

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

TERM

Plaintiff

v.

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	72.80
6/19/98 to 10/1/02	
Cost of Suit and Title Search	<u>550.00</u>
Subtotal	\$22,383.97
Escrow	
Credit	0.00
Deficit	<u>0.00</u>
Subtotal	<u>\$ 0.00</u>
TOTAL	\$22,383.97

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.

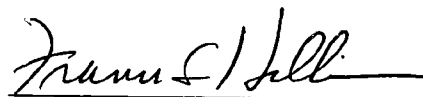
BEING the same premises which William E. Smith and Dorothy M. Smith, husband and wife, granted and conveyed to C. D. Haley and Ruth Haley, husband and wife, by deed dated January 29, 1974 and recorded in Clearfield County Deed Book 673, Page 114. C. D. Haley having died on January 4, 1975, the property 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.

A handwritten signature in black ink, appearing to read "Francis S. Hallinan", written over a horizontal line.

Francis S. Hallinan, Esquire
Attorney for Plaintiff

DATE: 11-21-02

FILED

NOV 21 2002
11:45 BA

William A. Shaw
Prothonotary

PD 85-52

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

Cost	Description
27.90	SHFF. HAWKINS PAID BY; ATTY.
20.00	SURCHARGE PAID BY; ATTY.

FILED

BB JAN 23 2003

William A. Shaw
Prothonotary

Sworn to Before Me This

23 Day Of January, 2003
William A. Shaw

So Answers,

Chester A. Hawkins
by Marilyn Hamr
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>
TOTAL	\$23,195.97

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


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

Damages are hereby assessed as indicated.

DATE: 4/30/03


PRO PROTHY

MLD

FILED

APR 30 2003

William A. Shaw
Prothonotary

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.

: CLEARFIELD COUNTY

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

: 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.

: CLEARFIELD COUNTY

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

: NO. 02-1824

Defendant(s)

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

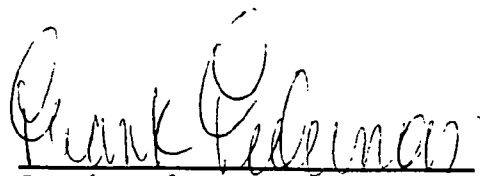
DATE OF NOTICE: DECEMBER 17, 2002

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



Frank Federman, Esquire
Attorney for Plaintiff

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 20. 2000

M 11:16 AM
APR 30 2003

1 cc - Notice to each Def.

Statement to All of

William A. Shaw
Prothonotary

WAS
KES

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: Will [Signature] 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

Copy

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

**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**

**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 (\$4.00 per diem)

_____ and Costs.

Prothonotary costs

125.00

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

APR 30 '03
m 11:16 AM
1cc & le Writs
w/ prop. descr. to
shff
Atty ad. 20.00

William A. Shaw
Prothonotary

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

FRANK TRAMMAN
Attorney for Plaintiff(s)

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

CLEARFIELD COUNTY

FIRST FINANCIAL BANK

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, ESQUIRE
Attorney for Plaintiff

April 21, 2003

CLEARFIELD COUNTY

FIRST FINANCIAL BANK

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 Praecipe 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

6TH FLOOR, STRAWBERRY SQUARE
DEPT. 280601
HARRISBURG, PA. 17128

INTERNAL REVENUE SERVICE
FEDERATED INVESTORS TOWER

13TH 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

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)	
Total	\$ _____ Plus costs as endorsed.

Prothonotary Costs 125.00

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	_____
Prothy. Pd.	<u>125.00</u>
Sheriff	_____



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 CC
JUN 30 2003
William A. Shaw
Prothonotary

SERVED

Served and made known to Robert Howell, Defendant on the 17 day of June, 200 3, at 12:42 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 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. Chatham, 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, 200 3

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

PLAINTIFF
FIRST FINANCIAL BANK

CLEARFIELD COUNTY

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. Chatham, 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, 200 3

Notary:

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

NOT SERVED

On the Member Pennsylvania Association of Notaries day of June, 200 3, 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

\$23,195.97

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**

**PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)**

Frank H. Adelman
Attorney for Plaintiff(s)

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

Prothonotary/Clerk of Courts

William A. Shaw

DEC 11 2003

Att'y pd 20.00

FILED *ICE of costs w/ prep. desc.*
01/21/04
to SHS
2/25

CLEARFIELD COUNTY

FIRST FINANCIAL BANK

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 Praecipe 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

CLEARFIELD COUNTY

FIRST FINANCIAL BANK

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 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 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

6TH FLOOR, STRAWBERRY SQUARE
DEPT. 280601
HARRISBURG, PA. 17128

INTERNAL REVENUE SERVICE
FEDERATED INVESTORS TOWER

13TH 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)

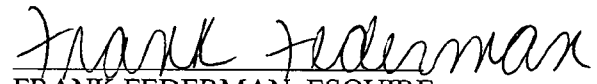
Commonwealth of Pennsylvania
Department of Welfare

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

COPY

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)	\$ _____
Total	\$ _____ Plus costs as endorsed. <u>145.00</u>

Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

Dated December 11, 2003
(SEAL)

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



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 DEENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.

A SALE DATE OF JULY 11, 2003 WAS SET.

FILED
P/11:210/SH
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

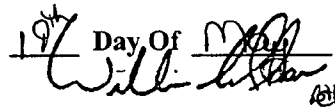
**NOW, MAY 19, 2004 RETURN WRIT AS NO SALE HELD ON THE PROPERTY OF THE
OF THE DEFENDANTS. THE PLAINTIFF'S ATTORNEY STAYED THE SALE. TIME
EXPIRED.**

SHERIFF HAWKINS \$178.08

SURCHARGE \$40.00

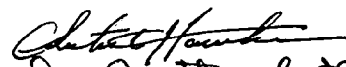
PAID BY ATTORNEY

Sworn to Before Me This

19th Day Of May 2004


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

So Answers,


By Cynthia Butler-Auehndorf
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-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

\$23,195.97

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

\$ _____

Total

\$ _____ Plus costs as endorsed.

Prothonotary costs 125.00

Will. [Signature]

Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

Dated 4/30/03
(SEAL)

~~By:~~

*Received 4-30-03 @ 2:50 PM
Chesta A. Hawkins
By Cynthia Butler-Aughenbaugh*

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)	<u> </u>
Costs	<u> </u>
Prothy. Pd.	<u>125.00</u>
Sheriff	<u> </u>

Frank Federman
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 _____ and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	4.32
LEVY	15.00
MILEAGE	4.32
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	5.00

**TOTAL SHERIFF
COSTS 178.08**

DEED COSTS:

ACKNOWLEDGEMENT 5.00
REGISTER & RECORDER
TRANSFER TAX 2%

**TOTAL DEED
COSTS 0.00**

PLAINTIFF COSTS, DEBIT & INTEREST:

DEBT-AMOUNT DUE	23,195.97
INTEREST	
TO BE ADDED	TO SALE DATE
ATTORNEY FEES	
PROTH. SATISFACTION	
LATE CHARGES & FEES	
COST OF SUIT -TO BE ADDED	
FORECLOSURE FEES/ESCROW DEFICIT	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
SATISFACTION FEE	
ESCROW DEFICIENCY	

TOTAL DEBT & INTEREST 23,195.97

COSTS:

ADVERTISING	294.84
TAXES - collector	NONE
TAXES - tax claim	NONE
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	178.08
LEGAL JOURNAL AD	144.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	

TOTAL COSTS 881.92

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.cc.m

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~~13~~ 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:

Amount Due

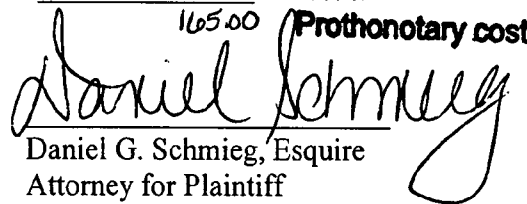
\$23,195.97

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

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 ^{EGK}
^{ICC & Lewis}
^{m/23/04} ^{w/ prop. descr.}
SEP 23 2004 ^{to Shff}
William A. Shaw ^{Atty pd. 20.00}
Prothonotary/Clerk of Courts

No. 02-1824

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

FIRST FINANCIAL BANK

VS.

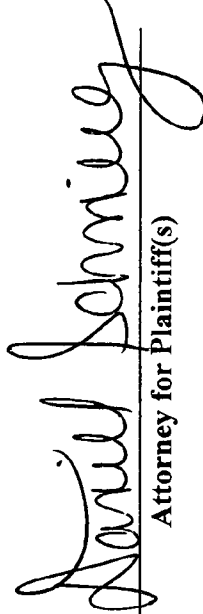
ROBERT D. HOWELL A/K/A ROBERT
DOUGLAS HOWELL
AUTUMN L. HOWELL

William A. Shaw
Prothonotary/Clerk of Courts

SEP 23 2004

FILED

PRAECIPE 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.

CLEARFIELD COUNTY

FIRST FINANCIAL BANK

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 Praecipe 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

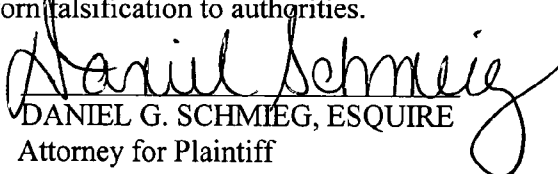
AUTUMN L. HOWELL

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

CLEARFIELD COUNTY

FIRST FINANCIAL BANK

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 Praecipe 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

6TH FLOOR, STRAWBERRY SQ.
DEPT. 280601
HARRISBURG, PA 17128

I.R.S.
FEDERATED INVESTORS TOWER

13TH 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:

Name

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

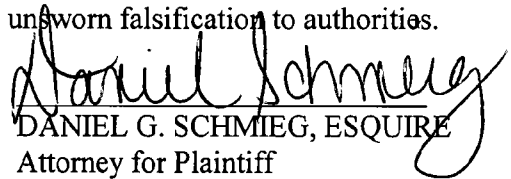
Commonwealth of Pennsylvania
Department of Welfare

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, 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 DOUGLAS HOWELL
AUTUMN L. HOWELL
CLEARFIELD COUNTY

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 \$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**

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**

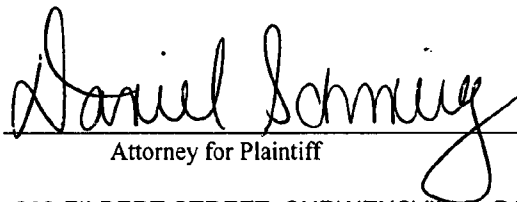
FIRST FINANCIAL BANK

VS.

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

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Real Debt	<u>\$23,195.97</u>
Int. from 4/21/03 to Date of Sale (\$3.81 per diem)	<u> </u>
Costs	<u> </u>
Prothy. Pd.	<u>165.00</u>
Sheriff	<u> </u>



Attorney for Plaintiff

2025-01-09 10:09 AM

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.

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
CIVIL DIVISION

NO.: 02-1824

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

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.

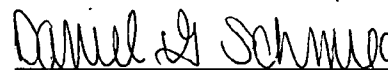

DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Date: September 21, 2004

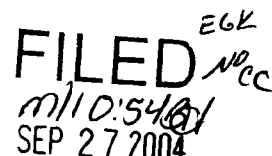
ENTRY OF APPEARANCE

TO THE PROTHONOTARY:

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Date: September 21, 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

28th 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 Chester A. Hawkins

Chester A. Hawkins
Sheriff

FILED^{E64}
012:4101
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

**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.

145.00

Willie L. Hanson

Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

Dated December 11, 2003
(SEAL)

By: _____

Deputy

MLD

Received December 11, 2003 @ 3:00 P.M.
Chester A. Hanks
Sgt. Cynthia Batten-Caplan

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


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 Praecept 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 11:27 AM NOCC

FEB 02 2005


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 Praeipe 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

CLEARFIELD COUNTY

FIRST FINANCIAL BANK

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 Praecipe 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

6TH FLOOR, STRAWBERRY SQ.
DEPT. 280601
HARRISBURG, PA 17128

I.R.S.
FEDERATED INVESTORS TOWER

13TH 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:

Name

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

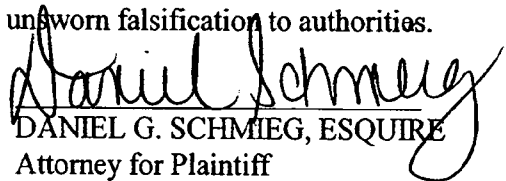
Commonwealth of Pennsylvania
Department of Welfare

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, ESQUIRE
Attorney for Plaintiff

September 20, 2004

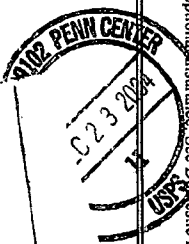
Name and Address Of Sender

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

Line	Article Number	Name of Addressee, Street, and Post Office Address	Total Number of Pieces Received at Post Office	Postmaster, Per (Name Of Receiving Employee)	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 registered 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.
1	ROBERT D. HOWELL AKA 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 PO BOX 220 BROCKWAY, PA 15824			
7		COMMON OF PA BUREAU OF INDIVIDUAL TAX INHERITANCE TAX DIVISION ATTN:JOHN MURPHY 6TH FLR, STRAWBERRY SQ., DEPT 280601 HARRISBURG, PA 17128			
8		IRS, FEDERATED INVESTORS TOWER 13TH 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					



UNITED STATES POSTAGE
PITNEY BOWES
02 1A
0004300377
MAILED FROM ZIP CODE 19103
\$ 02.70⁰⁰
DEC 23 2004



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

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

**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:

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

AUG 12 2005

m / 11:00 /
William A. Shaw

Prothonotary/Clerk of Courts

1 c / 2 as to SHFF

w / 6 w / 11:00 /

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

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Daniel L. Schrey

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**

**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.

Prothonotary costs ^{\$}185.--
54FF 263.98

Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

Dated 8-12-03
(SEAL)

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)**

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



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 Pennsylvania

20
ctak

First Financial
14030065

In re:

Bankruptcy Case No.: 05-70420-TPA
Issued Per the 6/27/05 Order
Chapter: 13

Autumn L. Howell
Debtor(s)

Robert D. Howell
fdba 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
6/4:00/4
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


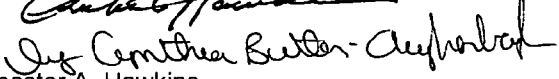
Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$204.05

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,



Chester A. Hawkins
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:

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(See legal description attached.)

Amount Due

\$23,195.97

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

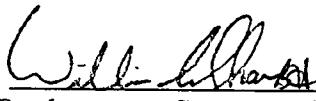
\$ _____

Total

\$ _____ Plus costs as endorsed.

165.00

Prothonotary costs


Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

Dated 9/23/04
(SEAL)

By:

~~Deputy~~

JLP

Received September 23, 2004 @ 3:45 P.M.
Chester A. Kunkin
by Cynthia Butler-Aughenbaugh

No. 02-1824

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

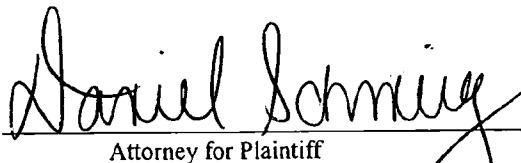
FIRST FINANCIAL BANK

vs.

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

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Real Debt	<u>\$23,195.97</u>
Int. from 4/21/03 to Date of Sale (\$3.81 per diem)	_____
Costs	_____
Prothy. Pd.	<u>1165.00</u>
Sheriff	_____



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

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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	
TOTAL SHERIFF COSTS	\$204.05

DEED COSTS:

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

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	
TOTAL DEBT AND INTEREST	(\$2,763,116.09)

COSTS:

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	
TOTAL COSTS	\$1,130.75

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

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June 2, 2005

Office of the Sheriff

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ATTENTION: CINDY (814) 765-5915

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HOWELL AUTUMN L. HOWELL**

No. 02-1824

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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
-----	---------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------	-----------------------------------------------------------------------------

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

vs.

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

FILED *no ce*
m/11/14/05
NOV 08 2005
Prothonotary, Clearfield County, Pa.

**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 Praecipe 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

CLEARFIELD COUNTY

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
(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 Praecipe 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

August 1, 2005

CLEARFIELD COUNTY

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
(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 Praecipe 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

6TH FLOOR, STRAWBERRY SQUARE
DEPT. 280601
HARRISBURG, PA 15222

INTERNAL REVENUE SERVICE
FEDERATED INVESTORS TOWER

13TH 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.

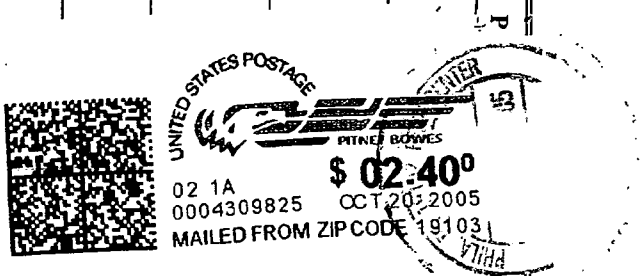

DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

August 1, 2005

Name and Address
Of Sender

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

Line	Article Number	Name of Addressee, Street, and Post Office Address	Total Number of Pieces Listed By Sender	Total Number of Pieces Received at Post Office	Postmaster, Per (Name Of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nongotable 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.
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 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 6TH FLOOR, STRAWBERRY SQUARE DEPT. 280601 HARRISBURG, PA 15222				
7		INTERNAL REVENUE SERVICE FEDERATED INVESTORS TOWER 13TH 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				



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 PM
FEB 07 2006

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

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NO: 02-1824-CD

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Execution REAL ESTATE

SHERIFF RETURN


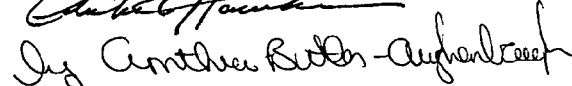
SHERIFF HAWKINS \$875.08

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,



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

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.

Prothonotary costs \$105. --
SHFF. 263.92


Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

Dated 8-12-05
(SEAL)

By:

Deputy

PMB

Received August 12 2005 @ 2:30 P.M.
Chester A. Hanks
By Cynthia Butler-Aufhauser

No. 02-1824

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

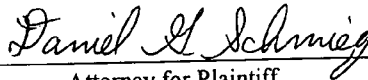
FIRST FEDERAL SAVINGS BANK, ITS SUCCESSORS AND/OR
ASSIGNS

VS.

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

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

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



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	
TOTAL SHERIFF COSTS	\$875.08

DEED COSTS:

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

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	
TOTAL DEBT AND INTEREST	\$26,878.33

COSTS:

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
TOTAL COSTS	\$2,842.95

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