

02-1945-CD  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC vs.  
KITTY LEE SCOTT

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

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.  
8201 GREENSBORO DRIVE, SUITE 350  
MCLEAN, VA 22102

TERM

Plaintiff

v.

NO. 02-1945-CJ  
CLEARFIELD COUNTY

KITTY LEE SCOTT  
TREASURE LAKE ROAD  
DUBOIS, PA 15801

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 13 2002

William A. Shaw  
Prothonotary

IF THIS IS THE FIRST NOTICE THAT YOU HAVE RECEIVED FROM THIS OFFICE, BE ADVISED THAT:

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, 15 U.S.C. § 1692 et seq. (1977), DEFENDANT(S) MAY DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF. IF DEFENDANT(S) DO SO IN WRITING WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL OBTAIN AND PROVIDE DEFENDANT(S) WITH WRITTEN VERIFICATION THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED TO BE VALID. LIKEWISE, IF REQUESTED WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL SEND DEFENDANT(S) THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM ABOVE.

THE LAW DOES NOT REQUIRE US TO WAIT UNTIL THE END OF THE THIRTY (30) DAY PERIOD FOLLOWING FIRST CONTACT WITH YOU BEFORE SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH THE LAW PROVIDES THAT YOUR ANSWER TO THIS COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION OF THAT TIME. FURTHERMORE, NO REQUEST WILL BE MADE TO THE COURT FOR A JUDGMENT UNTIL THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF YOU REQUEST PROOF OF THE DEBT OR THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAY PERIOD THAT BEGINS UPON YOUR RECEIPT OF THIS COMPLAINT, THE LAW REQUIRES US TO CEASE OUR EFFORTS (THROUGH LITIGATION OR OTHERWISE) TO COLLECT THE DEBT UNTIL WE MAIL THE REQUESTED INFORMATION TO YOU. YOU SHOULD CONSULT AN ATTORNEY FOR ADVICE CONCERNING YOUR RIGHTS AND OBLIGATIONS IN THIS SUIT.

1. Plaintiff is

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
8201 GREENSBORO DRIVE, SUITE 350  
MCLEAN, VA 22102

2. Plaintiff, is or will be, the owner of legal title to the mortgage that is the subject of this action, and nominee for the entity indicated below, which is the owner of the entire beneficial interest in the mortgage:

FIRST NATIONWIDE MORTGAGE CORPORATION  
5280 CORPORATE DRIVE  
FREDERICK, MD 21703

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

KITTY LEE SCOTT  
TREASURE LAKE ROAD  
DUBOIS, PA 15801

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

4. On 9/1/00 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to MURRAY FINANCIAL ASSOCIATES which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No. 200013152. By Assignment of Mortgage recorded 4/16/01 the mortgage was assigned to PLAINTIFF which Assignment is recorded in Assignment of Mortgage Instrument No. 200105274.
5. The premises subject to said mortgage is described as attached.
6. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 7/1/02 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

7. The following amounts are due on the mortgage:

Principal Balance	\$93,673.68
Interest	3,255.56
6/1/02 through 11/1/02 (Per Diem \$21.14)	
Attorney's Fees	1,250.00
Cumulative Late Charges 9/1/00 to 11/1/02	105.81
Cost of Suit and Title Search	<u>550.00</u>
Subtotal	\$98,835.05
Escrow	
Credit	0.00
Deficit	<u>504.09</u>
Subtotal	<u>\$ 504.09</u>
<b>TOTAL</b>	<b>\$99,339.14</b>

8. 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.

9. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.00.

10. The Combined Notice has been sent to the Defendant(s) by regular and certified mail as required by 35 P.S. §1680.403c.

11. 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 \$99,339.14, together with interest from 11/1/02 at the rate of \$21.14 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

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

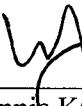
All that certain property situated in the TOWNSHIP OF SANDY, in the County of CLEARFIELD, and the Commonwealth of PENNSYLVANIA, being described as follows: PARCEL #128-62-14C-752-21 and being more fully described in a deed dated 02/02/2000, and recorded 02/10/2000, among the land records of the county and state set forth above, in 200001760.

PREMISES BEING: TREASURE LAKE ROAD

FEDERMAN & PHELAN

VERIFICATION

DENNIS KIEFT hereby states that he is VICE PRESIDENT of FIRST NATIONWIDE MORTGAGE CORPORATION, servicing agent for Plaintiff in this matter, that he is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief. The undersigned understand that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

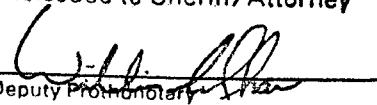
  
\_\_\_\_\_  
Dennis Kieft, Vice President

DATE: 12/10/02

5 Feb 02

Document

Reinstated/Reissued to Sheriff/Attorney  
for service.

  
Deputy Prothonotary

FILED

1cc Shff

5th  
m 111401  
DEC 13 2002

Atty Ad. #85.00

William A. Shaw  
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13423

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

02-1945-CD

VS.

SCOTT, KITTY LEE

**COMPLAINT IN MORTGAGE FORECLOSURE**

**SHERIFF RETURNS**

**NOW JANUARY 20, 2003 RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT SERVED, TIME EXPIRED". ATTEMPTED, NOT HOME.**

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**Return Costs**

Cost	Description
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26.35	SHFF. HAWKINS PAID BY: ATTY.
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10.00	SURCHARGE PAID BY: ATTY.
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**Sworn to Before Me This**

20<sup>th</sup> Day Of January 2003  
William A. Shaw  
WILLIAM A. SHAW

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

**So Answers,**

Chester A. Hawkins  
by Marilyn Harris  
Chester A. Hawkins  
Sheriff

**FILED**

01/21/04  
JAN 20 2003

61  
William A. Shaw  
Prothonotary

61  
KA

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

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.  
8201 GREENSBORO DRIVE, SUITE 350  
MCLEAN, VA 22102

TERM

Plaintiff

v.

NO. 02-1045-C

CLEARFIELD COUNTY

KITTY LEE SCOTT  
TREASURE LAKE ROAD  
DUBOIS, PA 15801

Defendant(s)

CIVIL ACTION - LAW  
COMPLAINT IN MORTGAGE FORECLOSURE

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

We hereby certify that  
within to be a true and  
correct copy of the  
original filed of record  
FEDERMAN AND PHELAN

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

DEC 13 2002

Attest.

*William A. Ober*  
Prothonotary/  
Clerk of Courts

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FEDERMAN AND PHELAN, LLP

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

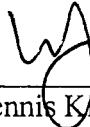
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PREMISES BEING: TREASURE LAKE ROAD

FEDERMAN & PHELAN

VERIFICATION

DENNIS KIEFT hereby states that he is VICE PRESIDENT of FIRST NATIONWIDE MORTGAGE CORPORATION, servicing agent for Plaintiff in this matter, that he is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief. The undersigned understand that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

  
\_\_\_\_\_  
Dennis Kieft, Vice President

DATE: 12/10/02

FEDERMAN AND PHELAN  
BY: Francis S. Hallinan, Esq.  
Atty. I.D. # 62695  
1617 John F. Kennedy Boulevard Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

MORTGAGE ELECTRONIC :  
REGISTRATION SYSTEMS,  
INC.

:  
Vs.  
KITTY LEE SCOTT

ATTORNEY FOR PLAINTIFF  
COURT OF COMMON PLEAS  
CIVIL DIVISION  
CLEARFIELD COUNTY  
NO. 02-1945-CD

**CERTIFICATION OF SERVICE**

I, Francis S. Hallinan, Esquire, hereby certify that a copy of the Motion for Service Pursuant to Special Order of Court has been sent to the individual(s) as indicated below by first class mail, postage prepaid, on the date listed below.

KITTY LEE SCOTT at:

TREASURE LAKE ROAD  
DUBOIS PA 15801

121 REDDINGTON ROAD  
SOMERVILLE, NJ 08876

P.O. BOX 208  
PUNXSUTAWNEY, PA 15767

**FILED**

FEB 05 2003

William A. Shaw  
Prothonotary

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

Date: January 30, 2003

  
\_\_\_\_\_  
Francis S. Hallinan, Esquire  
Attorney for Plaintiff

11/130 AM QC

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

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

KITTY LEE SCOTT

: Clearfield County

Defendants

: No. 02-1945-CD

PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE

TO THE PROTHONOTARY:

Kindly reinstate the Civil Action in Mortgage Foreclosure  
with reference to the above captioned matter.

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

Date: January 30, 2003

KMB, Svc Dept.

FILED

FEB 05 2003

William A. Shaw  
Prothonotary

FILED

Atty pd. 7.00

MJN: Slovick  
FEB 05 2003

1 Comp. Re-instanted

to Atty

William A. Shaw  
Prothonotary

cc

FEDERMAN AND PHELAN  
BY: Francis S. Hallinan, Esq.  
Atty. I.D. # 62695  
1617 John F. Kennedy Boulevard Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS,  
INC.

vs.

KITTY LEE SCOTT

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

CLEARFIELD COUNTY

NO. 02-1945-CD

**ORDER**

AND NOW, this 7<sup>th</sup> day of February, 2003, upon consideration of Plaintiff's Motion for Service Pursuant to Special Order of Court and the Affidavit of Reasonable Investigation attached thereto, it is hereby **ORDERED** that Plaintiff may obtain service of the Complaint on the above captioned Defendant(s) **KITTY LEE SCOTT**, by mailing a true and correct copy of the Complaint by certified mail and regular mail to the Defendant's last known address, and to the mortgaged premises located at **TREASURE LAKE ROAD, DUBOIS, PA 15801**.

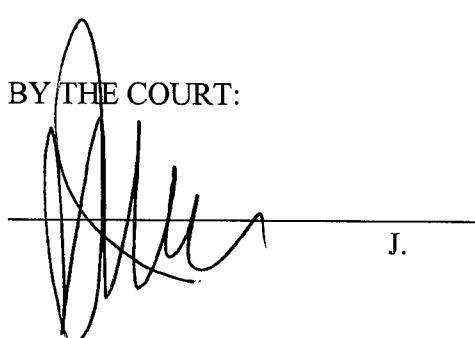
Service of the aforementioned mailings is effective upon the date of mailing and is to be done by Plaintiff's attorney, who will file with the Prothonotary's Office an Affidavit as to the mailing.

**FILED**

FEB 07 2003

William A. Shaw  
Prothonotary

BY THE COURT:



J.

FILED

2CC

019-5484

Andy Hallinan

FEB 07 2003



William A. Shaw  
Prothonotary

FEDERMAN AND PHELAN  
BY: Francis S. Hallinan, Esq.  
Atty. I.D. # 62695  
1617 John F. Kennedy Boulevard Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	:	COURT OF COMMON PLEAS
	:	CIVIL DIVISION
vs.	:	CLEARFIELD COUNTY
KITTY LEE SCOTT	:	NO. 02-1945-CD

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**MOTION FOR SERVICE PURSUANT TO  
SPECIAL ORDER OF COURT**

Plaintiff, by its counsel, Francis S. Hallinan, Esquire, moves this Honorable Court for an Order directing service of the Complaint upon the above-captioned Defendant(s) by Certified mail and regular mail to the Defendant's last known address and mortgaged premises located at TREASURE LAKE ROAD, DUBOIS, PA 15801 and in support thereof avers the following:

1. Attempts to serve Defendant(s) with the Complaint have been unsuccessful, as indicated by the Sheriff's Return of Service attached hereto as Exhibit "A".
2. Pursuant to Pennsylvania Rule of Civil Procedure 430, Plaintiff has made a good faith effort to locate the Defendant(s). An Affidavit of Reasonable Investigation setting forth the specific inquiries made and the results is attached hereto as Exhibit "B".

**FILED**

FEB 05 2003

William A. Shaw  
Prothonotary

3. Internal records reviewed by Plaintiff and has not been contacted by defendant as of **January 30, 2003** to bring loan current.

4. Plaintiff submits that it has made a good faith effort to locate the defendants, but has been unable to do so.

**WHEREFORE**, Plaintiff respectfully requests this Honorable Court enter an Order pursuant to Pennsylvania Rule of Civil Procedure 430 directing service of the Complaint by certified mail and regular mail.



---

Francis S. Hallinan, Esquire

FEDERMAN AND PHELAN  
BY: Francis S. Hallinan, Esq.  
Atty. I.D. # 62695  
1617 John F. Kennedy Boulevard Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

vs.

KITTY LEE SCOTT

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION  
CLEARFIELD COUNTY  
NO. 02-1945-CD

**MEMORANDUM OF LAW**

Pennsylvania Rule of Civil Procedure 430(a) specifically provides:

(a) If service cannot be made under the applicable rule, the plaintiff may move the Court for a special order directing the method of service. The Motion shall be accompanied by an Affidavit stating the nature and extent of the investigation which has been made to determine the whereabouts of the Defendant(s) and the reasons why service cannot be made.

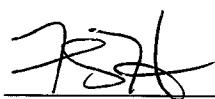
Note: A Sheriff's return of "Not Found" or the fact that a Defendant has moved without leaving a new forwarding address is insufficient evidence of concealment. Gonzales vs. Polis, 238 Pa. Super. 362, 357 A.2d 580 (1976). "Notice of intended adoption mailed to last known address requires a good faith effort to discover the correct address." Adoption of Walker, 468 Pa. 165, 360 A.2d 603 (1976).

An illustration of good faith effort to locate the defendant includes (1) inquiries of postal authorities including inquiries pursuant to the Freedom of Information Act, 39 C.F.R. Part 265, (2) inquiries of relatives neighbors, friends and employers of the Defendant and (3) examinations of local telephone directories, voter registration records, local tax records, and motor vehicle records.

As indicated by the attached Sheriff's Return of Service, attached hereto and marked as Exhibit "A", the Sheriff has been unable to serve the Complaint. A good faith effort to discover the whereabouts of the Defendant(s) has been made as evidenced by the attached Affidavit of Reasonable Investigation, marked Exhibit "B".

**WHEREFORE**, Plaintiff respectfully requests service of the Complaint by certified mail and regular mail.

Respectfully submitted:

  
\_\_\_\_\_  
Francis S. Hallinan, Esquire

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13423

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

02-1945-CD

VS.  
SCOTT, KITTY LEE

COPY

COMPLAINT IN MORTGAGE FORECLOSURE

**SHERIFF RETURNS**

---

NOW JANUARY 20, 2003 RETURN THE WITHIN COMPLAINT IN MORTGAGE  
FORECLOSURE "NOT SERVED, TIME EXPIRED". ATTEMPTED, NOT HOME.

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Return Costs

Cost	Description
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26.35	SHFF. HAWKINS PAID BY: ATTY.
-------	------------------------------

10.00	SURCHARGE PAID BY: ATTY.
-------	--------------------------

Sworn to Before Me This

\_\_\_\_ Day Of \_\_\_\_\_ 2003

So Answers,



Chester A. Hawkins  
Sheriff

## AFFIDAVIT OF SERVICE - CLEARFIELD COUNTY

PLAINTIFF MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC. NO. 02-1945-CD

DEFENDANT KITTY LEE SCOTT TYPE OF ACTION  
 Mortgage Foreclosure  
 Civil Action

SERVE AT: 121 READINGTON ROAD  
SOMERVILLE, NJ 08876

### SERVED

Served and made known to \_\_\_\_\_  
Defendant on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, at \_\_\_\_\_  
- o'clock, \_\_\_. M., at \_\_\_\_\_, City in the manner described below:

Defendant personally served.

Adult family member with whom Defendant(s) reside(s).

Relationship is \_\_\_\_\_.

Adult in charge of Defendant's residence who refused to give  
name/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.

\_\_\_\_\_ and officer of said defendant  
company.

Other: \_\_\_\_\_

I, \_\_\_\_\_, a competent adult, being duly sworn according to  
law, depose and state that I personally handed to \_\_\_\_\_  
a true and correct copy of the \_\_\_\_\_  
issued in the captioned case on the date and at the address indicated  
above.

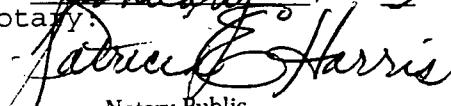
Sworn to and subscribed  
Before me this \_\_\_\_\_ day  
of \_\_\_\_\_, 20\_\_\_\_.

Notary: \_\_\_\_\_ By: \_\_\_\_\_

On the 15<sup>th</sup> day of January, 2002, at 8<sup>40</sup> o'clock  
A.M., Defendant NOT FOUND because:

Moved  Unknown  No Answer  Vacant  
Other: 1ST ATT 1-11 5<sup>15</sup>pm no ans house + Apt 1-13 6<sup>13</sup>pm no

Sworn to and subscribed  
Before me the 16<sup>th</sup> day  
of January, 2003.  
Notary: \_\_\_\_\_

  
Notary Public  
State of New Jersey  
PATRICIA E. HARRIS  
Commission Expires June 16, 2003  
KMB, SVC

Ans no Cars  
\* 1-15-03 w/m 6<sup>0</sup> 180 SA 10 no Kitty Scott  
lives here

By: Frank F  
ATTORNEY OF PLAINTIFF  
FRANK FEDERMAN, ESQUIRE - I.D.#12248  
Suite 1400  
One Penn Center Plaza at Suburban Station  
Philadelphia, PA 19103-1799  
(215) 563-7000

**EXHIBITA**

# **DEFAULT EXPRESS SERVICES, INC.**

## **AFFIDAVIT OF GOOD FAITH INVESTIGATION**

File Number: **03-7047**

Attorney Firm: **Federman & Phelan**

Subject: **Kitty Lee Scott**

Current Address: 121 Readington Rd. Somerville, NJ 08876

Property Address: Treasure Lake Road Debois, PA 15801

Mailing Address: 121 Readington Rd. Somerville, NJ 08876

**I Steven M. Ruffo, being duly sworn according to law, do hereby depose and state as follows, I have conducted an investigation into the whereabouts of the above-noted individual(s) and have discovered the following:**

**I. CREDIT INFORMATION**

**A. SOCIAL SECURITY NUMBER**

**Kitty Lee Scott - 169-36-2079**

**B. EMPLOYMENT SEARCH**

**Kitty Lee Scott - unknown**

**C. INQUIRY OF CREDITORS**

**The creditors indicate that Kitty Lee Scott reside(s) at:**

**121 Readington Rd. Somerville, NJ 08876**

**II. INQUIRY OF TELEPHONE COMPANY**

**A. DIRECTORY ASSISTANCE SEARCH**

**Indicated that Kitty Lee Scott reside(s) at:**

**121 Readington Rd. Somerville, NJ 08876 - non published**

**III. INQUIRY OF NEIGHBORS**

**Betty Simon 115 Readington Rd. and he/she verified that Kitty Lee Scott reside(s) at: 121 Readington Rd. Somerville, NJ 08876**

**IV. INQUIRY OF POST OFFICE**

**A. NATIONAL ADDRESS UPDATE**

**Kitty Lee Scott - 121 Readington Rd. Somerville, NJ 08876**

**B. ADDITIONAL ACTIVE MAILING ADDRESSES**

**none**

**V. MOTOR VEHICLE REGISTRATION**

**A. MOTOR VEHICLE & DMV OFFICE**

**Per the New Jersey Department of Motor Vehicle Kitty Lee Scott has a valid identification registered with the state.**

**VI. OTHER INQUIRIES**

**A. DEATH RECORDS**

**As of Dec. 1, 2002 Vital Records has no death record on file for Kitty Lee Scott.**

**B. PUBLIC LICENSES (PILOT, REAL ESTATE, ETC.)**

**none**

**EXHIBIT B**

C. COUNTY VOTER REGISTRATION

**The Somerset Cnty Voter reg has a registration for Kitty Lee Scott**

D. INTERNET

**All accessible public databases have been checked and cross-referenced for the above named individual(s).**

VII. ADDITIONAL INFORMATION OF SUBJECT

A. DATE OF BIRTH

**Kitty Lee Scott - 5/28/47**

B. A.K.A.

**none**

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

I hereby verify that the statements made herein are true and correct to the best of my knowledge, information and belief and that this affidavit of investigation is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

Steven M. Ruffo

AFFIANT Steven M. Ruffo  
Default Express Services, INC. President

Sworn to and subscribed before me this 27 day of Jan 2003

NOTARIAL SEAL  
Jocelyn Ruffo  
Notary Public State of New Jersey  
My Commission Expires Mar. 21, 2007

Jocelyn Ruffo  
NOTARY PUBLIC

DEFAULT EXPRESS SERVICES, INC  
43 WILSON DRIVE  
SICKLERVILLE, NJ 08081  
PHONE: (856) 740-5027  
DEFAULTEXPRESS@COMCAST.NET

ABOVE INFORMATION IS OBTAINED FROM AVAILABLE PUBLIC RECORDS  
AND WE ARE ONLY LIABLE FOR THE COST OF THE AFFIDAVIT

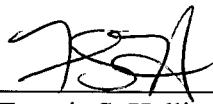
**EXHIBIT B**

**VERIFICATION**

**Francis S. Hallinan, Esquire**, hereby states that he is the Attorney for the Plaintiff in this action, that she is authorized to take this Affidavit, and that the statements made in the foregoing **MOTION FOR SERVICE PURSUANT TO SPECIAL ORDER OF COURT** are true and correct to the best of her knowledge, information and belief.

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

Date: January 30, 2003



---

Francis S. Hallinan, Esquire

NC  
CC  
M. SOULI  
GEO

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

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

Attorney for Plaintiff

Plaintiff

: COURT OF COMMON PLEAS

vs.

: CIVIL DIVISION

KITTY LEE SCOTT

: CLEARFIELD COUNTY

Defendant(s)

: NO. 02-1945-CD

**AFFIDAVIT OF SERVICE OF COMPLAINT  
BY MAIL PURSUANT TO COURT ORDER**

I hereby certify that a true and correct copy of the Civil Action Complaint in Mortgage Foreclosure in the above captioned matter was sent by regular and certified mail, return receipt requested, to the following persons, **to KITTY LEE SCOTT at TREASURE LAKE ROAD, DUBOIS, PA 15801; 121 REDDINGTON ROAD, SOMERVILLE, NJ 08876; and P.O. BOX 208, PUNXSUTAWNEY, PA 15767** on February 18, 2003, in accordance with the Order of Court dated **FEBRUARY 7, 2003**. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities.

Date: February 18, 2003

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

KMB, Svc Dept.

FILED  
M/21351w  
MAR 05 2003

William A. Shaw  
Prothonotary/Clerk of Courts  
no cent.



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.  
8201 GREENSBORO DRIVE, SUITE 350  
MCLEAN, VA 22102

No.: 02-1945-CD

vs.

KITTY LEE SCOTT  
TREASURE LAKE ROAD,  
LOT NO. 752 SECTION NO. 14C  
DUBOIS, PA. 15801

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against KITTY LEE SCOTT , 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	\$99,339.14
Interest (11/1/02 to 4/21/03)	<u>3,636.08</u>
<b>TOTAL</b>	<b>\$102,975.22</b>

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

Frank Federman  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

Damages are hereby assessed as indicated.

DATE: 4/30/03

PRO PROTHY

MLD

**FILED**

APR 30 2003

William A. Shaw  
Prothonotary

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

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

: CLEARFIELD COUNTY

KITTY LEE SCOTT

: NO. 02-1945-CD

Defendant(s)

*FILE COPY*

TO: KITTY LEE SCOTT  
TREASURE LAKE ROAD  
DUBOIS PA 15801

DATE OF NOTICE: MARCH 11, 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*  
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

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 02-1945-CD

vs.

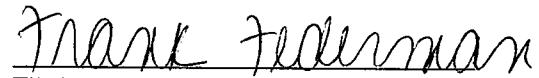
KITTY LEE SCOTT

**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, KITTY LEE SCOTT, is over 18 years of age, and resides at TREASURE LAKE ROAD, LOT NO. 752 SECTION NO. 14C, DUBOIS, PA. 15801 .

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. Atty pd.  
115<sup>th</sup> 20.00  
AFR 30 2003  
100 & Notice to Def.  
Statement to Atty  
William A. Shaw  
Prothonotary  
E. K. B.

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

## **CIVIL ACTION - LAW**

# MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Plaintiff No.: 02-1945-CD

VS.

KITTY LEE SCOTT

**Defendant(s)**

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

By: Willie Khan DEPUTY

If you have any questions concerning this matter please contact:

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

\*\*THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.\*\*

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

CC BY

Mortgage Electronic Registration Systems, Inc.  
Plaintiff(s)

No.: 2002-01945-CD

Real Debt: \$102,975.22

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Kitty Lee Scott  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: April 30, 2003

Expires: April 30, 2008

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

---

William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

Received on \_\_\_\_\_, \_\_\_\_\_, of defendant full satisfaction of this Judgment,  
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

---

Plaintiff/Attorney

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

# **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

vs.

## KITTY LEE SCOTT

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

No. 02-1945-CD

**PRAEICE 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 \$102,975.22

Interest from 4/21/03 to \_\_\_\_\_ and Costs.  
Date of Sale (\$16.93 per diem) 2003, \$132.80

Prothonotary costs 132.00

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

Note: Please attach description of Property.

MLD

FILED

APR 30 2003

William A. Shaw  
Pretheneotary

No. 02-1945-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

vs.

KITTY LEE SCOTT

William A. Shay  
Prothonotary  
Common Pleas Court  
Clearfield County  
APR 3 0 2003  
100-2007-1  
Mortgage  
00-00-00  
FILED  
April 3, 2003

PRAECLPICE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

Mark Homan

Attorney for Plaintiff(s)

Address: TREASURE LAKE ROAD, LOT NO. 752 SECTION NO. 14C, DUBOIS, PA.  
15801

Where papers may be served.

CLEARFIELD COUNTY

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

No.: 02-1945-CD

vs.

KITTY LEE SCOTT

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., 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 TREASURE LAKE ROAD, LOT NO. 752  
SECTION NO. 14C, DUBOIS, PA. 15801:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
KITTY LEE SCOTT	TREASURE LAKE ROAD, LOT NO. 752 SECTION NO. 14C DUBOIS, PA. 15801

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 28, 2003

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 02-1945-CD

vs.

KITTY LEE SCOTT

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Frank Federman, Esquire, sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at TREASURE LAKE ROAD, LOT NO. 752 SECTION NO. 14C, DUBOIS, PA. 15801:

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 SECTION NO. 14C	TREASURE LAKE ROAD, LOT NO. 752 DUBOIS, PA. 15801
------------------------------------	--

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

Frank Federman  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

April 28, 2003

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

ATTORNEY FOR PLAINTIFF  
COURT OF COMMON PLEAS  
CIVIL DIVISION

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

No.: 02-1945-CD

vs.

CLEARFIELD COUNTY  
KITTY LEE SCOTT

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

---

**MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.**

---

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

vs.

---

**KITTY LEE SCOTT**

---

NO.: 02-1945-CD

**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: **TREASURE LAKE ROAD, LOT NO. 752 SECTION NO. 14C, DUBOIS, PA.  
15801**

(See legal description attached.)

Amount Due	<u>\$102,975.22</u>
Interest from 4/21/03 to Date of Sale (\$16.93 per diem)	<u>\$ _____</u>
Total	<u>\$ _____</u> Plus costs as endorsed.

*Prothonotary costs* 132.00

Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

Dated 4/30/03  
(SEAL)

*By:*

*Deputy*

MLD

No. 02-1945-CD

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

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

VS.

KITTY LEE SCOTT

---

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

---

Real Debt \$102,975.22

Int. from 4/21/03 \_\_\_\_\_  
to Date of Sale (\$16.93 per diem) \_\_\_\_\_

Costs \_\_\_\_\_

Prothy. Pd. 132.00

Sheriff \_\_\_\_\_

Frank Federman  
Attorney for Plaintiff

Address: TREASURE LAKE ROAD, LOT NO. 752 SECTION NO. 14C, DUBOIS,  
PA. 15801

Where papers may be served.

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

ALL THAT CERTAIN lot or piece of ground designated as Lot No. 752, Section No. 14C in the Treasure Lake Subdivision, Sandy Township, Clearfield County, Commonwealth of Pennsylvania, recorded in the Recorder of Deeds Office in Miscellaneous Docket Map File No. 25.

Parcel #128.0-C02-14C-00752-00-21

TITLE TO SAID PREMISES IS VESTED IN Kitty Lee Scott by Deed from Lorraine M. Eminhizer dated 2/2/2000 and recorded 2/10/2000, in Instrument #200001760.

OFFICE OF THE PROTHONOTARY  
CLEARFIELD COUNTY COURTHOUSE  
230 EAST MARKET STREET  
CLEARFIELD, PA. 16830

FILED  
MAY 05 2003  
SAC

William A. Shaw  
Prothonotary

KITTY LEE SCOTT  
TREASURE LAKE ROAD,  
LOT NO. 752 SECTION NO. 14C

RECORDED  
A  INSUFFICIENT ADDRESS  
C  ATTEMPTED NOT KNOWN  
S  NO SUCH NUMBER/ STREET  
D  NOT DELIVERABLE AS ADDRESSED  
U  UNABLE TO FORWARD

RTS  
RETURN TO SENDER



16830-2448 04

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.  
8201 GREENSBORO DRIVE, SUITE 350  
MCLEAN, VA 22102

No.: 02-1945-CD

vs.

KITTY LEE SCOTT  
TREASURE LAKE ROAD,  
LOT NO. 752 SECTION NO. 14C  
DUBOIS, PA. 15801

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against KITTY LEE SCOTT , 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	\$99,339.14
Interest (11/1/02 to 4/21/03)	<u>3,636.08</u>
<b>TOTAL</b>	<b>\$102,975.22</b>

I hereby certify that (1) the addresses of the Plaintiff and Defendant(s) are as shown above, and (2) that notice has been given in accordance with Rule 237.l, copy attached.

*Frank Federman*  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

Damages are hereby assessed as indicated.

DATE: April 30, 2003

*Willithay*  
PRO PROTHY

MLD

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

## CIVIL ACTION - LAW

# MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Plaintiff No.: 02-1945-CD

KITTY LEE SCOTT

**Defendant(s)**

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

By: Willie Khan 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

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

: CLEARFIELD COUNTY

KITTY LEE SCOTT

: NO. 02-1945-CD

Defendant(s)

*THIS COPY*

TO: KITTY LEE SCOTT  
TREASURE LAKE ROAD  
DUBOIS PA 15801

DATE OF NOTICE: MARCH 11, 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*  
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

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 02-1945-CD

vs.

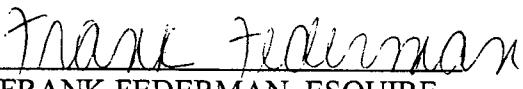
KITTY LEE SCOTT

**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, KITTY LEE SCOTT, is over 18 years of age, and resides at TREASURE LAKE ROAD, LOT NO. 752 SECTION NO. 14C, DUBOIS, PA. 15801 .

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

  
FRANK FEDERMAN, ESQUIRE

FEDERMAN AND PHELAN, LLP  
By: FRANK FEDERMAN, ESQUIRE  
IDENTIFICATION NO. 12248  
ONE PENN CENTER AT SUBURBAN STATION,  
SUITE 1400  
PHILADELPHIA, PA 19103-1814  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 02-1945-CD

vs.

KITTY LEE SCOTT

AFFIDAVIT

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to **KITTY LEE SCOTT** on **6/27/03.**, at **TREASURE LAKE ROAD, LOT NO. 752 SECTION NO. 14C, DUBOIS, PA. 15801**, in accordance with the Order of Court dated **2/7/03**.

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

Frank Federman  
FRANK FEDERMAN, ESQUIRE

Date: July 7, 2003

**FILED**

*JUL 10 2003*

*William A. Shaw  
Prothonotary*

FILED

NO  
CC

M 112 BY  
JUL 10 2003

William A. Shaw  
Prothonotary

SALE DATE: AUGUST 8, 2003

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION – LAW

**MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.**

No.: 02-1945-CD

**FILED**

vs.

AUG 06 2003

**KITTY LEE SCOTT**

William A. Shaw  
Prothonotary/Clerk of Courts

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

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

**TREASURE LAKE ROAD, LOT NO. 752 SECTION NO. 14C, DUBOIS, PA. 15801.**

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

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

July 10, 2003

CLEARFIELD COUNTY

**MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.**

**No.: 02-1945-CD**

**vs.**

**KITTY LEE SCOTT**

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

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 **TREASURE LAKE ROAD, LOT NO. 752 SECTION NO. 14C, DUBOIS, PA. 15801:**

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)
------	---

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

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

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

Name

Last Known Address (if address cannot be reasonably 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)

TREASURE LAKE PROPERTY OWNERS  
ASSOCIATION  
C/O MICHAEL P. YEAGER, ESQ.

P.O. Box 752  
Clearfield, PA 16830

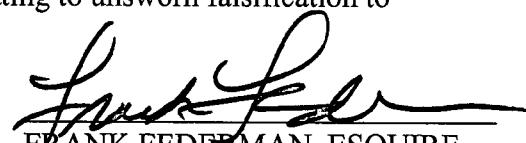
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name

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

None.

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

July 10, 2003

CLEARFIELD COUNTY

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

No.: 02-1945-CD

vs.

KITTY LEE SCOTT

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., 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 TREASURE LAKE ROAD, LOT NO. 752 SECTION NO. 14C, DUBOIS, PA. 15801:

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 SECTION NO. 14C	TREASURE LAKE ROAD, LOT NO. 752 DUBOIS, PA. 15801
------------------------------------	--

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

Frank Federman  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

April 28, 2003

**FEDERMAN AND PHELAN, LLP**  
 One Penn Center at Suburban Station  
 Philadelphia, PA 19103-1814 **Dan G. Trautz/NHDP/DMC**

Suite 1400

Name and  
 Address  
 Of Sender

Name of Addressee, Street, and Post Office Address

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1	KITTY LEE SCOTT	TREASURE LAKE PROPERTY OWNERS ASSOC. C/O MICHAEL P. YEAGER, ESQ. P.O. Box 752 Clearfield, PA 16830		\$ 00.90 <sup>00</sup>
2	002358638			
3				
4				
5				
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 \$50,000.00 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.	



June 17, 2003

**MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.**

vs.  
**KITTY LEE SCOTT**

**TO: All parties in Interest and Claimants**

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY**

**OWNER(S): KITTY LEE SCOTT**

*(All of the defendants named in the action are not always the same as all the owners,  
please take care in this regard)*

**PROPERTY: TREASURE LAKE ROAD, LOT NO. 752 SECTION NO. 14C, DUBOIS, PA.  
15801**

Improvements: Residential dwelling

Judgment Amount: **\$102,975.22**

**CLEARFIELD COUNTY  
No. 02-1945-CD**

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on AUGUST 1, 2003, at the Clearfield County Courthouse, 1 North 2<sup>nd</sup> Street, Suite 116, Clearfield, PA 16830 at 10:00 A.M..

Our records indicate that you may hold a mortgage, judgment, or other interest on the property, which may be extinguished by the sale. You may wish to attend the sale to protect your interests. If you have any questions regarding the type of lien or the effect of the Sheriff's Sale upon your lien, we urge you to **CONTACT YOUR OWN ATTORNEY**, as we are not permitted to give you legal advice.

The Sheriff will file a schedule of Distribution 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.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.  
8201 GREENSBORO DRIVE, SUITE 350  
MCLEAN, VA 22102

No.: 02-1945-CD

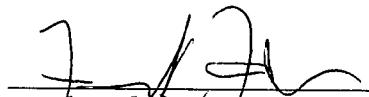
vs.

KITTY LEE SCOTT  
TREASURE LAKE ROAD  
DUBOIS, PA. 15801

PRAECLPTE TO VACATE JUDGMENT AND MARK THE ACTION  
DISCONTINUED AND ENDED WITHOUT PREJUDICE

TO THE PROTHONOTARY:

Kindly mark the judgment that was entered in the above captioned matter on  
4/21/03 vacated upon payment of your costs only.

  
Frank Federman, Esquire  
Attorney for Plaintiff

October 7, 2003

**FILED**  
m 10:39 AM NOCC  
OCT 09 2003

William A. Shaw  
Prothonotary

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

Sheriff Docket # 14175

**MORTGAGE ELECTRONIC REGISTRATION**

**02-1945-CD**

**VS.**

**SCOTT, KITTY LEE**

**WRIT OF EXECUTION**

**REAL ESTATE**

**SHERIFF RETURNS**

---

**NOW, JUNE 13, 2003 @ 10:09 A.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANT. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.**

**A SALE DATE OF AUGUST 1, 2003 WAS SET.**

**NOW, JUNE 16, 2003 CALLED ATTORNEY TO INFORM HIM THAT THE HOUSE WAS EMPTY UNABLE TO SERVE DEFENDANT.**

**NOW, JULY 31, 2003 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SALE SCHEDULED FOR AUGUST 1, 2003 TO NOVEMBER 7, 2003.**

**NOW, OCTOBER 7, 2003 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF'S SALE SCHEDULED FOR NOVEMBER 7, 2003, RETURN THE WRIT TO THE PROTHONOTARY'S OFFICE.**

**NOW, JANUARY 16, 2004 PAID COSTS FROM THE ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE ATTORNEY.**

**NOW, JANUARY 16, 2004 RETURN WRIT AS NO SALE HELD ON THE PROPERTY OF THE DEFENDANT. THE ATTORNEY STAYED THE SALE AND REQUESTED THE WRIT RETURNED TO THE PROTHONOTARY'S OFFICE.**

**SHERIFF HAWKINS \$176.80  
SURCHARGE \$20.00  
PAID BY ATTORNEY**

**FILED**  
*01/13/04*  
**JAN 16 2004**  
William A. Shaw  
Prothonotary/Clerk of Courts  
*EKL*

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

Sheriff Docket # 14175

MORTGAGE ELECTRONIC REGISTRATION

02-1945-CD

VS.

SCOTT, KITTY LEE

WRIT OF EXECUTION

REAL ESTATE

**SHERIFF RETURNS**

---

---

Sworn to Before Me This

16<sup>th</sup> Day Of Jan 2004

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

So Answers,

Chester Hawkins  
By Andrea Butterbaugh  
Chester A. Hawkins  
Sheriff

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

---

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.

---

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

vs.

NO.: 02-1945-CD

---

KITTY LEE SCOTT

---

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: TREASURE LAKE ROAD, LOT NO. 752 SECTION NO. 14C, DUBOIS, PA.  
15801

(See legal description attached.)

Amount Due	<u>\$102,975.22</u>
Interest from 4/21/03 to Date of Sale (\$16.93 per diem)	\$ _____
Total	\$ _____ Plus costs as endorsed.

Prothonotary costs

132.00

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

Dated 4/30/03  
(SEAL)

By

Received 4-30-03 @ 2:50 P.M.  
Chester A. Hawkins  
By Cynthia Butler Aughenbaugh

Deputy

MLD

No. 02-1945-CD

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

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

VS.

KITTY LEE SCOTT

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

Mark Tiderman  
Attorney for Plaintiff

Address: TREASURE LAKE ROAD, LOT NO. 752 SECTION NO. 14C, DUBOIS,

#### Where papers may be served.

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

ALL THAT CERTAIN lot or piece of ground designated as Lot No. 752, Section No. 14C in the Treasure Lake Subdivision, Sandy Township, Clearfield County, Commonwealth of Pennsylvania, recorded in the Recorder of Deeds Office in Miscellaneous Docket Map File No. 25.

Parcel #128.0-C02-14C-00752-00-21

TITLE TO SAID PREMISES IS VESTED IN Kitty Lee Scott by Deed from Lorraine M. Eminhizer dated 2/2/2000 and recorded 2/10/2000, in Instrument #200001760.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME SCOTT NO. 02-1945-CD

NOW, , by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on the day of 2003, I exposed the within described real estate of to public venue or outcry at which time and place I sold the same to

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

**SHERIFF COSTS:**

RDR	15.00
SERVICE	
MILEAGE	13.68
LEVY	15.00
MILEAGE	13.68
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	15.00
<b>TOTAL SHERIFF COSTS</b>	<b>176.80</b>

**DEED COSTS:**

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

**PLAINTIFF COSTS, DEBIT & INTEREST:**

DEBT-AMOUNT DUE	102,975.22
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	
<b>TOTAL DEBT &amp; INTEREST</b>	<b>102,975.22</b>
<b>COSTS:</b>	
ADVERTISING	217.98
TAXES - collector	
TAXES - tax claim	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	176.80
LEGAL JOURNAL AD	126.00
PROTHONOTARY	132.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>792.78</b>

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

CHESTER A. HAWKINS, Sheriff

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

Dan G. Trautz  
Judgment Department, Ext. 1298

Representing Lenders in  
Pennsylvania and New Jersey

July 31, 2003

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

ATTENTION: CINDY (814) 765-5915

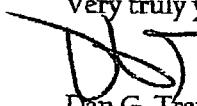
Re: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. v. KITTY  
LEE SCOTT  
No. 02-1945-CD  
TREASURE LAKE ROAD, LOT NO. 752 SECTION NO. 14C, DUBOIS, PA.  
15801**

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

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

October 7, 2003

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

ATTENTION: CINDY (814) 765-5915

Re: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. v. KITTY LEE SCOTT  
No. 02-1945-CD  
TREASURE LAKE ROAD, LOT NO. 752 SECTION NC. 14C, DUBOIS, PA. 15801

Dear Cindy:

Please stay the Sheriff's Sale of the above referenced property, which is scheduled for November 7, 2003 return the original writ of execution to the Prothonotary's office and refund any unused money to our office.

No funds were received in consideration for the stay.

Very truly yours,



Dan G. Trautz

VIA TELECOPY (814) 765-5915