

03-19-CD
OPTION ONE MORTGAGE CORP. vs. MARK ALLEN COON Jr., et al.

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clea field County

v.

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E. Gore Blvd, Apt 259
Lawton, OK 73501
Defendant(s)

NO. 03-19-CQ

COMPLAINT IN MORTGAGE FORECLOSURE

YOU HAVE BEEN SUED IN COURT. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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

FILED

JAN 06 2003

William A. Shaw
Prothonotary

AVISO

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

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

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

NOTICE

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

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

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

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

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

Assignor: N/A

Assignments of Record to: N/A

Recording Date: N/A

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: RD#1 Cardinal Drive
MUNICIPALITY/TOWNSHIP/BOROUGH: Union Township
COUNTY: Cleafield
DATE EXECUTED: 3/02/01
DATE RECORDED: 3/05/01 INSTR NO: 200103071
RE-RECORDED: 200103397 RECORDED: 03/12/01

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

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

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

(a) by failing or refusing to pay the installments of

principal and interest when due in the amounts indicated below;

(b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 12/20/02:

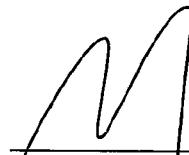
| | |
|--|-------------------------|
| Principal of debt due and unpaid Interest at 9.1%* from 8/01/02 to 12/20/02 (the per diem interest accruing on this debt is \$11.56 and that sum should be added each day after 12/20/02) | \$46,383.77 1,638.24 |
| Title Report | 250.00 |
| Court Costs (anticipated, excluding Sheriff's Sale costs) | 280.00 |
| Escrow Overdraft/(Balance) (The monthly escrow on this account is \$0.01 and that sum should be added on the first of each month after 12/20/02) | 942.00 |
| Late Charges (monthly late charge of \$22.80 should be added in accordance with the terms of the note each month after 12/20/02) | 91.20 |
| Other Fees | 29.04 |
| Attorneys Fees (anticipated and actual to 5% of principal) | <u>2,319.19</u> |
| TOTAL | \$51,933.44 |

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

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$51,933.44 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



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

3

ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE IN UNION TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, LOCATED ON THE ROCKTON ROAD LEADING TO THE DAN SMITH PROPERTY, NOW OR FORMERLY THE PROPERTY OF JOHN R. KNARR AT A POINT ON THE SOUTH SIDE OF A PUBLIC ROAD, ON A PRIVATE ROAD LEADING FROM THE TOWNSHIP ROAD THROUGH LAND NOW OR FORMERLY OF GEORGE BLOOM AND AT A POINT ON THE SOUTH SIDE OF A PRIVATE DRIVE ON THE BOUNDARY LINE OF LAND NOW OR FORMERLY OF GEORGE BLOOM AND THE SAID LAND NOW OR FORMERLY OF JOHN R. KNARR; THE POINT BEING ALSO LOCATED ON THE BOUNDARY LINE BETWEEN WARRANTS 2205 AND 2206, TO WIT:

BEGINNING AT THE POINT AND EXTENDING SOUTHERLY ALONG SAID LINE BETWEEN LANDS NOW OR FORMERLY OF GEORGE E. BLOOM AND JOHN R. KNARR, A DISTANCE OF APPROXIMATELY 800 FEET TO THE INTERSECTION OF THE PROPERTY FORMERLY OF HENRY LININGER AND NOW OR FORMERLY OF THE GEORGE G. SACKANDY PROPERTY; THENCE IN A WESTERLY DIRECTION ALONG THE LINE BETWEEN LAND NOW OR FORMERLY OF GEORGE BLOOM AND LINE NOW OR FORMERLY OF THE SAID GEORGE C. SACKANDY LANDS, APPROXIMATELY 800 FEET TO A POINT OF INTERSECTION OF THE SOUTHEAST SIDE OF THE SAID TOWNSHIP ROAD LEADING TO THE FARM NOW OR FORMERLY OF JOHN R. KNARR; THENCE IN A NORTHEASTERLY DIRECTION AND BY THE VARIOUS COURSES AND DISTANCES ALONG THE SOUTHEASTERLY SIDE OF THE SAID TOWNSHIP ROAD AND THE MENTIONED PRIVATE DRIVE TO THE SAID LINES NOW OR FORMERLY OF JOHN R. KNARR AND GEORGE BLOOM, APPROXIMATELY 1260 FEET TO THE BEGINNING. CONTAINING APPROXIMATELY 8.25 ACRES, MORE OR LESS.

BEING FURTHER IDENTIFIED AS TAX MAP 129-E06-000-019.2.

Udren-NJ

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

7002 0860 0001 1103677
7002 0860 0001 11037101
7002 0860 0001 11037061
7002 0860 0001 1103676

November 04, 2002

Mark A. Coon
Tiffani N. Karr

3011 E Gore Blvd Apt 259
Lawton, OK 73501-6811

Homeowners Name: Mark A. Coon
Tiffani N. Karr
Property Address: Rd#1 Cardinal Dr, Rockton PA 15856

PF: 1 SC F

EXHIBIT A

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

Loan Account No.: 0004185492

Original Lender: OPTION ONE

Current Lender/Servicer: Option One Mortgage Corporation

HOMEOWNER'S
EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

MORTGAGE PAYMENTS

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

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

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

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

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

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to

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

THIS MEETING MUST OCCUR WITHIN THE NEXT (33) DAYS. IF YOU DO

PF: 1 SC F 2 SC B

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NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR
MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE
YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO
DATE.

OP171

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

Re: Loan No. 0004185492

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this Notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice, or you may contact HUD directly at 800-569-4287 or visit the HUD

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

website at www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default

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

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

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

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

OP171

PF: 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP172 024 JG2 Part 2 Pennsylvania NOI

Re: Loan No. 0004185492

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

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

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

PF: 1 SC F

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP172 024 JG2 Part 2 Pennsylvania NOI

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on
your property located at:
Rd#1 Cardinal Dr, Rockton PA 15856

IS SERIOUSLY IN DEFAULT because:

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

(a) Monthly payments: 1 MONTHS @ \$ 380.01
2 MONTHS @ \$ 380.01

\$ 1140.03

(b) Previous late charges;

\$ 45.60

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

\$ 14.52

(d) Other provisions of the mortgage obligation,

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP172 024 JG2 Part 2 Pennsylvania NOI

if any

\$

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

\$ 1200.15

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

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30)

days of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE
TO THE LENDER WHICH IS \$1200.15, PLUS ANY MORTGAGE PAYMENTS
AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.
Payments must be made either by cash, cashier's check, certified

check or money order made payable and send to:

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP172 024 JG2 Part 2 Pennsylvania NOI

Overnight Mail Address

Western Union Quick Collect

3 Ada
Irvine, Ca. 92618

Pay to: Option One Mortgage Corporation
Code City: Option, Ca

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

OP172

PF: 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP173 012 JG2 Part 3 Pennsylvania NOI

Re: Loan No. 0004185492

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

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

PF: 1 SC F

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP173 012 JG2 Part 3 Pennsylvania NOI

mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON - The mortgaged property will be

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

PF: 1 SC F 2 SC B

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0004185492 11/04/02 OP173 012 JG2 Part 3 Pennsylvania NOI

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

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE - If you have not
cured the default within the THIRTY (30) DAY period and foreclosure
proceedings have begun, you still have the right to cure the default
and prevent the sale at any time up to one hour before the Sheriff's
Sale. You may do so by paying the total amount then past due, plus
any late or other charges then due, reasonable attorney's fees and
costs connected with the foreclosure sale and any other costs
connected with the Sheriff's Sale as specified in writing by the

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP173 012 JG2 Part 3 Pennsylvania NOI

lender and by performing any other requirements under the mortgage.

Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the

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

OP173

PF: 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP174 021 JG2 Part 4 Pennsylvania NOI

Re: Loan No. 0004185492

HOW TO CONTACT THE LENDER:

Name of Lender: Option One Mortgage Corporation
Address: 7515 Irvine Center Drive
Attn: Tommi Tedford
Address: Irvine, CA. 92618
Phone Number: 800-326-1500, Ext. 8004
Fax Number: 949-784-6033

PF: 1 SC F

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP174 021 JG2 Part 4 Pennsylvania NOI

Contact Person: J GLATT EXT 48004

Office hours: Monday through Thursday 7:00 a.m. to 9:00 p.m. PST
Friday 7:00 a.m. to 6:00 p.m. PST.

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

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

YOU MAY ALSO HAVE THE RIGHT TO:

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP174 021 JG2 Part 4 Pennsylvania NOI

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

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

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

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

* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP174 021 JG2 Part 4 Pennsylvania NOI

ACTION BY THE LENDER.

* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

OP174

PF: 2 SC B

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

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

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

FILED

Aug 14 2003

85.00

311340-81
JAN 06 2003
2 cc Augudren

William A. Shaw
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13506

OPTION ONE MORTGAGE CORPORATION

03-19-CD

VS.

COON, MARK ALLEN JR. A/k/a MARK A. COON & TIFFANI N. KARR

COMPLAINT

SHERIFF RETURNS

NOW FEBRUARY 4, 2003 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN
THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO
MARK ALLEN COON JR. a/k/a MARK A. COON and TIFFANI N. KARR, DEFENDANTS
MOVED TO: 3011 GORE BLVD. APT 259, LAWTON, OK. 73501.

Return Costs

| Cost | Description |
|------|-------------|
|------|-------------|

32.45 SHFF. HAWKINS PAID BY; ATTY.

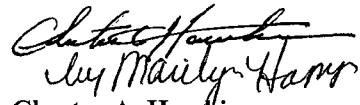
20.00 SURCHARGE PAID BY; ATTY.

Sworn to Before Me This

5th Day Of Feb 2003
William A. Shaw

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

So Answers,


by Marilyn Harry
Chester A. Hawkins
Sheriff

FILED

FEB 05 2003



William A. Shaw
Prothonotary

WE HEREBY CERTIFY THE
WITHIN TO BE TRUE AND
CORRECT COPY OF THE ORIGINAL

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clea field County

v.

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E. Gore Blvd, Apt 259
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Defendant(s)

NO. 03-19-CJ

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YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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

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

JAN 06 2003

Attest.

John D. Moholick
Prothonotary/
Clerk of Courts

AVISO

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

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

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

NOTICE

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

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

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

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

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

Assignor: **N/A**

Assignments of Record to: **N/A**

Recording Date: **N/A**

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: RD#1 Cardinal Drive
MUNICIPALITY/TOWNSHIP/BOROUGH: Union Township
COUNTY: Cleafield
DATE EXECUTED: 3/02/01
DATE RECORDED: 3/05/01 INSTR NO: 200103071
RE-RECORDED: 200103397 RECORDED: 03/12/01

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

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

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

(a) by failing or refusing to pay the installments of

principal and interest when due in the amounts indicated below;

(b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 12/20/02:

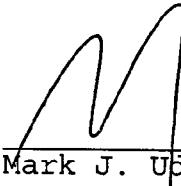
| | |
|--|------------------------|
| Principal of debt due and unpaid Interest at 9.1%* from 8/01/02 to 12/20/02 (the per diem interest accruing on this debt is \$11.56 and that sum should be added each day after 12/20/02) | \$46,383.77 |
| Title Report | 1,638.24 |
| Court Costs (anticipated, excluding Sheriff's Sale costs) | 250.00 |
| Escrow Overdraft/(Balance) (The monthly escrow on this account is \$0.01 and that sum should be added on the first of each month after 12/20/02) | 280.00 |
| Late Charges (monthly late charge of \$22.80 should be added in accordance with the terms of the note each month after 12/20/02) | 942.00 |
| Other Fees | 91.20 |
| Attorneys Fees (anticipated and actual to 5% of principal) | 29.04 |
| TOTAL | <u>2,319.19</u> |
| | \$51,933.44 |

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

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$51,933.44 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



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

ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE IN UNION TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, LOCATED ON THE ROCKTON ROAD LEADING TO THE DAN SMITH PROPERTY, NOW OR FORMERLY THE PROPERTY OF JOHN R. KNARR AT A POINT ON THE SOUTH SIDE OF A PUBLIC ROAD, ON A PRIVATE ROAD LEADING FROM THE TOWNSHIP ROAD THROUGH LAND NOW OR FORMERLY OF GEORGE BLOOM AND AT A POINT ON THE SOUTH SIDE OF A PRIVATE DRIVE ON THE BOUNDARY LINE OF LAND NOW OR FORMERLY OF GEORGE BLOOM AND THE SAID LAND NOW OR FORMERLY OF JOHN R. KNARR; THE POINT BEING ALSO LOCATED ON THE BOUNDARY LINE BETWEEN WARRANTS 2205 AND 2206, TO WIT:

BEGINNING AT THE POINT AND EXTENDING SOUTHERLY ALONG SAID LINE BETWEEN LANDS NOW OR FORMERLY OF GEORGE E. BLOOM AND JOHN R. KNARR, A DISTANCE OF APPROXIMATELY 800 FEET TO THE INTERSECTION OF THE PROPERTY FORMERLY OF HENRY LININGER AND NOW OR FORMERLY OF THE GEORGE G. SACKANDY PROPERTY; THENCE IN A WESTERLY DIRECTION ALONG THE LINE BETWEEN LAND NOW OR FORMERLY OF GEORGE BLOOM AND LINE NOW OR FORMERLY OF THE SAID GEORGE C. SACKANDY LANDS, APPROXIMATELY 800 FEET TO A POINT OF INTERSECTION OF THE SOUTHEAST SIDE OF THE SAID TOWNSHIP ROAD LEADING TO THE FARM NOW OR FORMERLY OF JOHN R. KNARR; THENCE IN A NORTHEASTERLY DIRECTION AND BY THE VARIOUS COURSES AND DISTANCES ALONG THE SOUTHEASTERLY SIDE OF THE SAID TOWNSHIP ROAD AND THE MENTIONED PRIVATE DRIVE TO THE SAID LINES NOW OR FORMERLY OF JOHN R. KNARR AND GEORGE BLOOM, APPROXIMATELY 1260 FEET TO THE BEGINNING. CONTAINING APPROXIMATELY 8.25 ACRES, MORE OR LESS.

BEING FURTHER IDENTIFIED AS TAX MAP 129-E06-000-019.2.

Udren-NJS

LOAN NO
0004185492

DATE 11/04/02 LETTER OP171 VER 016 REQ JG2 DESCRIPTION Part 1 Pennsylvania NOI DATE 12/23/02

November 04, 2002

Mark A. Coon
Tiffani N. Karr

3011 E Gore Blvd Apt 259
Lawton, OK 73501-6811

7002 0860 0001 1103677
7002 0860 0001 1103710
7002 0860 0001 1103706
7002 0860 0001 1103676

Homeowners Name: Mark A. Coon
Tiffani N. Karr
Property Address: Rd#1 Cardinal Dr, Rockton PA 15856

PF: 1 SC F

EXHIBIT A

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

Loan Account No.: 0004185492
Original Lender: OPTION ONE
Current Lender/Servicer: Option One Mortgage Corporation

HOMEOWNER'S
EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

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

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

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

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to

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

THIS MEETING MUST OCCUR WITHIN THE NEXT (33) DAYS. IF YOU DO

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR
MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE
YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO
DATE.

OP171

PF: 1 SC F 2 SC B

LOAN NO
0004185492

DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

Re: Loan No. 0004185492

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this Notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice, or you may contact HUD directly at 800-569-4287 or visit the HUD

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

website at www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default

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

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

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

AGENCY ACTION - Available funds for emergency mortgage assistance

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

OP171

PF: 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP172 024 JG2 Part 2 Pennsylvania NOI

Re: Loan No. 0004185492

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

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

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

PF: 1 SC F

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP172 024 JG2 Part 2 Pennsylvania NOI

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on
your property located at:
Rd#1 Cardinal Dr, Rockton PA 15856

IS SERIOUSLY IN DEFAULT because:

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

(a) Monthly payments: 1 MONTHS @ \$ 380.01
2 MONTHS @ \$ 380.01

\$ 1140.03

(b) Previous late charges;

\$ 45.60

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

\$ 14.52

(d) Other provisions of the mortgage obligation,

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP172 024 JG2 Part 2 Pennsylvania NOI

if any

\$

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

\$ 1200.15

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

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30)

days of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE
TO THE LENDER WHICH IS \$1200.15, PLUS ANY MORTGAGE PAYMENTS
AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.
Payments must be made either by cash, cashier's check, certified

check or money order made payable and send to:

PF: 1 SC F 2 SC B

| LOAN NO | DATE | LETTER | VER | REQ | DESCRIPTION | DATE |
|------------|----------|--------|-----|-----|---------------------|-----------------|
| 0004185492 | 11/04/02 | OP172 | 024 | JG2 | Part 2 Pennsylvania | 12/23/02 NOI |

3 Ada
Irvine, Ca. 92618

Pay to: Option One Mortgage Corporation
Code City: Option, Ca

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

OP172

PF: 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP173 012 JG2 Part 3 Pennsylvania NOI

Re: Loan No. 0004185492

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

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

PF: 1 SC F

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP173 012 JG2 Part 3 Pennsylvania NOI

mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON - The mortgaged property will be

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

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP173 012 JG2 Part 3 Pennsylvania NOI

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

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE - If you have not
cured the default within the THIRTY (30) DAY period and foreclosure
proceedings have begun, you still have the right to cure the default
and prevent the sale at any time up to one hour before the Sheriff's
Sale. You may do so by paying the total amount then past due, plus
any late or other charges then due, reasonable attorney's fees and
costs connected with the foreclosure sale and any other costs
connected with the Sheriff's Sale as specified in writing by the

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP173 012 JG2 Part 3 Pennsylvania NOI

lender and by performing any other requirements under the mortgage.

Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the

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

OP173

PF: 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP174 021 JG2 Part 4 Pennsylvania NOI

Re: Loan No. 0004185492

HOW TO CONTACT THE LENDER:

Name of Lender: Option One Mortgage Corporation
Address: 7515 Irvine Center Drive
Attn: Tommi Tedford
Address: Irvine, CA. 92618
Phone Number: 800-326-1500, Ext. 8004
Fax Number: 949-784-6033

PF: 1 SC F

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP174 021 JG2 Part 4 Pennsylvania NOI

Contact Person: J GLATT EXT 48004
Office hours: Monday through Thursday 7:00 a.m. to 9:00 p.m. PST
Friday 7:00 a.m. to 6:00 p.m. PST.

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

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

YOU MAY ALSO HAVE THE RIGHT TO:

PF: 1 SC F 2 SC B

LOAN NO
0004185492

DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
11/04/02 OP174 021 JG2 Part 4 Pennsylvania NOI

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

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

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

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

* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP174 021 JG2 Part 4 Pennsylvania NOI

ACTION BY THE LENDER.

* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

OP174

PF: 2 SC B

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

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

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

WE HEREBY CERTIFY THE
WITHIN TO BE TRUE AND
CORRECT COPY OF THE ORIGINAL
ATTORNEY FOR PLAINTIFF

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

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clea field County

v.

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E. Gore Blvd, Apt 259
Lawton, OK 73501
Defendant(s)

NO. 03-19-CD

COMPLAINT IN MORTGAGE FORECLOSURE

YOU HAVE BEEN SUED IN COURT. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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

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

JAN 06 2003

Attest.

W. Michael Clegg
Prothonotary/
Clerk of Courts

AVISO

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

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

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

NOTICE

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

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

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

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

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

Assignor: **N/A**

Assignments of Record to: **N/A**

Recording Date: **N/A**

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: RD#1 Cardinal Drive
MUNICIPALITY/TOWNSHIP/BOROUGH: Union Township
COUNTY: Cleafield
DATE EXECUTED: 3/02/01
DATE RECORDED: 3/05/01 INSTR NO: 200103071
RE-RECORDED: 200103397 RECORDED: 03/12/01

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

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

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

(a) by failing or refusing to pay the installments of

principal and interest when due in the amounts indicated below;

(b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 12/20/02:

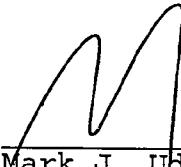
| | |
|--|------------------------|
| Principal of debt due and unpaid Interest at 9.1%* from 8/01/02 to 12/20/02 (the per diem interest accruing on this debt is \$11.56 and that sum should be added each day after 12/20/02) | \$46,383.77 |
| Title Report | 1,638.24 |
| Court Costs (anticipated, excluding Sheriff's Sale costs) | 250.00 |
| Escrow Overdraft/ (Balance) (The monthly escrow on this account is \$0.01 and that sum should be added on the first of each month after 12/20/02) | 280.00 |
| Late Charges (monthly late charge of \$22.80 should be added in accordance with the terms of the note each month after 12/20/02) | 942.00 |
| Other Fees | 91.20 |
| Attorneys Fees (anticipated and actual to 5% of principal) | 29.04 |
| TOTAL | <u>2,319.19</u> |
| | \$51,933.44 |

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

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$51,933.44 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



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

ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE IN UNION TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, LOCATED ON THE ROCKTON ROAD LEADING TO THE DAN SMITH PROPERTY, NOW OR FORMERLY THE PROPERTY OF JOHN R. KNARR AT A POINT ON THE SOUTH SIDE OF A PUBLIC ROAD, ON A PRIVATE ROAD LEADING FROM THE TOWNSHIP ROAD THROUGH LAND NOW OR FORMERLY OF GEORGE BLOOM AND AT A POINT ON THE SOUTH SIDE OF A PRIVATE DRIVE ON THE BOUNDARY LINE OF LAND NOW OR FORMERLY OF GEORGE BLOOM AND THE SAID LAND NOW OR FORMERLY OF JOHN R. KNARR; THE POINT BEING ALSO LOCATED ON THE BOUNDARY LINE BETWEEN WARRANTS 2205 AND 2206, TO WIT:

BEGINNING AT THE POINT AND EXTENDING SOUTHERLY ALONG SAID LINE BETWEEN LANDS NOW OR FORMERLY OF GEORGE E. BLOOM AND JOHN R. KNARR, A DISTANCE OF APPROXIMATELY 800 FEET TO THE INTERSECTION OF THE PROPERTY FORMERLY OF HENRY LININGER AND NOW OR FORMERLY OF THE GEORGE G. SACKANDY PROPERTY; THENCE IN A WESTERLY DIRECTION ALONG THE LINE BETWEEN LAND NOW OR FORMERLY OF GEORGE BLOOM AND LINE NOW OR FORMERLY OF THE SAID GEORGE C. SACKANDY LANDS, APPROXIMATELY 800 FEET TO A POINT OF INTERSECTION OF THE SOUTHEAST SIDE OF THE SAID TOWNSHIP ROAD LEADING TO THE FARM NOW OR FORMERLY OF JOHN R. KNARR; THENCE IN A NORTHEASTERLY DIRECTION AND BY THE VARIOUS COURSES AND DISTANCES ALONG THE SOUTHEASTERLY SIDE OF THE SAID TOWNSHIP ROAD AND THE MENTIONED PRIVATE DRIVE TO THE SAID LINES NOW OR FORMERLY OF JOHN R. KNARR AND GEORGE BLOOM, APPROXIMATELY 1260 FEET TO THE BEGINNING. CONTAINING APPROXIMATELY 8.25 ACRES, MORE OR LESS.

BEING FURTHER IDENTIFIED AS TAX MAP 129-E06-000-019.2.

Udren-NJS

LOAN NO
0004185492

DATE 11/04/02 LETTER OP171 VER 016 REQ JG2 DESCRIPTION Part 1 Pennsylvania NOI DATE 12/23/02

November 04, 2002

Mark A. Coon
Tiffani N. Karr

3011 E Gore Blvd Apt 259
Lawton, OK 73501-6811

7002 0860 0001 1103677
7002 0860 0001 1103710
7002 0860 0001 1103706
7002 0860 0001 1103 676

Homeowners Name: Mark A. Coon
Tiffani N. Karr
Property Address: Rd#1 Cardinal Dr, Rockton PA 15856

PF: 1 SC F

EXHIBIT A

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

Loan Account No.: 0004185492
Original Lender: OPTION ONE
Current Lender/Servicer: Option One Mortgage Corporation

HOMEOWNER'S
EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

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

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

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

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to

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

THIS MEETING MUST OCCUR WITHIN THE NEXT (33) DAYS. IF YOU DO

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR
MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE
YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO
DATE.

OP171

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

Re: Loan No. 0004185492

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this Notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice, or you may contact HUD directly at 800-569-4287 or visit the HUD

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

website at www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default

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

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP171 016 JG2 Part 1 Pennsylvania NOI

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

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

OP171

PF: 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP172 024 JG2 Part 2 Pennsylvania NOI

Re: Loan No. 0004185492

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

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

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

PF: 1 SC F

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP172 024 JG2 Part 2 Pennsylvania NOI

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on
your property located at:
Rd#1 Cardinal Dr, Rockton PA 15856

IS SERIOUSLY IN DEFAULT because:

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

(a) Monthly payments: 1 MONTHS @ \$ 380.01
2 MONTHS @ \$ 380.01

\$ 1140.03

(b) Previous late charges;

\$ 45.60

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

\$ 14.52

(d) Other provisions of the mortgage obligation,

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP172 024 JG2 Part 2 Pennsylvania NOI

if any

\$

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

\$ 1200.15

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

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30)

days of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE
TO THE LENDER WHICH IS \$1200.15, PLUS ANY MORTGAGE PAYMENTS
AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.
Payments must be made either by cash, cashier's check, certified

check or money order made payable and send to:

PF: 1 SC F 2 SC B

| LOAN NO | DATE | LETTER | VER | REQ | DESCRIPTION | DATE |
|------------|----------|--------|-----|-----|---------------------|----------|
| 0004185492 | 11/04/02 | OP172 | 024 | JG2 | Part 2 Pennsylvania | 12/23/02 |
| | | | | | NOI | |

3 Ada
Irvine, Ca. 92618

Pay to: Option One Mortgage Corporation
Code City: Option, Ca

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

OP172

PF: 2 SC B

LOAN NO. DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP173 012 JG2 Part 3 Pennsylvania NOI

Re: Loan No. 0004185492

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

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

PF: 1 SC F

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP173 012 JG2 Part 3 Pennsylvania NOI

mortgaged property.

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

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP173 012 JG2 Part 3 Pennsylvania NOI

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

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE - If you have not
cured the default within the THIRTY (30) DAY period and foreclosure
proceedings have begun, you still have the right to cure the default
and prevent the sale at any time up to one hour before the Sheriff's
Sale. You may do so by paying the total amount then past due, plus
any late or other charges then due, reasonable attorney's fees and
costs connected with the foreclosure sale and any other costs
connected with the Sheriff's Sale as specified in writing by the

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP173 012 JG2 Part 3 Pennsylvania NOI

lender and by performing any other requirements under the mortgage.

Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the

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

OP173

PF: 2 SC B

LOAN NO. DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP174 021 JG2 Part 4 Pennsylvania NOI

Re: Loan No. 0004185492

HOW TO CONTACT THE LENDER:

Name of Lender: Option One Mortgage Corporation
Address: 7515 Irvine Center Drive
Attn: Tommi Tedford
Address: Irvine, CA. 92618
Phone Number: 800-326-1500, Ext. 8004
Fax Number: 949-784-6033

PF: 1 SC F

LOAN NO. DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP174 021 JG2 Part 4 Pennsylvania NOI

Contact Person: J GLATT EXT 48004
Office hours: Monday through Thursday 7:00 a.m. to 9:00 p.m. PST
Friday 7:00 a.m. to 6:00 p.m. PST.

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

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

YOU MAY ALSO HAVE THE RIGHT TO:

PF: 1 SC F 2 SC B

LOAN NO
0004185492

DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
11/04/02 OP174 021 JG2 Part 4 Pennsylvania NOI

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

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

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

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

* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH

PF: 1 SC F 2 SC B

LOAN NO DATE LETTER VER REQ DESCRIPTION DATE 12/23/02
0004185492 11/04/02 OP174 021 JG2 Part 4 Pennsylvania NOI

ACTION BY THE LENDER.

* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

OP174

PF: 2 SC B

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

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

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

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clea field County
NO. 03-19-CD

v.
Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E Gore Blvd, Apt 259
Lawton, OK 73501

Defendant(s)

PRAECIPE TO FILE PROOF OF SERVICE

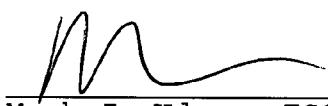
TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to the
captioned matter.

MARK J. UDREN & ASSOCIATES

Date: February 5, 2003

BY:


Mark J. Udren, ESQUIRE
Attorney for Plaintiff

FILED

FEB 06 2003

William A. Shaw
Prothonotary

Option One Mortgage Corporation, et. al., Plaintiff(s)
vs.
Mark Allen Coon, Jr., et. al., Defendant(s)



Service of Process by
APS International, Ltd.
1-800-328-7171
APS International Plaza
7800 Glenroy Rd.
Minneapolis, MN 55439-3122

AFFIDAVIT OF SERVICE -- Individual

MARK J. UDREN
Mr. John McDevitt
1040 North Kings Highway
Suite 500
Cherry Hill, NJ 08034

Service of Process on:

--Mark Allen Coon, Jr., aka Mark A. Coon
Court Case No. 03-19-DS

FILED

FEB 06 2003

William A. Shaw
Prothonotary

State of: Oklahoma ss.

County of: Comanche

Name of Server: Wm Dale Roper, undersigned, being duly sworn, deposes and says that at the time of service, s/he was over the age of twenty-one, was not a party to this action;

Date/Time of Service: that on the 14 day of January, 20 03, at 2:30 o'clock P M

Place of Service: at 3011 E. Gore Blvd., Apt 259, city of Lawton, state of OK

Documents Served: the undersigned served the documents described as:
Complaint in Mortgage Foreclosure

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:
Mark Allen Coon, Jr., aka Mark A. Coon

Person Served, and Method of Service: By personally delivering them into the hands of the person to be served.

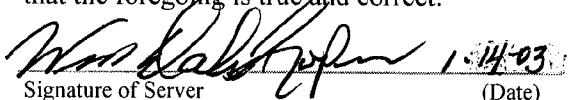
By delivering them into the hands of Tiffani N. Karr, a person of suitable age and discretion residing at the Place of Service, whose relationship to the person to be served is Spouse

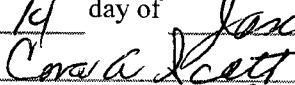
Description of Person Receiving Documents: The person receiving documents is described as follows:

Sex F; Skin Color White; Hair Color Brown; Facial Hair
Approx. Age 25; Approx. Height 5'4"; Approx. Weight 120

To the best of my knowledge and belief, said person was not engaged in the US Military at the time of service.

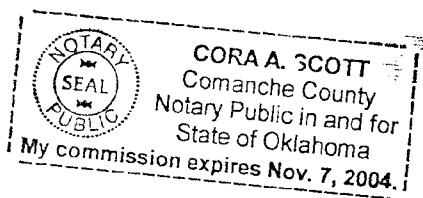
Signature of Server: Undersigned declares under penalty of perjury that the foregoing is true and correct.


Signature of Server Wm Dale Roper 1-14-03

Subscribed and sworn to before me this
14 day of January, 20 03

CORA A. SCOTT 11/17/04
Notary Public 00016506 (Commission Expires)

APS International, Ltd.

APS File #: 057546-0001



Option One Mortgage Corporation, et. al., Plaintiff(s)
vs.
Mark Allen Coon, Jr., et. al., Defendant(s)



Service of Process by
APS International, Ltd.
1-800-328-7171

APS International Plaza
7800 Glenroy Rd.
Minneapolis, MN 55439-3122

AFFIDAVIT OF SERVICE -- Individual

MARK J. UDREN
Mr. John McDevitt
1040 North Kings Highway
Suite 500
Cherry Hill, NJ 08034

Service of Process on:

--Tiffani N. Karr
Court Case No. 03-19-DS

State of: Oklahoma ss.

County of: Comanche

Name of Server: Wm Dale Roper, undersigned, being duly sworn, deposes and says that at the time of service, s/he was over the age of twenty-one, was not a party to this action;

Date/Time of Service: that on the 14 day of January, 2003, at 2:30 o'clock P M

Place of Service: at 3011 E. Gore Blvd., Apt 259, city of Lawton, state of OK

Documents Served: the undersigned served the documents described as:
Complaint in Mortgage Foreclosure

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:
Tiffani N. Karr

Person Served, and Method of Service: By personally delivering them into the hands of the person to be served.

By delivering them into the hands of _____, a person of suitable age and discretion residing at the Place of Service, whose relationship to the person to be served is _____

Description of Person Receiving Documents: The person receiving documents is described as follows:
Sex F; Skin Color White; Hair Color Brown; Facial Hair _____
Approx. Age 25; Approx. Height 5'4"; Approx. Weight 120

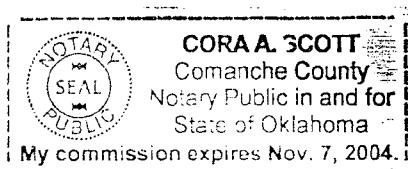
To the best of my knowledge and belief, said person was not engaged in the US Military at the time of service.

Signature of Server: Undersigned declares under penalty of perjury that the foregoing is true and correct.

Signature of Server Wm Dale Roper (Date) 1-14-03
Notary Public CORAA SCOTT (Commission Expires) 00016506 11/1/04

APS International, Ltd.

APS File #: 057546-0001



FILED

NO

cc

FEB 11 2003

WAS

WAS

William A. Shaw
Presbyterian

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

ATTORNEY FOR PLAINTIFF

Option One Mortgage
Corporation

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Plaintiff

v.

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr

NO. 03-19-CD

Defendant(s)

PRAECIPE TO SUBSTITUTE VERIFICATION

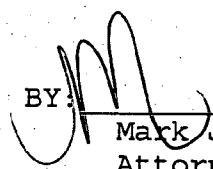
TO THE PROTHONOTARY:

Kindly substitute the attached Verification for the
Verification attached to the Complaint in Mortgage Foreclosure with
regard to the captioned matter.

MARK J. UDREN & ASSOCIATES

DATED: February 19, 2003

BY:


Mark J. Udren, Esquire
Attorney for Plaintiff

FILED

FEB 21 2003

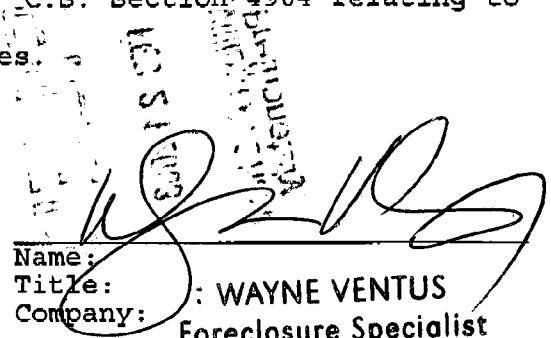
William A. Shaw
Prothonotary

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

The undersigned, an officer of the Corporation which is the Plaintiff in the foregoing Complaint or an officer of the Corporation which is the servicing agent of Plaintiff, and being authorized to make this verification on behalf of the Plaintiff, hereby verifies that the facts set forth in the foregoing Complaint are taken from records maintained by persons supervised by the undersigned who maintain the business records of the mortgage held by Plaintiff in the ordinary course of business and that those facts are true and correct to the best of the knowledge, information and belief of the undersigned.

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

Date: _____



Name: Wayne Ventus
Title: Foreclosure Specialist
Company: [Redacted]

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
Loan #0004185492
MJU #0237311

FILED

NO

FEB 1 2003

2003

CC

William A. Shaw
Prothonotary

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

Plaintiff

v.

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E Gore Blvd, Apt 259
Lawton, OK 73501

NO. 03-19-CD

Defendant(s)

FILED

FEB 21 2003

William A. Shaw
Prothonotary

PRAECIPE FOR JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

| | |
|------------------------------|--------------------|
| As set forth in Complaint | \$51,933.44 |
| Interest Per Complaint | 705.16 |
| From 12/21/02 to 2/19/03 | |
| Late charges per Complaint | 45.60 |
| From 12/21/02 to 2/19/03 | |
| Escrow payment per Complaint | 0.02 |
| From 12/21/02 to 2/19/03 | |
| TOTAL | \$52,684.22 |

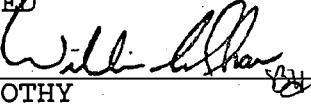
I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

MARK J. UDREN & ASSOCIATES


Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 2/21/03


PRO PROTHY

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

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation
Plaintiff

v.

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-19-CD

DATED: February 6, 2003
TO: Tiffani N. Karr
3011 E Gore Blvd, Apt 259
Lawton, OK 73501

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS 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.

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

NOTIFICACION IMPORTANTE

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

SERVICIO DE REFERENCIA LEGAL
LAWYER REFERRAL SERVICE
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

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

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

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation
Plaintiff

v.

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-19-CD

DATED: February 6, 2003
TO: Mark Allen Coon, Jr.
A/K/A Mark A. Coon
3011 E Gore Blvd, Apt 259
Lawton, OK 73501

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS 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.

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
 CIVIL DIVISION
 Clea field County
 MORTGAGE FORECLOSURE

v.
 Mark Allen Coon, Jr.
 A/K/A Mark A. Coon
 Tiffani N. Karr
 3011 E Gore Blvd, Apt 259
 Lawton, OK 73501
 Defendant(s)

NO. 03-19-CD

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF California : : SS
 COUNTY OF Orange : :

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

Defendant: Mark Allen Coon, Jr. A/K/A Mark A. Coon
 Age: Over 18
 Residence: As captioned above
 Employment: Unknown

Defendant: Tiffani N. Karr
 Age: Over 18
 Residence: As captioned above
 Employment: Unknown


 Name: WAYNE VENTUS
 Title: Foreclosure Specialist
 Company:

Sworn to and subscribed
 before me this day
 of 20


 Notary Public

TINA RICHARDSON
 Commission # 1248879
 Notary Public - California
 San Bernardino County
 My Comm. Expires Jan 9, 2004

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

ATTORNEY FOR PLAINTIFF

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

Plaintiff

v.

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E Gore Blvd, Apt 259
Lawton, OK 73501

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 03-19-CD

TO: Mark Allen Coon, Jr. A/K/A Mark A. Coon
3011 E Gore Blvd, Apt 259
Lawton, OK 73501

NOTICE

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

Prothonotary

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

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900

COPY

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

Plaintiff

v.

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E Gore Blvd, Apt 259
Lawton, OK 73501

NO. 03-19-CD

Defendant(s)

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

| | |
|------------------------------|-----------------|
| As set forth in Complaint | \$51,933.44 |
| Interest Per Complaint | 705.16 |
| From 12/21/02 to 2/19/03 | |
| Late charges per Complaint | 45.60 |
| From 12/21/02 to 2/19/03 | |
| Escrow payment per Complaint | 0.02 |
| From 12/21/02 to 2/19/03 | |
| TOTAL | \$52,684.22 |

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

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 2/21/03

C. J. Udren
PRO PROTHY

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Plaintiff

MORTGAGE FORECLOSURE

v.

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E Gore Blvd, Apt 259
Lawton, OK 73501

NO. 03-19-CD

Defendant(s)

TO: Tiffani N. Karr
3011 E Gore Blvd, Apt 259
Lawton, OK 73501

NOTICE

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

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900.

COPY

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

Plaintiff

v.

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E Gore Blvd, Apt 259
Lawton, OK 73501

NO. 03-19-CD

Defendant(s)

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

| | |
|------------------------------|--------------------|
| As set forth in Complaint | \$51,933.44 |
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| TOTAL | \$52,684.22 |

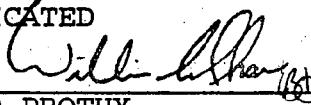
I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

MARK J. UDREN & ASSOCIATES


Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 2/21/03


PRO PROTHY

FILED

No CC

103884
Notices to Defs.

FEB 21 2003

Statement to Atty

William A. Shaw
Prothonotary

Atty Uden pd. 20.00

6
(CD)

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

Plaintiff

v.

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E Gore Blvd, Apt 259
Lawton, OK 73501

NO. 03-19-CD

Defendant(s)

PRAECIPE FOR WRIT OF EXECUTION

TO THE SHERIFF:

Issue Writ of Execution in the above matter:

Amount due \$52,684.22

Interest From February 20, 2003
to Date of Sale
Per diem @\$11.56

(Costs to be added) \$

Prothonotary
Costs

125.00

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED

FEB 21 2003

William A. Shaw
Prothonotary

FILED

lemons w/ prop desc
FEB 21 2003 to Shff
100 Shff
ESPS
William A. Shaw
Prothonotary
Attn: Udrn Ad 2000

FILED

William A. Shaw
Prothonotary

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

Plaintiff

v.

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E Gore Blvd, Apt 259
Lawton, OK 73501

NO. 03-19-CD

Defendant(s)

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

RD#1 Cardinal Drive
Rockton (Union Twp) PA 15826
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$52,684.22

Interest From February 20, 2003
to Date of Sale
Per diem @\$11.56

125.00

(Costs to be added)

Prothonotary Costs
ds _____

By _____

Prothonotary

Clerk

Date 2/21/03

COURT OF COMMON PLEAS
NO. 03-19-CD

=====
Option One Mortgage Corporation
vs.
Mark Allen Coon, Jr. A/K/A Mark A. Coon
Tiffani N. Karr
=====

WRIT OF EXECUTION

REAL DEBT \$ 52,684.22

INTEREST \$
from February 20, 2003 to
Date of Sale
Per diem @\$11.56

COSTS PAID:
PROTHY \$ 125.00

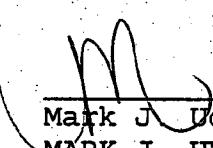
SHERIFF \$

STATUTORY \$

COSTS DUE PROTHY. \$

PREMISES TO BE SOLD:

RD#1 Cardinal Drive
Rockton (Union Twp) PA 15826


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

ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE IN UNION TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, LOCATED ON THE ROCKTON ROAD LEADING TO THE DAN SMITH PROPERTY, NOW OR FORMERLY THE PROPERTY OF JOHN R. KNARR AT A POINT ON THE SOUTH SIDE OF A PUBLIC ROAD, ON A PRIVATE ROAD LEADING FROM THE TOWNSHIP ROAD THROUGH LAND NOW OR FORMERLY OF GEORGE BLOOM AND AT A POINT ON THE SOUTH SIDE OF A PRIVATE DRIVE ON THE BOUNDARY LINE OF LAND NOW OR FORMERLY OF GEORGE BLOOM AND THE SAID LAND NOW OR FORMERLY OF JOHN R. KNARR; THE POINT BEING ALSO LOCATED ON THE BOUNDARY LINE BETWEEN WARRANTS 2205 AND 2206, TO WIT:

BEGINNING AT THE POINT AND EXTENDING SOUTHERLY ALONG SAID LINE BETWEEN LANDS NOW OR FORMERLY OF GEORGE E. BLOOM AND JOHN R. KNARR, A DISTANCE OF APPROXIMATELY 800 FEET TO THE INTERSECTION OF THE PROPERTY FORMERLY OF HENRY LININGER AND NOW OR FORMERLY OF THE GEORGE G. SACKANDY PROPERTY; THENCE IN A WESTERLY DIRECTION ALONG THE LINE BETWEEN LAND NOW OR FORMERLY OF GEORGE BLOOM AND LINE NOW OR FORMERLY OF THE SAID GEORGE C. SACKANDY LANDS, APPROXIMATELY 800 FEET TO A POINT OF INTERSECTION OF THE SOUTHEAST SIDE OF THE SAID TOWNSHIP ROAD LEADING TO THE FARM NOW OR FORMERLY OF JOHN R. KNARR; THENCE IN A NORTHEASTERLY DIRECTION AND BY THE VARIOUS COURSES AND DISTANCES ALONG THE SOUTHEASTERLY SIDE OF THE SAID TOWNSHIP ROAD AND THE MENTIONED PRIVATE DRIVE TO THE SAID LINES NOW OR FORMERLY OF JOHN R. KNARR AND GEORGE BLOOM, APPROXIMATELY 1260 FEET TO THE BEGINNING. CONTAINING APPROXIMATELY 8.25 ACRES, MORE OR LESS.

BEING FURTHER IDENTIFIED AS TAX MAP 129-E06-000-019.2.

BEING KNOWN AS ROAD 1, CARDINAL DRIVE, ROCKTOWN, PA 15856

PROPERTY ID NO.: 129-E06-000-019.2

TITLE TO SAID PREMISES IS VESTED IN MARK ALLEN COON, JR., A SINGLE PERSON AND TIFFANI N. KARR, A SINGLE PERSON, AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON, BY DEED FROM RICHARD JOHN KROFT AND SHEILA MARY KROFT, HUSBAND AND WIFE, DATED 03/02/01, RECORDED 03/05/01, INSTRUMENT NO.: 200103070.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13821

OPTION ONE MORTGAGE CORPORATION

03-19-CD

VS.

COON, MARK ALLEN, JR. A/K/A MARK A COON

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, APRIL 4, 2003 @ 10:19 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 JUNE 6, 2003 WAS SET.

FILED
04/06/2004
APR 06 2004

William A. Shaw
Prothonotary/Clerk of Courts

NOW, APRIL 6, 2003 MAILED BY REGULAR AND CERTIFIED MAIL TO TIFFANI N. KARR AT 3011 E. GORE BLVD., APT 259, LAWTON OK 73501 A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY, CERTIFIED #7002203000068730729.

NOW, APRIL 21. 2003 RECEIVED THE REGULAR AND CERTIFIED MAIL UNCLAIMED NOTIFIED ATTORNEY OFFICE.

NOW, APRIL 9, 2003 MAILED BY REGULAR AND CERTIFIED MAIL TO MARK ALLEN COON, JR. TO 3011 E. GORE BLVD., APT 259, LAWTON, OK 73501 A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY, CERTIFIED #7002203000068730736.

THE REGULAR MAIL NOR THE CERTIFIED MAIL WAS RETURNED, HOWEVER THE CERTIFIED CARD WAS NEVER RETURNED TO THE SHERIFF'S OFFICE. THE ATTORNEY'S OFFICE WAS INFORMED.

NOW, MAY 22, 2003 TRIED TO SERVE TIFFANI N. KARR AT THE RESIDENCE AGAIN PER ATTORNEY REQUEST. HOUSE WAS EMPTY. INFORMED ATTORNEY OF SAME.

NOW, MAY 28, 2003 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR JUNE 6, 2003, DUE TO DEPLOYMENT ORDERS

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13821

OPTION ONE MORTGAGE CORPORATION

03-19-CD

VS.

COON, MARK ALLEN, JR. A/K/A MARK A COON

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, APRIL 6, 2004 PAID COSTS FROM THE ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE ATTORNEY.

NOW, APRIL 6, 2004 RETURN WRIT AS NO SALE HELD ON THE PROPERTY OF THE DEFENDANTS. THE PLAINTIFF'S ATTORNEY STAYED THE SALE AND TIME EXPIRED ON THE WRIT.

SHERIFF HAWKINS \$206.59

SURCHARGE \$40.00

PAID BY ATTORNEY

Sworn to Before Me This

6th Day Of April 2004

WILLIAM A. SHAW

Prothonotary

My Commission Expires

1st Monday in Jan. 2006

Clearfield Co., Clearfield, PA

So Answers,

Chester A. Hawkins
Deputy Sheriff - Augmented
Chester A. Hawkins
Sheriff

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

Plaintiff

v.

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E Gore Blvd, Apt 259
Lawton, OK 73501

NO. 03-19-CD

Defendant(s)

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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RD#1 Cardinal Drive
Rockton (Union Twp) PA 15826
SEE LEGAL DESCRIPTION ATTACHED

| | |
|--|--------------------------|
| Amount due | \$52,684.22 |
| Interest From February 20, 2003 to Date of Sale Per diem @ \$11.56 | 125.00 |
| (Costs to be added) | Prothonotary Costs \$ |

By Willie L. Hough Prothonotary
Clerk

Received 2-21-03 @ 4:00 P.M.
Cheston A. Hawkins
by Cynthia Butterbaugh Date 2/21/03

ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE IN UNION TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, LOCATED ON THE ROCKTON ROAD LEADING TO THE DAN SMITH PROPERTY, NOW OR FORMERLY THE PROPERTY OF JOHN R. KNARR AT A POINT ON THE SOUTH SIDE OF A PUBLIC ROAD, ON A PRIVATE ROAD LEADING FROM THE TOWNSHIP ROAD THROUGH LAND NOW OR FORMERLY OF GEORGE BLOOM AND AT A POINT ON THE SOUTH SIDE OF A PRIVATE DRIVE ON THE BOUNDARY LINE OF LAND NOW OR FORMERLY OF GEORGE BLOOM AND THE SAID LAND NOW OR FORMERLY OF JOHN R. KNARR; THE POINT BEING ALSO LOCATED ON THE BOUNDARY LINE BETWEEN WARRANTS 2205 AND 2206, TO WIT:

BEGINNING AT THE POINT AND EXTENDING SOUTHERLY ALONG SAID LINE BETWEEN LANDS NOW OR FORMERLY OF GEORGE E. BLOOM AND JOHN R. KNARR, A DISTANCE OF APPROXIMATELY 800 FEET TO THE INTERSECTION OF THE PROPERTY FORMERLY OF HENRY LININGER AND NOW OR FORMERLY OF THE GEORGE G. SACKANDY PROPERTY; THENCE IN A WESTERLY DIRECTION ALONG THE LINE BETWEEN LAND NOW OR FORMERLY OF GEORGE BLOOM AND LINE NOW OR FORMERLY OF THE SAID GEORGE C. SACKANDY LANDS, APPROXIMATELY 800 FEET TO A POINT OF INTERSECTION OF THE SOUTHEAST SIDE OF THE SAID TOWNSHIP ROAD LEADING TO THE FARM NOW OR FORMERLY OF JOHN R. KNARR; THENCE IN A NORTHEASTERLY DIRECTION AND BY THE VARIOUS COURSES AND DISTANCES ALONG THE SOUTHEASTERLY SIDE OF THE SAID TOWNSHIP ROAD AND THE MENTIONED PRIVATE DRIVE TO THE SAID LINES NOW OR FORMERLY OF JOHN R. KNARR AND GEORGE BLOOM, APPROXIMATELY 1260 FEET TO THE BEGINNING. CONTAINING APPROXIMATELY 8.25 ACRES, MORE OR LESS.

BEING FURTHER IDENTIFIED AS TAX MAP 129-E06-000-019.2.

BEING KNOWN AS ROAD 1, CARDINAL DRIVE, ROCKTOWN, PA 15856

PROPERTY ID NO.: 129-E06-000-019.2

TITLE TO SAID PREMISES IS VESTED IN MARK ALLEN COON, JR., A SINGLE PERSON AND TIFFANI N. KARR, A SINGLE PERSON, AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON, BY DEED FROM RICHARD JOHN KROFT AND SHEILA MARY KROFT, HUSBAND AND WIFE, DATED 03/02/01, RECORDED 03/05/01, INSTRUMENT NO.: 200103070.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME COON NO. 03-19-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 2002, I expose 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 | DEBT-AMOUNT DUE | 52,684.22 |
| SERVICE | 15.00 | INTEREST | |
| MILEAGE | | TO BE ADDED | TO SALE DATE |
| LEVY | 15.00 | ATTORNEY FEES | |
| MILEAGE | 8.45 | PROTH. SATISFACTION | |
| POSTING | 15.00 | LATE CHARGES & FEES | |
| CSDS | 10.00 | COST OF SUIT -TO BE ADDED | |
| COMMISSION 2% | | FORECLOSURE FEES/ESCROW DEFICIT | |
| POSTAGE | 9.69 | ATTORNEY COMMISSION | |
| HANDBILLS | 15.00 | REFUND OF ADVANCE | |
| DISTRIBUTION | 25.00 | REFUND OF SURCHARGE | |
| ADVERTISING | 15.00 | SATISFACTION FEE | |
| ADD'L SERVICE | 15.00 | ESCROW DEFICIENCY | |
| DEED | | TOTAL DEBT & INTEREST | 52,684.22 |
| ADD'L POSTING | | COSTS: | |
| ADD'L MILEAGE | 8.45 | ADVERTISING | 280.98 |
| ADD'L LEVY | | TAXES - collector | |
| BID AMOUNT | | TAXES - tax claim | |
| RETURNS/DEPUTIZE | | DUE | |
| COPIES/BILLING | 15.00 | LIEN SEARCH | |
| | 5.00 | ACKNOWLEDGEMENT | |
| BILLING/PHONE/FAX | 20.00 | DEED COSTS | 0.00 |
| TOTAL SHERIFF COSTS | 206.59 | SHERIFF COSTS | 206.59 |
| | | LEGAL JOURNAL AD | 99.00 |
| DEED COSTS: | | PROTHONOTARY | 125.00 |
| ACKNOWLEDGEMENT | | MORTGAGE SEARCH | |
| REGISTER & RECORDER | | MUNICIPAL LIEN | |
| TRANSFER TAX 2% | | TOTAL COSTS | 711.57 |
| TOTAL DEED COSTS | 0.00 | | |

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



CHESTER A. HAWKINS

SHERIFF

COURTHOUSE

1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



NOT DELIVERABLE
AS ADDRESSED
UNABLE TO FORWARD

TIFFANI N. KARR
3011 E. GORE BLVD., APT 259
LAWTON, OK 73501

Received
4-21-03

16830/2428

| U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided) | |
|---|---|
| For delivery information visit our website at www.usps.com | |
| OFFICIAL USE | |
| 68730736 | Postage \$.60 |
| 00000000 | Certified Fee |
| 20302000 | Return Receipt Fee (Endorsement Required) |
| 20027000 | Restricted Delivery Fee (Endorsement Required) |
| Total Postage & Fees \$ 4.65 | |
| Sent To Mark Allen Coon, Jr. | |
| Street, Apt. No. or PO Box No. 3011 E. Gore Blvd., Apt 259 | |
| City, State, ZIP+4 Lawton, OK 73501 | |
| PS Form 3800, June 2002 | |
| See Reverse for Instructions | |

APR 6 2003
CLEARFIELD PA 16830
U.S. POSTAL SERVICE

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Tiffani N. Karr
3011 E. Gore Blvd., Apt. 259
Lawton, OK 73501

COMPLETE THIS SECTION ON DELIVERY

| | |
|-------------------------------|---|
| A. Signature | <input checked="" type="checkbox"/> Agent |
| | <input type="checkbox"/> Addressee |
| B. Received by (Printed Name) | C. Date of Delivery |

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

1. Article Addressed to:

MAY 28, 2003 2:47PM

MARK J. UDREN&ASSOC. 856-482-2576

NO. 4018 P. 1

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 NORTH KINGS HIGHWAY
SUITE 500
CHERRY HILL, NEW JERSEY 08034
856 . 482 . 6900
FAX: 856 . 482 . 1199

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
CHRISTOPHER J. FOX***
CORINA CANIZ***
ADMITTED NJ, PA, FL
****ADMITTED PA**
*****ADMITTED NJ, PA**
TINA MARIE RICH
OFFICE ADMINISTRATOR

**FREDDIE MAC.
PENNSYLVANIA
DESIGNATED COUNSEL**

PENNSYLVANIA OFFICE
24 NORTH MERION AVENUE
SUITE 240
BRYN MAWR, PA 19010
215-568-9500
215-568-1141 FAX

PLEASE RESPOND TO NEW JERSEY OFFICE

May 28, 2003

Sent via telefax #814-765-5915

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

Re: Option One Mortgage Corporation
vs.
Mark Allen Coon, Jr. A/K/A Mark A. Coon
Tiffani N. Karr
Clea field County C.C.P. No. 03-19-CD
Premises: RD#1 Cardinal Drive, Rockton (Union Twp) PA 15826
SS Date:

Dear Cindy:

Please Stay the Sheriff's Sale scheduled for June 6, 2003.

Sale is stayed for the following reason:

Due to Deployment Orders Received.

Thank you for your attention to this matter.

Sincerely yours,

Mark J. Udren
MARK J. UDREN & ASSOCIATES

/jlb

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

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

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E Gore Blvd, Apt 259
Lawton, OK 73501
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 03-19-CD

FILED *Att'y pd.*
m/2/11/06 7.00
MAY 01 2006 *cc &*
William A. Shaw
Prothonotary/Clerk of Courts *prop.*
descr.
to Shff
ER

PRAECIPE TO REISSUE WRIT OF EXECUTION

TO THE SHERIFF:

Reissue Writ of Execution in the above matter:

Amount due \$52,684.22

Interest From 12/20/03
to Date of Sale

Ongoing Per Diem of \$11.56
to actual date of sale including if sale is
held at a later date

(Costs to be added) \$ 132.00
Prothonotary costs 132.00

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED

MAY 01 2006

William A. Shaw
Prothonotary/Clerk of Courts

Prothonotary's Office

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E Gore Blvd, Apt 259
Lawton, OK 73501
Defendant(s)

NO 03-19-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

Option One Mortgage Corporation, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at: RD#1 Cardinal Drive (Union Township), Rockton PA 15856

Mark Allen Coon, Jr. 3011 E Gore Blvd, Apt 259
A/K/A Mark A. Coon Lawton, OK 73501

Tiffani N. Karr 3011 E Gore Blvd, Apt 259
Lawton, OK 73501

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

SAME AS #1 ABOVE

None

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

Name _____ Address _____

Plaintiff herein. See Caption above.

Home Equity of America, Inc. 701 E. 83rd Avenue
Merrillville, IN 46410

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

Name _____ Address _____

None

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

Name _____ Address _____

Real Estate Tax Dept. 1 North Second Street, Suite 116
Clearfield, PA 16830

Domestic Relations Section 1 North Second Street, Suite 116
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 _____ Address _____

Tenants/Occupants RD#1 Cardinal Drive
(Union Township)
Rockton PA 15856

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.

UDREN LAW OFFICES, P.C.

DATED: April 26, 2006

Mark J. Udren, ESQ.
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF



COPY

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E Gore Blvd, Apt 259
Lawton, OK 73501
Defendant(s)

NO. 03-19-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

property: RD#1 Cardinal Drive
(Union Township)
Rockton PA 15856
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$52,684.22

Interest From 12/20/03
to Date of Sale
Ongoing Per Diem of \$11.56
to actual date of sale including if sale is
held at a later date

(Costs to be added) \$ 132.00 Prothonotary costs
By Willie Shaylor
Prothonotary
Clerk

Date 5/1/06

5-1-06 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

Willie Shaylor
Prothonotary

COURT OF COMMON PLEAS
NO. 03-19-CD

=====
Option One Mortgage Corporation
vs.
Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr

=====
WRIT OF EXECUTION
=====

REAL DEBT \$ 52,684.22

INTEREST \$ _____
from 12/20/03
to Date of Sale _____
Ongoing Per Diem of \$11.56
to actual date of sale including if sale is
held at a later date

COSTS PAID:
PROTHY \$ 132.00

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:

RD#1 Cardinal Drive
(Union Township)
Rockton PA 15856

Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
(856) 669-5400

ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE IN UNION TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, LOCATED ON THE ROCKTON ROAD LEADING TO THE DAN SMITH PROPERTY, NOW OR FORMERLY THE PROPERTY OF JOHN R. KNARR AT A POINT ON THE SOUTH SIDE OF A PUBLIC ROAD, ON A PRIVATE ROAD LEADING FROM THE TOWNSHIP ROAD THROUGH LAND NOW OR FORMERLY OF GEORGE BLOOM AND AT A POINT ON THE SOUTH SIDE OF A PRIVATE DRIVE ON THE BOUNDARY LINE OF LAND NOW OR FORMERLY OF GEORGE BLOOM AND THE SAID LAND NOW OR FORMERLY OF JOHN R. KNARR; THE POINT BEING ALSO LOCATED ON THE BOUNDARY LINE BETWEEN WARRANTS 2205 AND 2206, TO WIT:

BEGINNING AT THE POINT AND EXTENDING SOUTHERLY ALONG SAID LINE BETWEEN LANDS NOW OR FORMERLY OF GEORGE E. BLOOM AND JOHN R. KNARR, A DISTANCE OF APPROXIMATELY 800 FEET TO THE INTERSECTION OF THE PROPERTY FORMERLY OF HENRY LININGER AND NOW OR FORMERLY OF THE GEORGE G. SACKANDY PROPERTY; THENCE IN A WESTERLY DIRECTION ALONG THE LINE BETWEEN LAND NOW OR FORMERLY OF GEORGE BLOOM AND LINE NOW OR FORMERLY OF THE SAID GEORGE C. SACKANDY LANDS, APPROXIMATELY 800 FEET TO A POINT OF INTERSECTION OF THE SOUTHEAST SIDE OF THE SAID TOWNSHIP ROAD LEADING TO THE FARM NOW OR FORMERLY OF JOHN R. KNARR; THENCE IN A NORTHEASTERLY DIRECTION AND BY THE VARIOUS COURSES AND DISTANCES ALONG THE SOUTHEASTERLY SIDE OF THE SAID TOWNSHIP ROAD AND THE MENTIONED PRIVATE DRIVE TO THE SAID LINES NOW OR FORMERLY OF JOHN R. KNARR AND GEORGE BLOOM, APPROXIMATELY 1260 FEET TO THE BEGINNING. CONTAINING APPROXIMATELY 8.25 ACRES, MORE OR LESS.

BEING FURTHER IDENTIFIED AS TAX MAP 129-E06-000-019.2.

BEING KNOWN AS: RD#1 CARDINAL DRIVE
(UNION TOWNSHIP)
ROCKTON PA 15856

PROPERTY ID NO.: 129-E06-000-019.2

TITLE TO SAID PREMISES IS VESTED IN MARK ALLEN COON, JR. A SINGLE PERSON AND TIFFANY N. KARR, A SINGLE PERSON, AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON BY DEED FROM RICHARD JOHN KROFT AND SHEILA MARY KROFT, HUSBAND AND WIFE DATED 3/2/01 RECORDED 3/5/01 IN INSTRUMENT NO. 200103070.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20335
NO: 03-19-CD

PLAINTIFF: OPTION ONE MORTGAGE CORPORATION

vs.

DEFENDANT: MARK ALLEN COON, JR. A/K/A MARK A. COON AND TIFFANI N. KARR

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 05/01/2006

LEVY TAKEN 05/16/2006 @ 10:00 AM

POSTED 05/16/2006 @ 10:00 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 01/22/2007

DATE DEED FILED NOT SOLD

FILED
08/5/08
JAN 22 2008
V

William A. Shaw
Prothonotary/Clerk of Courts

@ SERVED MARK ALLEN COON, JR. A/K/A MARK A. COON

SERVED MARK ALLEN COON, JR. A/K/A MARK A. COON BY REG & CERT MAIL TO 3011 E. GORE BLVD., APT 259, LAWTON, OK 73501 CERT #70050390000372352251. RETURNED CERT MAIL TO SHERIFF OFFICE JUNE 6 UNCLAIMED MOVED NO FORWARD. REG MAIL

DETAILS

@ SERVED TIFFANI N. KARR

SERVED TIFFANI N. KARR 3011 E. GORE BLVD., APT 259, LAWTON, OK 73501 BY REG & CERT MAIL CERT#70050390000372352268. CERT RETURNED TO SHERIFF OFFICE JUNE 6, 2006 UNCLAIMED UNABLE TO FORWARD.

@ SERVED

NOW, JUNE 21, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR JULY 7, 2006 TO OCTOBER 6, 2006.

06/23/2006 @ 1:48 PM SERVED MARK ALLEN COON, JR. A/K/A MARK A. COON

SERVED MARK ALLEN COON, JR. A/K/A MARK A. COON, DEFENDANT, AT HIS RESIDENCE 748 CARDINAL DRIVE, ROCKTON, CLEARFIELD COUNTY, PENNSYLVANIA 15846, BY HANDING TO TIFFANI COON, WIFE/CO-DEFENDANT

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

06/23/2006 @ 1:48 PM SERVED TIFFANI N. KARR

SERVED TIFFANI N. KARR, DEFENDANT, AT HER RESIDENCE 748 CARDINAL DRIVE, ROCKTON, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO TIFFANI N. KARR

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

@ SERVED

NOW, SEPTEMBER 13, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE. THE DEFENDANTS CURED THE DEFULT FOR THE AMOUNT OF \$2,161.84.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20335
NO: 03-19-CD

PLAINTIFF: OPTION ONE MORTGAGE CORPORATION

VS.

DEFENDANT: MARK ALLEN COON, JR. A/K/A MARK A. COON AND TIFFANI N. KARR

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$298.25

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

*Chester A. Hawkins
Deputy Sheriff-Clearfield Co.*
Chester A. Hawkins
Sheriff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
3011 E Gore Blvd, Apt 259
Lawton, OK 73501
Defendant(s)

NO. 03-19-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter,
you are directed to levy upon and sell the following described
property: RD#1 Cardinal Drive
(Union Township)
Rockton PA 15856
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$52,684.22

Interest From 12/20/03
to Date of Sale _____
Ongoing Per Diem of \$11.56
to actual date of sale including if sale is
held at a later date

(Costs to be added) \$ 132.00

Prothonotary costs

By Willie Thompson
Prothonotary
Clerk

Date 5/10/04

Received May 1, 2004 @ 3:00 P.M.
Chester A. Wenzel
By Cynthia Beller-Augenthaler

5-1-04 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

Willie Thompson
Deputy Prothonotary

COURT OF COMMON PLEAS
NO. 03-19-CD

Option One Mortgage Corporation
vs.
Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr

WRIT OF EXECUTION

PREMISES TO BE SOLD:

RD#1 Cardinal Drive
(Union Township)
Rockton PA 15856

Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
(856) 669-5400

ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE IN UNION TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, LOCATED ON THE ROCKTON ROAD LEADING TO THE DAN SMITH PROPERTY, NOW OR FORMERLY THE PROPERTY OF JOHN R. KNARR AT A POINT ON THE SOUTH SIDE OF A PUBLIC ROAD; ON A PRIVATE ROAD LEADING FROM THE TOWNSHIP ROAD THROUGH LAND NOW OR FORMERLY OF GEORGE BLOOM AND AT A POINT ON THE SOUTH SIDE OF A PRIVATE DRIVE ON THE BOUNDARY LINE OF LAND NOW OR FORMERLY OF GEORGE BLOOM AND THE SAID LAND NOW OR FORMERLY OF JOHN R. KNARR; THE POINT BEING ALSO LOCATED ON THE BOUNDARY LINE BETWEEN WARRANTS 2205 AND 2206, TO WIT:

BEGINNING AT THE POINT AND EXTENDING SOUTHERLY ALONG SAID LINE BETWEEN LANDS NOW OR FORMERLY OF GEORGE E. BLOOM AND JOHN R. KNARR, A DISTANCE OF APPROXIMATELY 800 FEET TO THE INTERSECTION OF THE PROPERTY FORMERLY OF HENRY LININGER AND NOW OR FORMERLY OF THE GEORGE G. SACKANDY PROPERTY; THENCE IN A WESTERLY DIRECTION ALONG THE LINE BETWEEN LAND NOW OR FORMERLY OF GEORGE BLOOM AND LINE NOW OR FORMERLY OF THE SAID GEORGE C. SACKANDY LANDS, APPROXIMATELY 800 FEET TO A POINT OF INTERSECTION OF THE SOUTHEAST SIDE OF THE SAID TOWNSHIP ROAD LEADING TO THE FARM NOW OR FORMERLY OF JOHN R. KNARR; THENCE IN A NORTHEASTERLY DIRECTION AND BY THE VARIOUS COURSES AND DISTANCES ALONG THE SOUTHEASTERLY SIDE OF THE SAID TOWNSHIP ROAD AND THE MENTIONED PRIVATE DRIVE TO THE SAID LINES NOW OR FORMERLY OF JOHN R. KNARR AND GEORGE BLOOM, APPROXIMATELY 1260 FEET TO THE BEGINNING. CONTAINING APPROXIMATELY 3.25 ACRES, MORE OR LESS.

BEING FURTHER IDENTIFIED AS TAX MAP 129-E06-000-019.2.

BEING KNOWN AS: RD#1 CARDINAL DRIVE
(UNION TOWNSHIP)
ROCKTON PA 15856

PROPERTY ID NO.: 129-E06-000-019.2

TITLE TO SAID PREMISES IS VESTED IN MARK ALLEN COON, JR. A SINGLE PERSON AND TIFFANY N. KARR, A SINGLE PERSON, AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON BY DEED FROM RICHARD JOHN KROFT AND SHEILA MARY KROFT, HUSBAND AND WIFE DATED 3/2/01 RECORDED 3/5/01 IN INSTRUMENT NO. 200103070.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME MARK ALLEN COON, JR. A/K/A MARK A. COON

NO. 03-19-CD

NOW, January 20, 2007, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of Mark Allen Coon, Jr. A/K/A Mark A. Coon And Tiffani N. Karr 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 \$2,161.84 and made the following appropriations, viz:

SHERIFF COSTS:

| | |
|----------------------------|-----------------|
| RDR | 15.00 |
| SERVICE | 15.00 |
| MILEAGE | 11.57 |
| LEVY | 15.00 |
| MILEAGE | 11.57 |
| POSTING | 15.00 |
| CSDS | 10.00 |
| COMMISSION | 43.24 |
| POSTAGE | 16.87 |
| 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/SETTLEMENT AMOUNT | 2,161.84 |
| RETURNS/DEPUTIZE | |
| COPIES | 15.00 |
| | 5.00 |
| BILLING/PHONE/FAX | 5.00 |
| CONTINUED SALES | 20.00 |
| MISCELLANEOUS | |
| TOTAL SHERIFF COSTS | \$298.25 |

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

| | |
|--------------------------------|--------------------|
| DEBT-AMOUNT DUE | 52,684.22 |
| INTEREST @ 11.5600 | 0.00 |
| FROM TO | |
| PROTH SATISFACTION | |
| LATE CHARGES AND FEES | |
| COST OF SUIT-TO BE ADDED | |
| FORECLOSURE FEES | |
| ATTORNEY COMMISSION | |
| REFUND OF ADVANCE | |
| REFUND OF SURCHARGE | 40.00 |
| SATISFACTION FEE | |
| ESCROW DEFICIENCY | |
| PROPERTY INSPECTIONS | |
| INTEREST | |
| MISCELLANEOUS | |
| TOTAL DEBT AND INTEREST | \$52,724.22 |
| COSTS: | |
| ADVERTISING | 1,368.30 |
| TAXES - COLLECTOR | |
| TAXES - TAX CLAIM | |
| DUE | |
| LIEN SEARCH | |
| ACKNOWLEDGEMENT | |
| DEED COSTS | 0.00 |
| SHERIFF COSTS | 298.25 |
| LEGAL JOURNAL COSTS | 216.00 |
| PROTHONOTARY | 132.00 |
| MORTGAGE SEARCH | |
| MUNICIPAL LIEN | |
| TOTAL COSTS | \$2,014.55 |

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

CHESTER A. HAWKINS, Sheriff

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620
856.669.5400
FAX: 856.669.5399

PENNSYLVANIA OFFICE
215-566-9500

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY COHEN***
LORRAINE DOYLE***
ALAN M. MINATO***
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

**FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

June 21, 2006

Sent via telefax #1-814-4765-5915

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

Re: Option One Mortgage Corporation
vs.
Mark Allen Coon, Jr. A/K/A Mark A. Coon & Tiffani N. Karr
Clearfield County C.C.P. No. 03-19-CD
Premises: RD#1 Cardinal Drive, (Union Township)
Rockton PA 15856
SS Date: July 7, 2006

Dear Cindy:

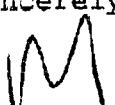
Please Postpone the Sheriff's Sale scheduled for July 7, 2006 to
October 6, 2006.

Sale is postponed for the following reason:

Due to Repay plan.

Thank you for your attention to this matter.

Sincerely yours,


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

/hac

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620
856 . 669 . 5400
FAX: 856 . 669 . 5399

PENNSYLVANIA OFFICE
215-565-9500

MARK J. UDREN**
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY COHEN***
LORRAINE DOYLE***
ALAN M. MINATO***
*ADMITTED NJ, CA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

**FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

September 13, 2006

Sent via telefax #1-814-765-5915

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

Re: Option One Mortgage Corporation
vs.
Mark Allen Coon, Jr. A/K/A Mark A. Coon & Tiffani N. Marr
Clearfield County C.C.P. No. 03-19-CD
Premises: RD#1 Cardinal Drive, (Union Township) Rockton
PA 15856
SS Date: October 6, 2006 (Postponed from July 7, 2006)

Dear Cindy:

Please Stay the Sheriff's Sale scheduled for October 6, 2006.

Sale is stayed for the following reason:

Due to Repay Plan. Amount collected to follow.

Thank you for your attention to this matter.

Sincerely yours,

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

/hac

\$ 2,161.84



CHESTER A. HAWKINS

סימן

110 NORTHERN SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

KRTSKUDEL VERALE

MARK ALLEN COON, JR. A/K/A
MARK A. COON
3011 E. COPPERFIELD APT 253
LAWTON, OK 73501-2002 IN
COON, MARK UNABLE TO FORWARD 14 05/30/06
NO FORWARD ORDER ON FILE
RETURN TO POSTMASTER
REBESSEE FOR REVIEW

1338148811-53184/2438

卷之三

PLACE STICKER AT TOP OF ENVELOPE TO THE PRINT

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

MARK ALLEN COON, JR. AKA
MARK A. COON
3011 E. GORE BLVD., APT 259
LAWNTON, OK 73501

COMPLETE THIS SECTION ON DELIVERY

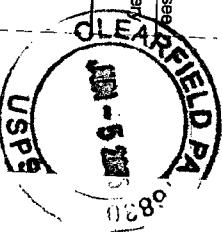
X
A. Signature

Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No



3. Service Type

Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

5 005 0390 0003 7235 2251

Return Receipt

102595-02-M-1540



CHESTER A. HAWKINS

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1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

卷之三



das Er

016H16505405
\$04.880
05/22/2006

JOONIL 735012008-1INV 02-05/30/06

WABEESKEN COON, JR. A/K/A
MARK COON

NO FORWARD ORDER ON FTI.EI

RETURN TO POST OFFICE ADDRESSEE FOR

ପରିବହନ / ପରିବହନ

NO FORWARD ORDER ON ETHERNET

| | | | | | | | | | | | | | |
|---|----|---------|------|---------------|--|--|--|---|--|----------------------|----|---|--|
| 7005 0390 0003 | | 7235 | 2251 | | | | | | | | | | |
| <p>CERTIFIED MAIL™ RECEIPT <i>(Domestic Mail Only; No Insurance Coverage Provided)</i></p> <p>For delivery information visit our website at www.usps.com</p> <p>OFFICIAL USE</p> | | | | | | | | | | | | | |
| <table border="1"> <tr> <td>Postage</td> <td>\$</td> </tr> <tr> <td>Certified Fee</td> <td></td> </tr> <tr> <td>Return Receipt Fee (Endorsement Required)</td> <td></td> </tr> <tr> <td>Restricted Delivery Fee (Endorsement Required)</td> <td></td> </tr> <tr> <td>Total Postage & Fees</td> <td>\$</td> </tr> </table> | | Postage | \$ | Certified Fee | | Return Receipt Fee (Endorsement Required) | | Restricted Delivery Fee (Endorsement Required) | | Total Postage & Fees | \$ |  | |
| Postage | \$ | | | | | | | | | | | | |
| Certified Fee | | | | | | | | | | | | | |
| Return Receipt Fee (Endorsement Required) | | | | | | | | | | | | | |
| Restricted Delivery Fee (Endorsement Required) | | | | | | | | | | | | | |
| Total Postage & Fees | \$ | | | | | | | | | | | | |
| <p>Sent To</p> <p>Street, Apt No.: MARK ALLEN COON, JR. A/K/A MARK A. COON</p> | | | | | | | | | | | | | |

Sent To

MARK ALLEN COON, JR. A/K/A
MARK A. COON
3011 E. GORRE BLVD., APT 253
LAWTON, OK 73501

PS Form 3800, June 2002

See Reverse for Instructions

RETIRED MAIL

PLACE STICKER ALREADY PRINTED ON ENVELOPE OR MAILING CARD

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

TIFFANIE N. KARR
3011 E. GORE BLVD., APT 259
LAWTON, OK 73501

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

7005 0390 0003 7235 2268

102595-02-M-1540

Return Receipt



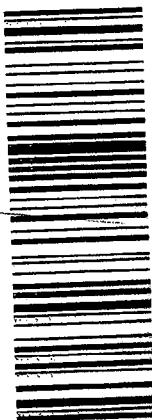


CHESTER A. HAWKINS

SHERIFF

COURTHOUSE

1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



Hasler

\$04.880
05/22/2006

Mailed From 16830

7005 0390 0003 7235 2268

TIFFAN N. KARR
3011 E. GORE BLVD., APT 259
LAWTON, OK 73501

KARR, TIFF 735012008 IN 92 05/30/06

UNABLE TO FORWARD
NO FORWARD ORDER ON FILE



735012008 IN 92 05/30/06

TIFFAN N. KARR
3011 E. GORE BLVD., APT 259
LAWTON, OK 73501

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

For delivery information visit our website at www.usps.com®

OFFICIAL USE

| 7235 2268 | |
|---|----------|
| Postage | \$ 40.62 |
| Certified Fee | \$2.40 |
| Return Receipt Fee (Endorsement Required) | \$1.85 |
| Restricted Delivery Fee (Endorsement Required) | \$0.00 |
| Total Postage & Fees | \$ 44.88 |

Send To

Street, Apt. No.,
or P.O. Box No.
City, State, Zip+4

TIFFAN N. KARR
3011 E. GORE BLVD., APT 259
LAWTON, OK 73501

PS Form 3800, June 2002

See Reverse for Instructions

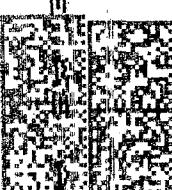
016H16505405



CHESTER A. HAWKINS
SHERIFF

COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

~~KARR IS UNPREDICTABLE~~



016H16505405
Master \$00.630
Mailed From 16830
US POSTAGE

6/8/06

TIFFANIN KARR
3011 E. GORE BLVD., APT 259
LAWTON, OK 73501

KARROL 1 735012024 IN 19 05/30/06

UNABLE TO FORWARD

NO FORWARD ORDER ON FILE

RETURN TO POSTMASTER

735012024/23353

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

Option One Mortgage
Corporation
Plaintiff

v.
Mark Allen Coon, Jr.
A/K/A Mark A. Coon
Tiffani N. Karr
Defendant

ATTORNEY FOR PLAINTIFF

FILED

SEP 27 2007 10:00 AM

ml 11:05
William A. Shaw
Prothonotary/Clerk of Courts

I went to Att

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-19-CD

PRAECIPE TO WITHDRAW JUDGMENT AND DISCONTINUE WITHOUT PREJUDICE

TO THE PROTHONOTARY:

Kindly mark the above captioned matter JUDGMENT
WITHDRAWN and ACTION DISCONTINUED WITHOUT PREJUDICE, upon payment
of your costs only.



Mark J. Udren, Esquire
UDREN LAW OFFICES, P.C.
Attorney for Plaintiff

DATED: August 8, 2007