

02-1860-CD  
OPTION ONE MORTGAGE CORP. vs. BRAD A. DODSON, et al

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Brad A. Dodson  
a/k/a Brad Dodson  
Debra A. Dodson  
a/k/a Debra Dodson  
428 Hoop Up Road  
Irvona, PA 16656

Defendant(s)

NO. 62-1860-CD

COMPLAINT IN MORTGAGE FORECLOSURE

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.

LAWYERS REFERRAL SERVICE  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

**FILED**

NOV 20 2002

William A. Shaw  
Prothonotary

### AVISO

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se dafiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademias, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

LLEVE ESTA DEMANDA A UN ABOGADO IMMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

David S. Meholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

## **NOTICE**

**The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.**

**If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.**

**This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.**

**LAW OFFICES OF MARK J. UDREN  
/s/ Mark J. Udren, Esquire  
1040 N. Kings Highway, Suite 500  
Cherry Hill, NJ 08034  
(856) 482-6900**

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: N/A

Assignments of Record to: N/A

Recording Date: N/A

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with Pa.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: RR1, Box 11

MUNICIPALITY/TOWNSHIP/BOROUGH: Township of Beccaria

COUNTY: Clearfield

DATE EXECUTED: 10/29/98

DATE RECORDED: 11/02/98 BOOK: 1981 PAGE: 542

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Mortgage as follows:

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 11/12/02:

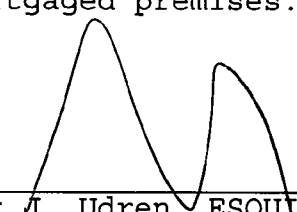
Principal of debt due and unpaid	\$31,526.71
Interest at 10.8%* from 11/1/01 to 11/12/02 (the per diem interest accruing on this debt is \$9.33 and that sum should be added each day after 11/12/02)	3,516.82
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$70.41 and that sum should be added on the first of each month after 11/12/02)	2,748.42
Late Charges (monthly late charge of \$18.01 should be added in accordance with the terms of the note each month after 11/12/02)	587.06
Accumulated NSF Charges	30.00
Other Fees Due	237.96
Recoverable Balance	668.35
Attorneys Fees (anticipated and actual to 5% of principal)	<u>1,576.34</u>
TOTAL	\$41,421.66

\* This interest rate is subject to adjustment as more fully set forth in the Note and Mortgage.

7. The attorney's fee 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 in accordance with the reduction provisions of Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$41,421.66 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



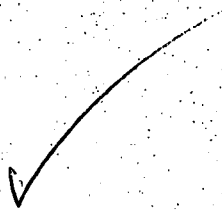
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Mark J. Udren, ESQUIRE  
MARK J. UDREN & ASSOCIATES  
Attorney for Plaintiff  
Attorney I.D. No. 04302

ALL THAT CERTAIN TRACT OR PIECE OF LAND CONSISTING OF SURFACE AND HAVING A BUNGALOW  
ERECTED THEREON, SITUATE IN THE TOWNSHIP OF BECCARIA, COUNTY OF CLEARFIELD AND  
COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A STAKE ON THE WEST BANK OF BIRCH RUN; THENCE SOUTH TWENTY-NINE (29)  
DEGREES WEST ALONG LINE OF LAND, NOW OR FORMERLY, OF MIKE NINOSKY TO A POST ON THE  
WEST SIDE OF PRIVATE LINE; THENCE NORTH SIXTY-ONE (61) DEGREES WEST ONE HUNDRED  
FIFTY (150) FEET MORE OR LESS TO A STAKE; THENCE NORTH TWENTY-NINE (29) DEGREES  
EAST TO A POST ON THE WEST BANK OF BIRCH RUN; ALONG THE WEST BANK OF BIRCH RUN TO A  
POST AND PLACE OF BEGINNING. CONTAINING ONE-FOURTH (1/4) ACRE, MORE OR LESS.

EXCEPTING AND RESERVING THE COAL AND OTHER MINERALS WITH THE RIGHT OF INGRESS,  
REGRESS AND EGRESS AS HAVING BEEN RESERVED AND EXCEPTED BY THE FORMER OWNERS.



3



0236492 Udran-PA.

February 04, 2002

OPTION ONE  
MORTGAGE

Start Here. Default Here.

Brad Dodson  
Debra Dodson  
Rr # 1 Box 11  
Irvona, PA 16656-

Homeowners Name: Brad Dodson  
Debra Dodson  
Property Address: Rr # 1 Box 11, Irvona PA 16656  
Loan Account No.: 123022-6  
Original Lender: Option One  
Current Lender/Service: Option One Mortgage Corporation

HOMEOWNER'S  
EMERGENCY MORTGAGE ASSISTANCE PROGRAM

YOU MAY BE ELIGIBLE FOR FINANCIAL  
ASSISTANCE WHICH CAN SAVE YOUR HOME FROM  
FORECLOSURE AND HELP YOU MAKE FUTURE  
MORTGAGE PAYMENTS

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:

\* IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,

\* IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND

\* IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer credit counseling agencies listed at the end of this Notice.

THIS MEETING MUST OCCUR WITHIN THE NEXT (33) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

OP171

**EXHIBIT A**



Re: Loan No. 123022-6

Start Here. Finish Here.

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this Notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice, or you may contact HUD directly at 800-569-4287 or visit the HUD website at [www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm). It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.

AGENCY ACTION - Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

OP171



OPTION ONE  
MORTGAGE

Re: Loan No. 123022-6

\*\*\*\*\* Start Here. Finish Here. \*\*\*\*\*

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

(If you have filed bankruptcy, you can still apply for  
Emergency Mortgage Assistance.)

\*\*\*\*\*

HOW TO CURE YOUR MORTGAGE DEFAULT (BRING IT UP TO DATE).

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at:

Rr # 1 Box 11, Irvona PA 16656

IS SERIOUSLY IN DEFAULT because:

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

(a) Monthly payments: 1 MONTHS @ \$ 380.62

2 MONTHS @ \$ 380.62

(b) Previous late charges;

\$ 1,141.86

(c) Other charges; Escrow, Inspection,  
NSF checks

\$ 424.97

(d) Other provisions of the mortgage obligation,  
if any

\$ 30.00

(e) TOTAL AMOUNT OF (a) (b) and (c) REQUIRED  
AS OF THIS DATE

\$ 232.85

\$ 1,829.68

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable):

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30) days of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER WHICH IS \$1,829.68, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and send to:

Overnight Mail Address  
3 Ada  
Irvine, Ca. 92618

Western Union Quick Collect  
Pay to: Option One Mortgage Corporation  
Code City: Option, Ca

You can cure any other default by taking the following action within thirty (30) days of the date of this letter. (Do not use if not applicable.)



Re: Loan No. 123022-6

Start Here. Finish Here.

IF YOU DO NOT CURE THE DEFAULT - If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt.

This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON - The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender brings legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

OTHER LENDER REMEDIES - The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE - If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately (7) SEVEN Months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

OP173



Start Here. Finish Here.

Re: Loan No. 123022-6

HOW TO CONTACT THE LENDER:

Name of Lender: Option One Mortgage Corporation  
Address: 7515 Irvine Center Drive  
Attn: Kerry Delahunty  
Address: Irvine, CA. 92618  
Phone Number: 800-326-1500, Ext. 8001  
Fax Number: 949-784-6033  
Contact Person: Maria Gonzalez ext 8004  
Office hours: Monday through Thursday 7:00 a.m. to 9:00 p.m. PST  
Friday 7:00 a.m. to 6:00 p.m. PST.

EFFECT OF SHERIFF'S SALE - You should realize that a Sheriff's Sale will end your ownership of the mortgaged property and your right to occupy it. If you continue to live in the property after the Sheriff's Sale, a lawsuit to remove you and your furnishings and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE - You \_\_\_\_\_ may or X may not (CHECK ONE) sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

YOU MAY ALSO HAVE THE RIGHT TO:

\* TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.

\* TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

\* TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURED THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

\* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

\* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

\* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

OP174

7001 2510 0001 4830 1535

U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only - No Insurance Coverage Provided)

1230216 F. Deason 1. P.A.S.

Postage	\$	Postmark Here  542
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent To

Street, Apt. No.,  
or PO Box No.

City, State, ZIP+4

7001 2510 0001 4830 1535

U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only - No Insurance Coverage Provided)

1230216 F. Deason 1. P.A.S.

Postage	\$	Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

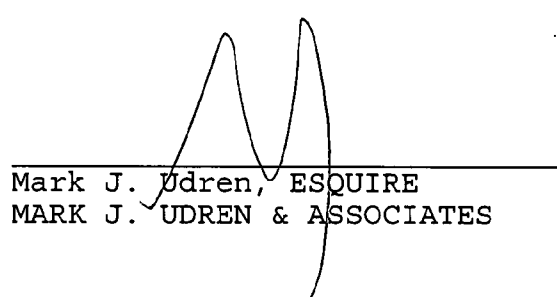
Sent To

Street, Apt. No.,  
or PO Box No.

City, State, ZIP+4

V E R I F I C A T I O N

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff, a corporation unless designated otherwise; that he is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.



Mark J. Udren, ESQUIRE  
MARK J. UDREN & ASSOCIATES

**FILED**

Atty pd.  
85.00

AB M/2:31-84  
RC: 23-2302

4 cc Atty Udren

William A. Shaw  
Prothonotary



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

Sheriff Docket # 13362

OPTION ONE MORTGAGE CORPORATION

02-1860-cd

VS.

DODSON, BRAD A. a/k/a BRAD DODSON al

COMPLAINT IN MORTGAGE FORECLOSURE

**SHERIFF RETURNS**

NOW DECEMBER 17, 2002 AT 11:52 AM EST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON DEBRA DODSON, DEFENDANT AT RESIDENCE, RR 1, BOX 11, IRVONA, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DEBRA DODSON A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: MCCLEARY/NEVLING

NOW DECEMBER 17, 2002 AT 11:52 AM EST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON DEBRA A. DODSON A/K/A DEBRA DODSON, DEFENDANT AT RESIDENCE, 428 HOOP UP ROAD, IRVONA, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DEBRA DODSON A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: MCCLEARY/NEVLING

NOW DECEMBER 17, 2002 AT 11:52 AM EST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON BRAD A. DODSON A/K/A BRAD DODSON, DEFENDANT AT RESIDENCE, 428 HOOP UP ROAD, IRVONA, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DEBRA DODSON, WIFE, A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: MCCLEARY/NEVLING

NOW DECEMBER 17, 2002 AT 11:52 AM EST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON BRAD A. DODSON A/K/A BRAD DODSON, DEFENDANT AT RESIDENCE, RR #1, BOX 11, IRVONA, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DEBRA DODSON, WIFE, A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: MCCLEARY/NEVLING

**FILED**

JAN 29 2003

0/2:08 p.m.  
William A. Shaw  
Prothonotary

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

Sheriff Docket # 13362

OPTION ONE MORTGAGE CORPORATION

02-1860-cd

VS.

DODSON, BRAD A. a/k/a BRAD DODSON al

COMPLAINT IN MORTGAGE FORECLOSURE

**SHERIFF RETURNS**

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Return Costs

Cost	Description
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71.10	SHFF. HAWKINS PD. BY: ATTY.
-------	-----------------------------

40.00	SURCHARGE PD. BY: ATTY.
-------	-------------------------

Sworn to Before Me This

29th Day Of Jan 2003

William [Signature]

So Answers,

[Signature]  
Chester A. Hawkins  
Chester A. Hawkins  
Sheriff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

v.

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
428 Hoop Up Road  
Irvona, PA 16656  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 02-1860-CD

FILED

NOV 24 2003

William A. Shaw  
Prothonotary/Clerk of Courts

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

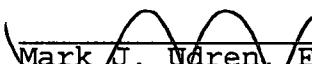
TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the 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	\$41,421.66
Interest Per Complaint	3,414.78
From 11/13/02 to 11/13/03	
Late charges per Complaint	216.12
From 11/13/02 to 11/13/03	
Escrow payment per Complaint	844.92
From 11/13/02 to 11/13/03	
<b>TOTAL</b>	<b>\$45,897.48</b>

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

MARK J. UDREN & ASSOCIATES

  
Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 11/24/03

  
PRO PROTHY

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
Defendant(s)

NO. 02-1860-CD

TO: Brad A. Dodson a/k/a Brad Dodson  
RR1, Box 11  
Irvona, PA 16656

DATE of Notice: October 28, 2003

**IMPORTANT NOTICE**

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO 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 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 PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

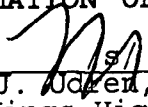
LAWYER REFERRAL SERVICE  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

**NOTIFICACION IMPORTANTE**

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO INMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL  
LAWYER REFERRAL SERVICE  
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NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

  
Mark J. Udren, Esquire  
1040 North Kings Highway, Suite 500  
Cherry Hill, New Jersey 08034

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
Defendant(s)

NO. 02-1860-CD

TO: Debra A. Dodson a/k/a Debra Dodson  
RR1, Box 11  
Irvona, PA 16656

DATE of Notice: October 28, 2003  
IMPORTANT NOTICE

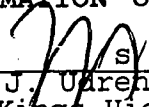
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ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
Defendant(s)

NO. 02-1860-CD

TO: Brad A. Dodson a/k/a Brad Dodson  
428 Hoop Up Road  
Irvona, PA 16656

DATE of Notice: October 28, 2003

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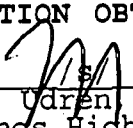
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CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
Defendant(s)

NO. 02-1860-CD

TO: Debra A. Dodson a/k/a Debra Dodson  
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Irvona, PA 16656

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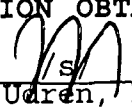
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BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation P.O. Box 57038 Irvine, CA 92619-7038 Plaintiff	:	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE
v.	:	
Brad A. Dodson a/k/a Brad Dodson Debra A. Dodson a/k/a Debra Dodson 428 Hoop Up Road Irvona, PA 16656 Defendant(s)	:	NO. 02-1860-CD

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF New Jersey :  
COUNTY OF Camden : SS

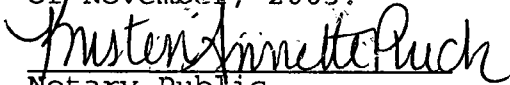
THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended, and that the age and last known residence and employment of each Defendant are as follows:

Defendant: Brad A. Dodson a/k/a Brad Dodson  
Age: Over 18  
Residence: As captioned above  
Employment: Unknown

Defendant: Debra A. Dodson a/k/a Debra Dodson  
Age: Over 18  
Residence: As captioned above  
Employment: Unknown

Name: Mark J. Udren Esquire  
Title: Attorney for Plaintiff  
Company: Mark J. Udren & Associates

Sworn to and subscribed  
before me this 13th day  
of November, 2003.

  
Notary Public

KRISTEN ANNETTE PLUCK  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 5/31/2007



FILED

No cc

NOV 24 2003

Attg pd. 20.00

Q  
get

William A. Shaw  
Prothonotary/Clerk of Courts

Notice to Def. - 2 addresses each  
Statement to Attg

COPY

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff  
v.

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
428 Hoop Up Road  
Irvona, PA 16656  
Defendant(s)

NO. 02-1860-CD

TO: Brad A. Dodson a/k/a Brad Dodson  
428 Hoop Up Road  
Irvona, PA 16656

#### NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Prothonotary

- ☒ Judgment by Default  
☐ Money Judgment  
☐ Judgment in Replevin  
☐ Judgment for Possession  
☐ Judgment on Award of Arbitration  
☐ Judgment on Verdict  
☐ Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

v.

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
428 Hoop Up Road  
Irvona, PA 16656  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 02-1860-CD

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

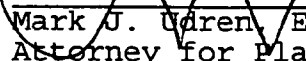
TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the 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	\$41,421.66
Interest Per Complaint	3,414.78
From 11/13/02 to 11/13/03	
Late charges per Complaint	216.12
From 11/13/02 to 11/13/03	
Escrow payment per Complaint	844.92
From 11/13/02 to 11/13/03	
<b>TOTAL</b>	<b>\$45,897.48</b>

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

MARK J. UDREN & ASSOCIATES

  
Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 11/24/03

PRO PROTHY

COPY

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

v.

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
428 Hoop Up Road  
Irvona, PA 16656  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

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At this telephone number: 856-482-6900

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CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff  
v.  
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Debra A. Dodson a/k/a Debra Dodson  
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Irvona, PA 16656  
Defendant(s)

COURT OF COMMON PLEAS  
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MORTGAGE FORECLOSURE  
NO. 02-1860-CD

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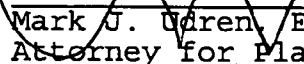
TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the 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	\$41,421.66
Interest Per Complaint	3,414.78
From 11/13/02 to 11/13/03	
Late charges per Complaint	216.12
From 11/13/02 to 11/13/03	
Escrow payment per Complaint	844.92
From 11/13/02 to 11/13/03	
TOTAL	\$45,897.48

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

MARK J. UDREN & ASSOCIATES

  
Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 11/24/03

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CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

v.

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
428 Hoop Up Road  
Irvona, PA 16656  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
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MORTGAGE FORECLOSURE

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CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

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P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

MORTGAGE FORECLOSURE

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
428 Hoop Up Road  
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NO. 02-1860-CD

Defendant(s)

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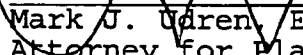
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Attorney for Plaintiff

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CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Brad A. Dodson a/k/a Brad Dodson  
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Defendant(s)

NO. 02-1860-CD

TO: Debra A. Dodson a/k/a Debra Dodson  
RR1, Box 11  
Irvona, PA 16656

#### NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

*Prothonotary*

- ☒ Judgment by Default  
☐ Money Judgment  
☐ Judgment in Replevin  
☐ Judgment for Possession  
☐ Judgment on Award of Arbitration  
☐ Judgment on Verdict  
☐ Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900



MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

v.

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
428 Hoop Up Road  
Irvona, PA 16656  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 02-1860-CD

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

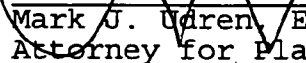
TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the 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	\$41,421.66
Interest Per Complaint	3,414.78
From 11/13/02 to 11/13/03	
Late charges per Complaint	216.12
From 11/13/02 to 11/13/03	
Escrow payment per Complaint	844.92
From 11/13/02 to 11/13/03	
<b>TOTAL</b>	<b>\$45,897.48</b>

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

MARK J. UDREN & ASSOCIATES

  
Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 11/24/03

PRO PROTHY

COPY

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

Option One Mortgage Corporation  
Plaintiff(s)

No.: 2002-01860-CD

Real Debt: \$45,897.48

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Brad A. Dodson  
Debra A. Dodson  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: November 24, 2003

Expires: November 24, 2008

Certified from the record this 24th day of November, 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

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

v.

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
428 Hoop Up Road  
Irvona, PA 16656  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 02-1860-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE SHERIFF:

Issue Writ of Execution in the above matter:

Amount due

\$45,897.48

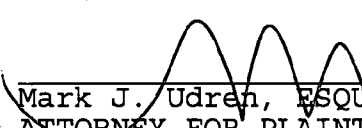
Interest From November 14, 2003  
to Date of Sale \_\_\_\_\_  
Per diem @\$9.33

(Costs to be added)

\$

125.00 Prothonotary  
costs

MARK J. UDREN & ASSOCIATES

  
Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

FILED

NOV 24 2003

William A. Shaw  
Prothonotary/Clerk of Courts

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation	:	COURT OF COMMON PLEAS
P.O. Box 57038	:	CIVIL DIVISION
Irvine, CA 92619-7038	:	Clearfield County
Plaintiff	:	
v.	:	MORTGAGE FORECLOSURE
Brad A. Dodson a/k/a Brad Dodson	:	NO. 02-1860-CD
Debra A. Dodson a/k/a Debra Dodson	:	
428 Hoop Up Road	:	
Irvona, PA 16656	:	
Defendant(s)	:	

AFFIDAVIT PURSUANT TO RULE 3129.1

Option One Mortgage Corporation, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praeipce for the Writ of Execution was filed the following information concerning the real property located at: RR1, Box 11, Irvona(Twp. of Beccaria), PA 16656.

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

Name	Address
Brad A. Dodson	428 Hoop Up Road, Irvona, PA 16656
a/k/a Brad Dodson	RR1, Box 11, Irvona, PA 16656
Debra A. Dodson	428 Hoop Up Road, Irvona, PA 16656
a/k/a Debra Dodson	RR1, Box 11, Irvona, PA 16656

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

Name	Address
------	---------

Same as No. 1 above

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

Name	Address
------	---------

NONE

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

Name

Address

Plaintiff herein.

See Caption above.

Beneficial Consumer Discount 1067 Pennsylvania Ave.  
Co. D/B/A, Beneficial Tyrone, PA 16686  
Mortgage Co. Of Pennsylvania

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

Name

Address

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

Address

Real Estate Tax Department 1 N. Second St., Ste. 116  
Clearfield, PA 16830

Domestic Relations Section 1 N. Second St., Ste. 116  
Clearfield, PA 16830

Commonwealth of PA, Bureau of Compliance, Dept. 280946  
Department of Revenue Harrisburg, PA 17128-0946

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

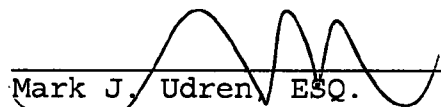
Address

Tenants/Occupants RR1, Box 11  
Irvona (Twp. of Beccaria), PA 16656

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.

MARK J. UDREN & ASSOCIATES

DATED: November 13, 2003

  
Mark J. Udren, ESQ.  
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

v.

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
428 Hoop Up Road  
Irvona, PA 16656  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 02-1860-CD

### C E R T I F I C A T E

Mark J. Udren, 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 insured mortgage
- ( ) Non-owner occupied
- ( ) Vacant
- ( X ) Act 91 procedures have been fulfilled.
- ( ) Over 24 months delinquent.

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

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff  
v.

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
428 Hoop Up Road  
Irvona, PA 16656  
Defendant(s)

NO. 02-1860-CD

COPY

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

RR1, Box 11  
Irvona(Twp. of Beccaria), PA 16656  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$45,897.48

Interest From November 14, 2003  
to Date of Sale \_\_\_\_\_  
Per diem @\$9.33

(Costs to be added)

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

Prothonotary 125.00

By \_\_\_\_\_  
Clerk

Date 11/24/03 \_\_\_\_\_

COURT OF COMMON PLEAS  
NO. 02-1860-CD

=====

Option One Mortgage Corporation  
vs.

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 45,897.48

INTEREST \$  
from November 14, 2003 to  
Date of Sale  
Per diem @\$9.33

COSTS PAID:  
PROTHY \$ 125.00

SHERIFF \$

STATUTORY \$

COSTS DUE PROTHY. \$

PREMISES TO BE SOLD:

RR1, Box 11

Irvona(Twp. of Beccaria), PA 16656

\_\_\_\_\_  
Mark J. Udren, ESQUIRE  
MARK J. UDREN & ASSOCIATES  
1040 NORTH KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NJ 08034  
(856) 482-6900



MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

v.

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
428 Hoop Up Road  
Irvona, PA 16656

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 02-1860-CD

COPY

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

RR1, Box 11  
Irvona(Twp. of Beccaria), PA 16656  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$45,897.48

Interest From November 14, 2003

to Date of Sale

Per diem @\$9.33

(Costs to be added)

\$

Prothonotary 125.00

By \_\_\_\_\_  
Clerk

Date

11/24/03

COURT OF COMMON PLEAS  
NO. 02-1860-CD

=====

Option One Mortgage Corporation  
vs.

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 45,897.48

INTEREST \$  
from November 14, 2003 to  
Date of Sale  
Per diem @\$9.33

COSTS PAID:  
PROTHY \$ 125.00

SHERIFF \$

STATUTORY \$

COSTS DUE PROTHY. \$

PREMISES TO BE SOLD:

RR1, Box 11  
Irvona(Twp. of Beccaria), PA 16656

\_\_\_\_\_  
Mark J. Udren, ESQUIRE  
MARK J. UDREN & ASSOCIATES  
1040 NORTH KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NJ 08034  
(856) 482-6900

ALL THAT CERTAIN TRACT OR PIECE OF LAND CONSISTING OF SURFACE AND HAVING A BUNGALOW  
ERECTED THEREON, SITUATE IN THE TOWNSHIP OF BECCARIA, COUNTY OF CLEARFIELD AND  
COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A STAKE ON THE WEST BANK OF BIRCH RUN; THENCE SOUTH TWENTY-NINE (29)  
DEGREES WEST ALONG LINE OF LAND, NOW OR FORMERLY, OF MIKE NINOSKY TO A POST ON THE  
WEST SIDE OF PRIVATE LINE; THENCE NORTH SIXTY-ONE (61) DEGREES WEST ONE HUNDRED  
FIFTY (150) FEET MORE OR LESS TO A STAKE; THENCE NORTH TWENTY-NINE (29) DEGREES  
EAST TO A POST ON THE WEST BANK OF BIRCH RUN; ALONG THE WEST BANK OF BIRCH RUN TO A  
POST AND PLACE OF BEGINNING. CONTAINING ONE-FOURTH (1/4) ACRE, MORE OR LESS.

EXCEPTING AND RESERVING THE COAL AND OTHER MINERALS WITH THE RIGHT OF INGRESS  
REGRESS AND EGRESS AS HAVING BEEN RESERVED AND EXCEPTED BY THE FORMER OWNERS.

BEING KNOWN AS RR1, BOX 11, IRVONA(TWP. OF BECCARIA), PA 16656

PROPERTY ID NO.: 101-H17-676-00002

TITLE TO SAID PREMISES IS VESTED IN BRAD A. DODSON AND DEBRA A.  
DODSON, HUSBAND AND WIFE AS JOINT TENANTS BY THE ENTIRTIES, BY DEED  
FROM ESTATE OF ROSELLA L. ADCOCK, A/K/A ROSE ADCOCK LATE, BY  
EXECUTRIX, JACQUELINE R. SPAID, INDIVDUALY, DATED 10/29/98,  
RECORDED 11/02/98, IN DEED BOOK 1981, PAGE 538.

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Brad A. Dodson a/k/a Brad  
Dodson  
Debra A. Dodson a/k/a Debra  
Dodson  
428 Hoop Up Road  
Irvona, PA 16656  
Defendant(s)

NO. 02-1860-CD

FILED

FEB 20 2004

William A. Shaw  
Prothonotary/Clerk of Courts

**AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P. RULE 3129.1**

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: February 6, 2004

UDREN LAW OFFICES, P.C.

BY:

Mark J. Udren, Esquire  
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation	:	COURT OF COMMON PLEAS
P.O. Box 57038	:	CIVIL DIVISION
Irvine, CA 92619-7038	:	Clearfield County
Plaintiff	:	
v.	:	MORTGAGE FORECLOSURE
Brad A. Dodson a/k/a Brad Dodson	:	NO. 02-1860-CD
Debra A. Dodson a/k/a Debra Dodson	:	
428 Hoop Up Road	:	
Irvona, PA 16656	:	
Defendant(s)	:	

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

Option One Mortgage Corporation, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: RR1, Box 11, Irvona(Twp. of Beccaria), PA 16656.

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

Name	Address
Brad A. Dodson	428 Hoop Up Road, Irvona, PA 16656
a/k/a Brad Dodson	RR1, Box 11, Irvona, PA 16656
Debra A. Dodson	428 Hoop Up Road, Irvona, PA 16656
a/k/a Debra Dodson	RR1, Box 11, Irvona, PA 16656

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

Name	Address
------	---------

Same as No. 1 above

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

Name	Address
------	---------

NONE

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

Name

Address

Plaintiff herein.

See Caption above.

Beneficial Consumer Discount 3006 PLEASANT VALLEY BLVD.,  
Co. D/B/A, Beneficial ALTOONA, PA 16602-4459  
Mortgage Co. Of Pennsylvania

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

Name

Address

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

Address

Real Estate Tax Department 1 N. Second St., Ste. 116  
Clearfield, PA 16830

Domestic Relations Section 1 N. Second St., Ste. 116  
Clearfield, PA 16830

Commonwealth of PA, Bureau of Compliance, Dept. 280946  
Department of Revenue Harrisburg, PA 17128-0946

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

Address

Tenants/Occupants RR1, Box 11  
Irvona (Twp. of Beccaria), PA 16656

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.

MARK J. UDREN & ASSOCIATES

DATED: FEBRUARY 6, 2004

Mark J. Udren, ESQ.  
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren, Esquire

ATTY I.D. NO. 04302

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-482-6900

Option One Mortgage

Corporation

P.O. Box 57038

Irvine, CA 92619-7038

Plaintiff

COURT OF COMMON PLEAS

CIVIL DIVISION

Clearfield County

NO. 02-1860-CD

v.

Brad A. Dodson a/k/a Brad

Dodson

Debra A. Dodson a/k/a Debra

Dodson

428 Hoop Up Road

Irvona, PA 16656

Defendant(s)

DATE: January 26, 2004

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY

OWNER(S): Brad A. Dodson a/k/a Brad Dodson

Debra A. Dodson a/k/a Debra Dodson

PROPERTY: RR1, Box 11, Irvona, PA 16656

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on March 5, 2004, at 10:00AM, IN THE CLEARFIELD COUNTY COURTHOUSE, 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

EXHIBIT A

Name and Address of Sender  
**JODIE**  
**LAW OFFICES OF MARK J. UDREN & ASSOCIATES**  
**1040 N. KINGS HIGHWAY, SUITE 500**  
**CHERRY HILL, NJ 08034**

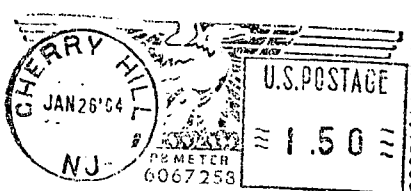
☐ Registered  
☐ Insured  
☐ COD  
☐ Certified  
☐ Return Receipt for Merchandise  
☐ Int'l Recorded Del.  
☐ Express Mail

Check appropriate block for Registered Mail:  
☐ With Postal Insurance  
☐ Without postal insurance

Attach stamp here if issued as certificate of mailing for additional copies of this bill.  
 Postmark and Date of Receipt

CHERRY HILL, NJ  
 JAN 26 1994  
**EXHIBIT A**

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (if Regis.)	Insured Value	Due Sender If COD	R.R. Fee	Postage Fee	Insur. Fee	Remarks
1	0236492	CLEARFIELD COUNTY TAX CLAIM BUREAU 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, PA 16830										
2	DODSON	DOMESTIC RELATIONS SECTION 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, PA 16830										
3	CLEARFIELD COUNTY	COMMONWEALTH OF PA, DEPT. OF REVENUE, BUREAU OF COMPLIANCE, DEPT. 280946, HARRISBURG, PA 17128-0946										
4		TENANTS/OCCUPANTS R.R. BOX 11, IVRONA TWP. OF BECCARIA, PA 16656										
5		BENEFICIAL CONSUMER DISCOUNT CO. DBA, BENEFICIAL MORTGAGE CO. OF PENNSYLVANIA 1067 PENNSYLVANIA AVENUE, TYRONE, PA 16686										
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		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 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.							
5		5	Alice R.									





Name and Address Of Sender  
**JODIE**

**LAW OFFICES**  
**MARK J. UDREN & ASSOCIATES**  
**1040 N. KINGS HIGHWAY SUITE 500**  
**CHERRY HILL, NJ 08034**

☐ Registered  
☐ Insured  
☐ COD  
☐ Certified  
☐ Return Receipt for Merchandise  
☐ Int'l Recorded Del.  
☐ Express Mail

Check appropriate block for Registered Mail:  
☐ With Postal Insurance  
☐ Without postal insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks
1	DODSON	BENEFICIAL CONSUMER DISCOUNT CO. DBA BENEFICIAL MORTGAGE CO. OF PENNSYLVANIA 3006 PLEASANT VALLEY BLVD., ALTOONA, PA 16602-4459											
2	CLEARFIELD COUNTY												
3													
4													
5													
6													
7													
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15													
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 nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S91.3, and S92.1 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.								

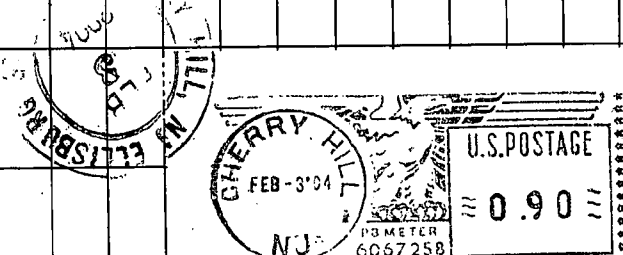


EXHIBIT A

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 15069  
NO: 02-1860-CD

PLAINTIFF: OPTION ONE MORTGAGE CORPORATION

VS.

DEFENDANT: BRAD A. DODSON A/K/A BRAD DODSON AND DEBRA A. DODSON A/K/A DEBRA DODSON

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 11/25/2003

LEVY TAKEN 01/29/2004 @ 10:05 AM

POSTED 01/29/2004 @ 10:05 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT \$20,830.32 PLUS COSTS

WRIT RETURNED 02/08/2005

DATE DEED FILED **NOT SOLD**

**FILED**  
6✓ FEB 08 2005  
01/29/04  
William A. Shaw  
Prothonotary/Clerk of Courts

DETAILS

01/29/2004 @ 10:05 AM SERVED BRAD A. DODSON A/K/A BRAD DODSON

SERVED BRAD A. DODSON, DEFENDANT, AT THE RESIDENCE RR1 BOX 11, A/K/A 428 HOOP UP ROAD, IRVONA, CLEARFIELD COUNTY, PENNSYLVANIA.

01/29/2004 @ 10:05 AM SERVED DEBRA A. DODSON A/K/A DEBRA DODSON

SERVED DEBRA A. DODSON, DEFENDANT, AT THE ABOVE RESIDENCE BY SERVING HER HUSBAND, BRAD A. DODSON, AT THE RESIDENCE RR 1, BOX 11 A/K/A HOOP UP ROAD, IRVONA, CLEARFIELD COUNTY,

@ SERVED

NOW, FEBRUARY 27, 2004 RECEIVED A FAX LETTER FROM PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF'S SALE SCHEDULED FROM MARCH 5, 2004 TO JUNE 4, 2004.

@ SERVED

NOW, JUNE 1, 2004 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SCHEDULED FOR JUNE 4, 2004 DUE TO PHFA REINSTATEMENT.

@ SERVED

NOW, FEBRUARY 7, 2005 RETURN WRIT AS NO SALE HELD THE PLAINTIFF'S ATTORNEY STAYED THE SALE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 15069  
NO: 02-1860-CD

PLAINTIFF: OPTION ONE MORTGAGE CORPORATION

vs.

DEFENDANT: BRAD A. DODSON A/K/A BRAD DODSON AND DEBRA A. DODSON A/K/A DEBRA DODSON

WRIT OF EXECUTION REAL ESTATE

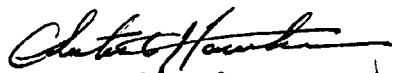
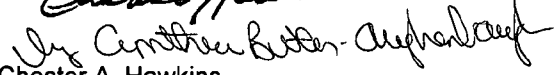
SHERIFF RETURN

---

SHERIFF HAWKINS \$626.04

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

  
  
Chester A. Hawkins  
Sheriff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff  
v.

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
428 Hoop Up Road  
Irvona, PA 16656  
Defendant(s)

NO. 02-1860-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

RR1, Box 11  
Irvona (Twp. of Beccaria), PA 16656  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$45,897.48

Interest From November 14, 2003  
to Date of Sale  
Per diem @\$9.33

(Costs to be added) \$

By William L. Hahn Prothonotary 125.00  
Clerk

Received November 25, 2003 at 9:00 a.m.

Chester A. Hahn

Date 11/24/03

By Cynthia Butler-Aughan

COURT OF COMMON PLEAS

NO. 02-1860-CD

=====

Option One Mortgage Corporation  
vs.

Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 45,897.48

INTEREST \$  
from November 14, 2003 to  
Date of Sale  
Per diem @\$9.33

COSTS PAID:  
PROTHY \$ 125.00

SHERIFF \$

STATUTORY \$

COSTS DUE PROTHY. \$

PREMISES TO BE SOLD:

RR1, Box 11

Irvona (Twp. of Beccaria), PA 16656

\_\_\_\_\_  
Mark J. Udren, ESQUIRE  
MARK J. UDREN & ASSOCIATES  
1040 NORTH KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NJ 08034  
(856) 482-6900

ALL THAT CERTAIN TRACT OR PIECE OF LAND CONSISTING OF SURFACE AND HAVING A BUNGALOW  
ERECTED THEREON, SITUATE IN THE TOWNSHIP OF BECCARIA, COUNTY OF CLEARFIELD AND  
COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A STAKE ON THE WEST BANK OF BIRCH RUN; THENCE SOUTH TWENTY-NINE (29)  
DEGREES WEST ALONG LINE OF LAND, NOW OR FORMERLY, OF MIKE NINOSKY TO A POST ON THE  
WEST SIDE OF PRIVATE LINE; THENCE NORTH SIXTY-ONE (61) DEGREES WEST ONE HUNDRED  
FIFTY (150) FEET MORE OR LESS TO A STAKE; THENCE NORTH TWENTY-NINE (29) DEGREES  
EAST TO A POST ON THE WEST BANK OF BIRCH RUN; ALONG THE WEST BANK OF BIRCH RUN TO A  
POST AND PLACE OF BEGINNING. CONTAINING ONE-FOURTH (1/4) ACRE, MORE OR LESS.

EXCEPTING AND RESERVING THE COAL AND OTHER MINERALS WITH THE RIGHT OF INGRESS  
REGRESS AND EGRESS AS HAVING BEEN RESERVED AND EXCEPTED BY THE FORMER OWNERS.

BEING KNOWN AS RR1, BOX 11, IRVONA(TWP. OF BECCARIA), PA 16656

PROPERTY ID NO.: 101-H17-676-00002

TITLE TO SAID PREMISES IS VESTED IN BRAD A. DODSON AND DEBRA A.  
DODSON, HUSBAND AND WIFE AS JOINT TENANTS BY THE ENTIRTIES, BY DEED  
FROM ESTATE OF ROSELLA L. ADCOCK, A/K/A ROSE ADCOCK LATE, BY  
EXECUTRIX, JACQUELINE R. SPAID, INDIVIDUALLY, DATED 10/29/98,  
RECORDED 11/02/98, IN DEED BOOK 1981, PAGE 538.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME BRAD A. DODSON A/K/A BRAD DODSON

NO. 02-1860-CD

NOW, February 08, 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 Brad A. Dodson A/K/A Brad Dodson And Debra A. Dodson A/K/A Debra Dodson 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 \$20,830.32 and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	19.44
LEVY	15.00
MILEAGE	19.44
POSTING	15.00
CSDS	10.00
COMMISSION	416.61
POSTAGE	5.55
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	20,830.32
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$626.04</b>

**DEED COSTS:**

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

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	
INTEREST @	0.00
FROM TO	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	

<b>TOTAL DEBT AND INTEREST</b>	<b>\$40.00</b>
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**COSTS:**

ADVERTISING	368.28
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	200.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	626.04
LEGAL JOURNAL COSTS	162.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	80.00
MUNICIPAL LIEN	

<b>TOTAL COSTS</b>	<b>\$1,561.32</b>
--------------------	-------------------

DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff

**UDREN LAW OFFICES, P.C.**  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
SUITE 200  
CHERRY HILL, NEW JERSEY 08003-3620  
856.482.6900  
FAX: 856.482.1199

**PENNSYLVANIA OFFICE**  
215-568-9500  
215-568-1141 FAX

MARK J. UDREN\*  
STUART WINNEG\*\*  
GAYL SPIVAK ORLOFF\*\*\*  
HEIDI R. SPIVAK\*\*\*  
CHRISTOPHER J. FOX\*\*\*  
MARISA JOY MYERS\*\*\*  
LORRAINE DOYLE\*\*  
ALAN M. MINATO\*\*\*  
DWIGHT MICHAELSON\*\*\*  
\*ADMITTED NJ, PA, PL  
\*\*ADMITTED PA  
\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

February 27, 2004

Sent via telefax #814-765-5915

Clearfield County Sheriff's Office  
Clearfield County Courthouse  
1 North Second Street  
Suite 116  
Clearfield, PA 16830  
ATTN: Cindy

Re: Option One Mortgage Corporation  
vs.  
Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
Clearfield County C.C.P. No. 02-1860-CD  
Premises: RR1, Box 11, Irvona, PA 16656  
SS Date: March 5, 2004 at 10:00 a.m.

Dear Cindy:

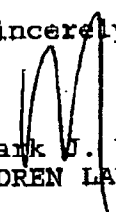
Please Postpone the Sheriff's Sale scheduled for March 5, 2004 to June 4, 2004.

Sale is postponed for the following reason:

To allow time for Pending PHFA Reinstatement.

Thank you for your attention to this matter.

Sincerely yours,

  
Mark J. Udren  
UDREN LAW OFFICES, P.C.

/jlb



**UDREN LAW OFFICES, P.C.**  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620  
856. 669. 5400  
FAX: 856. 669. 5399

PENNSYLVANIA OFFICE  
215-368-9500  
215-368-1141 FAX

MARK J. UDREN\*  
STUART WINNEG\*\*  
GAYL SPIVAK ORLOFF\*\*\*  
HEIDI E. SPIVAK\*\*\*  
CHRISTOPHER J. FOX\*\*\*  
MARISA JOY MYERS\*\*\*  
LORRAINE DOYLE\*\*  
ALAN M. MINATO\*\*\*  
DWIGHT MICHAELSON\*\*\*  
\*ADMITTED NJ, PA, FL  
\*\*ADMITTED PA  
\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

June 1, 2004

Sent via telefax #814-765-5915

Clearfield County Sheriff's Office  
Clearfield County Courthouse  
1 North Second Street  
Suite 116  
Clearfield, PA 16830  
ATTN: Cindy

Re: Option One Mortgage Corporation  
vs.  
Brad A. Dodson a/k/a Brad Dodson  
Debra A. Dodson a/k/a Debra Dodson  
Clearfield County C.C.P. No. 02-1860-CD  
Premises: RR1, Box 11, Irvona, PA 16656  
SS Date: June 4, 2004 (postponed from March 5, 2004)

Dear cindy:

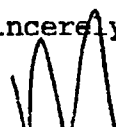
Please Stay the Sheriff's Sale scheduled for June 4, 2004  
(postponed from March 5, 2004).

Sale is stayed for the following reason:

Due to Pending PHFA Reinstatement, amount collected to follow.

Thank you for your attention to this matter.

Sincerely yours,

  
Mark J. Udren  
UDREN LAW OFFICES, P.C.

/jlb