 16833
2	14030065	Clearfield County Domestic Relations Clearfield County Courthouse 230 East Market Street Clearfield, PA 16830
3		Commonwealth of Pennsylvania Department of Welfare PO Box 2675 Harrisburg, PA 17105
4		S & T BANK 456 MAIN STREET, P.O. BOX D BROCKWAY, PA 15824
5		COMMON OF PA, DEPT. OF LABOR & INDUSTRY TO THE USE OF THE UNEMPLOYMENT COMP FUND P.O. BOX 60130 HARRISBURG, PA 17106
6		PUBLIC CREDIT CO. RD # 2 P.O BOX 220 BROCKWAY, PA 15824
7		COMMON OF PA BUREAU OF INDIVIDUAL TAX INHERITANCE TAX DIVISION ATTN: JOHN MURPHY 6 <sup>TH</sup> FLR., STRAWBERRY SQ., DEPT. 280601 HARRISBURG, PA 17128
8		IRS FEDERATED INVESTORS TOWER 13 <sup>TH</sup> FLR., STE#1300 1001 LIBERTY AVENUE PITTSBURGH, PA 15222
9		DEPT. OF PUBLIC WELFARE TPL CASUALTY UNIT ESTATE RECOVERY PROGRAM PO BOX 8486 WILLOW OAK BLDG. HARRISBURG, PA 17105-8486
10		
11		
12		
13		
14		
15		
Total Number of Pieces Listed By Sender		Total Number of Pieces Received at Post Office
		Postmaster, Per (Name Of Receiving Employee)
<p>The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of non-negotiable documents under Express Mail document reconstruction insurance is \$50,000.00 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.</p>		



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

---

**FIRST FEDERAL SAVINGS BANK, ITS  
SUCCESSORS AND/OR ASSIGNS**

---

vs.

---

**ROBERT D. HOWELL A/K/A ROBERT  
DOUGLAS HOWELL  
AUTUMN L. HOWELL**

---

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

**No. 02-1824**

**PRAECIPE FOR WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

To the Director of the Office of the Prothonotary:

Issue writ of execution in the above matter:

Amount Due

\$23,195.97

Interest from 4/21/03 to  
Date of Sale (\$3.81 per diem)

\_\_\_\_\_ and Costs.

*Daniel G. Schmieg*  
\_\_\_\_\_  
Daniel G. Schmieg, Esquire  
Attorney for Plaintiff  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814

Note: Please attach description of Property.

PMB

**FILED**

*(initials)*  
AUG 12 2005  
*m/11-06-05*  
William A. Shaw  
Prothonotary/Clerk of Courts  
1 CIRCUIT TO SHFF  
*w/ 6 weeks.*

No. 02-1824

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

FIRST FEDERAL SAVINGS BANK, ITS  
SUCCESSORS AND/OR ASSIGNS

vs.

ROBERT D. HOWELL A/K/A ROBERT  
DOUGLAS HOWELL  
AUTUMN L. HOWELL

---

PRAECEIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

---

  
\_\_\_\_\_  
Attorney for Plaintiff(s)

Address: 202 FILBERT STREET, CURWENSVILLE, PA 16833  
202 FILBERT STREET, CURWENSVILLE, PA 16833  
Where papers may be served.

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)  
Pa.R.C.P. 3180 to 3183 and Rule 3257

---

**FIRST FEDERAL SAVINGS BANK, ITS  
SUCCESSORS AND/OR ASSIGNS**

---

vs.

---

**ROBERT D. HOWELL A/K/A  
ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL**

---

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

**NO.: 02-1824**

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

**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: **202 FILBERT STREET, CURWENSVILLE, PA 16833**

(See legal description attached.)

Amount Due	<u>\$23,195.97</u>
Interest from 4/21/03 to Date of Sale (\$3.81 per diem)	\$ _____
Total	\$ _____ Plus costs as endorsed.
<b>Prothonotary costs</b> <i>\$185.00</i> <i>Surf</i> <i>263.98</i>	

Dated 8-12-03  
(SEAL)

Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

By:  
Deputy

PMB

No. 02-1824

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

FIRST FEDERAL SAVINGS BANK, ITS SUCCESSORS AND/OR ASSIGNS

vs.

ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

Daniel G. Schmeig  
Attorney for Plaintiff

Attorney for Plaintiff

Address: 202 FILBERT STREET, CURWENSVILLE, PA 16833  
202 FILBERT STREET, CURWENSVILLE, PA 16833  
Where papers may be served.

Daniel G. Schmieg, Esquire  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

ALL THAT CERTAIN lot or piece of land with improvements thereon situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at the intersection of Filbert Street and Water Street and extending North along Filbert Street a distance of fifty (50) feet; thence in a line parallel with Water Street, West a distance of one hundred fifty (150) feet; thence in a line parallel with Filbert Street South fifty (50) feet to Water Street; thence along Water Street East a distance of one hundred fifty (150) feet to the place of beginning. Being a lot fifty (50) feet by one hundred fifty (150) feet, fronting on Filbert Street and siding on Water Street.

TAX PARCEL #006.1-H10-278-00080

TITLE TO SAID PREMISES IS VESTED IN Robert Douglas Howell and Autumn L. Howell, his wife by Deed from Laurance B. Seaman, Executor of the Estate of Ruth Haley, a/k/a Ruth M. Haley, deceased dated 3/21/1995 and recorded 3/22/1995, in Record Book 1664, Page 309.

**ADDRESS BEING: 202 FILBERT STREET, CURWENSVILLE, PA 16833**

UNITED STATES BANKRUPTCY COURT  
Western District of Pennsylvania20  
ctakFirst Financial  
14030065

In re:

Bankruptcy Case No.: 05-70420-TPA  
Issued Per the 6/27/05 Order  
Chapter: 13Autumn L. Howell  
Debtor(s)Robert D. Howell  
fdbा LSP Painting**Order Dismissing Case Without Prejudice, And Order Terminating Income Attachment**

**AND NOW**, this The 21st of July, 2005, **It Is Hereby Ordered** that the above-captioned case is **dismissed without prejudice, terminated and closed** and that the Debtor(s) remain legally liable for all of his/her debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349, and creditors are directed to title 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this notice.

**It Is Further Ordered** that if this case is dismissed, with prejudice, pursuant to 11 U.S.C. §109(g), the Debtor is ineligible to file bankruptcy under any chapter for one-hundred eighty (180) days.

**It Is Further Ordered** that each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment order knows to stop the attachment, the Debtor shall serve a copy of this order on each such employer and entity immediately.

**It Is Further Ordered** that this case is administratively closed; however, the court retains jurisdiction over the Trustee's final report and account and the Trustee's certification of distributed funds. Following submission of a final accounting and certification of distributed funds, the Trustee shall be deemed discharged from her duties in this case and this case shall be deemed closed without further order of court.

**It Is Further Ordered** that the Clerk shall give notice to all creditors of this dismissal.

Thomas P. Agresti  
Judge

cm: All Creditors and All Parties In Interest

SMC

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20015  
NO: 02-1824-CD

PLAINTIFF: FIRST FINANCIAL BANK

vs.

DEFENDANT: ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL AND AUTUMN L. HOWELL

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 09/23/2004

LEVY TAKEN 12/15/2004 @ 1:45 PM

POSTED 12/16/2004 @ 10:31 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 10/14/2005

DATE DEED FILED NOT SOLD

**FILED**

OCT 14 2005

6/4/05 (W)  
William A. Shaw

Prothonotary/Clerk of Courts

**DETAILS**

12/16/2004 @ 10:31 AM SERVED ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL  
SERVED ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL, DEFENDANT, AT THE RESIDENCE LISTED ABOVE BY HANDING TO  
AUTUMN L. HOWELL, WIFE/DEFENDANT,

A TRUE AND ATTESTED COPY OF THE WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND  
BY MAKING KNOWN TO HER THE CONTENTS THEREOF.

12/16/2004 @ 10:31 AM SERVED AUTUMN L. HOWELL  
SERVED AUTUMN L. HOWELL, DEFENDANT, AT THE RESIDENCE LISTED ABOVE BY HANDING TO AUTUMN L. HOWELL, DEFENDANT,

A TRUE AND ATTESTED COPY OF THE WRIT OF EXECUTION NOTICE OF SALE, AND COPY OF THE LEVY AND  
BY MAKING KNOWN TO HER THE CONTENTS THEREOF.

@ SERVED

NOW, MARCH 4, 2005 RECEIVED A FAX LETTER FROM PLAINTIFF'S ATTORNEY TO CONTINUE THE MARCH 4, 2005 SHERIFF SALE TO  
JUNE 3, 2005.

@ SERVED

NOW, JUNE 2, 2005 RECEIVED A FAX FROM PLAINTIFF'S ATTORNEY LETTER TO STAY THE JUNE 3, 2005 SHERIFF SALE AND RETURN  
WRIT TO PROTHONOTARY. DEFENDANTS FILED CHAPTER 13 BANKRUPTCY.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20015  
NO: 02-1824-CD

PLAINTIFF: FIRST FINANCIAL BANK

vs.

DEFENDANT: ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL AND AUTUMN L. HOWELL

Execution REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$204.05

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

*Chester A. Hawkins*  
Jeff Cemther Butcher-Deputy  
Chester A. Hawkins  
Sheriff

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)  
Pa.R.C.P. 3180 to 3183 and Rule 3257

**FIRST FINANCIAL BANK**

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

vs.

NO.: 02-1824

**ROBERT D. HOWELL A/K/A ROBERT  
DOUGLAS HOWELL  
AUTUMN L. HOWELL**

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

**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: **202 FILBERT STREET, CURWENSVILLE, PA 16833**

(See legal description attached.)

Amount Due

\$23,195.97

Interest from 4/21/03 to  
Date of Sale (\$3.81 per diem)

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

Total

\$ \_\_\_\_\_ Plus costs as endorsed.  
165.00 **Prothonotary costs**

W. L. Blanchard

Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

Dated 9/23/04  
(SEAL)

By:

Deputy

Received September 23, 2004 @ 3:45 P.M.  
Chestn A. McMurtry  
by Gemma Butter Aughenbaugh

JLP

No. 02-1824

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

## FIRST FINANCIAL BANK

VS.

ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

**Real Debt** \$23,195.97

Int. from 4/21/03 \_\_\_\_\_  
to Date of Sale (\$3.81 per diem)

## Costs

Prothy. Pd. 165.00

## Sheriff

Daniel Schmitz  
Attorney for Plaintiff

Address: 202 FILBERT STREET, CURWENSVILLE, PA 16833  
202 FILBERT STREET, CURWENSVILLE, PA 16833  
Where papers may be served.

Daniel G. Schmieg, Esquire  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

ALL THAT CERTAIN lot or piece of land with improvements thereon situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at the intersection of Filbert Street and Water Street and extending North along Filbert Street a distance of fifty (50) feet; thence in a line parallel with Water Street, West a distance of one hundred fifty (150) feet; thence in a line parallel with Filbert Street South fifty (50) feet to Water Street; thence along Water Street East a distance of one hundred fifty (150) feet to the place of beginning. Being a lot fifty (50) feet by one hundred fifty (150) feet, fronting on Filbert Street and siding on Water Street.

TAX PARCEL #006.1-H10-278-00080

TITLE TO SAID PREMISES IS VESTED IN Robert Douglas Howell and Autumn L. Howell, his wife by Deed from Laurance B. Seaman, Executor of the Estate of Ruth Haley, a/k/a Ruth M. Haley, deceased dated 3/21/1995 and recorded 3/22/1995, in Record Book 1664, Page 309.

**ADDRESS BEING: 202 FILBERT STREET, CURWENSVILLE, PA 16833**

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL

NO. 02-1824-CD

NOW, October 14, 2005, 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 , I exposed the within described real estate of Robert D. Howell A/K/A Robert Douglas Howell And Autumn L. Howell 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	4.50
LEVY	15.00
MILEAGE	4.50
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	5.55
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	4.50
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$204.05</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	23,195.97
INTEREST @ 3.8100	(2,786,352.0
FROM 04/21/2003 TO	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>(\$2,763,116.09)</b>
<b>COSTS:</b>	
ADVERTISING	294.70
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	200.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	204.05
LEGAL JOURNAL COSTS	187.00
PROTHONOTARY	165.00
MORTGAGE SEARCH	80.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$1,130.75</b>

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

Federman and Phelan is now  
Law Offices  
**PHELAN HALLINAN & SCHMIEG, LLP**  
One Penn Center at Suburban Station  
1617 John F. Kennedy Boulevard  
Suite 1400  
Philadelphia, PA 19103-1814  
Sandra.Cooper@fedphe.com

SANDRA COOPER  
Judgment Department, Ext. 1258

Representing Lenders in  
Pennsylvania and New Jersey

June 2, 2005

Office of the Sheriff  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

**ATTENTION: CINDY (814) 765-5915**

**Re: FIRST FINANCIAL BANK v. ROBERT D. HOWELL A/K/A ROBERT DOUGLAS  
HOWELL AUTUMN L. HOWELL  
No. 02-1824  
202 FILBERT STREET, CURWENSVILLE, PA 16833**

Dear Cindy:

Please stay the Sheriff's Sale of the above referenced property, which is scheduled for , return the original writ of execution to the Prothonotary's office and refund any unused money to our office.

The Defendant (s) filed a Chapter 13 Bankruptcy (No. 05-70420) on 3/3/05.

Very truly yours,

Sandra Cooper

VIA TELECOPY (814) 765-5915

CC: ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL 202 FILBERT STREET CURWENSVILLE, PA 16833	AUTUMN L. HOWELL 202 FILBERT STREET CURWENSVILLE, PA 16833	FIRST FINANCIAL BANK Attn: SHAYES@FFB1.COM Loan No: 14030065
--	--	--

Federman and Phelan is now

## Law Offices

**PHELAN HALLINAN & SCHMIEG, LLP**

One Penn Center at Suburban Station  
1617 John F. Kennedy Boulevard  
Suite 1400  
Philadelphia, PA 19103-1814  
Sandra.Cooper@fedphe.com

**SANDRA COOPER**  
Judgment Department, Ext. 1258

## Representing Lenders in Pennsylvania and New Jersey

June 2, 2005

Office of the Sheriff  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

ATTENTION: CINDY (814) 765-5915

Re: FIRST FINANCIAL BANK v. ROBERT D. HOWELL A/K/A ROBERT DOUGLAS  
HOWELL AUTUMN L. HOWELL  
No. 02-1824  
202 FILBERT STREET, CURWENSVILLE, PA 16833

Dear Cindy:

Please stay the Sheriff's Sale of the above referenced property, which is scheduled for , return the original writ of execution to the Prothonotary's office and refund any unused money to our office.

The Defendant(s) filed a Chapter 13 Bankruptcy (No. 05-70420) on 3/3/05.

Very truly yours,

Sandra Cooper

VIA TELECOPY (8)

THE RAILROADS OF U.S.A. / 7

ROBERT D. HOWELL

CC: ROBERT D. HOWELL A/K/A AUTUMN L. HOWELL FIRST FINANCIAL BANK  
ROBERT DOUGLAS 202 FILBERT STREET Attn: SHAYES@FFB1.COM  
HOWELL CURWENSVILLE, PA 16833 Loan No: 14030065  
202 FILBERT STREET  
CURWENSVILLE, PA 16833

SALE DATE: DECEMBER 2, 2005

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

## CIVIL ACTION – LAW

FIRST FEDERAL SAVINGS BANK, ITS  
SUCCESSORS AND/OR ASSIGNS No.: 02-1824

FILED NO<sup>c</sup>  
3/11/04 6:11 AM  
NOV 6 8 2005

VS.

ROBERT D. HOWELL A/K/A ROBERT  
DOUGLAS HOWELL  
AUTUMN L. HOWELL

## Procedure, 3 2

**AFFIDAVIT PURSUANT TO RULE 3129.1  
AND RETURN OF SERVICE PURSUANT TO  
Pa. R.C.P. 405 OF NOTICE OF SALE**

Plaintiff in the above action sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at:

202 FILBERT STREET, CURWENSVILLE, PA 16833.

As required by Pa. R.C.P. 3129.2(a) Notice of Sale has been given in the manner required by Pa. R.C.P. 3129.2(c) on each of the persons or parties named, at that address set forth on the attached Affidavit No. 2 (previously filed) and Supplemental Affidavit No. 2 on the date indicated, and a copy of the notice is attached as an Exhibit. A copy of the Certificate of Mailing (Form 3817) and/or Certified Mail Return Receipt stamped by the U.S. Postal Service is attached for each notice.

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

FIRST FEDERAL SAVINGS BANK, ITS  
SUCCESSORS AND/OR ASSIGNS

CLEARFIELD COUNTY

No.: 02-1824

vs.

ROBERT D. HOWELL A/K/A  
ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 1)**

FIRST FEDERAL SAVINGS BANK, ITS SUCCESSORS AND/OR ASSIGNS, Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at 202 FILBERT STREET, CURWENSVILLE, PA 16833:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL	202 FILBERT STREET CURWENSVILLE, PA 16833
---	--

AUTUMN L. HOWELL	202 FILBERT STREET CURWENSVILLE, PA 16833
------------------	--

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

SAME AS ABOVE

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

*Daniel G. Schmieg*  
\_\_\_\_\_  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

August 1, 2005

FIRST FEDERAL SAVINGS BANK, ITS  
SUCCESSORS AND/OR ASSIGNS

CLEARFIELD COUNTY

No.: 02-1824

vs.

ROBERT D. HOWELL A/K/A  
ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 2)**

FIRST FEDERAL SAVINGS BANK, ITS SUCCESSORS AND/OR ASSIGNS, Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praecep for the Writ of Execution was filed the following information concerning the real property located at 202 FILBERT STREET, CURWENSVILLE, PA 16833:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

S&T BANK	456 MAIN ST., P.O. BOX D BROCKWAY, PA 15824
----------	--

COMMONWEALTH OF PENNSYLVANIA DEPT. OF LABOR AND INDUSTRY TO THE USE OF THE UNEMPLOYMENT COMPENSATION FUND	P.O.BOX 60130 HARRISBURG, PA 17106
--	---------------------------------------

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

None.

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

None.

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

Clearfield County Domestic Relations

Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

COMMONWEALTH OF PENNSYLVANIA  
BUREAU ON INDIVIDUAL TAX  
INHERITANCE TAX DIVISION  
ATTENTION: JOHN MURPHY

6<sup>TH</sup> FLOOR, STRAWBERRY SQUARE  
DEPT. 280601  
HARRISBURG, PA 15222

INTERNAL REVENUE SERVICE  
FEDERATED INVESTORS TOWER

13<sup>TH</sup> FLOOR, SUITE 1300  
1001 LIBERTY AVENUE  
PITTSBURG, PA 15222

DEPARTMENT OF PUBLIC REVENUE  
TPL CASUALTY OF COMPLIANCE  
ESTATE RECOVERY SYSTEM

P.O. BOX 8486  
WILLOW OAK BUILDING  
HARRISBURG, PA 17105-8486

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

Commonwealth of Pennsylvania  
Department of Welfare

PO Box 2675  
Harrisburg, PA 17105

Tenant/Occupant

202 FILBERT STREET  
CURWENSVILLE, PA 16833

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

Daniel G. Schmieg  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

August 1, 2005

**Name and  
Address  
Of Sender**

PHELAN HALLINAN & SCHMIEG  
One Penn Center at Suburban Station      Suite 1400  
Philadelphia, PA 19103-1814      SANDRA COOPER/PMB

Line	Article Number	Name of Addressee, Street, and Post Office Address	P
1	ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL 14030065	Tenant/Occupant, 202 FILBERT STREET, CURWENSVILLE, PA 16833 Clearfield County Domestic Relations Clearfield County Courthouse 230 East Market Street Clearfield, PA 16830	
3		Commonwealth of Pennsylvania Department of Welfare PO Box 2675 Harrisburg, PA 17105	
4		S&T BANK 456 MAIN ST., P.O. BOX D BROCKWAY, PA 15824	
5		COMMONWEALTH OF PENNSYLVANIA DEPT. OF LABOR AND INDUSTRY TO THE USE OF THE UNEMPLOYMENT COMPENSATION FUND P.O.BOX 60130 HARRISBURG, PA 17106	
6		COMMONWEALTH OF PENNSYLVANIA BUREAU ON INDIVIDUAL TAX INHERITANCE TAX DIVISION ATTENTION: JOHN MURPHY 6 <sup>TH</sup> FLOOR, STRAWBERRY SQUARE DEPT. 280601 HARRISBURG, PA 15222	
7		INTERNAL REVENUE SERVICE FEDERATED INVESTORS TOWER 13 <sup>TH</sup> FLOOR, SUITE 1300 1001 LIBERTY AVENUE PITTSBURG, PA 15222	
8		DEPARTMENT OF PUBLIC REVENUE TPL CASUALTY OF COMPLIANCE ESTATE RECOVERY SYSTEM P.O. BOX 8486 WILLOW OAK BUILDING HARRISBURG, PA 17105-8486	
	Total Number of Pieces Listed By Sender Received at Post Office	Postmaster, Per (Name Of Receiving Employee)	<p>The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000.00 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.</p> <p>02 1A 0004309825 OCT 20 2005 MAILED FROM ZIP CODE 19103 PHILA STATES POSTAGE PAID PA \$02.40<sup>00</sup></p>

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20225  
NO: 02-1824-CD

PLAINTIFF: FIRST FEDERAL SAVINGS BANK, ITS SUCCESSORS AND/OR ASSIGNS  
vs.  
DEFENDANT: ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL AND AUTUMN L. HOWELL

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 08/12/2005

LEVY TAKEN 10/14/2005 @ 11:20 AM  
POSTED 10/14/2005 @ 11:20 PM  
SALE HELD 12/02/2005  
SOLD TO ROBERT E. HOWELL AND JOANN M. HOWELL, HUSBAND & WIFE  
SOLD FOR AMOUNT \$33,200.00 PLUS COSTS  
WRIT RETURNED 02/07/2006  
DATE DEED FILED 02/07/2006  
PROPERTY ADDRESS 202 FILBERT STREET CURWENSVILLE , PA 16833

**SERVICES**

10/14/2005 @ 11:20 AM SERVED ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL  
SERVED, ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL, DEFENDANT, AT HIS RESIDENCE 202 FILBERT STREET,  
CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO AUTUMN L. HOWELL, WIFE/DEFENDANT

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING  
KNOW TO HIM / HER THE CONTENTS THEREOF.

10/14/2005 @ 11:20 AM SERVED AUTUMN L. HOWELL  
SERVED AUTUMN L. HOWELL, DEFENDANT, AT HER RESIDENCE 202 FILBERT STREET, CURWENSVILLE, CLEARFIELD COUNTY,  
PENNSYLVANIA BY HANDING TO AUTUMN L. HOWELL,

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING  
KNOW TO HIM / HER THE CONTENTS THEREOF.

**FILED**  
03/15/06  
FEB 07 2006  
William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20225  
NO: 02-1824-CD

PLAINTIFF: FIRST FEDERAL SAVINGS BANK, ITS SUCCESSORS AND/OR ASSIGNS

vs.

DEFENDANT: ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL AND AUTUMN L. HOWELL

Execution REAL ESTATE

SHERIFF RETURN

---

SHERIFF HAWKINS \$875.08

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

\_\_\_\_ Day of \_\_\_\_\_ 2006

So Answers,

  
In: Anthony Butcher - Aufenthal  
Chester A. Hawkins  
Sheriff

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)  
Pa.R.C.P. 3180 to 3183 and Rule 3257

---

FIRST FEDERAL SAVINGS BANK, ITS  
SUCCESSORS AND/OR ASSIGNS

---

vs.

---

ROBERT D. HOWELL A/K/A  
ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

---

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

NO.: 02-1824

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

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: **202 FILBERT STREET, CURWENSVILLE, PA 16833**

(See legal description attached.)

Amount Due	\$23,195.97
Interest from 4/21/03 to Date of Sale (\$3.81 per diem)	\$ _____
Total	\$ _____ Plus costs as endorsed.

Prothonotary costs \$105. --  
S H F F. 263.92

  
Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

Dated 8-12-05  
(SEAL)

By:

Received August 12 2005 @ 2:30 P.M.  
Chester A. Hanke  
by Central Bunker-Augustay

Deputy

PMB

No. 02-1824

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

FIRST FEDERAL SAVINGS BANK, ITS SUCCESSORS AND/OR  
ASSIGNS

vs.

ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL  
AUTUMN L. HOWELL

---

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

---

Real Debt \$23,195.97

Int. from 4/21/03 \_\_\_\_\_  
to Date of Sale (\$3.81 per diem)

Costs \_\_\_\_\_

Prothy. Pd. \_\_\_\_\_

Sheriff \_\_\_\_\_

Daniel G. Schmieg

Attorney for Plaintiff

Address: 202 FILBERT STREET, CURWENSVILLE, PA 16833  
202 FILBERT STREET, CURWENSVILLE, PA 16833  
Where papers may be served.

Daniel G. Schmieg, Esquire  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

ALL THAT CERTAIN lot or piece of land with improvements thereon situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at the intersection of Filbert Street and Water Street and extending North along Filbert Street a distance of fifty (50) feet; thence in a line parallel with Water Street, West a distance of one hundred fifty (150) feet; thence in a line parallel with Filbert Street South fifty (50) feet to Water Street; thence along Water Street East a distance of one hundred fifty (150) feet to the place of beginning. Being a lot fifty (50) feet by one hundred fifty (150) feet, fronting on Filbert Street and siding on Water Street.

TAX PARCEL #006.1-H10-278-00080

TITLE TO SAID PREMISES IS VESTED IN Robert Douglas Howell and Autumn L. Howell, his wife by Deed from Laurance B. Seaman, Executor of the Estate of Ruth Haley, a/k/a Ruth M. Haley, deceased dated 3/21/1995 and recorded 3/22/1995, in Record Book 1664, Page 309.

**ADDRESS BEING: 202 FILBERT STREET, CURWENSVILLE, PA 16833**

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME ROBERT D. HOWELL A/K/A ROBERT DOUGLAS HOWELL

NO. 02-1824-CD

NOW, February 07, 2006, 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 December 02, 2005, I exposed the within described real estate of Robert D. Howell A/K/A Robert Douglas Howell And Autumn L. Howell to public venue or outcry at which time and place I sold the same to ROBERT E. HOWELL AND JOANN M. HOWELL, HUSBAND & WIFE he/she being the highest bidder, for the sum of \$33,200.00 plus costs and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	5.82
LEVY	15.00
MILEAGE	5.82
POSTING	15.00
CSDS	10.00
COMMISSION	664.00
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	
ADD'L LEVY	
BID AMOUNT	33,200.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$875.08</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	30.00
TRANSFER TAX 2%	777.20
<b>TOTAL DEED COSTS</b>	<b>\$807.20</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	23,195.97
INTEREST @ 3.8100 %	3,642.36
FROM 04/21/2003 TO 12/02/2005	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$26,878.33</b>
<b>COSTS:</b>	
ADVERTISING	302.80
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	807.20
SHERIFF COSTS	875.08
LEGAL JOURNAL COSTS	162.00
PROTHONOTARY	448.98
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	101.90
<b>TOTAL COSTS</b>	<b>\$2,842.95</b>

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