

03-46-CD

CITIZENS BANK OF PENNA vs. VERONICA A. CLARK

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff,
v.

NO. 03-46-CJ

VERONICA A. CLARK,
an individual,

Defendant.

TO: DEFENDANT
YOU ARE HEREBY NOTIFIED TO FILE A
WRITTEN RESPONSE TO THE ENCLOSED
COMPLAINT WITHIN TWENTY (20) DAYS FROM
SERVICE HEREOF OR A JUDGMENT MAY BE
ENTERED AGAINST YOU.

SHERRARD, GERMAN & KELLY, P.C.

By: 
ATTORNEYS FOR PLAINTIFF

I HEREBY CERTIFY THE ADDRESS OF
PLAINTIFF IS:
100 Sockanosset Crossroads
Cranston, RI 02920
AND THE DEFENDANT IS:
HC BOX 78 A
MADERA, PA 16661-9601

SHERRARD, GERMAN & KELLY, P.C.

BY: 
ATTORNEYS FOR PLAINTIFF

CERTIFICATION OF LOCATION:
I HEREBY CERTIFY THAT THE LOCATION OF
THE REAL ESTATE Affected BY THIS LIEN
IS: TOWNSHIP OF JORDAN

SHERRARD, GERMAN & KELLY, P.C.

BY: 
ATTORNEYS FOR PLAINTIFF

TYPE OF PLEADING:
CIVIL ACTION COMPLAINT
IN MORTGAGE FORECLOSURE

FILED ON BEHALF OF PLAINTIFF:
CITIZENS BANK OF PENNSYLVANIA

COUNSEL OF RECORD FOR THIS
PARTY:

PAUL DAVID BURKE, ESQUIRE
Pa. I.D. #34960

SHERRARD, GERMAN & KELLY, P.C.
Firm #006

35TH FLOOR, FREEMARKETS CENTER
PITTSBURGH, PA 15222-2602

(412) 355-0200

FILED

JAN 10 2003

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO.
v.

VERONICA A. CLARK,
an individaul,

Defendant.

NOTICE TO DEFEND

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:

LAWYER REFERRAL SERVICE
DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830

Telephone No. (814) 765-2641

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO.
v.

VERONICA A. CLARK,
an individual,

Defendant.

CIVIL ACTION - COMPLAINT IN MORTGAGE FORECLOSURE

And now, comes Plaintiff, CITIZENS BANK OF PENNSYLVANIA, successor in interest to Mellon Bank, N.A., by and through its attorneys, Sherrard, German & Kelly, P.C., and files this Complaint in Mortgage Foreclosure as follows:

1. The Plaintiff is CITIZENS BANK OF PENNSYLVANIA, successor in interest to Mellon Bank, N.A., which has its principal place of business at 100 Sockanosset Crossroads, Cranston, Rhode Island 02920.

2. The Defendant is VERONICA A. CLARK, an individual, residing within the Commonwealth of Pennsylvania at HC Box 78 A, Madera, Pennsylvania 16661-9601.

3. On or about August 22, 1996, the Defendant, VERONICA A. CLARK, executed a Promissory Note ("Note") in favor of Mellon Bank, N.A., in the original principal amount of \$28,778.00. A true and correct copy of said Note is marked Exhibit "A", attached hereto and made a part hereof.

4. On or about August 22, 1996, as security for payment of the aforesaid Note, the Defendant, VERONICA A. CLARK, made, executed and delivered to Mellon Bank, N.A. a Mortgage in the original principal amount of \$28,778.00 on the premises hereinafter described, said Mortgage being recorded in the Office of the Recorder of Deeds of Clearfield County on August 23, 1996, in Mortgage Book Volume 1783 page 139. A true and correct copy of said Mortgage containing a description of the premises subject to said Mortgage is marked Exhibit "B", attached hereto and made a part hereof.

5. On or about May 28, 2002, Mellon Bank, N.A. assigned the aforesaid Mortgage to the Plaintiff pursuant to an Assignment of Mortgage, recorded in the Office of the Recorder of Deeds of Clearfield County, at Instrument No. 200208314.

6. The Defendant is the record and real owner of the aforesaid mortgaged premises.

7. The Defendant is in default under the terms of the aforesaid Note and Mortgage for, inter alia, failure to pay the monthly installments of principal and interest on said Note when due.

8. Demand for payment has been made upon the Defendant by Plaintiff, but Defendant has failed or refused to pay.

9. On or about December 3, 2002, Defendant was mailed Notice of Homeowner's Emergency Mortgage Assistance Act of 1983, in compliance with the Homeowner's Emergency Mortgage Assistance Act,

Act 91 of 1983. A true and correct copy of said Notice is marked Exhibit "C", attached hereto and made a part hereof.

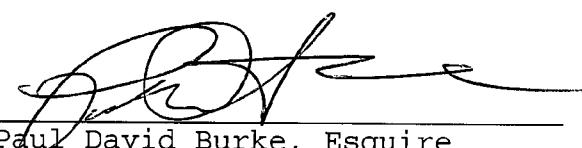
10. On or about December 3, 2002, Defendant was mailed Notice of Intention to Foreclose Mortgage in compliance with Act 6 of 1974, 41 P.S. 101, et seq. A true and correct copy of said Notice is marked Exhibit "D", attached hereto and made a part hereof

11. The amount due and owing Plaintiff by Defendant is as follows:

Principal	\$25,102.03
Interest thru 1/3/03	\$ 1,003.11
Late Charges thru 1/3/03	\$ 45.00
BPO & Appraisal Fee	\$ 290.00
Attorneys' Fees (20% of amount due)	<u>\$ 5,020.60</u>
TOTAL	<u>\$31,460.74</u>

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure for the amount due of \$31,460.74 with interest on the principal amount thereof (\$25,102.03) at the rate of \$6.43 per diem from January 3, 2003, plus costs (including increases in escrow deficiency) additional late charges, and for foreclosure and sale of the mortgaged premises.

SHERRARD, GERMAN & KELLY, P.C.

By: 

Paul David Burke, Esquire

Pa. I.D. #34960

Attorneys for Plaintiff

35th Floor, FreeMarkets Center

Pittsburgh, PA 15222-2602

(412) 355-0200

Exhibit "A"

Promissory Note



Mellon Bank

Secured)

CITIZEN MELLON BANK, N. A.
MELLON BANK CENTER
PITTSBURGH, PENNSYLVANIA 15222

Count Number 152-1037951

Date 8/22/02

Important Lending Disclosures

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost me.	Amount Financed The amount of credit provided to me or on my behalf.	Total of Payments The amount I will have paid after I have made all payments as scheduled.
09.35%	\$ 26916.85 (v)	\$ 28778.00	\$ 54794.85
My payment schedule will be:			
Number of Payments	Amount of Payments	When Payments Are Due	
179	304.68	Monthly, beginning on 12/25/98 ■	
1	257.13	11/25/11 ■	

Variable Rate (Applicable if checked): My loan contains a variable rate feature. Information about the variable rate feature have been provided to me earlier.

Early: You will have a security interest in:

- motor vehicle
- mobile home
- securities
- Beneficial interest in land trust
- _____
- deposits which I have with you

Collateral securing other loans with you may also secure this loan. If this loan is secured by a deposit account, the annual percentage rate does not take into account your required deposit.

Late Charge: If a payment is more than 15 days late, I will be charged \$ 15.00 or 5% of the payment, whichever is less.

Prepayment: If I pay off early, I will not have to pay a penalty.

Assumption: Someone buying the property securing this loan cannot assume the remainder of the loan on the original terms.

See the contract documents for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

(e) means an estimate

Estimation of the Amount Financed of \$ 28778.00: \$ 28778.00 Amount given to me directly

.00 Amount paid on my account (refinancing of previous loans): * SEE AUTHORIZATION TO DISBURSE PROCEEDS

Loan Number	Amount Refinanced
/ /	\$
/ /	\$
amt paid to others on my behalf: \$ 29.00	to public officials/government agencies \$ _____ to insurance company
55.00 to credit bureau \$ 205.00	to appraiser \$ _____ to notary
14.00 to GEN AMERICAN CRED	\$ _____ to
to TransAmerica	\$ _____ to
to	\$ _____ to prepaid finance charge

Terms of Note

In this note, the words I, me and my refer to anyone signing this note as a Borrower. Each Borrower is responsible for the repayment of all amounts owed under this note, and agrees to all of the terms of this note. The words you and your refer to the creditor named above.

A word Collateral means any personal property in which I am giving you a security interest in this note, or which is covered by any separate security agreement during this note.

I promise to pay you \$ 28778.00. This amount is called the "Principal Amount". I also promise to pay you interest on the unpaid balance of the Principal Amount at a simple interest rate of .025626439% per day. Interest will be charged on the unpaid balance of the Principal Amount for each day (excluding February 29). I will pay the Principal Amount and the interest at any place designated by you, according to the payment schedule shown above. On the last payment date I will pay any part of the Principal Amount and any interest which remains unpaid. I will continue to pay interest at the rate shown above on any part of the Principal Amount as long as it remains unpaid. I agree that any judgment for any part of the Principal Amount will bear interest at the same rate until it is paid.

Applicable if checked): If I change, or you require me to change, to Payment Method #2, the simple interest rate on this note will change to % per day.Applicable if checked): The simple interest rate is a discounted rate based on a separate agreement which I have entered into with you. If I discontinue that separate agreement or you discontinue it because I no longer meet the requirements of that agreement in effect as of the date of this note, but I continue to make payments under Payment Method #1, the simple interest rate on this note will change to % per day.

Effective with the first payment that is due at least 30 days after any change in the simple interest rate, my regular monthly payment will change to the amount necessary to repay by the original due date of the final payment that part of the Principal Amount which remains unpaid on the date of the rate change, with interest at the new rate in equal payments. If I select credit disability insurance on this loan, the monthly disability benefit will be limited to the amount of the original benefit as disclosed on the certificate of insurance.

I understand that making payments on time is essential to avoid default on this note. In addition, if any payment is not made in full within 15 days after it is due, I will pay a late charge of \$ 15.00 or 5% of the payment, whichever is less.

I have paid or will pay the prepaid finance charge shown above, as well as the following fees and charges:

I.C.C. Filing Fees	\$
fees for encumbering certificate of title	\$ 15.50
fees for recording mortgage or deed of trust	\$ 13.50
recording tax	\$ 205.00
fee for satisfying mortgage or deed of trust (estimated based on current rates)	\$ 55.00
appraisal fee	\$
title examination fee	\$
title insurance premium	\$
survey fee	\$ 14.00
fee for determining flood hazard status of property	\$ 170.00
settlement or closing fee	

I am giving you a security interest in the property described below, including all attachments and parts which are installed in or attached to the property, or which may be installed or attached in the future, and all proceeds of the property and attachments and parts.

Year	Make	Model	Serial Number	Model Number
<input type="checkbox"/> New <input type="checkbox"/> Used				

Payment Methods: I choose to make payments by the method checked below:

Payment Method #1: I authorize you to take payments out of _____ on or after the dates they are due. I will keep a large enough balance in this account to cover the full amounts of the required payments.

Payment Method #2: I will mail or deliver each payment to you so that you will receive it no later than the date it is due.

If I have chosen Payment Method #1, you may require me to change Payment Method #2 if I fail at any time to have a large enough balance in the deposit account shown above to cover the full amount of a payment required under this note, or if the deposit account is closed.

Property Insurance: Insurance against loss of or damage to the Collateral is required, is not required.

Insurer: EVERTT CASH MUTUAL Agent (if known): DUBLER INS AGENCY

Flood insurance is required in connection with this loan.

If flood insurance or other insurance on real or personal property is required in connection with this loan, I may obtain such insurance from anyone I want that is acceptable to you.

THE ADDITIONAL TERMS ON PAGES 3 AND 4 OF THIS NOTE ARE A PART OF THIS NOTE.

Notice to Creditor:

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The Creditor can collect this debt from you without first trying to collect from the borrower. The Creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record.

This notice is not the contract that makes you liable for the debt.

Signature(s):

BY SIGNING THIS NOTE, I ACKNOWLEDGE THAT I HAVE RECEIVED AN EXACT COPY OF PAGES 1 THROUGH 4 OF THIS NOTE AND THE DISCLOSURES ON PAGE 1 WITH ALL APPLICABLE BLANKS APPROPRIATELY FILLED IN, PRIOR TO THE CONSUMMATION OF THE TRANSACTION. THE ADDITIONAL TERMS ON PAGES 3 AND 4 ARE PART OF THIS NOTE.

Borrower: VERONICA A CLARK

Borrower

Veronica A. Clark (Seal)

(Seal)

Borrower

Borrower

(Seal)

(Seal)

If applicable, this installment loan corresponds to relationship demand deposit account _____

Additional Terms:**Events of Default:**

I am in default under this note if: (1) any payment is not made when it is due; (2) I break any promise in this note; (3) you discover a false or misleading statement in this note or in any other information I have given you; (4) anyone attempts to seize, attach, or ate a lien on the Collateral under any legal process; (5) the Collateral is lost, destroyed, stolen, or abandoned; (6) I die; (7) I ke any assignment for the benefit of creditors; (8) I become insolvent; (9) any petition relating to my debts is filed under any federal or state bankruptcy law; (10) I default under the terms of any lease, mortgage, or deed of trust on the property where the collateral is kept; (11) anyone attempts to garnish or attach any deposit or other property belonging to me which is in your possession; (12) any insurance policy securing this note matures for any reason; (13) any event occurs which, under the terms of my mortgage or deed of trust securing this note, gives you the right to foreclose on the property securing this note; any person who signs a separate security agreement to secure this note breaks any promise in the security agreement; any person who signs a mortgage, deed of trust, or separate security agreement to secure this note dies, becomes insolvent, or makes any assignment for the benefit of creditors; any petition relating to such a person's debts is filed under any federal or state bankruptcy law; or you cover any false or misleading statement in such a mortgage, deed of trust, or security agreement.

Our Rights in the Event of Default:

If any of these events of default occurs, or if I voluntarily give you possession of the Collateral, you have the right, if you choose to do so, to declare all amounts which I owe under this note immediately due, subject to any requirements for notice and a right to repossess the default imposed by law. You may, without judicial process, take possession of the Collateral and anything contained in it attached to it. You can enter any private property in order to do this, so long as you do not commit a breach of the peace. If you choose to do so, I will deliver the Collateral to any place you choose which is reasonably convenient to both of us.

I must send you a notice by certified mail within 48 hours after you take the Collateral in order to get back any property contained in the Collateral or attached to it which I do not believe is covered by your security interest. If I do not do this, I will lose the right to claim such property.

You can also sue me in court to get the Collateral if you choose to do so. If you employ an attorney who is not your salaried employee to collect any amount which I owe under this note or to protect your rights under this note in any way, I will pay reasonable attorney's fees permitted by law, and costs of any legal proceedings. I hereby waive the benefit of all Indiana valuation and appraisal laws.

My Duties Regarding the Collateral:

I am obtaining this loan in order to purchase any of the Collateral, I will purchase it promptly after receiving the loan proceeds from you. Anyone who has or will have an ownership interest in the Collateral is signing either this note or a separate security agreement. No one else except you has or will have a security interest in the Collateral or any legal rights in it.

I will tell you promptly in writing if I change my address. Unless you keep the Collateral, I will keep it at the address in my loan application or I will tell you in writing where I am keeping it. I will not permanently remove the Collateral from that location unless you give me written permission to do so.

I will not allow the Collateral to be attached to real property or to any other goods without your written permission. I will not allow the Collateral to lose its identity or to be used for any illegal purpose.

If the law of any state requires or permits a certificate of title to be issued covering any of the Collateral, I will make certain that our security interest is noted on the certificate of title. I will see that the certificate of title is delivered to you within 10 days of the date of this note.

I will keep the Collateral in good condition and repair, except for reasonable wear and tear, and will pay all taxes and other charges which may be assessed on it. If I fail to do so, you may, if you choose, take reasonable steps to protect the Collateral and pay such taxes, other charges, or costs of repair and maintenance for me. If you do this, you may require me to reimburse you, immediately or at any later time, for any such taxes, charges, or costs which you have paid. At the time you pay such amounts or at any later time, you may add the unpaid balance of such amounts to the unpaid balance of the Principal Amount of this note. You may require me to pay interest on the unpaid balance of such amounts at the rate shown on page 1 of this note or at any lower rate. You may, if you choose, increase the amount of my monthly payment until I have fully reimbursed you for such amounts.

I will give you written proof of payment of any such taxes or charges and the costs of any repairs, if you request it. You have the right to inspect the Collateral at any reasonable time. If the Collateral is lost, damaged, or destroyed, I will still pay everything I owe under this note.

Insurance:

If you require me to, I will insure the Collateral against loss or damage. If you require me to buy flood insurance, I will buy the amount of insurance coverage which you require. Any insurance policy will provide for payment of the insurance proceeds to you to the extent necessary to pay the amounts which I owe under this note. I will give you any insurance policy or a certificate to show that I have it. If I do not buy and maintain the required insurance, or if I do not pay the premiums, you may, if you choose, do these things for me. If you do this and I do not reimburse you for the premiums within a specified time, you may add the unpaid balance of the premiums to the unpaid balance of the Principal Amount of this note. In this case, interest will be charged on the unpaid balance of these premiums at the rate shown on page 1 of this note, beginning on the date you paid the premiums.

I direct all insurance companies providing flood insurance, other insurance on real or personal property, or credit insurance in connection with this loan to pay you any money owed to me (including any premiums which are returned for any reason). You may use any such money to pay amount which I owe under this note. I appoint you as my attorney in fact to endorse my name to any draft or check for such purpose.

Miscellaneous:

Miscellaneous: This note is secured as indicated in the Federal Truth in Lending Disclosures on page 1 of this note. All the provisions of any mortgage, deed of trust, or other separate security agreement which I have signed to secure this note are a part of this note.

I will sign any documents you consider to be necessary, and I will pay all fees and taxes which must be paid to public officials and which are disclosed in the Federal Truth in Lending Disclosures on page 1 of this note, to perfect any security interest which I have given you and to record and satisfy any mortgage which I have given you. I appoint you as my attorney in fact to do whatever you consider to be necessary to acquire and maintain the lien of the mortgage and to perfect and maintain perfection of these security interests.

If at any time you agree to extend the dates on which payments are due under this note, you may charge me a fee for such extension not exceeding \$50.00 for each month or partial month of the extension period (subject to any limitations imposed by law). You may also require me to pay interest for the extension period at the beginning of the extension period, subject to any limitations imposed by law. You have no obligation to agree to any extension; and, subject to any limitations imposed by law, the terms of this paragraph can be changed if you and I later agree to different terms.

If at any time you reasonably believe that the value of the Collateral has become insufficient to secure the amounts which I owe and any amounts which I may owe in the future under this note, I will give you additional collateral.

If any money which I owe under this note is not paid when it is due, you have the right to take that amount from any deposit which I have with you, now or in the future, other than deposits in Individual Retirement Accounts or Keogh (H.R. 10) Plans, or deposits in which the law prohibits you from having a security interest.

You will continue to have any security interests which you have taken in connection with any previous note which is being refinanced by this note. If you have any liens on my property as a result of entering judgment under the terms of any previous note which is being refinanced by this note, you may retain those liens to secure the amounts refinanced. I do not have any defense to the enforcement of any such judgment.

Regardless of the terms of any other document, this note will not be secured by any deposit other than those which I have with you individually or jointly, nor by any other property, unless a security interest in such deposit or other property has been given to you in this note or in a document referring specifically to this note or another extension of credit. Further, this note will not be secured by any real property unless a security interest in such real property has been given to you in a document referring specifically to this note or a previous note which is being refinanced by this note, or you have a lien on such real property as a result of entering judgment under the terms of a previous note which is being refinanced by this note.

I authorize you to pay that part of the Principal Amount shown in the Itemization of the Amount Financed on page 1 of this note as "Amount given to me directly," and any money which you may owe me for any reason in connection with this loan, to any or to all of the persons signing this note as "Borrower." My endorsement of a check for any part of this amount will evidence my consent to payment of that part of the Principal Amount to any other payee named on the check.

If, on any particular occasion or for a period of time, you do not charge me a rate or amount which I am obligated to pay under this note, or charge me a lesser rate or amount, or do not enforce a right or remedy which you have under this note, or enforce a right or remedy to a lesser extent than permitted by this note, you will still have the right to charge the full rate or amount or enforce that right or remedy to its fullest extent at any subsequent time. If I make a partial payment and you accept it, even though it is designated as full payment, I will still owe the rest of the money I should have paid. In addition to the rights and remedies provided in this note, you will have all rights and remedies provided by law.

I may pay all or any part of the Principal Amount before it is due, without any penalty.

The unpaid balance of the Principal Amount for any day is determined by taking the beginning balance for that day, adding any amount which you add to the Principal Amount that day under the terms of this note, and subtracting that portion of any payment which is applied that day to the Principal Amount. Payments will be applied first to interest and any other charges due, then to the Principal Amount. Payments received on Saturdays, Sundays, or holidays will be credited as if made on the following business day.

If I have signed a request for credit insurance, the provisions of that form and the Group Credit Life Insurance Certificate are a part of this note.

If it is determined for any reason that a part of this note is invalid or unenforceable, this will not affect any other part of this note. This note will then be read as if the invalid or unenforceable part were not there.

You can transfer your rights and privileges under this note to anyone you choose. My duties under this note will be performed by my heirs and personal representatives. I will not transfer any rights which I have under this note to anyone. I understand that my obligations to you under this note will not be affected by any divorce proceeding nor by any order of court issued in such a proceeding.

Federal law applies to certain aspects of this Promissory Note, including but not limited to the finance charge. The laws of **PENNSYLVANIA** will apply to all other aspects of this Note.

7.04.2 acknowledge that there are pages 3 and 4 of the Promissory Note (Secured) which I/we have signed on page 2.

VERONICA A. CLARK

10

Initial

(Initial)

Exhibit "B"

Mortgage



Mellon Bank

Pennsylvania - Residential Property

IL-286 Rev.(9/94) L.C.(8/94) L.D. 8/94

This Mortgage is made this 22nd day of August,
1996, between VERONICA A CLARK

(hereinafter called "Mortgagor") and MELLON BANK, N. A.

(hereinafter called "Mortgagee"). As used herein, the term "Mortgagor" refers individually and collectively to all Mortgagors, and all such persons shall be jointly and severally bound by the terms hereof.

Whereas, VERONICA A CLARK

(hereinafter individually and collectively called "Borrower") is (are) indebted to Mortgagee in the principal sum of

\$28,778.00

Dollars (\$ 28778.00)

evidenced by a note, contract or letter of credit application

("the Note") dated August 28, 1996:

To secure the payment of all sums due or which may become due under the Note and any and all extensions or renewals thereof in whole or in part (all of which is hereinafter called the "Obligation"), and to secure performance of all obligations under the Note and this Mortgage, Mortgagor by these presents, intending to be legally bound, does grant, bargain, sell and convey unto Mortgagee and its successors and assigns all that certain property situated in _____

CLEARFIELD County,

Pennsylvania, and more particularly described in Exhibit "A", attached hereto and made a part hereof;

Together With All the buildings and improvements erected thereon, the privileges and appurtenances thereunto belonging, and the reversions and remainders, rents, issues, and profits thereof (all of which is hereinafter called the "Mortgaged Property");

To Have And To Hold the same unto Mortgagee and its successors and assigns, forever.

Provided, However, that upon payment in full of the Obligation, the estate hereby granted shall be discharged.

Mortgagor represents, warrants, covenants, and agrees that:

First: Mortgagor will keep and perform all the covenants and agreements contained herein.

Second: Without prior written consent of Mortgagee, Mortgagor shall not cause or permit legal or equitable title to all or part of the Mortgaged Property to become vested in any other person or entity by sale, operation of law, or in any other manner, whether voluntarily or involuntarily.

Third: Mortgagor warrants that Mortgagor owns the fee simple title to the Mortgaged Property free and clear of all liens, claims, and encumbrances except those to which Mortgagee has consented in writing. Mortgagor covenants that the Mortgaged Property shall continue to be held free and clear of all liens, claims, and encumbrances except as expressly permitted by Mortgagee in writing.

Fourth: Mortgagor will pay when due all taxes, assessments, levies, and other charges on or against the Mortgaged Property which may attain priority over the lien of this Mortgage. If Mortgagor fails to do so, Mortgagee at its sole option may elect to pay such taxes, assessments, levies, or other charges. At Mortgagee's request, Mortgagor shall deliver written evidence of all such payments to Mortgagee.

Fifth: Mortgagor shall keep the Mortgaged Property in good repair, excepting only reasonable wear and tear. Mortgagor will permit Mortgagee's authorized representatives to enter upon the Mortgaged Property at any reasonable time for the purpose of inspecting the condition of the Mortgaged Property. Without the written consent of Mortgagee, Mortgagor will not permit removal or demolition of improvements now or hereafter erected on

the Mortgaged Property, nor will Mortgagor permit waste of the Mortgaged Property or alteration of improvements now or hereafter erected on the Mortgaged Property which would adversely affect its market value as determined by Mortgagee.

Sixth: The term "hazardous substances" includes any substances, materials, or wastes that are or become regulated by any governmental authority because of toxic, flammable, explosive, corrosive, reactive, radioactive, or other properties that may be hazardous to human health or the environment, as well as any materials or substances that are listed in the United States Department of Transportation Hazardous Materials Table, as amended from time to time.

Mortgagor warrants that the Mortgaged Property does not contain any hazardous substances and that no physical conditions hazardous to human health or safety are present on the Mortgaged Property, except as previously disclosed to Mortgagee in writing. Mortgagor will neither cause nor permit the deposit, creation, or presence of any hazardous substances or the creation or existence of any physical condition hazardous to human health or safety on the Mortgaged Property. Mortgagor will comply at Mortgagor's expense with all laws, regulations, rules, ordinances, and orders of courts or governmental agencies regarding the Mortgaged Property, now or hereafter in existence, including but not limited to those relating to hazardous substances. If Mortgagor fails to do so, Mortgagee may, at its option, take any action it deems in its sole discretion to be necessary to effectuate such compliance.

Mortgagee shall have no obligation or liability at any time with regard to hazardous substances or any other physical conditions which may exist on the Mortgaged Property at any time. Mortgagor will indemnify and defend Mortgagee against any and all liabilities or losses of any type whatsoever which Mortgagee may incur by reason of any hazardous substances or other physical conditions which may exist on the Mortgaged Property at any time; provided, however, that if Mortgagee shall acquire sole possession of the Mortgaged Property, Mortgagor shall have no obligation under this paragraph on account of any condition which may thereafter come into existence and which was not caused by a previously existing condition. Mortgagor's obligations under this paragraph shall survive the termination and satisfaction of this Mortgage.

Seventh: Mortgagor shall keep the Mortgaged Property insured against loss by fire, all other hazards contemplated by the term "extended coverage," and such other risks and hazards as Mortgagee shall require, in such amounts as Mortgagee shall require. Mortgagor will purchase flood insurance as and to the extent required by Mortgagee. The insurer or insurers will be chosen by Mortgagor, subject to approval by Mortgagee; and approval shall not be unreasonably withheld. All insurance policies shall contain loss payable clauses in favor of Mortgagee and shall be cancelable by the insurer only after prior written notice by the insurer to Mortgagee. Mortgagor shall deliver written evidence of all such insurance to Mortgagee.

If Mortgagor fails to obtain and keep in force any required insurance or fails to pay the premiums on such insurance, Mortgagee at its sole option may elect to do so. In the event of loss, Mortgagor shall give prompt notice to the insurer and Mortgagee. Mortgagee at its option may elect to make proof of loss if Mortgagor does not do so promptly, and to take any action it deems necessary to preserve Mortgagor's or Mortgagee's rights under any insurance policy.

Subject to the rights of the holders of any prior mortgage, insurance proceeds shall be applied to restoration or repair of the Mortgaged Property or to reduction of the Obligation, as Mortgagee may determine in its sole discretion. Mortgagor hereby appoints Mortgagee and its successors and assigns as Mortgagor's attorney-in-fact to endorse Mortgagor's name to any draft or check which may be payable to Mortgagor in order to collect such insurance proceeds.

Eighth: Mortgagor hereby agrees to repay to Mortgagee on demand all sums which Mortgagee has elected to pay under Paragraphs Fourth and Seventh and any costs which Mortgagee has incurred in taking actions permitted by Paragraph Sixth, and all such sums, as well as any amounts for which Mortgagor has agreed to indemnify Mortgagee under Paragraph Sixth, shall, until repaid to Mortgagee, be a part of the Obligation and bear interest at the highest rate permitted by law (but not exceeding the contractual rate or rates of interest applicable to the Obligation by the terms of the Note).

Ninth: Subject to the rights of the holders of any prior mortgage, Mortgagor hereby assigns to Mortgagee all proceeds of any award in connection with any condemnation or other taking of the Mortgaged Property or any part thereof, or payment for conveyance in lieu of condemnation.

Tenth: If the Mortgaged Property or any portion thereof consists of a unit in a condominium or a planned unit development, Mortgagor shall perform all of Mortgagor's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws, rules, and regulations of the condominium or planned unit development, and related documents. If a condominium or planned unit development rider is executed by Mortgagor and recorded with this Mortgage, the covenants and agreements of such rider shall be incorporated herein as if the rider were a part hereof.

Eleventh: In order to further secure Mortgagee in the event of default in the payment of the Obligation or in the performance by Mortgagor of any of the covenants, conditions, or agreements contained herein, Mortgagor hereby assigns and transfers to Mortgagee and its successors and assigns any and all leases on the Mortgaged Property or any part thereof, now existing or which may hereafter be made at any time, together with any and all rents, issues, and profits arising from the Mortgaged

Property under said leases or otherwise. Mortgagor shall have no obligation to perform or discharge any duty or liability under such leases, but shall have full authorization to collect all rents under the leases or otherwise, to take possession of and rent the Mortgaged Property, and to take any action, including legal action, it deems necessary to preserve Mortgagor's or Mortgagor's rights under such leases. Mortgagor shall not collect any rent in advance of the date it is due.

Twelfth: In the event that (a) any warranty, covenant, or agreement contained herein is breached; (b) any representation or warranty contained herein or otherwise made by any Mortgagor in connection with this Mortgage proves to be false or misleading; (c) any default occurs under the terms of the Note or any agreement evidencing, securing, or otherwise executed and delivered by any Borrower or Mortgagor in connection with the Obligation; (d) any default occurs under the terms of any other mortgage or other instrument creating a lien on the Mortgaged Property; (e) a holder of any lien encumbering the Mortgaged Property or any portion thereof (whether such lien is junior or superior to the lien of this Mortgage) commences a foreclosure or any other proceeding to execute on such lien; (f) any Mortgagor becomes insolvent or makes an assignment for the benefit of creditors; or (g) any action, petition or other proceeding is filed or commenced under any state or federal bankruptcy or insolvency law, by Mortgagor or anyone else, regarding the assets of Mortgagor; then, in addition to exercising any rights which Mortgagor may have under the terms of the Note or any agreement securing repayment of, or relating to, any portion of the Obligation or which are otherwise provided by law, Mortgagor may foreclose upon the Mortgaged Property

by appropriate legal proceedings and sell the Mortgaged Property for the collection of the Obligation, together with costs of suit and an attorney's commission equal to the lesser of (a) 20% of the amount due or \$500.00, whichever is greater, or (b) the maximum amount permitted by law. Mortgagor hereby forever waives and releases all errors in the said proceedings, stay of execution, and the right of inquisition and extension of time of payment.

Thirteenth: The rights and remedies of Mortgagor provided herein, in the Note, or in any other agreement securing repayment of, or relating to, any portion of the Obligation, or otherwise provided by law, shall be cumulative and may be pursued singly, concurrently, or successively at Mortgagor's sole discretion, and may be exercised as often as necessary; and the failure to exercise any such right or remedy shall in no event be construed as a waiver or release of the same.

Fourteenth: The covenants, conditions and agreements contained herein shall bind the heirs, personal representatives, and successors of Mortgagor, and the rights and privileges contained herein shall inure to the successors and assigns of Mortgagor.

Fifteenth: This Mortgage shall be governed in all respects by the laws of Pennsylvania. If any provision hereof shall for any reason be held invalid or unenforceable, no other provision shall be affected thereby, and this Mortgage shall be construed as if the invalid or unenforceable provision had never been part of it.

[REDACTED]

From VERONICA A CLARK

To MELLON BANK, N. A.

Recorder mail to MELLON BANK N.A.
P.O. BOX 149
PITTSBURGH, PA 15230-0149

GM0033926
0100 00152

Tax Parcel #:

LEGAL DESCRIPTIONS: ALL THAT CERTAIN PROPERTY SITUATED IN THE TOWNSHIP OF
ORDAN, IN THE COUNTY OF CLEARFIELD, AND COMMONWEALTH OF PENNSYLVANIA,
BEING DESCRIBED AS FOLLOWS: PARCEL 120-114-474.7 AND BEING MORE FULLY
DESCRIBED IN A DEED DATED 4/08/91, AND RECORDED 4/17/91, AMONG THE LAND
RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN DEED BOOK 1393, PAGE
63.

EXHIBIT "C"

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

The Commonwealth of Pennsylvania's Homeowners' Emergency Mortgage Assistance Program may be able to help you. Read the attached notice to find out how the program works.

If you need more information call the Pennsylvania Housing Finance Agency at 1(800) 342-2397.

La notificacion en adjunto es de suma importancia, pues afecta su derecho a continuar viviendo en su casa. Si no comprende el contenido de esta notificacion obtenga una traduccion inmediatamente llamando esta agencia (Pennsylvania Housing Finance Agency) sin cargos al numero mencionado arriba. Puedes ser elegible para un prestamo por el programa llamado "Homeowner's Emergency Mortgage Assistance Program" el cual puede salvar su casa de la perdida del derecho a redimir su hipoteca.

ACT 91 NOTICE

IMPORTANT: NOTICE OF HOMEOWNERS' EMERGENCY MORTGAGE ASSISTANCE PROGRAM

PLEASE READ THIS NOTICE

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

Date: December 3, 2002

Re: Account No.: 6060064592; Mortgage in the original principal amount of \$28,778.00 dated August 22, 1996, in favor of Citizens Bank

To: Ms. Veronica A. Clark

From: Sherrard, German & Kelly, P.C.
35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602

You may be eligible for financial assistance that will prevent foreclosure on your mortgage if you comply with the provisions of the Homeowners' Emergency Mortgage Assistance Act of 1983 (the "Act"). You may be eligible for emergency temporary assistance if your default has been caused by circumstances beyond your control, you have a reasonable prospect of resuming your mortgage payments, and if you meet other eligibility requirements established by the Pennsylvania Housing Finance Agency. Please read all of this Notice. It contains an explanation of your rights.

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 a representative of this lender, or with a designated consumer credit counseling agency. The purpose of this meeting is to attempt to work out a repayment plan, or to otherwise settle your delinquency. This meeting must occur in the next thirty (30) days.

If you attend a face-to-face meeting with this lender, or with a consumer credit counseling agency identified in this notice, no further proceeding in mortgage foreclosure may take place for thirty (30) days after the date of this meeting. The name, address and telephone number of our representative is:

Mr. Archie Martins
Foreclosure Specialist
Citizens Bank
100 Sockanosset Crossroads
Cranston, RI 02920

Telephone Number: (888) 522-7552

The names and addresses of designated consumer credit counseling agencies are shown on the attached sheet. It is only necessary to schedule one face-to-face meeting. You should advise this lender immediately of your intentions.

Your mortgage is in default because you have failed to pay promptly installments of principal and interest, as required, for a period of at least sixty (60) days. The total amount of the delinquency is \$944.04. That sum includes the following: Monthly payments of \$304.68 each for the months of August, 2002 through October, 2002; and late charges in the amount of \$30.00. The interest per diem is \$6.43 as of October 26, 2002.

If you have tried and are unable to resolve this problem at or after your face-to-face meeting, you have the right to apply for financial assistance from the Homeowners' Emergency Mortgage Assistance Fund. In order to do this, you must fill out, sign and file a completed Homeowners' Emergency Assistance Application with one of the designated consumer credit counseling agencies listed on the attachment. An application for assistance may only be obtained from a consumer credit counseling agency. The consumer credit counseling agency will assist you in filling out your application and will submit your completed application to the Pennsylvania Housing Finance Agency. Your application must be filed or postmarked, within thirty (30) days of your face-to-face meeting.

It is extremely important that you file your application promptly. If you do not do so, or if you do not follow the other time periods set forth in this letter, foreclosure may proceed against your home immediately.

Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act.

It is extremely important that your application is accurate and complete in every respect. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that additional 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 that Agency of its decision on your application.

The Pennsylvania Housing Finance Agency is located at 2101 North Front Street, Post Office Box 15530, Harrisburg, Pennsylvania 17105. Telephone No. (717) 780-3800 or 1-800-342-2397 (toll free number). Persons with impaired hearing can call (717) 780-1869.

In addition you may receive another notice from this lender under Act 6 of 1974. That notice is called a "Notice of Intention to Foreclose Mortgage." You must read both notices, since they both explain rights that you now have under Pennsylvania law. However, if you choose to exercise your rights described in this notice, you cannot be foreclosed upon while you are receiving that assistance.

Very truly yours,

SHERRARD, GERMAN & KELLY, P.C.

By: 

Paul David Burke, Esquire
Attorneys for Citizens Bank

Consumer Credit Counseling Agency Notification To:

Name of Mortgagee

Address

In accordance with the Pennsylvania Homeowners' Emergency Mortgage Assistance Program (Act 91 of 1983), we have been approached for mortgage counseling assistance by:

Name of Applicant

Address

Telephone Number

Mortgage Loan Number

Address of property on which mortgage is
in default, if different from above.

The counseling agency met with the above-named applicant on _____, who have indicated that they are more than sixty (60) days delinquent on their mortgage payments and have received notification of intention to foreclose from _____

Name and Address of Mortgagee

In accordance with the Homeowners' Emergency Mortgage Assistance Program, this is to inform you that:

1. If the delinquency cannot be resolved within the 30 day forbearance period as provided by law, the applicant listed above may apply to the

Pennsylvania Housing Finance Agency for Mortgage Payment Assistance.

2. By a copy of this Notice, we are notifying all other mortgagees, if any, which the applicant has indicated as also having a mortgage on the property identified above.
3. It is our understanding that the 30 day forbearance period in which we are now in ends on _____.
4. No legal action to enforce the mortgage may occur during this forbearance period, unless procedural time limits were not met by the homeowner.

Name of Counseling Agency

Signer and Title

Telephone Number

Address

CLEARFIELD COUNTY

Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (724) 465-5118

CCCS of Northeastern PA
1631 S Atherton St.
Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

EXHIBIT "D"

SHERRARD, GERMAN & KELLY, P.C.

ATTORNEYS AT LAW

35TH FLOOR, FREEMARKETS CENTER

210 SIXTH AVENUE

PITTSBURGH, PENNSYLVANIA 15222-2602

(412) 355-0200

FAX: (412) 261-6221

PAUL DAVID BURKE
email: pdb@sgkpc.com

December 3, 2002

**VIA U.S. CERTIFIED MAIL/
RETURN RECEIPT REQUESTED
AND U.S. FIRST CLASS MAIL**

Ms. Veronica A. Clark
HC 1, Box 78A
Madera, PA 16661-9601

Re: Notice of Intention to Foreclose Mortgage

Dear Ms. Clark:

The Mortgage held by Citizens Bank (hereinafter "the Lender") on your property located at HC 1, Box 78A, Madera, PA 16661-9601 IS IN SERIOUS DEFAULT because you have not made the monthly payments of \$304.68 (each) for the months of August, 2002, through October, 2002. Late charges have also accrued to this date in the amount of \$30.00. The total amount required to cure this default as of the date of this letter is \$944.04.

You may cure this default within THIRTY (30) DAYS of the date of this letter, by paying to the Lender the above amount of 944.04, plus any additional amounts which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order, and made at Citizens Bank, 100 Sockanosset Crossroads, Cranston, RI 02920 Attention: Mr. Archie Martins.

If full payment of the amount in default is not made within THIRTY (30) DAYS, then, subject, to any additional rights you may have under the Homeowners' Emergency Mortgage Assistance Program, the Lender may instruct its attorneys to start a lawsuit to foreclose your mortgaged property. If the mortgage is foreclosed, your 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 default before they begin legal proceedings, you will still have to pay the reasonable attorney's fees, actually incurred, up to \$50.00, in order to cure the default. However, if legal proceedings are started, in order to cure the default you will have to pay the reasonable attorney's fees,

December 3, 2002
Page 2

actually incurred, even if they are over \$50.00, and you may also be required to pay the Lender's reasonable costs. If you cure the default within the thirty-day period, you will not be required to pay attorney's fees.

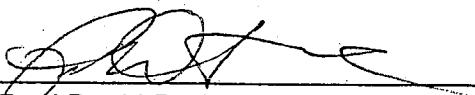
If you have not cured the default within the thirty-day period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's foreclosure sale. You may do so by paying the total amount then due, as well as the reasonable attorney's fees and costs connected with the foreclosure sale. It is estimated that the earliest date that such a Sheriff's sale could be held would be approximately April 1, 2003. A notice of the date of the Sheriff's sale will be sent to you before the sale. Of course, the amount needed to cure the default may increase the longer you wait. You may find out at any time exactly what the required payment will be by calling the Lender at the following number: (888) 522-7552. This payment must be in cash, cashier's check, certified check or money order and be made payable to the Lender at the Lender's address stated above.

You should realize that a Sheriff's sale will end your ownership of the mortgaged property and your right to remain in it. If you continue to live in the property after the Sheriff's sale, a lawsuit could be started to evict you.

You have additional rights to help protect your interest in the property. YOU HAVE THE RIGHT TO SELL THE PROPERTY TO OBTAIN MONEY, OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION, TO PAY OFF THIS DEBT. YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF. YOU MAY ALSO HAVE ADDITIONAL RIGHTS UNDER THE HOMEOWNERS' EMERGENCY MORTGAGE ASSISTANCE PROGRAM, IF A SEPARATE NOTICE ABOUT THAT PROGRAM IS ENCLOSED WITH THIS NOTICE.

Very truly yours,

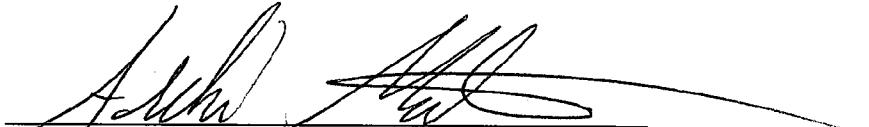
SHERRARD, GERMAN & KELLY, P.C.

By: 

Paul David Burke, Esquire
Attorneys for Citizens Bank

VERIFICATION

Archie Martins, Foreclosure Specialist, and duly authorized representative of Citizens Bank of Pennsylvania, deposes and says subject to the penalties of 18 Pa. C.S.A. §4904 relating to unsworn falsification to authorities that the facts set forth in the foregoing Complaint are true and correct to the best of his knowledge, information and belief.



Archie Martins
Foreclosure Specialist

6 Feb 03

Document

Reinstated/Reissued to Sheriff/Attorney
for service.

William A. Shaw
Deputy Prothonotary

FILED A4ypd.
1/48800
JAN 10 2003
ICC Shff

William A. Shaw
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13521

CITIZENS BANK OF PENNSYLVANIA

03-46-CD

VS.
CLARK, VERONICA A.

COMPLAINT IN MORTGAGE FORECLOSURE

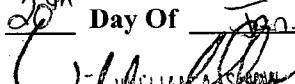
SHERIFF RETURNS

NOW JANUARY 20, 2003 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN
THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO
VERONICA A. CLARK, DEFENDANT. ACCORDING TO POST OFFICE MAIL IS
DELIVERED TO THIS ADDRESS BUT NOT PICKED UP. POSSIBLY LIVING IN
SOUTH CAROLINA, NO FORWARDING ADDRESS.

Return Costs

Cost	Description
27.65	SHFF. HAWKINS PAID BY; ATTY.
10.00	SURCHARGE PAID BY; ATTY.

Sworn to Before Me This

20th Day Of Jan. 2003

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

So Answers,


Chester A. Hawkins
Sheriff

FILED
01-23-03
JAN 20 2003


William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA,
successor in interest to
MELLON BANK, N.A.,

CIVIL DIVISION

Plaintiff,
v.

NO. 03-46-CD

VERONICA A. CLARK,
an individual,

Defendant.

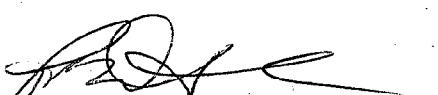
TO: DEFENDANT
YOU ARE HEREBY NOTIFIED TO FILE A
WRITTEN RESPONSE TO THE ENCLOSED
COMPLAINT WITHIN TWENTY (20) DAYS FROM
SERVICE HEREOF OR A JUDGMENT MAY BE
ENTERED AGAINST YOU.

SHERRARD, GERMAN & KELLY, P.C.

By: 
ATTORNEYS FOR PLAINTIFF

I HEREBY CERTIFY THE ADDRESS OF
PLAINTIFF IS:
100 Sockanosset Crossroads
Cranston, RI 02920
AND THE DEFENDANT IS:
HC BOX 78 A
MADERA, PA 16661-9601

SHERRARD, GERMAN & KELLY, P.C.

BY: 
ATTORNEYS FOR PLAINTIFF

CERTIFICATION OF LOCATION:
I HEREBY CERTIFY THAT THE LOCATION OF
THE REAL ESTATE AFFECTED BY THIS LIEN
IS: TOWNSHIP OF JORDAN

SHERRARD, GERMAN & KELLY, P.C.

BY: 
ATTORNEYS FOR PLAINTIFF

TYPE OF PLEADING:
CIVIL ACTION COMPLAINT
IN MORTGAGE FORECLOSURE

FILED ON BEHALF OF PLAINTIFF:
CITIZENS BANK OF PENNSYLVANIA

COUNSEL OF RECORD FOR THIS
PARTY:

PAUL DAVID BURKE, ESQUIRE
Pa. I.D. #34960

SHERRARD, GERMAN & KELLY, P.C.
Firm #006

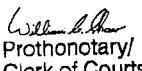
35TH FLOOR, FREEMARKETS CENTER
PITTSBURGH, PA 15222-2602

(412) 355-0200

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

JAN 10 2003

Attest.


Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO.
v.

VERONICA A. CLARK,
an individual,

Defendant.

NOTICE TO DEFEND

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:

LAWYER REFERRAL SERVICE
DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830

Telephone No. (814) 765-2641

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO.
v.

VERONICA A. CLARK,
an individual,

Defendant.

CIVIL ACTION - COMPLAINT IN MORTGAGE FORECLOSURE

And now, comes Plaintiff, CITIZENS BANK OF PENNSYLVANIA, successor in interest to Mellon Bank, N.A., by and through its attorneys, Sherrard, German & Kelly, P.C., and files this Complaint in Mortgage Foreclosure as follows:

1. The Plaintiff is CITIZENS BANK OF PENNSYLVANIA, successor in interest to Mellon Bank, N.A., which has its principal place of business at 100 Sockanosset Crossroads, Cranston, Rhode Island 02920.

2. The Defendant is VERONICA A. CLARK, an individual, residing within the Commonwealth of Pennsylvania at HC Box 78 A, Madera, Pennsylvania 16661-9601.

3. On or about August 22, 1996, the Defendant, VERONICA A. CLARK, executed a Promissory Note ("Note") in favor of Mellon Bank, N.A., in the original principal amount of \$28,778.00. A true and correct copy of said Note is marked Exhibit "A", attached hereto and made a part hereof.

4. On or about August 22, 1996, as security for payment of the aforesaid Note, the Defendant, VERONICA A. CLARK, made, executed and delivered to Mellon Bank, N.A. a Mortgage in the original principal amount of \$28,778.00 on the premises hereinafter described, said Mortgage being recorded in the Office of the Recorder of Deeds of Clearfield County on August 23, 1996, in Mortgage Book Volume 1783 page 139. A true and correct copy of said Mortgage containing a description of the premises subject to said Mortgage is marked Exhibit "B", attached hereto and made a part hereof.

5. On or about May 28, 2002, Mellon Bank, N.A. assigned the aforesaid Mortgage to the Plaintiff pursuant to an Assignment of Mortgage, recorded in the Office of the Recorder of Deeds of Clearfield County, at Instrument No. 200208314.

6. The Defendant is the record and real owner of the aforesaid mortgaged premises.

7. The Defendant is in default under the terms of the aforesaid Note and Mortgage for, inter alia, failure to pay the monthly installments of principal and interest on said Note when due.

8. Demand for payment has been made upon the Defendant by Plaintiff, but Defendant has failed or refused to pay.

9. On or about December 3, 2002, Defendant was mailed Notice of Homeowner's Emergency Mortgage Assistance Act of 1983, in compliance with the Homeowner's Emergency Mortgage Assistance Act,

Act 91 of 1983. A true and correct copy of said Notice is marked Exhibit "C", attached hereto and made a part hereof.

10. On or about December 3, 2002, Defendant was mailed Notice of Intention to Foreclose Mortgage in compliance with Act 6 of 1974, 41 P.S. 101, et seq. A true and correct copy of said Notice is marked Exhibit "D", attached hereto and made a part hereof

11. The amount due and owing Plaintiff by Defendant is as follows:

Principal	\$25,102.03
Interest thru 1/3/03	\$ 1,003.11
Late Charges thru 1/3/03	\$ 45.00
BPO & Appraisal Fee	\$ 290.00
Attorneys' Fees (20% of amount due)	<u>\$ 5,020.60</u>
TOTAL	<u>\$31,460.74</u>

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure for the amount due of \$31,460.74 with interest on the principal amount thereof (\$25,102.03) at the rate of \$6.43 per diem from January 3, 2003, plus costs (including increases in escrow deficiency) additional late charges, and for foreclosure and sale of the mortgaged premises.

SHERRARD, GERMAN & KELLY, P.C.

By: 

Paul David Burke, Esquire

Pa. I.D. #34960

Attorneys for Plaintiff

35th Floor, FreeMarkets Center

Pittsburgh, PA 15222-2602

(412) 355-0200

Exhibit "A"

Payment Methods: I choose to make payments by the method checked below:

Payment Method #1: I authorize you to take payments out of _____ on or after the dates they are due. I will keep a large enough balance in this account to cover the full amounts of the required payments.

Payment Method #2: I will mail or deliver each payment to you so that you will receive it no later than the date it is due.

If I have chosen Payment Method #1, you may require me to change Payment Method #2 if I fail at any time to have a large enough balance in the deposit account shown above to cover the full amount of a payment required under this note, or if the deposit account is closed.

Property Insurance: Insurance against loss of or damage to the Collateral is required, is not required.

Insurer: EVERETT CASH MUTUAL **Agent (if known):** DUBLER INS AGENCY

Flood Insurance: is required in connection with this loan. is not required in connection with this loan.

If flood insurance or other insurance on real or personal property is required in connection with this loan, I may obtain such insurance from anyone I want that is acceptable to you.

THE ADDITIONAL TERMS ON PAGES 3 AND 4 OF THIS NOTE ARE A PART OF THIS NOTE.

Notice to Creditor:

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The Creditor can collect this debt from you without first trying to collect from the borrower. The Creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record.

This notice is not the contract that makes you liable for the debt.

Signature(s):

BY SIGNING THIS NOTE, I ACKNOWLEDGE THAT I HAVE RECEIVED AN EXACT COPY OF PAGES 1 THROUGH 4 OF THIS NOTE AND THE DISCLOSURES ON PAGE 1 WITH ALL APPLICABLE BLANKS APPROPRIATELY FILLED IN, PRIOR TO THE CONSUMMATION OF THE TRANSACTION. THE ADDITIONAL TERMS ON PAGES 3 AND 4 ARE PART OF THIS NOTE.

Borrower: VERONICA A. CLARK

Borrower

Veronica A. Clark (Seal)

(Seal)

Borrower

Borrower

(Seal)

(Seal)

If applicable, this installment loan corresponds to relationship demand deposit account: _____

Additional Terms:**Events of Default:**

is a default under this note if: (1) any payment is not made when it is due; (2) I break any promise in this note; (3) you discover a false or misleading statement in this note or in any other information I have given you; (4) anyone attempts to seize, attach, or take a lien on the Collateral under any legal process; (5) the Collateral is lost, destroyed, stolen, or abandoned; (6) I die; (7) I make any assignment for the benefit of creditors; (8) I become insolvent; (9) any petition relating to my debts is filed under any federal or state bankruptcy law; (10) I default under the terms of any lease, mortgage, or deed of trust on the property where the Collateral is kept; (11) anyone attempts to garnish or attach any deposit or other property belonging to me which is in your possession; (12) any insurance policy securing this note matures for any reason; (13) any event occurs which, under the terms of my mortgage or deed of trust securing this note, gives you the right to foreclose on the property securing this note; any person who signs a separate security agreement to secure this note breaks any promise in the security agreement; any person who signs a mortgage, deed of trust, or separate security agreement to secure this note dies, becomes insolvent, or makes any assignment for the benefit of creditors; any petition relating to such a person's debts is filed under any federal or state bankruptcy law; or you cover any false or misleading statement in such a mortgage, deed of trust, or security agreement.

Our Rights in the Event of Default:

Any of these events of default occurs, or if I voluntarily give you possession of the Collateral, you have the right, if you choose to do so, to declare all amounts which I owe under this note immediately due, subject to any requirements for notice and a right to cure the default imposed by law. You may, without judicial process, take possession of the Collateral and anything contained in it or attached to it. You can enter any private property in order to do this, so long as you do not commit a breach of the peace. If you choose to do so, I will deliver the Collateral to any place you choose which is reasonably convenient to both of us.

You must send you a notice by certified mail within 48 hours after you take the Collateral in order to get back any property contained in the Collateral or attached to it which I do not believe is covered by your security interest. If I do not do this, I will lose the right to claim such property.

You can also sue me in court to get the Collateral if you choose to do so. If you employ an attorney who is not your salaried employee to collect any amount which I owe under this note or to protect your rights under this note in any way, I will pay reasonable attorney's fees permitted by law, and costs of any legal proceedings. I hereby waive the benefit of all Indiana valuation and appraisalment laws.

My Duties Regarding the Collateral:

I am obtaining this loan in order to purchase any of the Collateral, I will purchase it promptly after receiving the loan proceeds from you. Anyone who has or will have an ownership interest in the Collateral is signing either this note or a separate security agreement. No one else except you has or will have a security interest in the Collateral or any legal rights in it.

I will tell you promptly in writing if I change my address. Unless you keep the Collateral, I will keep it at the address in my loan application or I will tell you in writing where I am keeping it. I will not permanently remove the Collateral from that location unless you give me written permission to do so.

I will not allow the Collateral to be attached to real property or to any other goods without your written permission. I will not allow the Collateral to lose its identity or to be used for any illegal purpose.

If the law of any state requires or permits a certificate of title to be issued covering any of the Collateral, I will make certain that our security interest is noted on the certificate of title. I will see that the certificate of title is delivered to you within 10 days of the date of this note.

I will keep the Collateral in good condition and repair, except for reasonable wear and tear, and will pay all taxes and other charges which may be assessed on it. If I fail to do so, you may, if you choose, take reasonable steps to protect the Collateral and pay such taxes, other charges, or costs of repair and maintenance for me. If you do this, you may require me to reimburse you, immediately or at any later time, for any such taxes, charges, or costs which you have paid. At the time you pay such amounts or at any later time, you may add the unpaid balance of such amounts to the unpaid balance of the Principal Amount of this note. You may require me to pay interest on the unpaid balance of such amounts at the rate shown on page 1 of this note or at any lower rate. You may, if you choose, increase the amount of my monthly payment until I have fully reimbursed you for such amounts.

I will give you written proof of payment of any such taxes or charges and the costs of any repairs, if you request it. You have the right to inspect the Collateral at any reasonable time. If the Collateral is lost, damaged, or destroyed, I will still pay everything I owe under this note.

Insurance:

If you require me to, I will insure the Collateral against loss or damage. If you require me to buy flood insurance, I will buy the amount of insurance coverage which you require. Any insurance policy will provide for payment of the insurance proceeds to you to the extent necessary to pay the amounts which I owe under this note. I will give you any insurance policy or a certificate to show that I have it. If I do not buy and maintain the required insurance, or if I do not pay the premiums, you may, if you choose, do these things for me. If you do this and I do not reimburse you for the premiums within a specified time, you may add the unpaid balance of the premiums to the unpaid balance of the Principal Amount of this note. In this case, interest will be charged on the unpaid balance of these premiums at the rate shown on page 1 of this note, beginning on the date you paid the premiums.

I direct all insurance companies providing flood insurance, other insurance on real or personal property, or credit insurance in connection with this loan to pay you any money owed to me (including any premiums which are returned for any reason). You may use any such money to pay amount which I owe under this note. I appoint you as my attorney in fact to endorse my name to my draft or check for such purpose.

Miscellaneous:

This note is secured as indicated in the Federal Truth in Lending Disclosures on page 1 of this note. All the provisions of any mortgage, deed of trust, or other separate security agreement which I have signed to secure this note are a part of this note.

I will sign any documents you consider to be necessary, and I will pay all fees and taxes which must be paid to public officials and which are disclosed in the Federal Truth in Lending Disclosures on page 1 of this note, to perfect any security interest which I have given you and to record and satisfy any mortgage which I have given you. I appoint you as my attorney in fact to do whatever you consider to be necessary to acquire and maintain the lien of the mortgage and to perfect and maintain perfection of these security interests.

If at any time you agree to extend the dates on which payments are due under this note, you may charge me a fee for such extension not exceeding \$50.00 for each month or partial month of the extension period (subject to any limitations imposed by law). You may also require me to pay interest for the extension period at the beginning of the extension period, subject to any limitations imposed by law. You have no obligation to agree to any extension; and, subject to any limitations imposed by law, the terms of this paragraph can be changed if you and I later agree to different terms.

If at any time you reasonably believe that the value of the Collateral has become insufficient to secure the amounts which I owe and any amounts which I may owe in the future under this note, I will give you additional collateral.

If any money which I owe under this note is not paid when it is due, you have the right to take that amount from any deposit which I have with you, now or in the future, other than deposits in Individual Retirement Accounts or Keogh (H.R. 10) Plans, or deposits in which the law prohibits you from having a security interest.

You will continue to have any security interests which you have taken in connection with any previous note which is being refinanced by this note. If you have any liens on my property as a result of entering judgment under the terms of any previous note which is being refinanced by this note, you may retain those liens to secure the amounts refinanced. I do not have any defense to the enforcement of any such judgment.

Regardless of the terms of any other document, this note will not be secured by any deposit other than those which I have with you individually or jointly, nor by any other property, unless a security interest in such deposit or other property has been given to you in this note or in a document referring specifically to this note or another extension of credit. Further, this note will not be secured by any real property unless a security interest in such real property has been given to you in a document referring specifically to this note or a previous note which is being refinanced by this note, or you have a lien on such real property as a result of entering judgment under the terms of a previous note which is being refinanced by this note.

I authorize you to pay that part of the Principal Amount shown in the Itemization of the Amount Financed on page 1 of this note as "Amount given to me directly," and any money which you may owe me for any reason in connection with this loan, to any or to all of the persons signing this note as "Borrower." My endorsement of a check for any part of this amount will evidence my consent to payment of that part of the Principal Amount to any other payee named on the check.

If, on any particular occasion or for a period of time, you do not charge me a rate or amount which I am obligated to pay under this note, or charge me a lesser rate or amount, or do not enforce a right or remedy which you have under this note, or enforce a right or remedy to a lesser extent than permitted by this note, you will still have the right to charge the full rate or amount or enforce that right or remedy to its fullest extent at any subsequent time. If I make a partial payment and you accept it, even though it is designated as full payment, I will still owe the rest of the money I should have paid. In addition to the rights and remedies provided in this note, you will have all rights and remedies provided by law.

I may pay all or any part of the Principal Amount before it is due, without any penalty.

The unpaid balance of the Principal Amount for any day is determined by taking the beginning balance for that day, adding any amount which you add to the Principal Amount that day under the terms of this note, and subtracting that portion of any payment which is applied that day to the Principal Amount. Payments will be applied first to interest and any other charges due, then to the Principal Amount. Payments received on Saturdays, Sundays, or holidays will be credited as if made on the following business day.

If I have signed a request for credit insurance, the provisions of that form and the Group Credit Life Insurance Certificate are a part of this note.

If it is determined for any reason that a part of this note is invalid or unenforceable, this will not affect any other part of this note. This note will then be read as if the invalid or unenforceable part were not there.

You can transfer your rights and privileges under this note to anyone you choose. My duties under this note will be performed by my heirs and personal representatives. I will not transfer any rights which I have under this note to anyone. I understand that my obligations to you under this note will not be affected by any divorce proceeding nor by any order of court issued in such a proceeding.

Federal law applies to certain aspects of this Promissory Note, including but not limited to the finance charge. The laws of PENNSYLVANIA will apply to all other aspects of this Note.

I/We acknowledge that those are pages 3 and 4 of the Promissory Note (Secured) which I/We have signed on page 2.

VERONICA A CLARK

VC

(Initials)

(Initials)

(Initials)

Exhibit "B"

Mortgage**Pennsylvania - Residential Property**

IL-286 Rev.(9/94) L.C.(8/94) L.D. 8/94

This Mortgage is made this 22nd day of August,
1996, between VERONICA A CLARK

(hereinafter called "Mortgagor") and MELLON BANK, N. A.

(hereinafter called "Mortgagee"). As used herein, the term "Mortgagor" refers individually and collectively to all Mortgagors, and all such persons shall be jointly and severally bound by the terms hereof.

Whereas, VERONICA A CLARK

(hereinafter individually and collectively called "Borrower") is (are) indebted to Mortgagee in the principal sum of

\$28,778.00

Dollars (\$ 28778.00)

evidenced by a note, contract or letter of credit application

("the Note") dated August 29, 1996:

To secure the payment of all sums due or which may become due under the Note and any and all extensions or renewals thereof in whole or in part (all of which is hereinafter called the "Obligation"), and to secure performance of all obligations under the Note and this Mortgage, Mortgagor by these presents, intending to be legally bound, does grant, bargain, sell and convey unto Mortgagee and its successors and assigns all that certain property situated in

CLEARFIELD County,

Pennsylvania, and more particularly described in Exhibit "A", attached hereto and made a part hereof;

Together With All the buildings and improvements erected thereon, the privileges and appurtenances thereunto belonging, and the reversions and remainders, rents, issues, and profits thereof (all of which is hereinafter called the "Mortgaged Property");

To Have And To Hold the same unto Mortgagee and its successors and assigns, forever.

Provided, However, that upon payment in full of the Obligation, the estate hereby granted shall be discharged.

Mortgagor represents, warrants, covenants, and agrees that:

First: Mortgagor will keep and perform all the covenants and agreements contained herein.

Second: Without prior written consent of Mortgagee, Mortgagor shall not cause or permit legal or equitable title to all or part of the Mortgaged Property to become vested in any other person or entity by sale, operation of law, or in any other manner, whether voluntarily or involuntarily.

Third: Mortgagor warrants that Mortgagor owns the fee simple title to the Mortgaged Property free and clear of all liens, claims, and encumbrances except those to which Mortgagee has consented in writing. Mortgagor covenants that the Mortgaged Property shall continue to be held free and clear of all liens, claims, and encumbrances except as expressly permitted by Mortgagee in writing.

Fourth: Mortgagor will pay when due all taxes, assessments, levies, and other charges on or against the Mortgaged Property which may attain priority over the lien of this Mortgage. If Mortgagor fails to do so, Mortgagee at its sole option may elect to pay such taxes, assessments, levies, or other charges. At Mortgagee's request, Mortgagor shall deliver written evidence of all such payments to Mortgagee.

Fifth: Mortgagor shall keep the Mortgaged Property in good repair, excepting only reasonable wear and tear. Mortgagor will permit Mortgagee's authorized representatives to enter upon the Mortgaged Property at any reasonable time for the purpose of inspecting the condition of the Mortgaged Property. Without the written consent of Mortgagee, Mortgagor will not permit removal or demolition of improvements now or hereafter erected on

the Mortgaged Property, nor will Mortgagor permit waste of the Mortgaged Property or alteration of improvements now or hereafter erected on the Mortgaged Property which would adversely affect its market value as determined by Mortgagee.

Sixth: The term "hazardous substances" includes any substances, materials, or wastes that are or become regulated by any governmental authority because of toxic, flammable, explosive, corrosive, reactive, radioactive, or other properties that may be hazardous to human health or the environment, as well as any materials or substances that are listed in the United States Department of Transportation Hazardous Materials Table, as amended from time to time.

Mortgagor warrants that the Mortgaged Property does not contain any hazardous substances and that no physical conditions hazardous to human health or safety are present on the Mortgaged Property, except as previously disclosed to Mortgagee in writing. Mortgagor will neither cause nor permit the deposit, creation, or presence of any hazardous substances or the creation or existence of any physical condition hazardous to human health or safety on the Mortgaged Property. Mortgagor will comply at Mortgagor's expense with all laws, regulations, rules, ordinances, and orders of courts or governmental agencies regarding the Mortgaged Property, now or hereafter in existence, including but not limited to those relating to hazardous substances. If Mortgagor fails to do so, Mortgagee may, at its option, take any action it deems in its sole discretion to be necessary to effectuate such compliance.

Mortgagee shall have no obligation or liability at any time with regard to hazardous substances or any other physical conditions which may exist on the Mortgaged Property at any time. Mortgagor will indemnify and defend Mortgagee against any and all liabilities or losses of any type whatsoever which Mortgagee may incur by reason of any hazardous substances or other physical conditions which may exist on the Mortgaged Property at any time; provided, however, that if Mortgagee shall acquire sole possession of the Mortgaged Property, Mortgagor shall have no obligation under this paragraph on account of any condition which may thereafter come into existence and which was not caused by a previously existing condition. Mortgagor's obligations under this paragraph shall survive the termination and satisfaction of this Mortgage.

Seventh: Mortgagor shall keep the Mortgaged Property insured against loss by fire, all other hazards contemplated by the term "extended coverage," and such other risks and hazards as Mortgagee shall require, in such amounts as Mortgagee shall require. Mortgagor will purchase flood insurance as and to the extent required by Mortgagee. The insurer or insurers will be chosen by Mortgagor, subject to approval by Mortgagee; and approval shall not be unreasonably withheld. All insurance policies shall contain loss payable clauses in favor of Mortgagee and shall be cancelable by the insurer only after prior written notice by the insurer to Mortgagee. Mortgagor shall deliver written evidence of all such insurance to Mortgagee.

If Mortgagor fails to obtain and keep in force any required insurance or fails to pay the premiums on such insurance, Mortgagee at its sole option may elect to do so. In the event of loss, Mortgagor shall give prompt notice to the insurer and Mortgagee. Mortgagee at its option may elect to make proof of loss if Mortgagor does not do so promptly, and to take any action it deems necessary to preserve Mortgagor's or Mortgagee's rights under any insurance policy.

Subject to the rights of the holders of any prior mortgage, insurance proceeds shall be applied to restoration or repair of the Mortgaged Property or to reduction of the Obligation, as Mortgagee may determine in its sole discretion. Mortgagor hereby appoints Mortgagee and its successors and assigns as Mortgagor's attorney-in-fact to endorse Mortgagor's name to any draft or check which may be payable to Mortgagor in order to collect such insurance proceeds.

Eighth: Mortgagor hereby agrees to repay to Mortgagee on demand all sums which Mortgagee has elected to pay under Paragraphs Fourth and Seventh and any costs which Mortgagee has incurred in taking actions permitted by Paragraph Sixth, and all such sums, as well as any amounts for which Mortgagor has agreed to indemnify Mortgagee under Paragraph Sixth, shall, until repaid to Mortgagee, be a part of the Obligation and bear interest at the highest rate permitted by law (but not exceeding the contractual rate or rates of interest applicable to the Obligation by the terms of the Note).

Ninth: Subject to the rights of the holders of any prior mortgage, Mortgagor hereby assigns to Mortgagee all proceeds of any award in connection with any condemnation or other taking of the Mortgaged Property or any part thereof, or payment for conveyance in lieu of condemnation.

Tenth: If the Mortgaged Property or any portion thereof consists of a unit in a condominium or a planned unit development, Mortgagor shall perform all of Mortgagor's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws, rules, and regulations of the condominium or planned unit development, and related documents. If a condominium or planned unit development rider is executed by Mortgagor and recorded with this Mortgage, the covenants and agreements of such rider shall be incorporated herein as if the rider were a part hereof.

Eleventh: In order to further secure Mortgagee in the event of default in the payment of the Obligation or in the performance by Mortgagor of any of the covenants, conditions, or agreements contained herein, Mortgagor hereby assigns and transfers to Mortgagee and its successors and assigns any and all leases on the Mortgaged Property or any part thereof, now existing or which may hereafter be made at any time, together with any and all rents, issues, and profits arising from the Mortgaged

Property under said leases or otherwise. Mortgagor shall have no obligation to perform or discharge any duty or liability under such leases, but shall have full authorization to collect all rents under the leases or otherwise, to take possession of and rent the Mortgaged Property, and to take any action, including legal action, it deems necessary to preserve Mortgagor's or Mortgagor's rights under such leases. Mortgagor shall not collect any rent in advance of the date it is due.

Twelfth: In the event that (a) any warranty, covenant, or agreement contained herein is breached; (b) any representation or warranty contained herein or otherwise made by any Mortgagor in connection with this Mortgage proves to be false or misleading; (c) any default occurs under the terms of the Note or any agreement evidencing, securing, or otherwise executed and delivered by any Borrower or Mortgagor in connection with the Obligation; (d) any default occurs under the terms of any other mortgage or other instrument creating a lien on the Mortgaged Property; (e) a holder of any lien encumbering the Mortgaged Property or any portion thereof (whether such lien is junior or superior to the lien of this Mortgage) commences a foreclosure or any other proceeding to execute on such lien; (f) any Mortgagor becomes insolvent or makes an assignment for the benefit of creditors; or (g) any action, petition or other proceeding is filed or commenced under any state or federal bankruptcy or insolvency law, by Mortgagor or anyone else, regarding the assets of Mortgagor; then, in addition to exercising any rights which Mortgagor may have under the terms of the Note or any agreement securing repayment of, or relating to, any portion of the Obligation of which are otherwise provided by law, Mortgagor may foreclose upon the Mortgaged Property

by appropriate legal proceedings and sell the Mortgaged Property for the collection of the Obligation, together with costs of suit and an attorney's commission equal to the lesser of (a) 20% of the amount due or \$500.00, whichever is greater, or (b) the maximum amount permitted by law. Mortgagor hereby forever waives and releases all errors in the said proceedings, stay of execution, and the right of inquisition and extension of time of payment.

Thirteenth: The rights and remedies of Mortgagor provided herein, in the Note, or in any other agreement securing repayment of, or relating to, any portion of the Obligation, or otherwise provided by law, shall be cumulative and may be pursued singly, concurrently, or successively at Mortgagor's sole discretion, and may be exercised as often as necessary; and the failure to exercise any such right or remedy shall in no event be construed as a waiver or release of the same.

Fourteenth: The covenants, conditions and agreements contained herein shall bind the heirs, personal representatives, and successors of Mortgagor, and the rights and privileges contained herein shall inure to the successors and assigns of Mortgagor.

Fifteenth: This Mortgage shall be governed in all respects by the laws of Pennsylvania. If any provision hereof shall for any reason be held invalid or unenforceable, no other provision shall be affected thereby, and this Mortgage shall be construed as if the invalid or unenforceable provision had never been part of it.

DEC-18-02 16:34 From:CITIZENS BANK

4012824299

T-008 P.04/10 Job-172

[REDACTED]

From VERONICA A CLARK

To MELLON BANK, N. A.

Recorder mail to MELLON BANK N.A.
P.O. BOX 149
PITTSBURGH, PA 15230-0149

GM0033926

0100 00152

Tax Parcel #:

LEGAL DESCRIPTIONS: ALL THAT CERTAIN PROPERTY SITUATED IN THE TOWNSHIP OF
ORDAN, IN THE COUNTY OF CLEARFIELD, AND COMMONWEALTH OF PENNSYLVANIA,
BEING DESCRIBED AS FOLLOWS: PARCEL 120-114-474.7 AND BEING MORE FULLY
ESCRIBED IN A DEED DATED 4/08/91, AND RECORDED 4/17/91, AMONG THE LAND
RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN DEED BOOK 1393, PAGE
63.

Page 5 of 5

(L-286 Rev 1/94) L.C. 9-94 LD 10-68

082196 11:04

EXHIBIT "C"

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

The Commonwealth of Pennsylvania's Homeowners' Emergency Mortgage Assistance Program may be able to help you. Read the attached notice to find out how the program works.

If you need more information call the Pennsylvania Housing Finance Agency at 1(800) 342-2397.

La notificacion en adjunto es de suma importancia, pues afecta su derecho a continuar viviendo en su casa. Si no comprende el contenido de esta notificacion obtenga una traduccion inmediatamente llamando esta agencia (Pennsylvania Housing Finance Agency) sin cargos al numero mencionado arriba. Puedes ser elegible para un prestamo por el programa llamado "Homeowner's Emergency Mortgage Assistance Program" el cual puede salvar su casa de la perdida del derecho a redimir su hipoteca.

ACT 91 NOTICE

IMPORTANT: NOTICE OF HOMEOWNERS' EMERGENCY MORTGAGE ASSISTANCE PROGRAM

PLEASE READ THIS NOTICE

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

Date: December 3, 2002

Re: Account No.: 6060064592; Mortgage in the original principal amount of \$28,778.00 dated August 22, 1996, in favor of Citizens Bank

To: Ms. Veronica A. Clark

From: Sherrard, German & Kelly, P.C.
35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602

You may be eligible for financial assistance that will prevent foreclosure on your mortgage if you comply with the provisions of the Homeowners' Emergency Mortgage Assistance Act of 1983 (the "Act"). You may be eligible for emergency temporary assistance if your default has been caused by circumstances beyond your control, you have a reasonable prospect of resuming your mortgage payments, and if you meet other eligibility requirements established by the Pennsylvania Housing Finance Agency. Please read all of this Notice. It contains an explanation of your rights.

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 a representative of this lender, or with a designated consumer credit counseling agency. The purpose of this meeting is to attempt to work out a repayment plan, or to otherwise settle your delinquency. This meeting must occur in the next thirty (30) days.

If you attend a face-to-face meeting with this lender, or with a consumer credit counseling agency identified in this notice, no further proceeding in mortgage foreclosure may take place for thirty (30) days after the date of this meeting. The name, address and telephone number of our representative is:

Mr. Archie Martins
Foreclosure Specialist
Citizens Bank
100 Sockanosset Crossroads
Cranston, RI 02920

Telephone Number: (888) 522-7552

The names and addresses of designated consumer credit counseling agencies are shown on the attached sheet. It is only necessary to schedule one face-to-face meeting. You should advise this lender immediately of your intentions.

Your mortgage is in default because you have failed to pay promptly installments of principal and interest, as required, for a period of at least sixty (60) days. The total amount of the delinquency is \$944.04. That sum includes the following: Monthly payments of \$304.68 each for the months of August, 2002 through October, 2002; and late charges in the amount of \$30.00. The interest per diem is \$6.43 as of October 26, 2002.

If you have tried and are unable to resolve this problem at or after your face-to-face meeting, you have the right to apply for financial assistance from the Homeowners' Emergency Mortgage Assistance Fund. In order to do this, you must fill out, sign and file a completed Homeowners' Emergency Assistance Application with one of the designated consumer credit counseling agencies listed on the attachment. An application for assistance may only be obtained from a consumer credit counseling agency. The consumer credit counseling agency will assist you in filling out your application and will submit your completed application to the Pennsylvania Housing Finance Agency. Your application must be filed or postmarked, within thirty (30) days of your face-to-face meeting.

It is extremely important that you file your application promptly. If you do not do so, or if you do not follow the other time periods set forth in this letter, foreclosure may proceed against your home immediately.

Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act.

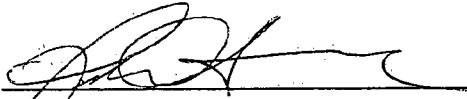
It is extremely important that your application is accurate and complete in every respect. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that additional time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by that Agency of its decision on your application.

The Pennsylvania Housing Finance Agency is located at 2101 North Front Street, Post Office Box 15530, Harrisburg, Pennsylvania 17105. Telephone No. (717) 780-3800 or 1-800-342-2397 (toll free number). Persons with impaired hearing can call (717) 780-1869.

In addition you may receive another notice from this lender under Act 6 of 1974. That notice is called a "Notice of Intention to Foreclose Mortgage." You must read both notices, since they both explain rights that you now have under Pennsylvania law. However, if you choose to exercise your rights described in this notice, you cannot be foreclosed upon while you are receiving that assistance.

Very truly yours,

SHERRARD, GERMAN & KELLY, P.C.

By: 

Paul David Burke, Esquire
Attorneys for Citizens Bank

Consumer Credit Counseling Agency Notification To:

Name of Mortgagee

Address

In accordance with the Pennsylvania Homeowners' Emergency Mortgage Assistance Program (Act 91 of 1983), we have been approached for mortgage counseling assistance by:

Name of Applicant

Address

Telephone Number

Mortgage Loan Number

Address of property on which mortgage is
in default, if different from above.

The counseling agency met with the above-named applicant on _____, who have indicated that they are more than sixty (60) days delinquent on their mortgage payments and have received notification of intention to foreclose from

Name and Address of Mortgagee

In accordance with the Homeowners' Emergency Mortgage Assistance Program, this is to inform you that:

1. If the delinquency cannot be resolved within the 30 day forbearance period as provided by law, the applicant listed above may apply to the

Pennsylvania Housing Finance Agency for Mortgage Payment Assistance.

2. By a copy of this Notice, we are notifying all other mortgagees, if any, which the applicant has indicated as also having a mortgage on the property identified above.
3. It is our understanding that the 30 day forbearance period in which we are now in ends on _____.
4. No legal action to enforce the mortgage may occur during this forbearance period, unless procedural time limits were not met by the homeowner.

Name of Counseling Agency

Signer and Title

Telephone Number

Address

CLEARFIELD COUNTY

Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (724) 465-5118

CCCS of Northeastern PA.
1631 S Atherton St.
Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

EXHIBIT "D"

SHERRARD, GERMAN & KELLY, P.C.

ATTORNEYS AT LAW

35TH FLOOR, FREEMARKETS CENTER

210 SIXTH AVENUE

PITTSBURGH, PENNSYLVANIA 15222-2602

(412) 355-0200

FAX: (412) 261-6221

PAUL DAVID BURKE
email: pdb@sgkpc.com

December 3, 2002

**VIA U.S. CERTIFIED MAIL/
RETURN RECEIPT REQUESTED
AND U.S. FIRST CLASS MAIL**

Ms. Veronica A. Clark
HC 1, Box 78A
Madera, PA 16661-9601

Re: Notice of Intention to Foreclose Mortgage

Dear Ms. Clark:

The Mortgage held by Citizens Bank (hereinafter "the Lender") on your property located at HC 1, Box 78A, Madera, PA 16661-9601 IS IN SERIOUS DEFAULT because you have not made the monthly payments of \$304.68 (each) for the months of August, 2002, through October, 2002. Late charges have also accrued to this date in the amount of \$30.00. The total amount required to cure this default as of the date of this letter is \$944.04.

You may cure this default within THIRTY (30) DAYS of the date of this letter, by paying to the Lender the above amount of 944.04, plus any additional amounts which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order, and made at Citizens Bank, 100 Sockanosset Crossroads, Cranston, RI 02920 Attention: Mr. Archie Martins.

If full payment of the amount in default is not made within THIRTY (30) DAYS, then, subject, to any additional rights you may have under the Homeowners' Emergency Mortgage Assistance Program, the Lender may instruct its attorneys to start a lawsuit to foreclose your mortgaged property. If the mortgage is foreclosed, your 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 default before they begin legal proceedings, you will still have to pay the reasonable attorney's fees, actually incurred, up to \$50.00, in order to cure the default. However, if legal proceedings are started, in order to cure the default you will have to pay the reasonable attorney's fees,

SHERRARD, GERMAN & KELLY, P.C.

December 3, 2002

Page 2

actually incurred, even if they are over \$50.00, and you may also be required to pay the Lender's reasonable costs. If you cure the default within the thirty-day period, you will not be required to pay attorney's fees.

If you have not cured the default within the thirty-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 foreclosure sale. You may do so by paying the total amount then due, as well as the reasonable attorney's fees and costs connected with the foreclosure sale. It is estimated that the earliest date that such a Sheriff's sale could be held would be approximately April 1, 2003. A notice of the date of the Sheriff's sale will be sent to you before the sale. Of course, the amount needed to cure the default may increase the longer you wait. You may find out at any time exactly what the required payment will be by calling the Lender at the following number: (888) 522-7552. This payment must be in cash, cashier's check, certified check or money order and be made payable to the Lender at the Lender's address stated above.

You should realize that a Sheriff's sale will end your ownership of the mortgaged property and your right to remain in it. If you continue to live in the property after the Sheriff's sale, a lawsuit could be started to evict you.

You have additional rights to help protect your interest in the property. YOU HAVE THE RIGHT TO SELL THE PROPERTY TO OBTAIN MONEY, OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION, TO PAY OFF THIS DEBT. YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF. YOU MAY ALSO HAVE ADDITIONAL RIGHTS UNDER THE HOMEOWNERS' EMERGENCY MORTGAGE ASSISTANCE PROGRAM, IF A SEPARATE NOTICE ABOUT THAT PROGRAM IS ENCLOSED WITH THIS NOTICE.

Very truly yours,

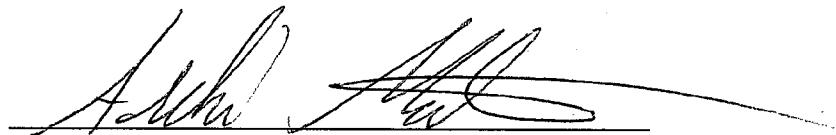
SHERRARD, GERMAN & KELLY, P.C.

By:


Paul David Burke, Esquire
Attorneys for Citizens Bank

VERIFICATION

Archie Martins, Foreclosure Specialist, and duly authorized representative of Citizens Bank of Pennsylvania, deposes and says subject to the penalties of 18 Pa. C.S.A. §4904 relating to unsworn falsification to authorities that the facts set forth in the foregoing Complaint are true and correct to the best of his knowledge, information and belief.



Archie Martins
Foreclosure Specialist

(X)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff,
v.

NO. 03-46-CD

VERONICA A. CLARK,
an individual,

Defendant.

TYPE OF PLEADING

MOTION FOR SERVICE OF
CIVIL ACTION COMPLAINT
PURSUANT TO SPECIAL ORDER
OF COURT AND ORDER OF COURT

FILED ON BEHALF OF PLAINTIFF:
CITIZENS BANK OF PENNSYLVANIA

COUNSEL OF RECORD FOR THIS
PARTY:

Paul David Burke, Esquire
Pa. I.D. #34960

SHERRARD, GERMAN & KELLY, P.C.
Firm #006

FILED

35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602

JAN 27 2003

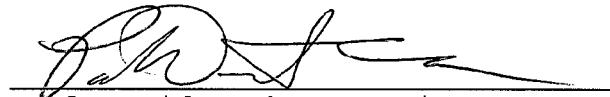
(412) 355-0200

William A. Shaw
Prothonotary

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing
**Motion for Service of Civil Action Complaint Pursuant to Special
Order of Court and Order of Court**, was served upon the following
Defendant of record, by U.S. Mail, first class, postage prepaid, on
the 24 day of January, 2003:

**Ms. Veronica A. Clark
HC Box 78A
Madera, PA 16661-9601**



Paul David Burke, Esquire

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD
v.

VERONICA A. CLARK,
an individual,

Defendant.

MOTION FOR SERVICE OF CIVIL ACTION COMPLAINT
PURSUANT TO SPECIAL ORDER OF COURT AND ORDER OF COURT

AND NOW, comes the Plaintiff, Mellon Bank, N.A., by and through its attorneys, Sherrard, German & Kelly, P.C., and files the within Motion for Service of Complaint in Mortgage Foreclosure Pursuant to Special Order of Court under Pennsylvania Rule of Civil Procedure 430 as follows:

1. On or about January 10, 2003, Plaintiff filed a Civil Action Complaint against the Defendant at the above-captioned number and term.

2. On or about January 11, 2003, Plaintiff delivered to the Sheriff of Clearfield County a copy of the Civil Action Complaint filed by Plaintiff at the above-captioned number and term along with direction card requesting that the Defendant, VERONICA A. CLARK, Real Owner ("Defendant"), be served a copy of the Civil Action Complaint at her last known address being HC Box 78A, Madera, PA 16661-9601.

3. On or about January 20, 2003, Plaintiff received notice from the Clearfield County Sheriff's Office indicating that the

Sheriff was unable to serve the Defendant, VERONICA A. CLARK, because of "Not found". The Sheriff indicated that the information given to deputies by the U.S. Post Office was that the mail is delivered to the address, and that the Defendant is possibly living in South Carolina with no forwarding address being available. A true and correct copy of the Sheriff's return is marked Exhibit "A", attached hereto and made a part hereof.

4. An Affidavit of the Plaintiff stating the nature and extent of the investigation which has been made to serve the Defendant, VERONICA A. CLARK, and the reasons why personal service of the Civil Action Complaint cannot be made, is marked Exhibit "B", attached hereto and made a part hereof.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court permit Plaintiff to serve the Defendant with the Civil Action Complaint in Mortgage Foreclosure or any other subsequent pleadings or notices filed at the above-captioned number and term, by:

- a. Posting a copy of the pleading or notice on the most public part of the Mortgaged Property; and
- b. Mailing a copy of the pleading or notice to the Defendant at HC Box 78A, Madera, PA 16661-9601 by U.S. First Class Mail, postage prepaid.

SHERRARD, GERMAN & KELLY, P.C.

Dated: 1/24/03

By: 

Paul David Burke, Esquire

Pa. I.D. #34960

35th Floor, FreeMarkets Center

Pittsburgh, PA 15222-2602

(412) 355-0200

Attorneys for Plaintiff

Exhibit "A"

In The Court of Common Pleas of Clearfield County, Pennsylvania

CITIZENS BANK OF PENNSYLVANIA

Sheriff Docket # 13521

13521

03-46-CD

VS.
CLARK, VERONICA A.

COPY

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW JANUARY 20, 2003 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO VERONICA A. CLARK, DEFENDANT. ACCORDING TO POST OFFICE MAIL IS DELIVERED TO THIS ADDRESS BUT NOT PICKED UP. POSSIBLY LIVING IN SOUTH CAROLINA, NO FORWARDING ADDRESS

Return Costs

Cost Description

27.65 SHFF, HAWKINS PAID BY: ATTY

10.00 SURCHARGE PAID BY: ATTY

Sworn to Before Me This

So Answers,

Day Of _____ 2003

Charles H. Hauser

Chester A. Hawkins
Sheriff

Exhibit "B"

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff,
v.
NO. 03-46-CD

VERONICA A. CLARK,
an individual,

Defendant.

AFFIDAVIT PURSUANT TO PA. R.C.P. 430(a)

BEFORE ME, a Notary Public, in and for the foregoing County and Commonwealth, personally appeared Paul David Burke, Esquire, of Sherrard, German & Kelly, P.C., attorneys for Plaintiff, and deposes and says that the following accurately reflects efforts made to ascertain the exact whereabouts of the Defendant named in the above-captioned matter.

a. On January 23, 2003, Plaintiff contacted the Clearfield County Election Office regarding the whereabouts of the Defendant. A representative of the Election Office informed Plaintiff that the Defendant's address is RD1, Box 78A, Madera, PA 16661-9601.

b. On January 23, 2003, Plaintiff telephoned Verizon, telephone company. A representative of Verizon stated that there is not a telephone number listed for the Defendant.

c. On January 23, 2003, Plaintiff contacted the U.S. Postal Service regarding the address of the Defendant. A representative of the Post Office informed Plaintiff that the address of RD1, Box 78A, Madera, PA 16661-9601 is the same as HC Box 78A, Madera, PA 16661-9601 and that the mail is delivered to that address, that

somebody is picking up the mail, however, no one comes to the Post Office to sign for or claim certified mail.

SHERRARD, GERMAN & KELLY, P.C.

Dated: 11/24/03

By: 

Paul David Burke, Esquire
Pa. I.D. #34960
35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602
(412) 355-0200
Attorneys for Plaintiff

Sworn to and subscribed before me

this 24th day of January, 2003.

Bertie Marie Hall
NOTARY PUBLIC

Notarial Seal
Bertie Marie A. Hall, Notary Public
Pittsburgh, Allegheny County
My Commission Expires May 3, 2003

Member, Pennsylvania Association of Notaries

FILED

NO

cc

11:30 AM
JAN 27 2003

CC

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD
v.

VERONICA A. CLARK,
an individual,

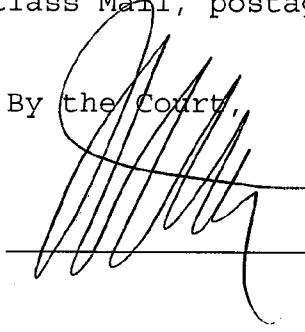
Defendant.

ORDER OF COURT

AND NOW, to wit, this 28 day of January, 2003, upon consideration of the Within Motion for Service of Complaint in Mortgage Foreclosure Pursuant to Special Order of Court, it is hereby ORDERED, ADJUDGED AND DECREED that the Plaintiff shall be and hereby is permitted to serve the Defendant with a true and correct copy of the Plaintiff's Civil Action Complaint in Mortgage Foreclosure or any other subsequent pleadings or notices filed at the above-captioned number and term, by:

- a. Posting a copy of the pleading or notice on the most public part of the Mortgaged Property; and
- b. Mailing a copy of the pleading or notice to the Defendant at HC Box 78A, Madera, PA 16661-9601 by U.S. First Class Mail, postage prepaid.

By the Court,



J.

FILED

JAN 29 2003

William A. Shaw
Prothonotary

FILED 1CC *Atty Burke*
01/07/04 *EAT*
JAN 29 2003
William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD
v.

VERONICA A. CLARK,
an individual,

Defendant.

TYPE OF PLEADING:
PRAECIPE TO REINSTATE
COMPLAINT IN MORTGAGE
FORECLOSURE

FILED ON BEHALF OF:
CITIZENS BANK OF PENNSYLVANIA,
Plaintiff

COUNSEL OF RECORD FOR THIS
PARTY:

Paul David Burke, Esquire
Pa. I.D. #34960

SHERRARD, GERMAN & KELLY, P.C.
Firm #006

35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602

(412) 355-0200

FILED

FEB 06 2003

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff,
v.

VERONICA A. CLARK,
an individaul,

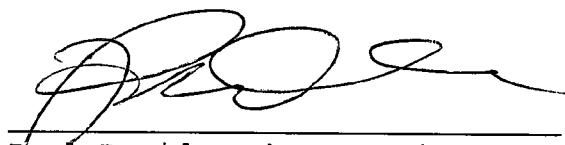
Defendant.

PRAECIPE TO REINSTATE COMPLAINT

TO PROTHONOTARY:

SIR:

Kindly reinstate the Complaint filed in the above-captioned
matter.



Paul David Burke, Esquire
Attorney for Plaintiff

FILED NOCC

1146 AM PD 700
FEB 06 2003

William A. Shaw
Prothonotary

1 Compl. Re-instanted
to Sheriff

CG

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13521

CITIZENS BANK OF PENNSYLVANIA

03-46-CD

VS.

CLARK, VERONICA A.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

**NOW FEBRUARY 13, 2003 AT 11:08 AM EST POSTED THE WITHIN COMPLAINT IN
MORTGAGE FORECLOSURE ON THE PROPERTY OF VERONICA A. CLARK, DEFEN-
DANT AT HC BOX 78A, MADERA, CLEARFIELD COUNTY, PENNSYLVANIA.**

SERVED BY: DAVIS/MORGILLO

Return Costs

Cost	Description
------	-------------

22.65	SHFF. HAWKINS PAID BY: ATTY.
-------	------------------------------

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

Sworn to Before Me This

21st Day Of March 2003
WILLIAM A. SHAW

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

E.K.H.

So Answers,

Chester A. Hawkins
Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff,
v.

VERONICA A. CLARK,
an individual,

Defendant.

TYPE OF PLEADING

AFFIDAVIT OF SERVICE

FILED ON BEHALF OF PLAINTIFF:
CITIZENS BANK OF PENNSYLVANIA

COUNSEL OF RECORD FOR THIS
PARTY:

Paul David Burke, Esquire
Pa. I.D. #34960

SHERRARD, GERMAN & KELLY, P.C.
Firm #006

35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602

(412) 355-0200

FILED

APR 09 2003

M/3:451ms
William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD
v.

VERONICA A. CLARK,
an individual,

Defendant.

AFFIDAVIT OF SERVICE

STATE OF PENNSYLVANIA)
) SS
COUNTY OF ALLEGHENY)

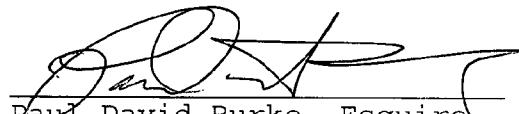
BEFORE ME, a notary public, personally appeared Paul David Burke, who, being duly sworn, deposes and says that he is an adult individual, and that he did serve a copy of the Civil Action Complaint in Mortgage Foreclosure upon the Defendant, VERONICA A. CLARK, in the following manner:

() by personally handing a copy thereof to him/her and making the contents known to him/her

() by leaving the same with _____, an adult person at the time in charge of the premises served

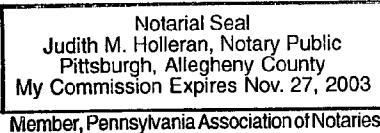
(X) in the following manner: By mailing a copy of the Civil Action Complaint in Mortgage Foreclosure via U.S. first Class Mail to the Defendant on February 3, 2003 and by having the Sheriff of Clearfield County serve the

Complaint in Mortgage Foreclosure by posting the subject property on February 13, 2003. See attached copy of Letter and Sheriff's Return.



Paul David Burke, Esquire

Sworn to and subscribed
before me this 7th day of
April, 2003
Judith M. Holleran



In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13521

CITIZENS BANK OF PENNSYLVANIA

03-46-CD

VS.
CLARK, VERONICA A.

COMPLAINT IN MORTGAGE FORECLOSURE

COP

SHERIFF RETURNS

**NOW FEBRUARY 13, 2003 AT 11:08 AM EST POSTED THE WITHIN COMPLAINT IN
MORTGAGE FORECLOSURE ON THE PROPERTY OF VERONICA A. CLARK, DEFEN-
DANT AT HC BOX 78A, MADERA, CLEARFIELD COUNTY, PENNSYLVANIA.
SERVED BY: DAVIS/MORGILLO**

Return Costs

<u>Cost</u>	<u>Description</u>
22.65	SHFF. HAWKINS PAID BY: ATTY.
10.00	SURCHARGE PAID BY: ATTY.

Sworn to Before Me This

So Answers,

Day Of 2003

**Chester A. Hawkins
Sheriff**

SHERRARD, GERMAN & KELLY, P.C.

ATTORNEYS AT LAW

35TH FLOOR, FREEMARKETS CENTER

210 SIXTH AVENUE

PITTSBURGH, PENNSYLVANIA 15222-2602

(412) 355-0200

FAX: (412) 261-6221

PAUL DAVID BURKE
Direct Dial: (412) 258-6703
email: pdb@sgkpc.com

February 3, 2003

VIA CERTIFICATE MAIL

Ms. Veronica A. Clark
HC Box 78A
Madera, PA 16661-9601

Re: No.: 03-46-CD
CITIZENS BANK OF PENNSYLVANIA v.
VERONICA A. CLARK

Dear Ms. Clark:

Enclosed please find a copy of the Complaint in Mortgage Foreclosure filed in the above-referenced matter which is being served upon you in accordance with an Order of Court entered January 28, 2003.

Very truly yours,



Paul David Burke

PDB:yl
Enclosure

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR AIR MAIL			
Re	SHERRARD, GERMAN & KELLY, P.C. ATTORNEYS AT LAW 35TH FLOOR • FREEMARKETS CENTER PITTSBURGH, PA 15222-2602		
One piece of ordinary mail addressed to:			
<u>Ms. Veronica A. Clark</u> <u>Hc 30X 78A</u> <u>Madera, PA 16661-9601</u> <u>complaint</u>			

Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fee.



PS Form 3817, Mar. 1989

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD
v.

VERONICA A. CLARK,
an individual,

Defendant.

TYPE OF PLEADING:
PRAECIPE FOR DEFAULT JUDGEMENT

FILED ON BEHALF OF PLAINTIFF:
CITIZENS BANK OF PENNSYLVANIA

COUNSEL OF RECORD FOR THIS
PARTY:

PAUL DAVID BURKE, ESQUIRE
Pa. I.D. #34960

SHERRARD, GERMAN & KELLY, P.C.
Firm #006

35TH FLOOR, FREEMARKETS CENTER
PITTSBURGH, PA 15222-2602

(412) 355-0200

FILED

APR 09 2003

4/3:45pm
William A. Shaw
Prothonotary

Notice to Dept.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff,
v.

VERONICA A. CLARK,
an individual,

Defendant.

PRAECIPE FOR DEFAULT JUDGMENT

TO: PROTHONOTARY

Please enter a default judgment in the above-captioned case in favor of Plaintiff and against the Defendant, VERONICA A. CLARK, in the amount of \$32,110.18 which is itemized as follows:

Principal	\$25,102.03
Interest thru 4/7/03	\$ 1,607.55
Late Charges thru 4/7/03	\$ 90.00
BPO & Appraisal Fee	\$ 290.00
Attorneys' Fees (20% of amount due)	<u>\$ 5,020.60</u>
TOTAL	<u>\$32,110.18</u>

with interest on the outstanding principal balance (\$25,102.03) at the rate of \$6.43 per diem from April 7, 2003, plus costs (including increases in escrow deficiency), additional late charges and for foreclosure and sale of the subject premises.

SHERRARD, GERMAN & KELLY, P.C.

Dated: 4/7/03

By: 

Paul David Burke, Esquire
Pa. I.D. #34960
35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602
(412) 355-0200
Attorney For Plaintiff

AFFIDAVIT OF NON-MILITARY SERVICE
AND CERTIFICATION OF MAILING OF NOTICE OF
INTENT TO TAKE DEFAULT JUDGMENT

COMMONWEALTH OF PENNSYLVANIA)
) SS:
COUNTY OF ALLEGHENY)

Before me, the undersigned authority, a Notary Public, in and for said County and State, personally appeared Paul David Burke, attorney for and authorized representative of Plaintiff who, being duly sworn according to law, deposes and says that the Defendant, VERONICA A. CLARK, is not in the military service of the United States of America to the best of his knowledge, information and belief and certifies that the Notice of Intent to Take Default Judgment was mailed in accordance with PA R.C.P. 237.1, as evidenced by the attached copy.

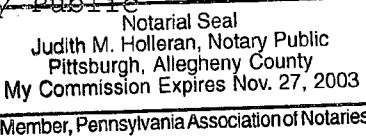


Paul David Burke, Esquire
SHERRARD, GERMAN & KELLY, P.C.
35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602
Attorneys for Plaintiff
(412) 355-0200

Sworn to and subscribed before me

this 7th day of April, 2003.

Judith M. Holleran
Notary Public



Member, Pennsylvania Association of Notaries

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD

v.

VERONICA A. CLARK,
an individual,

Defendant.

TO:

Ms. Veronica A. Clark
HC Box 78A
Madera, PA 16661-9601

DATE: March 24, 2003

IMPORTANT NOTICE

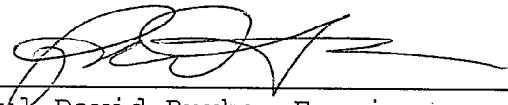
YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER 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. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830

Telephone No. (814) 765-2641

SHERRARD, GERMAN & KELLY, P.C.

Dated: 3/24/03

By: 

Paul David Burke, Esquire
Pa. I.D. #34960
35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602
(412) 355-0200

FILED

APR 09 2003

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD
v.

VERONICA A. CLARK,
an individual,

Defendant.

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: PLAINTIFF
 DEFENDANT
 ADDITIONAL DEFENDANT

You are hereby notified that an Order, Decree or Judgment was entered in the above-captioned proceeding on VERONICA A. CLARK.

A copy of the Order or Decree is enclosed, or

(XX) The judgment is as follows: \$32,110.18 with interest on the outstanding principal balance (\$25,102.03) at the rate of \$6.43 per diem from April 7, 2003, plus costs (including increases in escrow deficiency, if any), additional late charges, and for sale and foreclosure of the subject premises.


Deputy

4-9-03
WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

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

Citizens Bank of Pennsylvania
Mellon Bank, N.A.
Plaintiff(s)

No.: 2003-00046-CD

Real Debt: \$32,110.18

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Veronica A. Clark
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: April 9, 2003

Expires: April 9, 2008

Certified from the record this April 9, 2003

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff,
v.

VERONICA A. CLARK,
an individual,

Defendant.

TYPE OF PLEADING
PRAECIPE FOR WRIT OF EXECUTION
MORTGAGE FORECLOSURE

Filed on behalf of
CITIZENS BANK OF PENNSYLVANIA,
Plaintiff

COUNSEL OF RECORD FOR THIS
PARTY:

Paul David Burke, Esquire
Pa. I.D. #34960

FILED

MAY 08 2003

William A. Shaw
Prothonotary

35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602

(412) 355-0200

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD

v.

VERONICA A. CLARK,
an individual,

Defendant.

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Please issue a Writ of Execution, directed to the Sheriff of Clearfield County, against the Defendant, VERONICA A. CLARK, as follows:

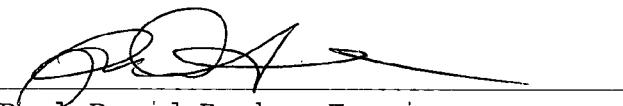
Principal	\$25,102.03
Interest thru 4/7/03	\$ 1,607.55
Late Charges thru 4/7/03	\$ 90.00
BPO & Appraisal Fee	\$ 290.00
Attorneys' Fees (20% of amount due)	\$ 5,020.60
TOTAL	\$32,110.18

Prothonotary Costs 132.00

with interest on the outstanding principal balance (\$25,102.03) at the rate of \$6.43 per diem from April 7, 2003, plus costs (including escrow deficiency, if any), additional late charges, and for sale and foreclosure of the subject premises.

SHERRARD, GERMAN & KELLY, P.C.

Dated: 5/5/03

By: 

Paul David Burke, Esquire

Pa. I.D. #34960

35th Floor, FreeMarkets Center

Pittsburgh, PA 15222-2602

(412) 355-0200

Attorneys for Plaintiff

FILED

Att'y pd
2000

May 12, 2003

1 cc & envelope w/

prop. desc. attached

William A. Shaw
Prothonotary

WRIT OF EXECUTION- (MORTGAGE FORECLOSURE)

CITIZENS BANK OF PENNSYLVANIA :
successor in interest to
MELLON BANK, N.A.

: IN THE COURT OF COMMON PLEAS
: CLEARFIELD COUNTY, PENNSYLVANIA
Plaintiff, :
: NO. 03-46-CD
:

vs.

VERONICA A. CLARK, :
: WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Defendant. :

COMMONWEALTH OF PENNSYLVANIA:
COUNTY OF CLEARFIELD :

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

Premises: HC BOX 78 A, MADERA, PA 16661-9601
(see attached)

Amount Due	\$32,110.18
Interest Thru	\$ _____
Costs	_____

Prothonotary costs 132.00

Date: 5/8/03 PROTHONOTARY OF CLEARFIELD COUNTY

BY: _____

NO. 03-46-CD

IN THE COURT OF COMMON PLEAS
CLEARFIELD, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA

vs.

VERONICA A. CLARK
(Mortgagors)

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

REAL DEBT \$32,110.18

Costs \$ _____
Prothonotary costs 132.00
Paul David Burke, Esquire
Attorney for Plaintiff
SHERRARD, GERMAN & KELLY, P.C.
35th Floor, FreeMarkets Center
Pittsburgh, PA 15222
(412) 355-0200

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD
v.

VERONICA A. CLARK,
an individual,

Defendant.

LONG DESCRIPTION

ALL that certain piece or parcel of land, situate in the Township of Jordan, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a post on the South side of Lois Avenue, Six Hundred Fifty-six (656') feet from the centre line of the mine track of the Pennsylvania Railroad; thence running along Lois Avenue South Fifty-nine degrees Eighteen minutes West (S 59° 18' W) One Hundred (100') feet; thence South Thirty degrees Forty-two minutes East (S 30° 42' E) One Hundred Fifty (150') feet to Pine Alley; thence North Fifty-nine degrees Eighteen minutes East (N 59° 18' E) One Hundred (100') feet to an alley Sixteen (16') feet wide; thence North Thirty degrees Forty-two minutes West (N 30° 42' W) One Hundred Fifty (150') feet to Lois Avenue, the place of beginning. Known and designated as Lots Nos. 12 and 13 in the plan of the Village of McCartney.

MAP #120-114-474-7

EXCEPTING AND RESERVING such exceptions and reservations as are contained in prior deeds in the chain of title.

BEING the same property which James R. Gossar, in his own right and as Executor of the Estate of James F. Gossar, Dolores Gossar Brink and Bonita Gossar Selfridge, by the Deed dated April 8, 1991 and recorded in the Recorder's Office of Clearfield County at Deed Book Volume 1939, Page 263, granted and conveyed unto Veronica A. Clark.

Property address: HC Box 78A, Madera, PA 16661-9601.

SHERWARD, GERMAN & KELLY, P.C.



Paul David Burke, Esquire

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD
v.

VERONICA A. CLARK,
an individual,

Defendant.

PA. R.C.P. RULE 3129.2(c)
AFFIDAVIT OF SERVICE
DEFENDANT/OWNER

Filed on behalf of the
Plaintiff, Citizens Bank of
Pennsylvania

COUNSEL OF RECORD FOR THIS
PARTY:

Paul David Burke, Esquire
Pa. I.D. #34960

SHERWARD, GERMAN & KELLY, P.C.
Firm #006

35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602

(412) 355-0200

FILED

JUL 25 2003

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD
v.

VERONICA A. CLARK,
an individual,

Defendant.

PA. R.C.P. RULE 3129.2(c)
AFFIDAVIT OF SERVICE OF DEFENDANT/OWNER

Paul David Burke, Esquire, Attorney for Plaintiff, CITIZENS BANK OF PENNSYLVANIA, being duly sworn according to law, deposes and makes the following Affidavit regarding service of the Plaintiff's notice of the sale of real property in this matter on the Defendant, VERONICA A. CLARK, as follows:

1. VERONICA A. CLARK is the owner of the real property and has not entered an appearance of record.

2. The undersigned counsel instructed the Sheriff of Clearfield County to serve Defendant, VERONICA A. CLARK, with the Notice of Sale of Real Property at her last known address of HC Box 78A, Madera, PA 16661-9601. A true and correct copy said sheriff's direction and Notice is marked Exhibit "A", attached hereto and made a part hereof.

3. On or about June 18, 2003, the Defendant were served with the notice of the sale of real property in this matter which service was in accordance with an Order of Court authorizing

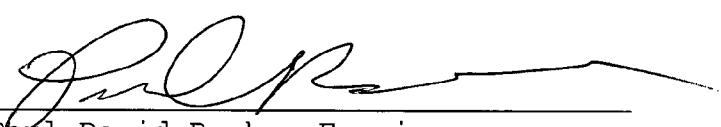
alternate service. A true and correct copy of Sheriff's Return is marked Exhibit "B", attached hereto and made a part hereof.

4. On or about June 19, 2003, the undersigned counsel mailed the Notice of Sale of Real Property to the Defendant, VERONICA A. CLARK, with the Notice of Sale of Real Property by U.S. Certified Mail, return receipt requested, addressed to HC Box 78A, Madera, PA 16661-9601, which service was in accordance with an Order of Court authorizing alternate service. A true and correct copy of the Certified Mail receipt and the envelope with "unclaimed" notation is marked Exhibit "C", attached hereto and made a part hereof.

I verify that the facts contained in this Affidavit are true and correct based upon my personal knowledge, information and belief.

SHERRARD, GERMAN & KELLY, P.C.

By:


Paul David Burke, Esquire
Pa. I.D. #34960
35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602
(412) 355-0200
Attorneys for Plaintiff

Sworn to and subscribed before me

this 23rd day of July, 2003.

Theresa A. Lichina
Notary Public

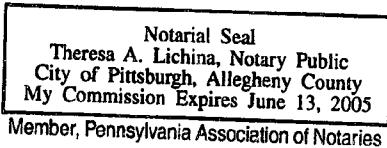


Exhibit "A"

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD
v.

VERONICA A. CLARK,
an individual,

Defendant.

NOTICE OF SHERIFF'S SALE
OF REAL ESTATE

Filed on behalf of Plaintiff,
CITIZENS BANK OF PENNSYLVANIA

COUNSEL OF RECORD FOR THIS
PARTY:

Paul David Burke, Esquire
Pa. I.D. #34960

SHERRARD, GERMAN & KELLY, P.C.
Firm I.D. No. 006

35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602

(412) 355-0200

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD
v.

VERONICA A. CLARK,
an individual,

Defendant.

NOTICE OF SHERIFF'S SALE OF REAL ESTATE

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania; and directed to the Sheriff of Clearfield County, there will be exposed to Public Sale at Clearfield County, Courthouse, on August 1, 2003 at 10:00 o'clock a.m., the following described real estate, of which VERONICA A. CLARK, is the owner or reputed owner:

ALL that certain piece or parcel of land, situate in the Township of Jordan, County of Clearfield and State of Pennsylvania.

Being Designated as Map No. 120-114-474-7.

Acquired in Deed Book Volume 1393, Page 263.

The said Writ of Execution was issued on a judgment in the Civil Action of Citizens Bank of Pennsylvania v. VERONICA A. CLARK, in the amount of \$32,110.18 with interest on the outstanding principal balance (\$25,102.03) at the rate of 6.43 per diem from April 7, 2003, plus costs (including increases in escrow deficiency, if any), additional late charges, and for foreclosure and sale of the mortgaged premises all as set forth in the Praeipe for Writ of Execution.

Claims against property must be filed at the Office of the Sheriff before above sale date.

Claims to proceeds must be made with the Office of the Sheriff before distribution.

Schedule of Distribution will be filed with the Office of the Sheriff no later than thirty (30) days from sale date.

Exceptions to Distribution or a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

Attached hereto is a copy of the Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

YOU SHOULD TAKE THIS NOTICE AND WRIT OF EXECUTION 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 ADVICE.

LAWYER REFERRAL SERVICE
DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830

Telephone No. (814) 765-2641

You may have legal rights to prevent the Sheriff's Sale and the loss of your property. In order to exercise those rights, prompt action on your part is necessary. A lawyer may be able to help you.

You may have the right to prevent or delay the Sheriff's Sale by filing, before the sale occurs, a petition to open or strike the judgment or a petition to stay the execution.

If the judgment was entered because you did not file with the Court any defense or objection you might have within twenty (20) days after service of the Complaint in Civil Action on Mortgage Foreclosure and Notice to Defend, you may have the right to have the judgment opened if you promptly file a petition with the Court alleging a valid defense and a reasonable excuse for failing to file the defense on time. If the judgment is opened, the Sheriff's Sale would ordinarily be delayed pending a trial of the issue of whether the plaintiff has a valid claim to foreclose the mortgage.

You may also have the right to have the judgment stricken if the Sheriff has not made a valid return of service of the Complaint and Notice to Defend or if the judgment was entered before twenty (20) days after service or certain other events. To exercise this right, you would have to file a petition to strike the judgment.

You may also have the right to petition the Court to stay or delay the execution and the Sheriff's Sale if you can show a defect in the Writ of Execution or service or demonstrate any other legal or equitable right.

You may also have the right to have the Sheriff's Sale set aside if the property is sold for a grossly inadequate price or if there are defects in the Sheriff's Sale. To exercise this right, you should file a petition with the Court after the sale and before the Sheriff has delivered his deed to the property. The Sheriff will deliver the deed if no petition is filed within ten (10) days from the date when the Schedule of Distribution is filed in the Office of the Sheriff.

SHERRARD, GERMAN & KELLY, P.C.

Dated: 5/5/03

By: 

Paul David Burke, Esquire

Pa. I.D. #34960

Attorneys for Plaintiff

35th Floor, FreeMarkets Center

Pittsburgh, PA 15222-2602

(412) 355-0200

CLEARFIELD COUNTY SHERIFF'S DEPARTMENT

PLAINTIFF CITIZENS BANK OF PENNSYLVANIA

CASE # 03-46-CD
EXPIRES _____

VS.

DEFT. VERONICA A. CLARK

SUMMONS/PRAECIPE

ADD. DEFT. _____

COMPLAINT ONLY

ADD. DEFT. _____

NOTICE & COMPLAINT

GARNISHEE _____

REVIVAL/SCI FA

ADDRESS HC BOX 78 A

INTERROGATORIES

MADERA, PA 16661-9601

EXECUTION/LEVY

MUNICIPALITY WARD/ CITY WARD JORDAN TOWNSHIP

GARNISHEE

DATE: MAY 5 20 03

ATT'Y: PAUL DAVID BURKE, ESQUIRE

PHONE: (412) 355-0200

35TH FL, FREEMARKETS CENTER

INDICATE TYPE OF SERVICE: PERSONAL PERSON IN CHARGE DEPUTIZE CERT. MAIL

XXPOSTED OTHER LEVY SEIZED

SHERIFF'S OFFICE USE ONLY

I hereby CERTIFY and RETURN that on the 18th day of JUNE, 2003 at 2:06 o'clock, A.M./P.M. Address Above/Address Below, County of Clearfield, PA

I have served in the manner Described below:

Defendant personally served

Adult family member with whom said Defendant(s) reside(s).
Name & Relationship _____

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

Manager/Clerk of place of lodging in which Defendant(s) reside(s).

Agent or person in charge of Defendant(s) office or place of business.

Other _____

X Property Posted 6-18-03

Defendant not found because: Moved Unknown No Answer Vacant
House Empty - Defendant possibly out of state.

BY _____

Deputy

Exhibit "B"

REAL ESTATE SALE

REAL ESTATE SALE

EXECUTION SERVICE SHEET

DKT: EX PAGE: 14189

DATE RECEIVED: MAY 12, 2003

DEPUTY RECEIVED: 06-17-03

DEFENDANT(S): VERONICA A. CLARK

ADDRESS: HC BOX 78A
MADERA, PA 16661-9601

LEVY & POST AT: SAME AS ABOVE

SERVE AND LEAVE WITH: DEFENDANT POST GARNISHEE

WRIT OF EXECUTION NOTICE OF SALE TO POST / SERVE WRIT LEVY

INTERROGATORIES TO GARNISHEE WRIT OF POSSESSION

MUST BE SERVED, POSTED OR LEVIED BY: JUNE 27, 2003

DATE SERVED, POSTED OR LEVIED: 6-18-03

TIME: 2:08 *P.m.*

NAME OF PERSON SERVED:

TITLE: Levied

WHERE SERVED /POSTED(ADDRESS): S.A.A

DEFENDANT(S): RESIDENCE EMPLOYMENT

SIGNATURE OF PERSON SERVED:

DATE:

ATTEMPTS: House Empty - someone else picking up mail (rumors) she is
out of state

PERSONAL PROPERTY: AMOUNT DUE AT PRESENT -

SPECIAL DIRECTIONS:

NO 03-46-CD CLARK

SERVED, POSTED OR LEVIED ON BY:

Davis - Marg. 110

REAL ESTATE SALE

REAL ESTATE SALE

EXECUTION SERVICE SHEET

DKT: EX PAGE: 14189

DATE RECEIVED: MAY 12, 2003

DEPUTY RECEIVED: 06-17-03

DEFENDANT(S): VERONICA A. CLARK

ADDRESS: HC BOX 78A
MADERA, PA 16661-9601

LEVY & POST AT: SAME AS ABOVE

SERVE AND LEAVE WITH: DEFENDANT POST GARNISHEE

WRIT OF EXECUTION NOTICE OF SALE TO POST / SERVE WRIT LEVY

INTERROGATORIES TO GARNISHEE WRIT OF POSSESSION

MUST BE SERVED, POSTED OR LEVIED BY JUNE 27, 2003

DATE SERVED, POSTED OR LEVIED: 6-18-03

TIME: 2:08 8.m

NAME OF PERSON SERVED: Posted

TITLE: _____

WHERE SERVED / POSTED (ADDRESS): S-A-A

DEFENDANT(S): RESIDENCE EMPLOYMENT

SIGNATURE OF PERSON SERVED: _____

DATE: _____

ATTEMPTS: _____

PERSONAL PROPERTY: AMOUNT DUE AT PRESENT -

SPECIAL DIRECTIONS:

NO 03-46-CD CLARK

SERVED, POSTED OR LEVIED ON BY: Davis - Merg. 110

EXHIBIT "C"

RETURN RECEIPT REQUESTED

15222-2300-24

SHERRARD, GERMAN & KELLY, P.C.
ATTORNEYS AT LAW
35TH FLOOR, FREEMARKETS CENTER
210 SIXTH AVENUE
PITTSBURGH, PENNSYLVANIA 15222-2602

7002 2030 0005 7692 1565

卷之三

CERTIFIED MAIL™ RECEIPT <i>(Domestic Mail Only; No Insurance Coverage Provided)</i>		
For delivery information visit our website at www.usps.com ®		
OFFICIAL USE		
Postage	\$	0.37
Certified Fee		6/19/03
Return Receipt Fee (Endorsement Required)		Postmark Here
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	Notice of Sale
Sent To <i>Veronica A. Clark</i> <i>Street, Apt. No.;</i> <i>or PO Box No.</i> <i>City, State, ZIP+4</i> <i>madera, PA 16661</i>		

Ms. Veronica A. Clark
HC 1 Box 78A

1. Madera, PA 16661-9601
A INSUFFICIENT ADDRESS
C ATTEMPTED NOT KNOWN
S NO SUCH NUMBER/STREET
D NOT DELIVERABLE AS ADDRESSED
- UNABLE TO FORWARD

RTS
RETURN TO SENDER

A circular library stamp with the text "STATE LIBRARY OF NEW SOUTH WALES" around the perimeter and "SYDNEY" in the center.

FILED
cc shg

July 25 2003
EAS

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD
v.

VERONICA A. CLARK,
an individual,

Defendant.

TYPE OF PLEADING:

PA. R.C.P. RULE 3129.2(c) (2)
LIENHOLDER AFFIDAVIT OF
SERVICE

Filed on behalf of
Citizens Bank of Pennsylvania,
Plaintiff

COUNSEL OF RECORD FOR THIS
PARTY:

Paul David Burke, Esquire
Pa. I.D. #34960

SHERRARD, GERMAN & KELLY, P.C.
Firm #006

35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602

(412) 355-0200

FILED

JUL 25 2003

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff,
v.
NO. 03-46-CD

VERONICA A. CLARK,
an individual,

Defendant.

PA. R.C.P. RULE 3129.2(c)(2)
LIENHOLDER AFFIDAVIT OF SERVICE

Paul David Burke, Esquire, Attorney for Plaintiff, Citizens Bank of Pennsylvania, being duly sworn according to law, deposes and makes the following Affidavit regarding service of the notice of the sale of real property on all persons named in Paragraphs 3 through 7 of Plaintiff's Supplement to Affidavit Pursuant to Rule 3129.1 as follows:

1. By notice post-marked June 18, 2003 and July 8, 2003, undersigned counsel served all persons (other than the Plaintiff) named in Paragraphs 3 through 7 of Plaintiff's Supplement to Affidavit Pursuant to Rule 3129.1 with a notice of the sale of real property by ordinary mail at the respective addresses set forth in the Supplement to Affidavit Pursuant to Rule 3129.1. A true and correct copy of said Affidavit is marked Exhibit "A", attached hereto, and made a part hereof.

2. Undersigned counsel obtained U.S. Postal Service Form 3817 Certificates of Mailing for said notice. A true and correct copy of the Certificates of Mailing and said notice, if returned as

of this date, are marked collectively as Exhibit "B", attached hereto and made a part hereof.

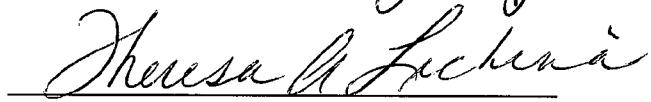
I verify that the facts contained in this Affidavit are true and correct based upon my personal knowledge, information and belief.



Paul David Burke, Esquire
SHERRARD, GERMAN & KELLY, P.C.
35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602
Attorneys for Plaintiff

Sworn and subscribed before me

this 23rd day of July, 2003.



Notary Public

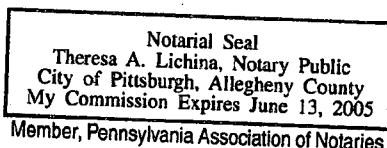


Exhibit "A"

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff,

NO. 03-46-CD

v.

VERONICA A. CLARK,
an individual,

Defendant.

**SUPPLEMENT TO
AFFIDAVIT PURSUANT TO
RULE 3129.1**

Filed on behalf of Plaintiff:
CITIZENS BANK OF PENNSYLVANIA

COUNSEL OF RECORD FOR THIS
PARTY:

Paul David Burke, Esquire
Pa. I.D. #34960

SHERRARD, GERMAN & KELLY, P.C.
Firm I.D. No. 006

35th Floor, FreeMarkets Center
Pittsburgh, PA 15222

(412) 355-0200

COMMONWEALTH OF PENNSYLVANIA)
)
COUNTY OF ALLEGHENY) SS:

Before me, the undersigned authority, personally appeared Paul David Burke, Counsel for Citizens Bank of Pennsylvania, in the above action, and sets forth as of the date of the Praecept for Writ of Execution was filed, the following information concerning the real property located at HC BOX 78 A, Madera, PA 16661-9601:

1. Name and address of owner or reputed owner:

Ms. Veronica A. Clark
HC Box 78A
Madera, PA 16661-9601

2. Name and address of defendants in the judgment:

Ms. Veronica A. Clark
HC Box 78A
Madera, PA 16661-9601

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

Citizens Bank, of Pennsylvania
100 Sockanosset Crossroads
Cranston, RI 02920
(Plaintiff)

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

Citizens Bank, of Pennsylvania
100 Sockanosset Crossroads
Cranston, RI 02920
(Plaintiff)

Commercial Credit
236 W. Rt. 38, Ste. 105,
Moorestown, NJ 08057

Commercial Credit
c/o Citifinancial
RD 4 Box 35 B
Tyrone, PA 16686

Alegis Group, LP
15 S. Main Street, Ste. 401
Greenville, SC 29603

Pennsylvania Housing Finance Agency
2101 N. Front Street
Harrisburg, PA 17110

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

Clearfield County
Tax Claim Bureau
230 E. Market Street
Clearfield, PA 16830

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:

None

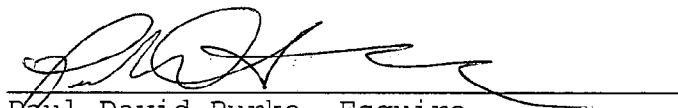
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

None

The information provided in the foregoing Affidavit is provided solely to comply with the Pennsylvania Rules of Civil Procedure 3129.1 and it is not intended to be a comprehensive abstract of the condition of the title of the real estate which is being sold under this execution. No person or entity is entitled to rely on any statements made herein in regard to the condition of the title of the property or to rely on any statement herein in formulating bids which might be made at the sale of the property.

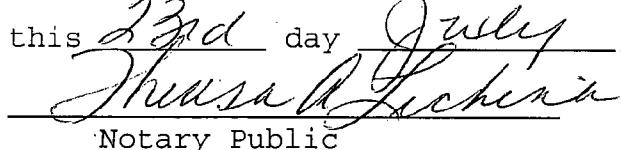
I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. §4909 relating to unsworn

falsification to authorities.



Paul David Burke, Esquire
SHERRARD, GERMAN & KELLY, P.C.
35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602
Attorneys for Plaintiff

Sworn and subscribed before me
this 23rd day July, 2003.



Theresa A. Lichina
Notary Public

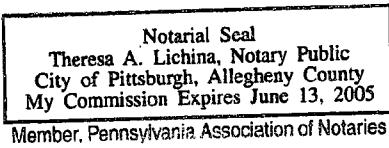


Exhibit "B"

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD
v.

VERONICA A. CLARK,
an individual,

Defendant.

NOTICE OF SHERIFF'S SALE
OF REAL ESTATE

Filed on behalf of Plaintiff,
CITIZENS BANK OF PENNSYLVANIA

COUNSEL OF RECORD FOR THIS
PARTY:

Paul David Burke, Esquire
Pa. I.D. #34960

SHERRARD, GERMAN & KELLY, P.C.
Firm I.D. No. 006

35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602

(412) 355-0200

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff,
v.

VERONICA A. CLARK,
an individual,

Defendant.

NOTICE OF SHERIFF'S SALE OF REAL ESTATE

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania, and directed to the Sheriff of Clearfield County, there will be exposed to Public Sale at Clearfield County, Courthouse, on August 1, 2003 at 10:00 o'clock a.m., the following described real estate, of which VERONICA A. CLARK, is the owner or reputed owner:

ALL that certain piece or parcel of land, situate in the Township of Jordan, County of Clearfield and State of Pennsylvania.

Being Designated as Map No. 120-114-474-7.

Acquired in Deed Book Volume 1393, Page 263.

The said Writ of Execution was issued on a judgment in the Civil Action of Citizens Bank of Pennsylvania v. VERONICA A. CLARK, in the amount of \$32,110.18 with interest on the outstanding principal balance (\$25,102.03) at the rate of 6.43 per diem from April 7, 2003, plus costs (including increases in escrow deficiency, if any), additional late charges, and for foreclosure and sale of the mortgaged premises all as set forth in the Praecipe for Writ of Execution.

Claims against property must be filed at the Office of the Sheriff before above sale date.

Claims to proceeds must be made with the Office of the Sheriff before distribution.

Schedule of Distribution will be filed with the Office of the Sheriff no later than thirty (30) days from sale date.

Exceptions to Distribution or a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

Attached hereto is a copy of the Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

YOU SHOULD TAKE THIS NOTICE AND WRIT OF EXECUTION 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 ADVICE.

LAWYER REFERRAL SERVICE
DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830

Telephone No. (814) 765-2641

You may have legal rights to prevent the Sheriff's Sale and the loss of your property. In order to exercise those rights, prompt action on your part is necessary. A lawyer may be able to help you.

You may have the right to prevent or delay the Sheriff's Sale by filing, before the sale occurs, a petition to open or strike the judgment or a petition to stay the execution.

If the judgment was entered because you did not file with the Court any defense or objection you might have within twenty (20) days after service of the Complaint in Civil Action on Mortgage Foreclosure and Notice to Defend, you may have the right to have the judgment opened if you promptly file a petition with the Court alleging a valid defense and a reasonable excuse for failing to file the defense on time. If the judgment is opened, the Sheriff's Sale would ordinarily be delayed pending a trial of the issue of whether the plaintiff has a valid claim to foreclose the mortgage.

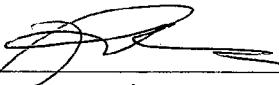
You may also have the right to have the judgment stricken if the Sheriff has not made a valid return of service of the Complaint and Notice to Defend or if the judgment was entered before twenty (20) days after service or certain other events. To exercise this right, you would have to file a petition to strike the judgment.

You may also have the right to petition the Court to stay or delay the execution and the Sheriff's Sale if you can show a defect in the Writ of Execution or service or demonstrate any other legal or equitable right.

You may also have the right to have the Sheriff's Sale set aside if the property is sold for a grossly inadequate price or if there are defects in the Sheriff's Sale. To exercise this right, you should file a petition with the Court after the sale and before the Sheriff has delivered his deed to the property. The Sheriff will deliver the deed if no petition is filed within ten (10) days from the date when the Schedule of Distribution is filed in the Office of the Sheriff.

SHERRARD, GERMAN & KELLY, P.C.

Dated: 5/5/03

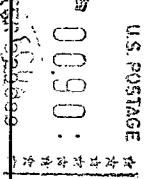
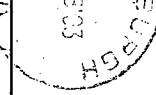
By: 

Paul David Burke, Esquire
Pa. I.D. #34960
Attorneys for Plaintiff
35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602
(412) 355-0200

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE POSTMASTER			
Recei	SHERRARD, GERMAN & KELLY, P.C. ATTORNEYS AT LAW 35TH FLOOR • FREEMARKETS CENTER PITTSBURGH, PA 15222-2602		
One piece of ordinary mail addressed to: <i>Commercial Credit Co</i> <i>Cofinancial</i> <i>P.O. Box 3513</i> <i>Tyrone, PA 16686</i>			

PS Form 3817, Mar. 1989

Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fee.

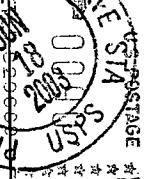


U.S. POSTAGE

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE POSTMASTER			
Recei	SHERRARD, GERMAN & KELLY, P.C. ATTORNEYS AT LAW 35TH FLOOR • FREEMARKETS CENTER PITTSBURGH, PA 15222-2602		
One piece of ordinary mail addressed to: <i>Commercial Credit</i> <i>236 W. Rt. 38, Ste. 105</i> <i>Moorestown, NJ 08057</i> <i>Notice of sale</i>			

PS Form 3817, Mar. 1989

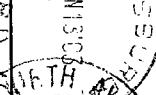
Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fee.



U.S. POSTAGE

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE POSTMASTER			
Recei	SHERRARD, GERMAN & KELLY, P.C. ATTORNEYS AT LAW 35TH FLOOR • FREEMARKETS CENTER PITTSBURGH, PA 15222-2602		
One piece of ordinary mail addressed to: <i>Pennsylvania Housing</i> <i>Finance Agency</i> <i>2101 N. Front St.</i> <i>Harrisburg, PA 17110</i>			

Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fee.



U.S. POSTAGE

PS Form 3817, Mar. 1989

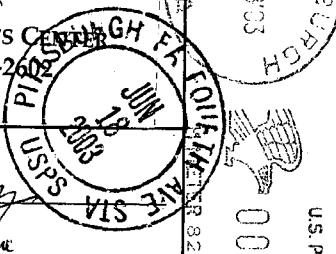
CERTIFICATE OF MAILING	
U.S. POSTAL SERVICE	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE—POSTMASTER	
Recei	
SHERRARD, GERMAN & KELLY, P.C. ATTORNEYS AT LAW 35TH FLOOR • FREEMARKETS CENTER PITTSBURGH, PA 15222-2602	
One p	
<i>Aegis Group, L.P. 13 S. Main St. Ste. 401 Greenville, SC 29603 Notice of sale</i>	
PS Form 3817, Mar. 1989	

Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fee.



CERTIFICATE OF MAILING	
U.S. POSTAL SERVICE	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE—POSTMASTER	
Recei	
SHERRARD, GERMAN & KELLY, P.C. ATTORNEYS AT LAW 35TH FLOOR • FREEMARKETS CENTER PITTSBURGH, PA 15222-2602	
One piece of ordinary mail addressed to:	
<i>clearfield county tax claim Bureau 230 E. market street clearfield, PA 16830</i>	
PS Form 3817, Mar. 1989	

Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fee.



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD
v.

VERONICA A. CLARK,
an individual,

Defendant.

**SUPPLEMENT TO
AFFIDAVIT PURSUANT TO
RULE 3129.1**

Filed on behalf of Plaintiff:
CITIZENS BANK OF PENNSYLVANIA

COUNSEL OF RECORD FOR THIS
PARTY:

Paul David Burke, Esquire
Pa. I.D. #34960

SHERRARD, GERMAN & KELLY, P.C.
Firm I.D. No. 006

35th Floor, FreeMarkets Center
Pittsburgh, PA 15222

(412) 355-0200

FILED

JUL 25 2003

William A. Shaw
Prothonotary/Clerk of Courts

COMMONWEALTH OF PENNSYLVANIA)
) SS:
COUNTY OF ALLEGHENY)

Before me, the undersigned authority, personally appeared Paul David Burke, Counsel for Citizens Bank of Pennsylvania, in the above action, and sets forth as of the date of the Praeclipe for Writ of Execution was filed, the following information concerning the real property located at HC BOX 78 A, Madera, PA 16661-9601:

1. Name and address of owner or reputed owner:

Ms. Veronica A. Clark
HC Box 78A
Madera, PA 16661-9601

2. Name and address of defendants in the judgment:

Ms. Veronica A. Clark
HC Box 78A
Madera, PA 16661-9601

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

Citizens Bank, of Pennsylvania
100 Sockanosset Crossroads
Cranston, RI 02920
(Plaintiff)

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

Citizens Bank, of Pennsylvania
100 Sockanosset Crossroads
Cranston, RI 02920
(Plaintiff)

Commercial Credit
236 W. Rt. 38, Ste. 105,
Moorestown, NJ 08057

Commercial Credit
c/o Citifinancial
RD 4 Box 35 B
Tyrone, PA 16686

Alegis Group, LP
15 S. Main Street, Ste. 401
Greenville, SC 29603

Pennsylvania Housing Finance Agency
2101 N. Front Street
Harrisburg, PA 17110

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

Clearfield County
Tax Claim Bureau
230 E. Market Street
Clearfield, PA 16830

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:

None

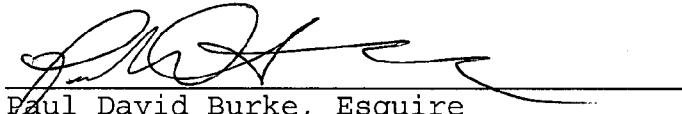
7. Name and address of every other person of whom the
plaintiff has knowledge who has any interest in the
property which may be affected by the sale:

None

The information provided in the foregoing Affidavit is
provided solely to comply with the Pennsylvania Rules of Civil
Procedure 3129.1 and it is not intended to be a comprehensive
abstract of the condition of the title of the real estate which is
being sold under this execution. No person or entity is entitled
to rely on any statements made herein in regard to the condition of
the title of the property or to rely on any statement herein in
formulating bids which might be made at the sale of the property.

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. §4909 relating to unsworn

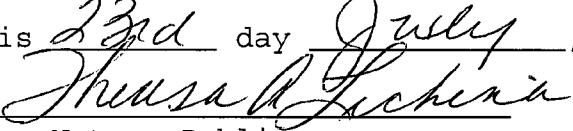
falsification to authorities.



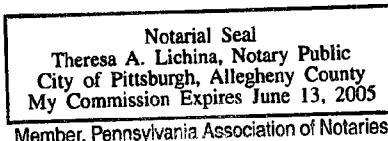
Paul David Burke, Esquire
SHERRARD, GERMAN & KELLY, P.C.
35th Floor, FreeMarkets Center
Pittsburgh, PA 15222-2602
Attorneys for Plaintiff

Sworn and subscribed before me

this 23rd day July, 2003.



Notary Public



In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14189

CITIZENS BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST TO MELL 03-46-CD

VS.

CLARK, VERONICA A.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, JUNE 18, 2003 @ 2:08 P.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.

A SALE DATE OF AUGUST 1, 2003 WAS SET.

NOW, JUNE 27, 2003 MAILED REGULAR AND CERTIFIED MAIL A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY TO HC BOX 78A, MADERA, PA 16661-9601 PER COURT ORDER.

NOW, JULY 16, 2003 RECEIVED THE CERTIFIED MAIL BACK UNCLAIMED BY THE DEFENDANT. CERT #70022030000068731030

NOW, AUGUST 1, 2003 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANT. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.

NOW, SEPTEMBER 24, 2003 PAID COSTS FROM THE ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE ATTORNEY.

NOW, SEPTEMBER 26, 2003 RETURN WRIT AS A SALE BEING HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS

NOW, SEPTEMBER 26, 2003 A DEED WAS FILED.

**FILED
01/21/07
SEP 26 2003**

William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14189

CITIZENS BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST TO MELL 03-46-CD

VS.
CLARK, VERONICA A.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

SHERIFF HAWKINS \$210.58

SURCHARGE \$20.00

PAID BY THE ATTORNEY

Sworn to Before Me This

26th Day Of Sept 2003

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

So Answers,

Chester A. Hawkins
By Cynthia Butler-Augustine
Chester A. Hawkins
Sheriff

WRIT OF EXECUTION- (MORTGAGE FORECLOSURE)

CITIZENS BANK OF PENNSYLVANIA :
successor in interest to
MELLON BANK, N.A.

Plaintiff, : IN THE COURT OF COMMON PLEAS
: CLEARFIELD COUNTY, PENNSYLVANIA
: NO. 03-46-CD
vs. :
: WRIT OF EXECUTION
: (MORTGAGE FORECLOSURE)

Defendant. :

COMMONWEALTH OF PENNSYLVANIA:
COUNTY OF CLEARFIELD :

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

Premises: HC BOX 78 A, MADERA, PA 16661-9601
(see attached)

Amount Due	\$32,110.18
Interest Thru	\$
Costs	

Prothonotary Costs 132.00

Date: 5/8/03 PROTHONOTARY OF CLEARFIELD COUNTY

BY: Willithay

Received 5/12/03 @ 2:00 PM

Chester A. Hawkins

By Cynthia Butler-Augusta

NO. 03-46-CD

IN THE COURT OF COMMON PLEAS
CLEARFIELD, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA

vs.

VERONICA A. CLARK
(Mortgagors)

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

REAL DEBT \$32,110.18

Costs \$ 132.00
Paul David Burke, Esquire
Attorney for Plaintiff
SHERARD, GERMAN & KELLY, P.C.
35th Floor, FreeMarkets Center
Pittsburgh, PA 15222
(412) 355-0200

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIZENS BANK OF PENNSYLVANIA, CIVIL DIVISION
successor in interest to
MELLON BANK, N.A.,

Plaintiff, NO. 03-46-CD
v.

VERONICA A. CLARK,
an individual,

Defendant.

LONG DESCRIPTION

ALL that certain piece or parcel of land, situate in the Township of Jordan, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a post on the South side of Lois Avenue, Six Hundred Fifty-six (656') feet from the centre line of the mine track of the Pennsylvania Railroad; thence running along Lois Avenue South Fifty-nine degrees Eighteen minutes West (S 59° 18' W) One Hundred (100') feet; thence South Thirty degrees Forty-two minutes East (S 30° 42' E) One Hundred Fifty (150') feet to Pine Alley; thence North Fifty-nine degrees Eighteen minutes East (N 59° 18' E) One Hundred (100') feet to an alley Sixteen (16') feet wide; thence North Thirty degrees Forty-two minutes West (N 30° 42' W) One Hundred Fifty (150') feet to Lois Avenue, the place of beginning. Known and designated as Lots Nos. 12 and 13 in the plan of the Village of McCartney.

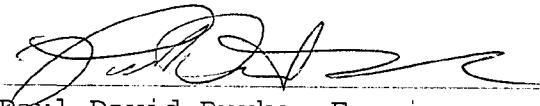
MAP #120-114-474-7

EXCEPTING AND RESERVING such exceptions and reservations as are contained in prior deeds in the chain of title.

BEING the same property which James R. Gossar, in his own right and as Executor of the Estate of James F. Gossar, Dolores Gossar Brink and Bonita Gossar Selfridge, by the Deed dated April 8, 1991 and recorded in the Recorder's Office of Clearfield County at Deed Book Volume 1939, Page 263, granted and conveyed unto Veronica A. Clark.

Property address: HC Box 78A, Madera, PA 16661-9601.

SHERRARD, GERMAN & KELLY, P.C.



Paul David Burke, Esquire

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME CLARK NO. 03-46-CD

NOW, August 1, 2003, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on the 1ST day of AUGUST 2003, I exposed the within described real estate of VERONICA A. CLARK to public venue or outcry at which time and place I sold the same to CITIZENS BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST TO MELLON BANK, N.A. he/she being the highest bidder, for the sum of \$1.00 + COSTS and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	
LEVY	15.00
MILEAGE	15.12
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	9.46
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	10.00
TOTAL SHERIFF COSTS	210.58
DEED COSTS:	
ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	28.50
TRANSFER TAX 2%	
TOTAL DEED COSTS	28.50

PLAINTIFF COSTS, DEBT & INTEREST:

DEBT-AMOUNT DUE	32,110.18
INTEREST	
TO BE ADDED	TO SALE DATE
ATTORNEY FEES	
PROTH. SATISFACTION	
LATE CHARGES & FEES	
COST OF SUIT -TO BE ADDED	
FORECLOSURE FEES/ESCROW DEFICIT	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
TOTAL DEBT & INTEREST	32,130.18
COSTS:	
ADVERTISING	206.64
TAXES - collector	TO 1/4/04
TAXES - tax claim	TO OCT
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	28.50
SHERIFF COSTS	210.58
LEGAL JOURNAL AD	117.00
PROTHONOTARY	132.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	2,085.08

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

1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

7002 2030 0000 6873 1030

CLEAR FILE
JHM 27030

PA
PA 670623

U.S. POSTAGE
4.65

CLARK

16661-9601

A	<input type="checkbox"/> INSUFFICIENT ADDRESS
C	<input type="checkbox"/> ATTEMPTED NOT KNOWN
S	<input type="checkbox"/> NO SUCH NUMBER/ STREET
<input type="checkbox"/> NOT DELIVERABLE AS ADDRESSED	
<input checked="" type="checkbox"/> UNABLE TO FORWARD	

Unclaimed

VERONICA A. CLARK
HC BOX 78A,
MADERA, PA 16661-9601

Unclaimed 8/21/83

RTS

A INSUFFICIENT ADDRESS
 ATTEMPTED NOT KNOWN **✓** OTHER
 NO SUCH NUMBER/STREET
 NOT DELIVERABLE AS ADDRESSED
 UNABLE TO FORWARD

RETURN TO SENDER

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:
Veronica A. Clark
HC Box 78A
Madera, PA 16661-9601

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent

X 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

2. Article Number
(Transfer from service label) 7002 2030 0000 6873 1030

PS Form 3811, August 2001
Domestic Return Receipt

102595-02-M-1035

3. Service Type

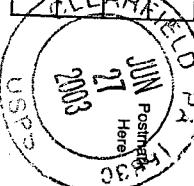
Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee)

Yes

U.S. Postal Service[®]	
CERTIFIED MAIL[™] RECEIPT	
<i>(Domestic Mail Only. No Insurance Coverage Provided)</i>	
For delivery information, visit our website at www.usps.com	
OFFICIAL USE	

Postage	\$.60
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	
\$ 4.65	



<i>Sent To</i>	Veronica A. Clark
Street, Apt. No., HC Box 78A	
City, State, ZIP+4 Madera, PA 16661-9601	

PS Form 3800, June 2002

See Reverse for Instructions

