

02-1920-CD
ALTEGRA CREDIT COMPANY vs. RONALD E. BOUCH, 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

ALTEGRA CREDIT COMPANY
150 ALLEGHENY CENTER MALL
PITTSBURGH, PA 15212

Plaintiff

v.

TERM

NO. 2002-1920-C0

CLEARFIELD COUNTY

RONALD E. BOUCH
NANCY E. BOUCH
3002 EAST RAILROAD STREET
MAHAFFEY, PA 15757

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

DEC 10 2002
m/220/m
William A. Shaw
Prothonotary/Clerk of Courts

4 cent to Attm

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

ALTEGRA CREDIT COMPANY
150 ALLEGHENY CENTER MALL
PITTSBURGH, PA 15212

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

RONALD E. BOUCH
NANCY E. BOUCH
3002 EAST RAILROAD STREET
MAHAFFEY, PA 15757

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

3. On 02/11/00 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to CITY GROUP A/K/A CONSUMER FINANCIAL, INC. which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument#200002012. By Assignment of Mortgage recorded 02/19/02 the mortgage was assigned to PLAINTIFF which Assignment is recorded in Assignment of Instrument#200202631.
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 8/16/02 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:

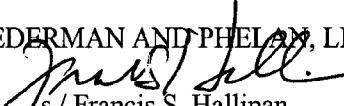
Principal Balance	\$30,345.52
Interest	1,103.60
7/16/02 through 11/16/02 (Per Diem \$8.90)	
Attorney's Fees	1,000.00
Cumulative Late Charges 02/11/00 to 11/16/02	14.24
Cost of Suit and Title Search	<u>550.00</u>
Subtotal	\$33,013.36
Escrow	
Credit	17.49
Deficit	<u>0.00</u>
Subtotal	<u>(\$ 17.49)</u>
TOTAL	\$32,995.87

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. This action does not come under Act 91 of 1983 because the mortgaged premises is not the principal residence of the defendant(s).

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$32,995.87, together with interest from 11/16/02 at the rate of \$8.90 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 those two certain plots of ground situate in the Borough of Mahaffey, County of Clearfield and State of Pennsylvania, bounded and described as follows:

—THE FIRST THEREOF: BEGINNING at a corner of Railroad Street, thence along said Street sixty (60) feet to Lot No. 21; thence along Lot No. 21 one-hundred eighty (180) feet to Walnut Street; thence along said Walnut Street to a post, a distance of sixty (60) feet; thence along the line near the Mahaffey Estate line one-hundred eighty (180) feet to Railroad Street, and the place of beginning. Being known as Lot No. 20 in the Kauffman plan of lots in East Mahaffey.

—BEING the same premises which James T. Wisor and Ruby L., his wife, granted and conveyed to Goldie E. Wisor, by deed dated November 10, 1975, and recorded at Clearfield in Deed Book No. 724, page 192.

—THE SECOND THEREOF: BEGINNING on the north by Town Lots of former grantors, on the east by Walnut Street; on the south by lots formerly owned by J.T. and J.E. McGee, and on the west by Railroad Street, having a frontage of sixty (60) feet on Railroad Street and a depth of one hundred eighty (180) feet to Walnut Street and known on the Town Plot of the George Kauffman section of Mahaffey as Lot No. 23.

—BEING the same premise which E.A. Graham and Elizabeth, his wife, granted and conveyed to Willis Wisor and Goldie E. Wisor by deed dated August 19, 1939, and recorded at Clearfield in Deed Book No. 335, page 387. The said Willis Wisor having died on December 4, 1969, entire title vested by survivorship in Goldie E. Wisor.

PREMISES ON: RR 2 RAILROAD STREET

VERIFICATION

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

The undersigned understands that this statement is made subject to the penalties of 18 Pa. C. S. Sec. 4904 relating to unsworn falsification to authorities.

Francis S. Hallinan

Francis S. Hallinan, Esquire
Attorney for Plaintiff

DATE: 12/9/02

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13404

ALTEGRA CREDIT COMPANY

02-1920-CD

vs.

BOUCH, RONALD E. & NANCY E.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW JANUARY 9, 2003 AT 10:55 AM EST SERVED THE WITHIN COMPLAINT
IN MORTGAGE FORECLOSURE ON RONALD E BOUCH, DEFENDANT AT
RESIDENCE, 3002 EAST RAILROAD ST., MAHAFFEY, CLEARFIELD COUNTY,
PENNSYLVANIA BY HANDING TO RONALD E. BOUCH TWO TRUE AND ATTESTED
COPIES OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE
KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: DAVIS/MORGILLO

NOW JANUARY 9, 2003 AT 10:55 AM EST SERVED THE WITHIN COMPLAINT
IN MORTGAGE FORECLOSURE ON NANCY E. BOUCH, DEFENDANT AT
RESIDENCE, 3002 EAST RAILROAD ST., MAHAFFEY, CLEARFIELD COUNTY,
PENNSYLVANIA BY HANDING TO RONALD BOUCH, HUSBAND TWO TRUE AND
ATTESTED COPIES OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE
AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: DAVIS/MORGILLO

Return Costs

Cost	Description
55.30	SHFF. HAWKINS PAID BY: ATTY.
40.00	SURCHARGE PAID BY: ATTY.

12:35 PM
FEB 07 2003

William A. Shaw
Prothonotary

Sworn to Before Me This

So Answers,

7th Day Of February 2003
William Maran

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

Charles Hawkins
by Marilyn Hahn
Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

ALTEGRA CREDIT COMPANY
150 ALLEGHENY CENTER MALL
PITTSBURGH, PA. 15212

02-1920-CJ
No.: 03-335

vs.

RONALD E. BOUCH
NANCY E. BOUCH
RR 2 RAILROAD STREET
MAHAFFEY, PA. 15757

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against RONALD E. BOUCH and NANCY E. BOUCH, 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	\$32,995.87
Interest (11/16/02 to 4/21/03)	<u>1,397.30</u>
TOTAL	\$34,393.17

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

Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

Damages are hereby assessed as indicated.

DATE: 4/29/03

Will Shaw
PRO PROTHY

MLD

FILED

APR 29 2003

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

ALTEGRA CREDIT COMPANY

Plaintiff
vs.

RONALD E. BOUCH
NANCY E. BOUCH

Defendant(s)

Notice is given that a Judgment in the above captioned matter has been entered
against you on April 24, 2003.

By: William L. Bouch 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.**

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

Attorney for Plaintiff

ALTEGRA CREDIT COMPANY : COURT OF COMMON PLEAS
Plaintiff : CIVIL DIVISION
vs. : CLEARFIELD COUNTY
RONALD E. BOUCH
NANCY E. BOUCH : NO. 03-335

Defendant (s)

TO: RONALD E. BOUCH
3002 EAST RAILROAD STREET
MAHAFFEY, PA 15757

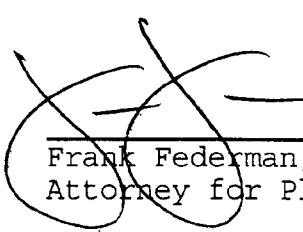
DATE OF NOTICE: FEBRUARY 13, 2003

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 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 (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

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


Frank Federman, Esquire
Attorney for Plaintiff

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

Attorney for Plaintiff

ALTEGRA CREDIT COMPANY

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

RONALD E. BOUCH
NANCY E. BOUCH

: CLEARFIELD COUNTY

: NO. 03-335

Defendant

TO: NANCY E. BOUCH
3002 EAST RAILROAD STREET
MAHAFFEY, PA 15757

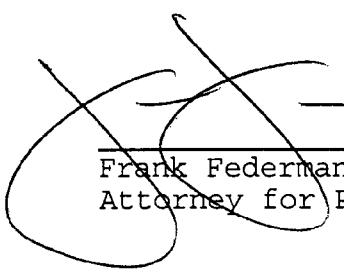
DATE OF NOTICE: FEBRUARY 13, 2003

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IMPORTANT NOTICE

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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

ALTEGRA CREDIT COMPANY

CLEARFIELD COUNTY

vs.

No.: 03-335

RONALD E. BOUCH
NANCY E. BOUCH

VERIFICATION OF NON-MILITARY SERVICE

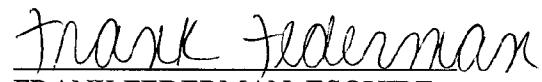
FRANK FEDERMAN, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

(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, RONALD E. BOUCH, is over 18 years of age, and resides at 3002 EAST RAILROAD STREET, MAHAFFEY, PA. 15757.

(c) that defendant, NANCY E. BOUCH, is over 18 years of age, and resides at 3002 EAST RAILROAD STREET, MAHAFFEY, PA. 15757.

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

Att pd.
20.00

3:00 PM
APR 20 2003

ICC - Notice to Def.
Statement to Piff

William A. Shaw
Prothonotary

WAS

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

ALTEGRA CREDIT COMPANY

vs.

**RONALD E. BOUCH
NANCY E. BOUCH**

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

02-1920-CD
No. 03-335

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

To the Director of the Office of the Prothonotary:

Issue writ of execution in the above matter:

Amount Due	<u>\$34,393.17</u>
-------------------	---------------------------

Interest from 4/21/03 to	_____	and Costs.
Date of Sale (\$5.65 per diem)	125.00	

Prothonotary costs

Frank Federman

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

Note: Please attach description of Property.

MLD

FILED

APR 29 2003

William A. Shaw
Prothonotary

No. 03-335

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

ALTEGRA CREDIT COMPANY

William A. Shad
App. docket no. 14-675
Apr. 29, 2003
14-675
Entered April 29, 2003

vs.

RONALD E. BOUCH
NANCY E. BOUCH

PRAECLPICE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Mark Homan

Attorney for Plaintiff(s)

Address: 3002 EAST RAILROAD STREET, MAHAFFEY, PA. 15757
3002 EAST RAILROAD STREET, MAHAFFEY, PA. 15757
Where papers may be served.

ALTEGRA CREDIT COMPANY

CLEARFIELD COUNTY

vs.

02-1900-CJ
No.: 03-335

RONALD E. BOUCH
NANCY E. BOUCH

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 1)

ALTEGRA CREDIT COMPANY, Plaintiff in the above action, by its attorney, Frank Federman, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at RR 2 RAILROAD STREET, MAHAFFEY, PA. 15757:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
RONALD E. BOUCH	3002 EAST RAILROAD STREET MAHAFFEY, PA. 15757
NANCY E. BOUCH	3002 EAST RAILROAD STREET MAHAFFEY, PA. 15757

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

ALTEGRA CREDIT COMPANY

CLEARFIELD COUNTY

vs.

02-1920-CJ
No.: 03-335

RONALD E. BOUCH
NANCY E. BOUCH

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 2)

ALTEGRA CREDIT COMPANY, Plaintiff in the above action, by its attorney, Frank Federman, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at RR 2 RAILROAD STREET, MAHAFFEY, PA. 15757:

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)
None.	

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

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

RR 2 RAILROAD STREET
MAHAFFEY, PA. 15757

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

Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

April 21, 2003

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

ALTEGRA CREDIT COMPANY

02-1920-CO
No.: 03-335

vs.

RONALD E. BOUCH
NANCY E. BOUCH

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
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

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

ALTEGRA CREDIT COMPANY

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA

vs.

02-1920-CJ
NO.: 03-335

RONALD E. BOUCH
NANCY E. BOUCH

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: **RR 2 RAILROAD STREET, MAHAFFEY, PA. 15757**

(See legal description attached.)

Amount Due	\$ <u>34,393.17</u>
Interest from 4/21/03 to Date of Sale (\$5.65 per diem)	\$_____
Total	\$_____ Plus costs as endorsed.

Prothonotary
Costs *125.00*

Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

Dated 4/29/03
(SEAL)

By: _____

Deputy _____

MLD

No. *02-1920-CJ*
03-335

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

ALTEGRA CREDIT COMPANY

VS.

RONALD E. BOUCH
NANCY E. BOUCH

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Real Debt \$34,393.17

Int. from 4/21/03
to Date of Sale (\$5.65 per diem) _____

Costs _____

Proth. Pd. 125.00

Sheriff _____

Frank Federman

Attorney for Plaintiff

Address: 3002 EAST RAILROAD STREET, MAHAFFEY, PA. 15757
3002 EAST RAILROAD STREET, MAHAFFEY, PA. 15757
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 those two certain plots of ground situate in the Borough of Mahaffey, County of Clearfield and State of Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: BEGINNING at a corner of Railroad Street; thence along said Street sixty (60) feet to Lot No. 21; thence along Lot No. 21 one hundred eighty (180) feet to Walnut Street; thence along said Walnut Street to a post, a distance of sixty (60) feet; thence along the line near the Mahaffey Estate line one hundred eighty (180) feet to Railroad Street and the place of beginning.

BEING known as Lot No. 20 in the Kauffman plan of lots in East Mahaffey.

BEING No. RR2 Railroad Street.

THE SECOND THEREOF: BEGINNING on the North by Town Lots of former grantors, on the East by Walnut Street; on the South by Lots formerly owned by J.T. and J.R. McGee and on the West by Railroad Street, having a frontage of sixty (60) feet on Railroad Street and a depth of one hundred eighty (180) feet to Walnut Street and known on the Town Plot of the George Kauffman section of Mahaffey as Lot No. 23.

TAX PARCEL NUMBER: 130-C12-300-11

TITLE TO SAID PREMISES IS VESTED IN Ronald E. Bouch and Nancy E. Bouch, his wife by Deed from Goldie E. Wisor, widow dated 9/11/1979 and recorded 9/12/1979 in Deed Book Volume 787 Page 137.

PO Box 549
Clearfield, PA 16830
Phone: 814-765-2641, Ext. 1330
Fax: 814-765-7659

**Clearfield County
Courthouse**

Fax

To: _____ **From:** William A. Shaw

Fax: 215-663-4758 **Date:** 12-17-02

Phone: _____ **Pages:** 2

Re: 02-1920-CD **CC:** _____

Urgent **For Review** **Please Comment** **Please Reply** **Please Recycle**

•Comments:

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

ALTEGRA CREDIT COMPANY
150 ALLEGHENY CENTER MALL
PITTSBURGH, PA 15212

Plaintiff

v.

RONALD E. BOUCH
NANCY E. BOUCH
3002 EAST RAILROAD STREET
MAHAFFEY, PA 15757

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

REC'D DEC 10 2002 En
m/ 2-20/m
William A. Shaw
Prothonotary/Clerk of Courts

4 went to Att

AFFIDAVIT OF SERVICE
CLEARFIELD COUNTY

PLAINTIFF
ALTEGRA CREDIT COMPANY

ACCT. #1005003135

DEFENDANT
RONALD E. BOUCH
NANCY E. BOUCH

COURT NO.: 02-1920

SERVE NANCY E. BOUCH AT:
186 RTE 119 HIGHWAY NORTH
INDIANA, PA. 15701-7324

TYPE OF ACTION
XX Notice of Sheriff's Sale
SALE DATE: AUGUST 1, 2003

SERVED

Served and made known to Nancy E. Bouch, Defendant on the 30 day of August, 2003, at 6:01, o'clock P. M., at 186 Rt. 119 Hwy North, Commonwealth of Pennsylvania, in the manner described below: Indiana 15701

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 58 Height 5'5" Weight 130 Race W Sex F Other _____

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

Sworn to and subscribed
before me this 3rd day
of September 2003

Notary:

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

NOT SERVED

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

Member, Pennsylvania Association of Notaries

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

FILED

SEP 11 2003

William A. Shaw
Prothonotary/Clerk of Courts

AFFIDAVIT OF SERVICE
CLEARFIELD COUNTY

PLAINTIFF
ALTEGRA CREDIT COMPANY

ACCT. #1005003135

DEFENDANT
RONALD E. BOUCH
NANCY E. BOUCH

COURT NO.: 02-1920

SERVE RONALD E. BOUCH AT:
186 RTE 199 HIGHWAY NORTH
INDIANA, PA. 15701-7324

TYPE OF ACTION
XX Notice of Sheriff's Sale
SALE DATE: AUGUST 1, 2003

SERVED

Served and made known to Ronald E. Bouch, Defendant on the 30 day of August, 200 3, at 6:01, o'clock P. M., at 186 Rt. 119 Hwy North, Commonwealth of Pennsylvania, in the manner described below: Indiana 15701

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.

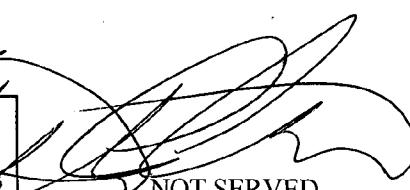
Other: _____

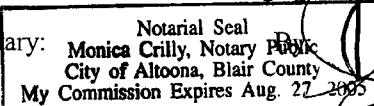
Description: Age 58 Height 5'5" Weight 130 Race W Sex F Other _____

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of September, 200 

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

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Moved Unknown No Answer Vacant

Other:

Sworn to and subscribed
before me this _____ day
of _____, 200____. By:

Notary:

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

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14148

ALTEGRA CREDIT COMPANY

02-1920-CD

VS.

BOUCH, RONALD E.

WRIT OF EXECUTION REAL ESTATE

FILED
01/02/2004
DEC 17 2003

SHERIFF RETURNS

William A. Shaw

Prothonotary/Clerk of Courts

NOW, JUNE 20, 2003 @ 10:50 A.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.

A SALE DATE OF AUGUST 1, 2003 WAS SET.

NOW, JUNE 20, 2003 @ 10:50 A.M. O'CLOCK SERVED NANCY E. BOUCH, DEFENDANT, AT HER RESIDENCE 3002 EAST RAILROAD STREET, MAHAFFEY, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO RONALD E. BOUCH, 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, JUNE 20, 2003 @ 10:50 A.M. O'CLOCK SERVED RONALD E. BOUCH, DEFENDANT, AT HIS RESIDENCE 3002 EAST RAILROAD STREET, MAHAFFEY, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO RONALD E BOUCH, 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 25, 2003 CALLED DAN TRAUTZ ATTORNEY'S OFFICE TO INFORM HIM THE TAX PARCEL NUMBER ON THE PROPERTY DESCRIPTION WAS WRONG.

NOW, JULY 31, 2003 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF'S SALE SCHEDULED FOR AUGUST 1, 2003 TO NOVEMBER 7, 2003 TO CORRECT PROPERTY DESCRIPTION AND READVERTISE.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14148

ALTEGRA CREDIT COMPANY

02-1920-CD

VS.

BOUCH, RONALD E.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, NOVEMBER 7, 2003 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.

NOW, DECEMBER 16, 2003 PAID COSTS FROM THE ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE ATTORNEY.

NOW, DECEMBER 17, 2003 RETURNED THE WRIT AS A SALE BEING HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.

NOW, DECEMBER 17, 2003 A DEED WAS FILED.

SHERIFF HAWKINS \$238.60

SURCHARGE \$40.00

PAID BY THE ATTORNEY

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14148

ALTEGRA CREDIT COMPANY

02-1920-CD

VS.

BOUCH, RONALD E.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

Sworn to Before Me This

So Answers,

17th Day Of Dec 2003

Will Shaw

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

Chester Hawkins
By Cynthia Ritter-Chefner
Chester A. Hawkins
Sheriff

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

ALTEGRA CREDIT COMPANY

vs.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA

02-1920-CJ
NO.: 05-335

RONALD E. BOUCH
NANCY E. BOUCH

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

CLEARFIELD
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: **RR 2 RAILROAD STREET, MAHAFFEY, PA. 15757**

(See legal description attached.)

Amount Due	<u>\$34,393.17</u>
Interest from 4/21/03 to Date of Sale (\$5.65 per diem)	<u>\$ _____</u>
Total	<u>\$ _____</u> Plus costs as endorsed.
Prothonotary Costs	<u>125.00</u>

Willie H. Hause
Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

Dated 4/29/03
(SEAL)

By:

Received 4-30-03 @ 2:50 P.M.

Chesler A. Hause
by Cynthia Butler-Alphenbaugh

Deputy

MLD

02-1920-CB
No. ~~03-335~~

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

ALTEGRA CREDIT COMPANY

vs.

RONALD E. BOUCH
NANCY E. BOUCH

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Real Debt \$34,393.17

Int. from 4/21/03
to Date of Sale (\$5.65 per diem)

Costs

Prothy. Pd. 12500

Sheriff

Frank H. Johnson, Jr.
Attorney for Plaintiff

Address: 3002 EAST RAILROAD STREET, MAHAFFEY, PA. 15757
3002 EAST RAILROAD STREET, MAHAFFEY, PA. 15757
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 those two certain plots of ground situate in the Borough of Mahaffey, County of Clearfield and State of Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: BEGINNING at a corner of Railroad Street; thence along said Street sixty (60) feet to Lot No. 21; thence along Lot No. 21 one hundred eighty (180) feet to Walnut Street; thence along said Walnut Street to a post, a distance of sixty (60) feet; thence along the line near the Mahaffey Estate line one hundred eighty (180) feet to Railroad Street and the place of beginning.

BEING known as Lot No. 20 in the Kauffman plan of lots in East Mahaffey.

BEING No. RR2 Railroad Street.

THE SECOND THEREOF: BEGINNING on the North by Town Lots of former grantors, on the East by Walnut Street; on the South by Lots formerly owned by J.T. and J.R. McGee and on the West by Railroad Street, having a frontage of sixty (60) feet on Railroad Street and a depth of one hundred eighty (180) feet to Walnut Street and known on the Town Plot of the George Kauffman section of Mahaffey as Lot No. 23.

TAX PARCEL NUMBER: 130-C12-300-11

TITLE TO SAID PREMISES IS VESTED IN Ronald E. Bouch and Nancy E. Bouch, his wife by Deed from Goldie E. Wisor, widow dated 9/11/1979 and recorded 9/12/1979 in Deed Book Volume 787 Page 137.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME BOUCH NO. 02-1920-CD

NOW, November 7, 2003, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on the 7TH day of NOVEMBER 2003, I expose the within described real estate of RONALD E. BOUCH AND NANCY E. BOUCH to public venue or outcry at which time and place I sold the same to ALTEGRA CREDIT COMPANY

he/she being the highest bidder, for the sum of \$1.00 + COSTS and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	15.84
LEVY	15.00
MILEAGE	15.84
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	5.92
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	1.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	10.00
TOTAL SHERIFF COSTS	238.60
DEED COSTS:	
ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.00
TRANSFER TAX 2%	
TOTAL DEED COSTS	29.00

PLAINTIFF COSTS, DEBIT & INTEREST:

DEBT-AMOUNT DUE	34,393.17
INTEREST FROM 4/21/03	
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	34,393.17
COSTS:	
ADVERTISING	652.05
TAXES - collector	NONE
TAXES - tax claim	NONE
DUE	
LIEN SEARCH	200.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	238.60
LEGAL JOURNAL AD	346.50
PROTHONOTARY	125.00
MORTGAGE SEARCH	80.00
MUNICIPAL LIEN	
TOTAL COSTS	1,676.15

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

CHESTER A. HAWKINS, Sheriff

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

Dan G. Trautz
Judgment Department, Ext. 1298

Representing Lenders in
Pennsylvania and New Jersey

July 31, 2003

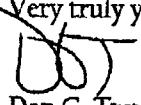
Office of the Sheriff
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

ATTENTION: CINDY (814) 765-5915

Re: ALTEGRA CREDIT COMPANY v. RONALD E BOUCH NANCY E BOUCH
No. 03-335
RR 2 RAILROAD STREET, MAHAFFEY, PA 15757

Dear Cindy:

Attached is a new legal description with the correct tax parcel number. Please make sure the 11/7/03 sale is advertised using this legal description. If you have any questions please contact me.

Very truly yours,

Dan G. Trautz

VIA TELECOPY (814) 765-5915

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

Dan G. Trautz
Judgment Department, Ext. 1298

Representing Lenders in
Pennsylvania and New Jersey

July 31, 2003

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

ATTENTION: CINDY (814) 765-5915

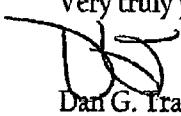
Re: **ALTEGRA CREDIT COMPANY v. RONALD E. BOUCH and NANCY E. BOUCH**
No. 03-335
RR 2 RAILROAD STREET, MAHAFFEY, PA. 15757

Dear Cindy:

Please postpone the Sheriff's Sale of the above referenced property which is scheduled for August 1, 2003

The property is to be relisted for the November 7, 2003 Sheriff's Sale.

Very truly yours,


Dan G. Trautz

VIA TELECOPY (814) 765-5915