

2003-266-CD
CLEARFIELD BANK AND TRUST COMPANY
VS.
MICHAEL A LITTLE, ET AL.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST
COMPANY,

Plaintiff

vs.

MICHAEL A. LITTLE and
LISA A. LITTLE,

Defendants

No. 03-266-CJ

Type of Pleading: COMPLAINT

Filed on Behalf of: Plaintiff

Counsel of Record for this Party:
ALAN F. KIRK, ESQUIRE
Supreme Court # 36893

1375 Martin Street, Suite 204
State College, PA 16803
(814) 234.2048

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.

Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765.2641

FILED

FEB 25 2003

William A. Shaw
Prothonotary

April 2, 2007 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

Deputy Prothonotary

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST COMPANY,	:	No.
	:	Plaintiff
vs.	:	Type of Pleading: COMPLAINT
MICHAEL A. LITTLE and LISA A. LITTLE,	:	Filed on Behalf of: Plaintiff
	:	Defendants
	:	Counsel of Record for this Party: ALAN F. KIRK, ESQUIRE Supreme Court # 36893
	:	1375 Martin Street, Suite 204 State College, PA 16803 (814) 234.2048

COMPLAINT

NOW COMES, the Plaintiff, Clearfield Bank & Trust Company, by its attorney, Alan F. Kirk, Esq., and files the within Complaint whereof the following is a statement:

1. The Plaintiff is CLEARFIELD BANK & TRUST COMPANY, a corporation, with a principal place of business of 11 North Second Street, P.O. Box 171 Clearfield, Pennsylvania 16830.
2. The Defendants are MICHAEL A. LITTLE and LISA A. LITTLE, with a mailing address of P.O. Box 115, Hawk Run, Pennsylvania 16840 and a property address of Glastonbury Street, Hawk Run, Pennsylvania 16840
3. The Plaintiff brings this action to foreclose on a Mortgage by and between the Plaintiff and the Defendants dated March 22, 2002, in the principal amount of

\$24,940.80 a copy of the said Mortgage is attached hereto and made a part hereof, marked as Exhibit "A" and is recorded at Clearfield County Instrument No. 200205121 on April 3, 2002.

4. The said Mortgage is and contains a lien against that certain tract of land situate in the Township of Morris, County of Clearfield, Pennsylvania, a legal description is more fully described in the attached Exhibit "B".

5. Pursuant to the terms of the said Mortgage, the Plaintiff advanced to the Defendant the sum of \$ 24,940.80 as set forth in Promissory Note dated March 22, 2002. A true and correct copy of the said Note is attached hereto marked Exhibit "C".

6. The Defendant defaulted under the terms of the said loan by failing to make the monthly payment due July 30, 2002, and subsequent monthly installments due since.

7. The Plaintiff has given the Defendant written Notice of Intention to Foreclose on the said Mortgage as well as the written Notice of Homeowners Emergency Assistance Act of 1983, both dated September 30, 2002, a true and correct copy of the same is attached hereto and made a part hereof and marked as Exhibit "D".

8. That to the best of the knowledge, information and belief of the Plaintiff, the Defendants have not availed themselves under the pertinent provisions of the Homeowners' Emergency Assistance Act.

9. That to the best of the knowledge, information and belief of the Plaintiff, the Defendants are not on active duty with the armed forces of the United States.

10. The amounts due and owing under the terms of the said Mortgage are as follows:

(a)	Principal Balance	\$ 25,002.90
(b)	Interest per diem of 6.33635 from 1/09/03 to 2/12/03	\$ 1,190.27
(c)	Late Charges	\$ 64.35
(d)	Satisfaction Fee	\$ 18.50
(e)	Attorney Collection Fee	<u>\$ 2,500.29</u>
FINAL TOTAL		\$28,776.31

WHEREFORE, Plaintiff prays this Honorable Court to enter judgment in favor of the Plaintiff and against the Defendant in the amount of **\$28,776.31** plus interest at **9.25%**, plus costs of suit and sale and foreclosure of the mortgaged premises.

Respectfully submitted,

Date: **February 12, 2003**



Alan F. Kirk, Esquire
Attorney for Plaintiff

Commonwealth of Pennsylvania _____ Space Above This Line For Recording Data _____

MORTGAGE

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is 03/22/02..... and the parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR:

MICHAEL A LITTLE

If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors, their signatures and acknowledgments.

LENDER:

CLEARFIELD BANK & TRUST COMPANY
IRVIN DRIVE EXTENSION
PHILIPSBURG, PA 16866

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys and mortgages to Lender the following described property:

CLEARFIELD COUNTY / DEED BOOK 1954 / PAGE 41

The property is located in CLEARFIELD CO. / MORRIS TWP.....
(County)

GLASTONBURY ST. B115....., HAWK RUN PA....., Pennsylvania 16840.....
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 24,940.80..... This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument.

4. **SECURED DEBT.** The term "Secured Debt" is defined as follows:

A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)

PENNSYLVANIA - SHORT FORM MORTGAGE - CLOSED END (NOT FOR FNMA, FHLMC, FHA OR VA USE)

(page 1 of 4)

Experian © 1995 Bankers Systems, Inc., St. Cloud, MN Form SFMC-MTG-PA 7/5/2000

KAREN L. STARCK
REGISTER AND RECORDER
CLEARFIELD COUNTY
Pennsylvania

INSTRUMENT NUMBER
200205121
RECORDED ON
PR 03, 2002
2:58:02 PM
Total Pages: 5

CORDING FEES -	\$15.00
CORDER	
UNTY IMPROVEMENT	\$1.00
ND	
CORDER	\$1.00
PROVEMENT FUND	
ATE WRIT TAX	\$0.50
TAL	\$17.50
CUSTOMER	
CLEARFIELD BANK AND TRUST	



B. All obligations Mortgagor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Mortgagor and Lender.

C. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

This Security Instrument will not secure any other debt if Lender fails to give any required notice of the right of rescission.

5. **PAYMENTS.** Mortgagor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.
6. **WARRANTY OF TITLE.** Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.
7. **CLAIMS AGAINST TITLE.** Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due, and provide to Lender copies of all receipts on demand. Mortgagor agrees to make all payments when due and comply with all covenants of any prior security interest on the Property.
8. **DUE ON SALE OR ENCUMBRANCE.** Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 591), as applicable.
9. **PROPERTY CONDITION.** Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary.
10. **AUTHORITY TO PERFORM.** If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed.
11. **ASSIGNMENT OF LEASES AND RENTS.** Mortgagor irrevocably grants, bargains, conveys and mortgages to Lender as additional security all the right, title and interest in and to any and all existing or future leases, subleases, and any other written or verbal agreements for the use and occupancy of any portion of the Property, including any extensions, renewals, modifications or substitutions of such agreements and rents, issues and profits. Mortgagor may collect, receive, enjoy and use the Rents so long as Mortgagor is not in default under the terms of this Security Instrument.
12. **DEFAULT AND REMEDIES.** Mortgagor will be in default if any party obligated on the Secured Debt fails to make payment when due. Mortgagor will be in default if a breach occurs under the terms of this Security Instrument or any other document executed for the purpose of creating, securing or guarantying the Secured Debt. A good faith belief by Lender that Lender at any time is insecure with respect to any person or entity obligated on the Secured Debt or that the prospect of any payment or the value of the Property is impaired

EXHIBIT A

BEGINNING at a post corner of Ellis Osewalt on the Southern side of Church Street; thence along Southern side of Church St. North 67 degrees 20 minutes East sixty-seven (67) feet to a post; thence through lands of which this land is a part, South 25 degrees 30 minutes East, one hundred sixty-three (163) feet to a post on line of lands of Simon Paffick; thence by lands of said Simon Paffick South 67 degrees 20 minutes West sixty-seven (67) feet to a post corner of Ellis Osewalt: thence by lands of said Ellis Osewalt North 25 degrees 30 minutes West, one hundred and sixty-three (163) feet to a post and place of beginning. Containing one-fourth (1/4th) of an acre, more or less.

shall also constitute an event of default. Lender may accelerate the Secured Debt subject to any notice requirements of Lender to provide notice to Mortgagor as required by law. Lender shall be entitled to all the remedies provided by law, the terms of the Secured Debt, this Security Instrument and any related documents. All remedies are distinct, cumulative and not exclusive, and the Lender is entitled to all remedies provided at law or equity, whether or not expressly set forth.

- 13. EXPENSES; ADVANCES ON COVENANTS.** Except when prohibited by law, Mortgagor agrees to pay all of Lender's expenses if Mortgagor breaches any covenant in this Security Instrument. Mortgagor will also pay on demand any amount incurred by Lender for insuring, inspecting, preserving or otherwise protecting the Property and Lender's security interest. These expenses will bear interest from the date of the payment until paid in full at the highest interest rate in effect as provided in the terms of the Secured Debt. Mortgagor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. This Security Instrument shall remain in effect until released.
- 14. INSURANCE.** Mortgagor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires and shall include a standard mortgage clause in favor of Lender. The insurance carrier providing the insurance shall be chosen by Mortgagor subject to Lender's approval, which shall not be unreasonably withheld.
- 15. APPLICABLE LAW; SEVERABILITY; INTERPRETATION.** This Security Instrument is governed by the laws of the jurisdiction in which Lender is located, except to the extent otherwise required by the laws of the jurisdiction where the Property is located. Any provision that appoints Lender as an agent is not subject to the provisions of 20 Pa.C.S.A. Section 5601 et seq. (Chapter 56; Decedents, Estates and Fiduciaries Code). Lender, by exercising any of its rights under this Security Instrument, does so for benefit of Lender. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular.
- 16. JOINT AND INDIVIDUAL LIABILITY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND.** All duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. Mortgagor agrees that Lender and any party to this Security Instrument may extend, modify or make any change in the terms of this Security Instrument or any evidence of debt without Mortgagor's consent. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.
- 17. WAIVERS.** Except to the extent prohibited by law, Mortgagor waives any right to appraisement relating to the Property.

NOTICE TO BORROWER: THIS DOCUMENT CONTAINS PROVISIONS FOR A VARIABLE INTEREST RATE.

SIGNATURES: By signing below, Mortgagor, intending to be legally bound hereby, agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1.

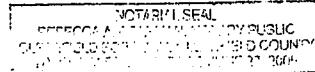
Michael A. Little 03/22/02 03/22/02
(Signature) MICHAEL A. LITTLE (Date) (Signature) (Date)

..... (Witness) (Witness)

ACKNOWLEDGMENT:

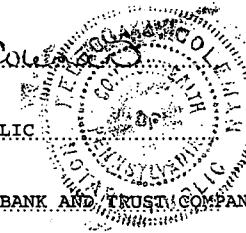
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD ss.
(Individual) On this, the 22 day of MARCH 2002, before me NOTARY,
the undersigned officer, personally appeared MICHAEL A. LITTLE,
....., known to me (or satisfactorily proven) to be the
person(s) whose name(s) is subscribed to the within instrument, and acknowledged that he/she
executed the same for the purposes therein contained.
In witness whereof, I hereunto set my hand and official seal.

My commission expires:
(Seal)



Rebecca A. Cole
NOTARY PUBLIC

Title of Officer



It is hereby certified that the address of the Lender within named is: CLEARFIELD BANK AND TRUST COMPANY
11 N SECOND, CLEARFIELD, PA 16830

Holly K. Thompson
HOLLY K. THOMPSON
ASST OFFICE MANAGER

ALL that certain lot, tract or parcel of land situate, lying and being in Morris Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a post corner of Ellis Osewalt on the Southern side of Church Street; thence along Southern side of Church St. North 67 degrees 20 minutes East sixty-seven (67) feet to a post; thence through lands of which this land is a part, South 25 degrees 30 minutes East, one hundred sixty-three (163) feet to a post on line of lands of Simon Paffick; thence by lands of said Simon Paffick South 67 degrees 20 minutes West sixty-seven (67) feet to a post corner of Ellis Osewalt; thence by lands of said Ellis Osewalt North 25 degrees 30 minutes West, one hundred and sixty-three (163) feet to a post and place of beginning. Containing one-fourth (1/4th) of an acre, more or less.

BEING KNOWN as Clearfield County Tax Map Parcel No. 124-Q11-561-0017.

EXHIBIT

tabbed

B

CLEARFIELD BANK & TRUST COMPANY
IRVIN DRIVE EXTENSION
PHILIPSBURG, PA 16868

LENDER'S NAME AND ADDRESS
"You" means the Lender, its successors and assigns.

TERMS FOLLOWING A APPLY ONLY IF CHECKED

NOTE - For value received, I promise to pay to you, or your order, at your address above, the principal sum of:

Twenty four thousand nine hundred forty & 80/100 Dollars \$ 24,940.80

plus interest from MARCH 27, 2002 at the rate of 9.2500 % per year until MARCH 30, 2017.

ADDITIONAL FINANCE CHARGE - I also agree to pay a nonrefundable fee of \$ _____, and it will be paid in cash. paid pro rata over the loan term. withheld from the proceeds. (If this fee is withheld from the proceeds, the amount is included in the principal sum.)

VARIABLE RATE - The rate above may change so as always to be _____ the following index rate:

_____. The interest rate may not change more than _____ % each _____. The annual interest rate in effect on this note will not at any time be more than _____ % or less than _____ %. The interest rate in effect on this note may change (as often as) _____ (assuming there is a change in the base rate) and an increase in the interest rate will cause an increase in the amount of each scheduled payment. the amount due at maturity. the number of payments.

PAYMENT - I will pay this note as follows:

(a) Interest due: _____ Principal due: _____

(b) This note has 180 payments. The first payment will be in the amount of \$ 257.36 and will be due 04/30/02. A payment of \$ 257.36 will be due on the 30th day of each Month thereafter. The final payment of the entire unpaid balance of principal and interest will be due MARCH 30, 2017.

INTEREST - Interest accrues on a Actual/365 basis. RETURNED CHECK CHARGE - I agree to pay a fee of \$ _____ for each check, negotiable order of withdrawal or draft I issue in connection with this loan that is returned because it has been dishonored.

MINIMUM FINANCE CHARGE - I agree to pay a minimum finance charge of \$ _____ if I pay this loan off before you have earned that much in finance charges.

LATE CHARGE - I agree to pay a late charge on any installment or payment made more than 15 days after it is due equal to 5.000 % of the unpaid amount or \$ 20.00, whichever is Less.

THE PURPOSE OF THIS LOAN IS - WORK OUT/RE-SET CBT# 2080278 & 719137

SECURITY - You have certain rights that may affect my property as explained on page 3. This loan is is not further secured.

(a) This loan is secured by MORTGAGE, dated 03/22/02.

(b) Security Agreement - I give you a security interest in the Property described below. The rights I am giving you in this Property and the obligations this agreement secures are defined on page 3 of this agreement.

This Property will be used for Family/Household purposes.

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 when I have made all scheduled payments.	I have the right to receive at this time an itemization of the Amount Financed.
9.2600 e % \$ 21,387.83	e \$ 24,935.80	e \$ 46,323.63	e	<input checked="" type="checkbox"/> YES - I want an itemization. <input type="checkbox"/> NO - I do not want an itemization.
My Payment Schedule will be:				
Number of Payments	Amount of Payments	When Payments Are Due		"e" means an estimate.
179	\$ 257.36	Monthly Beginning - APRIL 30, 2002	e	\$ 33.00 Filing Fees
1	\$ 256.19	MARCH 30, 2017		\$ _____ Nonfiling Insurance
	\$			
	\$			

This note has a demand feature. This note is payable on demand and all disclosures are based on an assumed maturity of one year.
 Variable Rate (Check one) { My loan contains a variable rate feature. Disclosures about the variable rate feature have been provided to me earlier.
 The annual percentage rate may increase during the term of this transaction if _____.

Any increase will take the form of _____.

If the rate increases by _____ % in _____, the _____ will increase to _____ . The rate may not increase more often than once _____, and may not increase more than _____ % each _____. The rate will not go above _____ %.

Security - I am giving a security interest in: (brief description of other property)
 the goods or property being purchased.
 collateral securing other loans with you may also secure this loan.
 my deposit accounts and other rights to the payment of money from you.

Late Charge - I will be charged a late charge on any payment made more than 15 days after it is due equal to 5.000 % of the amount or \$ 20.00, whichever is Less.

Prepayment - If I pay off this note early, I may will not have to pay a minimum finance charge.

If I pay off this note early, I will not be entitled to a refund of part of the additional finance charge.

Assumption - Someone buying the property securing this obligation cannot assume the remainder of the obligation on the original terms. I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds.

CREDIT INSURANCE - Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional costs. See Notice of Proposed Insurance below.

Type	Premium	Term
Credit Life		
Credit Disability		
Joint Credit Life		
Joint Disability		

Name of Insurer _____

I do do not want credit life insurance.
 I do do not want credit disability insurance.
 I do do not want joint credit life insurance.
 I do do not want **Joint Disability** insurance.

X Michael Little DOB *2/3/78*
X Lisa Little DOB *7/21/74*

PROPERTY INSURANCE - I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay \$ _____ for _____ of coverage.

ITEMIZATION OF AMOUNT FINANCED	
AMOUNT GIVEN TO ME DIRECTLY	\$ _____
AMOUNT PAID ON MY (LOAN) ACCOUNT	\$ _____
AMOUNTS PAID TO OTHERS ON MY BEHALF:	
to Insurance Companies	\$ _____
to Public Officials	\$ _____
	\$ _____
	\$ _____
	\$ _____
(less) PREPAID FINANCE CHARGE(S)	\$ 5.00
Amount Financed	\$ 24,935.80

(Add all items financed and subtract prepaid finance charges.)

SINGLE INTEREST INSURANCE - I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay \$ _____ for _____ of coverage.

ADDITIONAL TERMS OF THE NOTE

DEFINITIONS - "I," "me" or "my" means each Borrower who signs this note and each other person or legal entity (including guarantors, endorsers, and sureties) who agrees to pay this note (together referred to as "us"). "You" or "your" means the Lender and its successors and assigns.

APPLICABLE LAW - This note and any agreement securing this note will be governed by the laws of the state of Pennsylvania. The federal Truth-in-Lending disclosures on page 1 and page 2 are disclosures only and are not intended to be terms of this agreement. The fact that any part of this note cannot be enforced will not affect the rest of this note. Any change to this note or any agreement securing this note must be in writing and signed by you and me. Any provisions that appoints you as an agent is not subject to the provisions of 20 Pa.C.S.A. Section 5601 et seq. (Chapter 56: Decedents, Estates and Fiduciaries Code). By exercising any of your rights under this note, you do so for your sole benefit.

NAME AND LOCATION - My name and address indicated on page 1 are my exact legal name and my principal residence. I will provide you with at least 30 days notice prior to changing my name or principal residence.

PAYMENTS - Each payment I make on this loan will be applied first to any charges I owe other than principal and interest, then to interest that is due, and finally to principal that is due. No late charge will be assessed on any payment when the only delinquency is due to late fees assessed on earlier payments and the payment is otherwise a full payment. The actual amount of my final payment will depend on the interest rates (if variable) and my payment record. If any payment due under this loan does not equal or exceed the amount of interest due, you may, at your option, increase the amount of the payment due and all future payments to an amount that will pay off this loan in equal payments over the remaining term of this loan.

PREPAYMENT - I may prepay this loan in whole or in part at any time. If I prepay in part, I must still make each later payment in the original amount as it becomes due until this note is paid in full.

INTEREST - Interest accrues on the principal remaining unpaid from time to time, until paid in full. If "Variable Rate" is checked on page 1, I will pay interest at the rates in effect from time to time. Decreases in the interest rate for this note will have the opposite effect on payments that increases would have. The interest rate(s) and other charges on this loan will never exceed the highest rate or charge allowed by law for this loan. You will figure a change in the interest rate by using the index rate in effect at the time the interest rate is to change. Changes in the index between scheduled changes in the interest rate will not affect the interest rate. If the index specified on page 1 ceases to exist, I agree that you may substitute a similar index for the original.

INDEX - If you and I have agreed that the interest rate on this note will be variable and will be related to an index, then the index you select will function only as a tool for setting the rate on this note. You do not guaranty, by selecting any index, that the interest rate on this note will have a particular relationship to the interest rates you charge on any other loans or any type or class of loans with your other customers.

ACCRUAL METHOD - The amount of interest that I will pay on this loan will be calculated using the interest rate and accrual method stated on page 1. For interest calculation, the accrual method will determine the number of days in a year. If no accrual method is stated, then you may use any reasonable accrual method for calculating interest.

POST-MATURITY INTEREST - Interest will accrue on the principal balance remaining unpaid after final maturity at the rate specified on page 1. For purposes of this section, final maturity occurs at the earliest of the following:
 (a) If this loan is payable on demand, on the date you make demand for payment;
 (b) If this loan is payable on demand with alternate payment date(s), on the date you make demand for payment or on the final alternate payment date, whichever is earlier;
 (c) On the date of the last scheduled payment of principal;
 (d) On the date you accelerate the due date of this loan (demand immediate payment); or
 (e) Upon the entry of judgment on this note and applies to amounts owed under this note or under any such judgment until paid in full.

ADVANCE PROCEDURE AND MEANS - You will advance the loan proceeds by way of check, cash, wire transfer, credit to an account or any combination as You and I agree. The advance(s) will occur upon consummation of the loan and as You and I agree, except that no advance(s) will occur until after three business days from the date of consummation if the loan is rescindable pursuant to Regulation Z (12 C.F.R. § 226).

REAL ESTATE OR RESIDENCE SECURITY - If this loan is secured by real estate or a residence that is personal property, the existence of a default and your remedies for such a default will be determined by applicable law, by the terms of any separate instrument creating the security interest and, to the extent not prohibited by law and not contrary to the terms of the separate security instrument, by this agreement.

DEFAULT - Subject to any limitations in the "REAL ESTATE OR RESIDENCE SECURITY" paragraph above, I will be in default on this loan and any agreement securing this loan if any one or more of the following occurs:

(a) I fail to make a payment in full when due;

(b) I die, am declared incompetent, or become insolvent;

(c) I fail to keep any promise I have made in connection with this loan;
 (d) I fail to pay, or keep any other promise on, any other loan or agreement I have with you;
 (e) I make any written statement or provide any financial information that is untrue or inaccurate at the time it is provided;
 (f) Any creditor of mine attempts to collect any debt I owe through court proceedings, set-off or self-help repossession;
 (g) The Property is damaged, destroyed or stolen;
 (h) I fail to provide any additional security that you may require;
 (i) Any legal entity (such as a partnership or corporation) that has agreed to pay this note merges, dissolves, reorganizes, ends its business or existence, or a partner or majority stockholder dies or is declared incompetent; or
 (j) Anything else happens that causes you to believe that you will have difficulty collecting the amount I owe you.

If any of us are in default on this note or any security agreement, you may exercise your remedies against any or all of us.

REMEDIES - Subject to any limitations in the "REAL ESTATE OR RESIDENCE SECURITY" paragraph above, if I am in default on this loan or any agreement securing this loan, you may:

(a) Make unpaid principal, earned interest and all other agreed charges I owe you under this loan immediately due;
 (b) Use the right of set-off as explained below;
 (c) Demand more security or new parties obligated to pay this loan (or both) in return for not using any other remedy;
 (d) Make a claim for any and all insurance benefits or refunds that may be available on my behalf;
 (e) Use any remedy you have under state or federal law; and
 (f) Use any remedy given to you in any agreement securing this loan.

By choosing any one or more of these remedies you do not give up your right to use another remedy later. By deciding not to use any remedy should I be in default, you do not give up your right to consider the event a default if it happens again.

COSTS OF COLLECTION AND ATTORNEYS' FEES - I agree to pay you all reasonable costs you incur to collect this debt or realize on any security. This includes, unless prohibited by law, reasonable attorneys' fees. This provision also shall apply if I file a petition or any other claim for relief under any bankruptcy rule or law of the United States, or if such petition or other claim for relief is filed against me by another.

SET-OFF - I agree that you may set off any amount due and payable under this note against any right I have to receive money from you.

"Right to receive money from you" means:
 (a) Any deposit account balance I have with you;
 (b) Any money owed to me on an item presented to you or in your possession for collection or exchange; and
 (c) Any repurchase agreement or other nondeposit obligation.

"Any amount due and payable under this note" means the total amount of which you are entitled to demand payment under the terms of this note at the time you set off. This total includes any balance the due date for which you properly accelerate under this note.

If my right to receive money from you is also owned by someone who has not agreed to pay this note, your right of set-off will apply to my interest in the obligation and to any other amounts I could withdraw on my sole request or endorsement. Your right of set-off does not apply to an account or other obligation where my rights arise only in a representative capacity. It also does not apply to any Individual Retirement Account or other tax-deferred retirement account.

You will not be liable for the dishonor of any check when the dishonor occurs because you set off this debt against any of my accounts. I agree to hold you harmless from any such claims arising as a result of your exercise of your right of set-off.

OTHER SECURITY - Any present or future agreement securing any other debt I owe you also will secure the payment of this loan. Property securing another debt will not secure this loan if such property is my principal dwelling and you fail to provide any required notice of right of rescission. Also, property securing another debt will not secure this loan to the extent such property is in household goods.

OBLIGATIONS INDEPENDENT - I understand that my obligation to pay this loan is independent of the obligation of any other person who has also agreed to pay it. You may, without notice, release me or any of us, give up any right you may have against any of us, extend new credit to any of us, or renew or change this note one or more times and for any term, and I will still be obligated to pay this loan. You may, without notice, fail to perfect your security interest in, impair, or release any security and I will still be obligated to pay this loan.

WAIVER - I waive (to the extent permitted by law) demand, presentment, protest, notice of dishonor and notice of protest.

FINANCIAL STATEMENTS - I will give you any financial statements or information that you feel is necessary. All financial statements and information I give you will be correct and complete.

PURCHASE MONEY LOAN - If this is a Purchase Money Loan, you may include the name of the seller on the check or draft for this loan.

ADDITIONAL TERMS OF THE SECURITY AGREEMENT

SECURED OBLIGATIONS - This security agreement secures this loan (including all extensions, renewals, refinancings and modifications) and any other debt I have with you now or later. Property described in this security agreement will not secure other such debts if you fail to give any required notice of the right of rescission with respect to the Property. Also, this security agreement will not secure other debts if this security interest is in household goods and the other debt is a consumer loan. This security agreement will last until it is discharged in writing.

For the sole purpose of determining the extent of a purchase money security interest arising under this security agreement:

- (a) Payments on any nonpurchase money loan also secured by this agreement will not be deemed to apply to the Purchase Money Loan; and
- (b) Payments on the Purchase Money Loan will be deemed to apply first to the nonpurchase money portion of the loan, if any, and then to the purchase money obligations in the order in which the items were acquired.

No security interest will be terminated by application of this formula. "Purchase Money Loan" means any loan the proceeds of which, in whole or in part, are used to acquire any property securing the loan and all extensions, renewals, consolidations and refinancings of such loan.

PROPERTY - The word "Property," as used here, includes all property that is listed in the security agreement on page 1. If a general description is used, the word Property includes all my property fitting the general description. Property also means all benefits that arise from the described Property (including all proceeds, insurance benefits, payments from others, interest, dividends, stock splits and voting rights). It also means property that now or later is attached to, is a part of, or results from the Property, and all supporting obligations. "Proceeds" includes anything acquired on the sale, lease, license, exchange, or other disposition of the Property; any rights and claims arising out of the Property; and any collections and distributions on account of the Property.

OWNERSHIP AND DUTIES TOWARD PROPERTY - Unless a co-owner(s) of the Property signed a third party agreement, I represent that I own all the Property. I will defend the Property against any other claim. I agree to do whatever you require to perfect your interest and keep your priority. I will not do anything to harm your position.

I will keep the Property in my possession (except if pledged and delivered to you). I will keep it in good repair and use it only for its intended purposes. I will keep it at my address unless we agree otherwise in writing.

I will not try to sell or transfer the Property, or permit the Property to become attached to any real estate, without your written consent. I will pay all taxes and charges on the Property as they become due. I will inform you of any loss or damage to the Property. You have the right of reasonable access in order to inspect the Property.

I will not use the Property for a purpose that will violate any laws or subject the Property to forfeiture or seizure.

INSURANCE - I agree to buy insurance on the Property against the risks and for the amounts you require. I will name you as loss payee on any such policy. You may require added security on this loan if you agree that insurance proceeds may be used to repair or replace the Property. I agree that if the insurance proceeds do not cover the amounts I still owe you, I will pay the difference. I will buy the insurance from a firm authorized to do business in Pennsylvania. The firm will be reasonably acceptable to you. I will keep the insurance until all debts secured by this agreement are paid.

DEFAULT AND REMEDIES - If I am in default, in addition to the remedies listed in the note portion of this document and subject to any of the limitations in the "REAL ESTATE OR RESIDENCE SECURITY" paragraph, you may (after giving notice and waiting a period of time, if required by law):

- (a) Pay taxes or other charges, or purchase any required insurance, if I fail to do these things (but you are not required to do so). You may add the amount you pay to this loan and accrue interest on that amount at the interest rate(s) in effect from time to time, on this note until paid in full;
- (b) Require me to gather the Property and any related records and make it available to you in a reasonable fashion;
- (c) Take immediate possession of the Property, but in doing so you may not breach the peace or unlawfully enter onto my premises. You may sell, lease or dispose of the Property as provided by law. (If the Property includes a manufactured home, you will begin the repossession by giving me notice and an opportunity to cure my default, if required by law.) You may apply what you receive from the sale of the Property to your expenses and then to the debt. If what you receive from the sale of the Property is less than what I owe you, you may take me to court to recover the difference (to the extent permitted by law); and
- (d) Keep the Property to satisfy the debt.

I agree that when you must give notice to me of your intended sale or disposition of the Property, the notice is reasonable if it is sent to me at my last known address by first class mail 10 days before the intended sale or disposition. I agree to inform you in writing of any change in my address.

FILING - I authorize you to file a financing statement covering the Property. I agree to comply with and facilitate your requests in connection with obtaining possession of or control over the Property until this security agreement is terminated. A copy of this security agreement may be used as a financing statement when allowed by law.

THIRD PARTY AGREEMENT

For the purposes of the provisions within this enclosure, "I," "me" or "my" means the person signing below and "you" means the Lender identified on page 1.

I agree to give you a security interest in the Property that is described on page 1. I agree to the terms of this note and security agreement but I am in no way personally liable for payment of the debt. This means that if the Borrower defaults, my interest in the secured Property may be used to satisfy the Borrower's debt. I agree that you may, without releasing me or the Property from this Third Party Agreement and without notice or demand upon me, extend new credit to any Borrower, renew, or change this note or security agreement one or more times and for any term, or fail to perfect your security interest in, impair, or release any security (including guarantees) for the obligations of any Borrower.

I HAVE RECEIVED A COMPLETED COPY OF THIS NOTE AND SECURITY AGREEMENT.

NAME _____
X _____

NOTICE TO COSIGNER

You (the cosigner) are being asked to guaranty 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 also may 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, etc. If this debt is ever in default, that fact may become part of your credit record.

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

Attach FTC "Preservation of Consumer Claims and Defenses" Notice if Applicable

(Optional)	
Signed	HOLLY K. THOMPSON
Title	ASST OFFICE MANAGER

SIGNATURES - I AGREE TO THE TERMS SET OUT ON PAGES 1, 2 AND 3 OF THIS AGREEMENT. I HAVE RECEIVED A COPY OF THIS DOCUMENT ON TODAY'S DATE.

COSIGNERS - SEE NOTICE ABOVE BEFORE SIGNING.

Signature Michael A. Little

Signature _____

Signature Lisa Little

Signature _____

LISA A. LITTLE



Established 1902

Main Bank

11 NORTH 2ND STREET, P.O. BOX 171, CLEARFIELD, PA. 16830-0171 • (814) 765-7551
FAX (814) 765-2943

MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE*

This is an official notice that the mortgage on your home is in default, and the lender intends to foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) MAY BE ABLE TO HELP TO SAVE YOUR HOME.

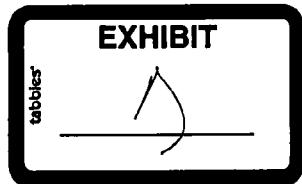
This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your county are listed at the end of the Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717)780-1869).

This notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

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.



Full Service Branches:

BRIDGE STREET
COR. N. 2ND & BRIDGE STS.
CLEARFIELD, PA. 16830
(814) 765-1645
FAX (814) 765-2672

GOLDENROD
1935 DAISY ST.
CLEARFIELD, PA. 16830
(814) 768-5200
FAX (814) 768-5206

CURWENSVILLE
407 WALNUT ST.
CURWENSVILLE, PA. 16833
(814) 236-2441
FAX (814) 236-4650

DUBOIS
91 BEAVER DRIVE
DuBOIS, PA. 15801
(814) 371-1400
FAX (814) 371-2903

PHILIPSBURG
IRVIN DRIVE EXTENSION
PHILIPSBURG, PA. 16866
(814) 342-5750
FAX (814) 342-7321

HOMEOWNER'S NAME(S):	Michael A. Little Lisa A. Little
MAILING ADDRESS:	PO Box 115 Hawk Run PA 16840-0115
LOAN ACCT. NO.:	838519
ORIGINAL LENDER:	Clearfield Bank & Trust Company
CURRENT LENDER/SERVICER:	Clearfield Bank & Trust Company
DATE:	September 30, 2002

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

- * IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,**
- * IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND**
- * IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.**

TEMPORARY STAY OF FORECLOSURE --- Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

CONSUMER CREDIT COUNSELING AGENCIES --- If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

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

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

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

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

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

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT --- The MORTGAGE debt held by the above lender on your property located at: Glastonbury St., PO Box 115 Hawk Run PA

IS SERIOUSLY IN DEFAULT because:

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

July, August and September @ \$257.36 = \$772.08

Other charges (explain/itemize): Late Charges of \$25.74

TOTAL AMOUNT PAST DUE: \$797.82

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION:

N/A

HOW TO CURE THE DEFAULT --- You may cure the default within THIRTY (30) DAYS of the Date of this Notice by PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 797.82, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

Clearfield Bank and Trust Company
11 N. 2nd. Street, P.O. Box 171
Clearfield, PA 16830

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter:

N/A

IF YOU DO NOT CURE THE DEFAULT --- If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of the debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgaged property.

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

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

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

forth in this Notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE --- It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be **approximately 4 months from the date of this Notice**. A notice of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

<u>Name of Lender:</u>	CLEARFIELD BANK AND TRUST COMPANY
<u>Address:</u>	11 N. 2ND STREET, P.O. BOX 171
	CLEARFIELD, PA 16830
<u>Phone Number:</u>	(814) 765-7551 OR 1-888-765-7551
<u>Fax Number:</u>	(814) 765-2943
<u>Contact Person:</u>	LORIA KURTZ

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

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

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

* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

**PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE
PROGRAM CONSUMER CREDIT COUNSELING AGENCIES**

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

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

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or 1 (800) 737-2933
FAX (412) 338-9963

U.S. Postal Service CERTIFIED MAIL RECEIPT <i>(Domestic Mail Only. No Insurance Coverage Provided.)</i>		
LISA A Little		
0840 4056 2000 0000 0320 0001	Postage	\$
	Certified Fee	
	Return Receipt Fee (Endorsement Required)	
	Restricted Delivery Fee (Endorsement Required)	
	Total Postage & Fees	\$
Sent To LISA A Little 40 Box 115 Hawk Run PA 16840-0115		
 Postmark Here		
See Reverse for Instructions		

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT	
PROVIDE FOR INSURANCE — POSTMASTER	
Received From:	
<u>Clearfield Bank & Trust Co</u> <u>P.O. Box 171</u> <u>Clearfield PA 16830-017</u>	
One piece of ordinary mail addressed to:	
<u>Michael A Little</u> <u>P.O. Box 15</u> <u>Hawk Run PA 16840-0115</u>	

PS Form 3817, Mar. 1989

VERIFICATION

I, WILLIAM A. SHINER, Senior Vice President and Secretary of CLEARFIELD BANK & TRUST COMPANY, verify that the statements made in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements herein are made subject to the penalties of 18 PA. C.S.A. §4904 relating to unsworn falsification to authorities.

CLEARFIELD BANK & TRUST COMPANY

By: William A. Shiner
William A. Shiner, Senior Vice President
and Secretary

2/13/03
Date:

FILED

2005 Sept

3135 *AS* Atty List pd. 85.00

FEB 25 2003

BS
William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST
COMPANY, : No. 03-266-CD

Plaintiff : Plaintiff

vs.

MICHAEL A. LITTLE and : Type of Pleading: COMPLAINT
LISA A. LITTLE

Defendants : Filed on Behalf of: Plaintiff

: Counsel of Record for this Party:
ALAN F. KIRK, ESQUIRE
Supreme Court # 36893

: 1375 Martin Street, Suite 204
State College, PA 16803
(814) 234.2048

PRAECIPE

TO: PROTHONOTARY OF CLEARFIELD COUNTY

Kindly reissue and reinstate the Complaint in the above-captioned matter due to the
inability of the Sheriff's Department to serve the above Defendants within 30 days of the
filing of the Complaint.



Alan F. Kirk, Esquire
Counsel for Plaintiff
1375 Martin Street, Suite 204
State College, PA 16803
814.234.2048 (Phone)
814.234.4166 (Fax)

FILED

APR 02 2003

William A. Shaw
Prothonotary

FILED

APR 02 2003

WILLIAM A. SHAW
PROTHONOTARY

FILED

APR 02 2003 Sun
M/2207u

William A. Shaw
Prothonotary
Cert to SUFF & KAN
REISSUE, CONN. + S. D. S. H.

In The Court of Common Pleas of Clearfield County, Pennsylvania

CLEARFIELD BANK & TRUST COMPANY

VS.

LITTLE, MICHAEL A. & LISA A.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket # 13729

03-266-CD

SHERIFF RETURNS

NOW MARCH 12, 2002 AT 11:26 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON LISA A. LITTLE, DEFENDANT AT RESIDENCE, 2496 MAIN ST., KARTHAUS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO LISA A. LITTLE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: MCCLEARY/NEVLING.

NOW MARCH 21, 2003, DENNY NAU, SHERIFF OF CENTRE COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MICHAEL A. LITTLE, DEFENDANT.

NOW MARCH 24, 2003 ATTEMPTED TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MICHAEL A. LITTLE, DEFENDANT BY DEPUTIZING THE SHERIFF OF CENTRE COUNTY. THE RETURN OF SHERIFF NAU IS HERETO ATTACHED AND MADE A PART OF THIS RETURN "NOT SERVED" DEFENDANT WORKS 3RD SHIFT 10:00 PM TO 6:00AM.

FILED

01/10/16 8:41
DEC 12 2003

William A. Shaw
Prothonotary/Clerk of Courts

Return Costs

Cost	Description
62.72	SHERIFF HAWKINS PAID BY: ATTY CK# 154
20.00	SURCHARGE PAID BY: ATTY CK# 153
27.00	CENTRE CO. SHFF. PAID BY: <i>atty</i>

Sworn to Before Me This

127 Day Of Dec 21 2003

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

So Answers,

Chester Hawkins
My Deputy Harris
Chester A. Hawkins
Sheriff

SHERIFF'S OFFICE

CENTRE COUNTY

Rm 101 Court House, Bellefonte, Pennsylvania, 16823 (814) 355-6803

13729

509

SHERIFF SERVICE PROCESS RECEIPT, AND AFFIDAVIT OF RETURN

INSTRUCTIONS FOR SERVICE OF PROCESS: You must file one instruction sheet for each defendant. Please type or print legibly. Do not detach any copies.

1. Plaintiff(s)

Clearfield Bank & Trust

2. Case Number

03-2660-CD

3. Defendant(s)

Michael Little

4. Type of Writ or Complaint:

Complaint

SERVE

→
AT

5. Name of Individual, Company, Corporation, Etc., to Serve or Description of Property to be Levied, Attached or Sold.

Michael Little

6. Address (Street or RFD, Apartment No., City, Borough, Township, State and Zip Code)

162 Old Side Rd, Florence, Pa

7. Indicate unusual service: Reg Mail Certified Mail Deputize Post Other

Now, 20 I, SHERIFF OF CENTRE COUNTY, PA., do hereby depose the Sheriff of _____ County to execute this Writ and make return thereof according to law. This deputation being made at the request and risk of the plaintiff. _____ Sheriff of Centre County

8. SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN – Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

9. Print/Type Name and Address of Attorney/Originator

10. Telephone Number

11. Date

12. Signature

SPACE BELOW FOR USE OF SHERIFF ONLY - DO NOT WRITE BELOW THIS LINE

13. I acknowledge receipt of the writ or complaint as indicated above.	SIGNATURE of Authorized CCSO Deputy of Clerk and Title	14. Date Filed	15. Expiration/Hearing Date
--	--	----------------	-----------------------------

TO BE COMPLETED BY SHERIFF

16. Served and made known to _____, on the _____ day of _____,

20 _____, at _____ o'clock, _____ m., at _____, County of Centre

Commonwealth of Pennsylvania, in the manner described below:

- Defendant(s) personally served.
- Adult family member with whom said Defendant(s) resides(s). Relationship is _____
- Adult in charge of Defendant's residence.
- Manager/Clerk of place of lodging in which Defendant(s) resides(s).
- Agent or person in charge of Defendant's office or usual place of business.
- _____ and officer of said Defendant company.
- Other _____

On the 24 day of March, 20 03, at 245 o'clock, P M.

Defendant not found because:

- Moved
- Unknown
- No Answer
- Vacant

Other *works 3rd shift
10pm - 6am*

Remarks:

Advance Costs	Docket	Service	Sur Charge	Affidavit	Mileage	Postage	Misc.	Total Costs	Costs Due or Refund
—	900	600	—	250	900	.50	—	27.00	27.00

17. AFFIRMED and subscribed to before me this 1

20. day of April 2003

23. *Denne Peters*

So Answer.

18. Signature of Dep. Sheriff

21. Signature of Sheriff

19. Date

22. Date

Notary Public In State Seal	Commissioner of Deeds Bellefonte, Pa., Centre County
My Commission Expires Sept. 5, 2005	

SHERIFF OF CENTRE COUNTY

Amount Pd. _____

Page _____

24. I ACKNOWLEDGE RECEIPT OF THE SHERIFF'S RETURN SIGNATURE
OF AUTHORIZED AUTHORITY AND TITLE:

25. Date Received

SHERIFF'S OFFICE WORK SHEET

509

Deputy assigned E.A. Date assigned March 24, 03 Last Day Day 3-27-03
very last

DEFENDANT (S) Michael A. Little Type of Writ Complaint

address Trynt Work
Smithco Tools & Die
1620 Oldside Rd. Order # 03-266-40
Clarence Page # 2313-19A

PLAINTIFF Circus City Bank & Trust Date Served _____

Action Taken

Date/Time

AS per employee of Smithco works 93rd
shift 10pm - 6am 3/24/03 1445

Miscellaneous Information



Sheriff's Office Clearfield County

OFFICE (814) 765-2641
AFTER 4:00 P.M. (814) 765-1533
CLEARFIELD COUNTY FAX
(814) 765-5915

CHESTER A. HAWKINS
SHERIFF

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

Robert Snyder
CHIEF DEPUTY

Cynthia Aughenbaugh
OFFICE MANAGER

MARILYN HAMM
DEPT. CLERK

PETER F. SMITH
SOLICITOR

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Pg. 13729

CLEARFIELD BANK & TRUST CO.

TERM & NO. 03-266-CD

VS

DOCUMENT TO BE SERVED:

MICHAEL A. LITTLE

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: 03/27/2003 ;

MAKE REFUND PAYABLE TO: ATTY IS SENDING ADVANCE DIRECTLY ;

SERVE: MICHAEL A. LITTLE

ADDRESS: WORK: SMITCHKO TOOL & DIE, 162 OLDSIDE RD., CLARENCE, PA. 16829 PH.# 387-6391 (3RD SHIFT)

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF of CLEARFIELD COUNTY, State of Pennsylvania, do hereby depelize the SHERIFF OF CENTRE COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this 21st Day of MARCH 2003

Respectfully,

CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY

PG 23/344
Wm. M. Murphy

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST : No. 03-266-CJ
COMPANY, :
Plaintiff :
vs. : Type of Pleading: COMPLAINT
MICHAEL A. LITTLE and : Filed on Behalf of: Plaintiff
LISA A. LITTLE, :
Defendants : Counsel of Record for this Party:
: ALAN F. KIRK, ESQUIRE
: Supreme Court # 36893
: 1375 Martin Street, Suite 204
: State College, PA 16803
: (814) 234.2048

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.

Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765.2641

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

FEB 25 2003

Attest.

William A. Ober
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST COMPANY,	:	No.
Plaintiff	:	Type of Pleading: COMPLAINT
vs.	:	
MICHAEL A. LITTLE and LISA A. LITTLE,	:	Filed on Behalf of: Plaintiff
Defendants	:	Counsel of Record for this Party: ALAN F. KIRK, ESQUIRE Supreme Court # 36893
	:	1375 Martin Street, Suite 204 State College, PA 16803 (814) 234.2048

COMPLAINT

NOW COMES, the Plaintiff, Clearfield Bank & Trust Company, by its attorney, Alan F. Kirk, Esq., and files the within Complaint whereof the following is a statement:

1. The Plaintiff is CLEARFIELD BANK & TRUST COMPANY, a corporation, with a principal place of business of 11 North Second Street, P.O. Box 171 Clearfield, Pennsylvania 16830.
2. The Defendants are MICHAEL A. LITTLE and LISA A. LITTLE, with a mailing address of P.O. Box 115, Hawk Run, Pennsylvania 16840 and a property address of Glastonbury Street, Hawk Run, Pennsylvania 16840
3. The Plaintiff brings this action to foreclose on a Mortgage by and between the Plaintiff and the Defendants dated March 22, 2002, in the principal amount of

\$24,940.80 a copy of the said Mortgage is attached hereto and made a part hereof, marked as Exhibit "A" and is recorded at Clearfield County Instrument No. 200205121 on April 3, 2002.

4. The said Mortgage is and contains a lien against that certain tract of land situate in the Township of Morris, County of Clearfield, Pennsylvania, a legal description is more fully described in the attached Exhibit "B".

5. Pursuant to the terms of the said Mortgage, the Plaintiff advanced to the Defendant the sum of \$ 24,940.80 as set forth in Promissory Note dated March 22, 2002. A true and correct copy of the said Note is attached hereto marked Exhibit "C".

6. The Defendant defaulted under the terms of the said loan by failing to make the monthly payment due July 30, 2002, and subsequent monthly installments due since.

7. The Plaintiff has given the Defendant written Notice of Intention to Foreclose on the said Mortgage as well as the written Notice of Homeowners Emergency Assistance Act of 1983, both dated September 30, 2002, a true and correct copy of the same is attached hereto and made a part hereof and marked as Exhibit "D".

8. That to the best of the knowledge, information and belief of the Plaintiff, the Defendants have not availed themselves under the pertinent provisions of the Homeowners' Emergency Assistance Act.

9. That to the best of the knowledge, information and belief of the Plaintiff, the Defendants are not on active duty with the armed forces of the United States.

10. The amounts due and owing under the terms of the said Mortgage are as follows:

(a)	Principal Balance	\$ 25,002.90
(b)	Interest per diem of 6.33635 from 1/09/03 to 2/12/03	\$ 1,190.27
(c)	Late Charges	\$ 64.35
(d)	Satisfaction Fee	\$ 18.50
(e)	Attorney Collection Fee	<u>\$ 2,500.29</u>
FINAL TOTAL		\$28,776.31

WHEREFORE, Plaintiff prays this Honorable Court to enter judgment in favor of the Plaintiff and against the Defendant in the amount of \$28,776.31 plus interest at 9.25%, plus costs of suit and sale and foreclosure of the mortgaged premises.

Respectfully submitted,

Date: February 12, 2003



Alan F. Kirk, Esquire
Attorney for Plaintiff

Commonwealth of Pennsylvania _____ Space Above This Line For Recording Data _____

MORTGAGE

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is 03/22/02 and the parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR:

MICHAEL A LITTLE

If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors, their signatures and acknowledgments.

LENDER:

CLEARFIELD BANK & TRUST COMPANY
IRVIN DRIVE EXTENSION
PHILIPSBURG, PA 16866

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys and mortgages to Lender the following described property:

CLEARFIELD COUNTY / DEED BOOK 1954 / PAGE 41

The property is located in CLEARFIELD CO. / MORRIS TWP
(County)

GLASTONBURY ST. B115....., HAWK RUN PA....., Pennsylvania 16840.....
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 24,940.80. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument.

4. **SECURED DEBT.** The term "Secured Debt" is defined as follows:

A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)

PENNSYLVANIA - SHORT FORM MORTGAGE - CLOSED END (NOT FOR FNMA, FHLMC, FHA OR VA USE)
Experian © 1995 Bankers Systems, Inc., St. Cloud, MN Form SFMC-MTG-PA 7/5/2000

(page 1 of 4)

KAREN L. STARCK
REGISTER AND RECORDER
CLEARFIELD COUNTY
Pennsylvania
INSTRUMENT NUMBER
2001205121
RECORDED ON
PR 03 * 2002
2:58:02 PM
Total Pages: 5

RECORDING FEES -	\$15.00
JURY IMPROVEMENT	\$1.00
10	
JURY	\$1.00
PROVEMENT FUND	
ITE WRIT TAX	\$0.50
AL	\$17.50
CUSTOMER	
CLEARFIELD BANK AND TRUST	



- B. All obligations Mortgagor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Mortgagor and Lender.
- C. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

This Security Instrument will not secure any other debt if Lender fails to give any required notice of the right of rescission.

- 5. **PAYMENTS.** Mortgagor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.
- 6. **WARRANTY OF TITLE.** Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.
- 7. **CLAIMS AGAINST TITLE.** Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due, and provide to Lender copies of all receipts on demand. Mortgagor agrees to make all payments when due and comply with all covenants of any prior security interest on the Property.
- 8. **DUE ON SALE OR ENCUMBRANCE.** Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 591), as applicable.
- 9. **PROPERTY CONDITION.** Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary.
- 10. **AUTHORITY TO PERFORM.** If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed.
- 11. **ASSIGNMENT OF LEASES AND RENTS.** Mortgagor irrevocably grants, bargains, conveys and mortgages to Lender as additional security all the right, title and interest in and to any and all existing or future leases, subleases, and any other written or verbal agreements for the use and occupancy of any portion of the Property, including any extensions, renewals, modifications or substitutions of such agreements and rents, issues and profits. Mortgagor may collect, receive, enjoy and use the Rents so long as Mortgagor is not in default under the terms of this Security Instrument.
- 12. **DEFAULT AND REMEDIES.** Mortgagor will be in default if any party obligated on the Secured Debt fails to make payment when due. Mortgagor will be in default if a breach occurs under the terms of this Security Instrument or any other document executed for the purpose of creating, securing or guarantying the Secured Debt. A good faith belief by Lender that Lender at any time is insecure with respect to any person or entity obligated on the Secured Debt or that the prospect of any payment or the value of the Property is impaired

EXHIBIT A

BEGINNING at a post corner of Ellis Osewalt on the Southern side of Church Street; thence along Southern side of Church St. North 67 degrees 20 minutes East sixty-seven (67) feet to a post; thence through lands of which this land is a part, South 25 degrees 30 minutes East, one hundred sixty-three (163) feet to a post on line of lands of Simon Paffick; thence by lands of said Simon Paffick South 67 degrees 20 minutes West sixty-seven (67) feet to a post corner of Ellis Osewalt; thence by lands of said Ellis Osewalt North 25 degrees 30 minutes West, one hundred and sixty-three (163) feet to a post and place of beginning. Containing one-fourth (1/4th) of an acre, more or less.

shall also constitute an event of default. Lender may accelerate the Secured Debt subject to any notice requirements of Lender to provide notice to Mortgagor as required by law. Lender shall be entitled to all the remedies provided by law, the terms of the Secured Debt, this Security Instrument and any related documents. All remedies are distinct, cumulative and not exclusive, and the Lender is entitled to all remedies provided at law or equity, whether or not expressly set forth.

- 13. EXPENSES; ADVANCES ON COVENANTS.** Except when prohibited by law, Mortgagor agrees to pay all of Lender's expenses if Mortgagor breaches any covenant in this Security Instrument. Mortgagor will also pay on demand any amount incurred by Lender for insuring, inspecting, preserving or otherwise protecting the Property and Lender's security interest. These expenses will bear interest from the date of the payment until paid in full at the highest interest rate in effect as provided in the terms of the Secured Debt. Mortgagor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. This Security Instrument shall remain in effect until released.
- 14. INSURANCE.** Mortgagor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires and shall include a standard mortgage clause in favor of Lender. The insurance carrier providing the insurance shall be chosen by Mortgagor subject to Lender's approval, which shall not be unreasonably withheld.
- 15. APPLICABLE LAW; SEVERABILITY; INTERPRETATION.** This Security Instrument is governed by the laws of the jurisdiction in which Lender is located, except to the extent otherwise required by the laws of the jurisdiction where the Property is located. Any provision that appoints Lender as an agent is not subject to the provisions of 20 Pa.C.S.A. Section 5601 et seq. (Chapter 56; Decedents, Estates and Fiduciaries Code). Lender, by exercising any of its rights under this Security Instrument, does so for benefit of Lender. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular.
- 16. JOINT AND INDIVIDUAL LIABILITY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND.** All duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. Mortgagor agrees that Lender and any party to this Security Instrument may extend, modify or make any change in the terms of this Security Instrument or any evidence of debt without Mortgagor's consent. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.
- 17. WAIVERS.** Except to the extent prohibited by law, Mortgagor waives any right to appraisement relating to the Property.

NOTICE TO BORROWER: THIS DOCUMENT CONTAINS PROVISIONS FOR A VARIABLE INTEREST RATE.

SIGNATURES: By signing below, Mortgagor, intending to be legally bound hereby, agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1.

Michael A. Little 03/22/02 03/22/02
(Signature) MICHAEL A. LITTLE (Date) (Signature) (Date)

..... (Witness)

..... (Witness)

ACKNOWLEDGMENT:

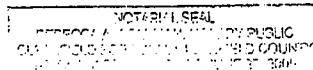
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD } ss.
(Individual) On this, the 22 day of MARCH, 2002, before me NOTARY,
the undersigned officer, personally appeared MICHAEL A. LITTLE,

....., known to me (or satisfactorily proven) to be the person(s) whose name(s) is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

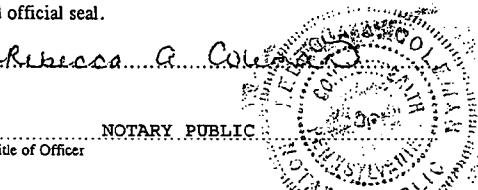
In witness whereof, I hereunto set my hand and official seal.

My commission expires:

(Seal)



Rebecca A. Cole
NOTARY PUBLIC
Title of Officer



It is hereby certified that the address of the Lender within named is: CLEARFIELD BANK AND TRUST COMPANY
11 N. SECOND, CLEARFIELD, PA 16830

Holly K. Thompson
HOLLY K. THOMPSON
ASST OFFICE MANAGER

All that certain lot, tract or parcel of land situate, lying and being in Morris Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a post corner of Ellis Osewalt on the Southern side of Church Street; thence along Southern side of Church St. North 67 degrees 20 minutes East sixty-seven (67) feet to a post; thence through lands of which this land is a part, South 25 degrees 30 minutes East, one hundred sixty-three (163) feet to a post on line of lands of Simon Paffick; thence by lands of said Simon Paffick South 67 degrees 20 minutes West sixty-seven (67) feet to a post corner of Ellis Osewalt; thence by lands of said Ellis Osewalt North 25 degrees 30 minutes West, one hundred and sixty-three (163) feet to a post and place of beginning. Containing one-fourth (1/4th) of an acre, more or less.

BEING KNOWN as Clearfield County Tax Map Parcel No. 124-Q11-561-0017.

EXHIBIT

tables

B

CLEARFIELD BANK & TRUST COMPANY
IRVIN DRIVE EXTENSION
PHILIPSBURG, PA 16866

LENDER'S NAME AND ADDRESS
"You" means the Lender, its successors and assigns.

TERMS FOLLOWING A APPLY ONLY IF CHECKED

NOTE - For value received, I promise to pay to you, or your order, at your address above, the principal sum of: Twenty four thousand nine hundred forty & 80/100 Dollars \$ 24,940.80

plus interest from MARCH 27, 2002 at the rate of 9.2500 % per year until MARCH 30, 2017

ADDITIONAL FINANCE CHARGE - I also agree to pay a nonrefundable fee of \$ _____, and it will be paid in cash. paid pro rata over the loan term. withheld from the proceeds. (If this fee is withheld from the proceeds, the amount is included in the principal sum.)

VARIABLE RATE - The rate above may change so as always to be _____ the following index rate:

_____. The interest rate may not change more than _____ % each _____.

The annual interest rate in effect on this note will not at any time be more than _____ % or less than _____ %. The interest rate in effect on this note may change (as often as) _____ (assuming there is a change in the base rate) and an increase in the interest rate will cause an increase in the amount of each scheduled payment. the amount due at maturity. the number of payments.

PAYMENT - I will pay this note as follows:

(a) Interest due: _____

Principal due: _____

(b) This note has 180 payments. The first payment will be in the amount of \$ 257.36 and will be due 04/30/02

_____. A payment of \$ 257.36 will be due on the 30th day of each Month

thereafter. The final payment of the entire unpaid balance of principal and interest will be due MARCH 30, 2017

INTEREST - Interest accrues on a Actual/365 basis. RETURNED CHECK CHARGE - I agree to pay a fee of \$ _____ for each check, negotiable order of withdrawal or draft I issue in connection with this loan that is returned because it has been dishonored.

MINIMUM FINANCE CHARGE - I agree to pay a minimum finance charge of \$ _____ if I pay this loan off before you have earned that much in finance charges.

LATE CHARGE - I agree to pay a late charge on any installment or payment made more than 15 days after it is due equal to 5.000 % of the unpaid amount or \$ 20.00, whichever is Less. THE PURPOSE OF THIS LOAN IS - WORK OUT/RE-SET CBT# 2080278 & 719137

SECURITY - You have certain rights that may affect my property as explained on page 3. This loan is is not further secured.

(a) This loan is secured by MORTGAGE, dated 03/22/02.

(b) Security Agreement - I give you a security interest in the Property described below. The rights I am giving you in this Property and the obligations this agreement secures are defined on page 3 of this agreement.

This Property will be used for Family/Household purposes.

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate. <u>9.2600</u> e %	FINANCE CHARGE The dollar amount the credit will cost me. <u>\$ 21,387.83</u> e	AMOUNT FINANCED The amount of credit provided to me or on my behalf. <u>\$ 24,935.80</u> e	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments. <u>\$ 46,323.63</u> e	I have the right to receive at this time an itemization of the Amount Financed. <input checked="" type="checkbox"/> YES - I want an itemization. <input type="checkbox"/> NO - I do not want an itemization.
My Payment Schedule will be:				
Number of Payments	Amount of Payments	When Payments Are Due		
179	\$ 257.36	Monthly Beginning - APRIL 30, 2002	e	"e" means an estimate.
1	\$ 256.19	MARCH 30, 2017	e	\$ 33.00 Filing Fees
	\$			\$ _____ Nonfiling Insurance
	\$			

This note has a demand feature. This note is payable on demand and all disclosures are based on an assumed maturity of one year.

Variable Rate { My loan contains a variable rate feature. Disclosures about the variable rate feature have been provided to me earlier.
(Check one) { The annual percentage rate may increase during the term of this transaction if _____

Any increase will take the form of _____.

If the rate increases by _____ % in _____, the _____ will increase to _____. The rate may not increase more often than once _____, and may not increase more than _____ % each _____. The rate will not go above _____. %.

Security - I am giving a security interest in:

the goods or property being purchased.
 collateral securing other loans with you may also secure this loan.
 my deposit accounts and other rights to the payment of money from you.
 Required Deposit - The annual percentage rate does not take into account my required deposit.

Late Charge - I will be charged a late charge on any payment made more than 15 days after it is due equal to 5.000 % of the or \$ 20.00, whichever is Less.

Prepayment - If I pay off this note early, I may will not have to pay a minimum finance charge.

If I pay off this note early, I will not be entitled to a refund of part of the additional finance charge.

Assumption - Someone buying the property securing this obligation cannot assume the remainder of the obligation on the original terms. I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds

EXHIBIT

CREDIT INSURANCE - Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional costs. See Notice of Proposed Insurance below.

Type	Premium	Term
Credit Life		
Credit Disability		
Joint Credit Life		
Joint Disability		

Name of Insurer _____

I do do not want credit life insurance.
 I do do not want credit disability insurance.
 I do do not want joint credit life insurance.
 I do do not want **Joint Disability** insurance.

Wendy & Leslie DOB *2/3/78*
Leslie Little DOB *7/21/74*

PROPERTY INSURANCE - I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay \$ _____ for _____ of coverage.

ITEMIZATION OF AMOUNT FINANCED

AMOUNT GIVEN TO ME DIRECTLY	\$ _____
AMOUNT PAID ON MY (LOAN) ACCOUNT	\$ _____
	\$ _____
AMOUNTS PAID TO OTHERS ON MY BEHALF:	
to Insurance Companies	\$ _____
to Public Officials	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
(less) PREPAID FINANCE CHARGE(S)	\$ 5.00

Amount Financed \$ 24,935.80

(Add all items financed and subtract prepaid finance charges.)

SINGLE INTEREST INSURANCE - I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay \$ _____ for _____ of coverage.

ADDITIONAL TERMS OF THE NOTE

DEFINITIONS - "I," "me" or "my" means each Borrower who signs this note and each other person or legal entity (including guarantors, endorsers, and sureties) who agrees to pay this note (together referred to as "us"). "You" or "your" means the Lender and its successors and assigns.

APPLICABLE LAW - This note and any agreement securing this note will be governed by the laws of the state of Pennsylvania. The federal Truth-in-Lending disclosures on page 1 and page 2 are disclosures only and are not intended to be terms of this agreement. The fact that any part of this note cannot be enforced will not affect the rest of this note. Any change to this note or any agreement securing this note must be in writing and signed by you and me. Any provisions that appoints you as an agent is not subject to the provisions of 20 Pa.C.S.A. Section 5601 et seq. (Chapter 56: Decedents, Estates and Fiduciaries Code). By exercising any of your rights under this note, you do so for your sole benefit.

NAME AND LOCATION - My name and address indicated on page 1 are my exact legal name and my principal residence. I will provide you with at least 30 days notice prior to changing my name or principal residence.

PAYMENTS - Each payment I make on this loan will be applied first to any charges I owe other than principal and interest, then to interest that is due, and finally to principal that is due. No late charge will be assessed on any payment when the only delinquency is due to late fees assessed on earlier payments and the payment is otherwise a full payment. The actual amount of my final payment will depend on the interest rates (if variable) and my payment record. If any payment due under this loan does not equal or exceed the amount of interest due, you may, at your option, increase the amount of the payment due and all future payments to an amount that will pay off this loan in equal payments over the remaining term of this loan.

PREPAYMENT - I may prepay this loan in whole or in part at any time. If I prepay in part, I must still make each later payment in the original amount as it becomes due until this note is paid in full.

INTEREST - Interest accrues on the principal remaining unpaid from time to time, until paid in full. If "Variable Rate" is checked on page 1, I will pay interest at the rates in effect from time to time. Decreases in the interest rates for this note will have the opposite effect on payments that increases would have. The interest rates and other charges on this loan will never exceed the highest rate or charge allowed by law for this loan. You will figure a change in the interest rate by using the index rate in effect at the time the interest rate is to change. Changes in the index between scheduled changes in the interest rate will not affect the interest rate. If the index specified on page 1 ceases to exist, I agree that you may substitute a similar index for the original.

INDEX - If you and I have agreed that the interest rate on this note will be variable and will be related to an index, then the index you select will function only as a tool for setting the rate on this note. You do not guaranty, by selecting any index, that the interest rate on this note will have a particular relationship to the interest rate you charge on any other loans or any type or class of loans with your other customers.

ACCRUAL METHOD - The amount of interest that I will pay on this loan will be calculated using the interest rate and accrual method stated on page 1. For interest calculation, the accrual method will determine the number of days in a year. If no accrual method is stated, then you may use any reasonable accrual method for calculating interest.

POST-MATURITY INTEREST - Interest will accrue on the principal balance remaining unpaid after final maturity at the rate specified on page 1. For purposes of this section, final maturity occurs at the earliest of the following:
 (a) If this loan is payable on demand, on the date you make demand for payment;
 (b) If this loan is payable on demand with alternate payment date(s), on the date you make demand for payment or on the final alternate payment date, whichever is earlier;
 (c) On the date of the last scheduled payment of principal;
 (d) On the date you accelerate the due date of this loan (demand immediate payment); or
 (e) Upon the entry of judgment on this note and applies to amounts owed under this note or under any such judgment until paid in full.

ADVANCE PROCEDURE AND MEANS - You will advance the loan proceeds by way of check, cash, wire transfer, credit to an account or any combination as You and I agree. The advance(s) will occur upon consummation of the loan and as You and I agree, except that no advance(s) will occur until after three business days from the date of consummation if the loan is rescindable pursuant to Regulation Z (12 C.F.R. § 226).

REAL ESTATE OR RESIDENCE SECURITY - If this loan is secured by real estate or a residence that is personal property, the existence of a default and your remedies for such a default will be determined by applicable law, by the terms of any separate instrument creating the security interest and, to the extent not prohibited by law and not contrary to the terms of the separate security instrument, by this agreement.

DEFAULT - Subject to any limitations in the "REAL ESTATE OR RESIDENCE SECURITY" paragraph above, I will be in default on this loan and any agreement securing this loan if any one or more of the following occurs:
 (a) I fail to make a payment in full when due;
 (b) I die, am declared incompetent, or become insolvent;

(c) I fail to keep any promise I have made in connection with this loan;
 (d) I fail to pay, or keep any other promise on, any other loan or agreement I have with you;
 (e) I make any written statement or provide any financial information that is untrue or inaccurate at the time it is provided;
 (f) Any creditor of mine attempts to collect any debt I owe through court proceedings, set-off or self-help repossession;
 (g) The Property is damaged, destroyed or stolen;
 (h) I fail to provide any additional security that you may require;
 (i) Any legal entity (such as a partnership or corporation) that has agreed to pay this note merges, dissolves, reorganizes, ends its business or existence, or a partner or majority stockholder dies or is declared incompetent; or
 (j) Anything else happens that causes you to believe that you will have difficulty collecting the amount I owe you.

If any of us are in default on this note or any security agreement, you may exercise your remedies against any or all of us.

REMEDIES - Subject to any limitations in the "REAL ESTATE OR RESIDENCE SECURITY" paragraph above, if I am in default on this loan or any agreement securing this loan, you may:

(a) Make unpaid principal, earned interest and all other agreed charges I owe you under this loan immediately due;
 (b) Use the right of set-off as explained below;
 (c) Demand more security or new parties obligated to pay this loan (or both) in return for not using any other remedy;
 (d) Make a claim for any and all insurance benefits or refunds that may be available on my default;
 (e) Use any remedy you have under state or federal law; and
 (f) Use any remedy given to you in any agreement securing this loan.

By choosing any one or more of these remedies you do not give up your right to use another remedy later. By deciding not to use any remedy should I be in default, you do not give up your right to consider the event a default if it happens again.

COSTS OF COLLECTION AND ATTORNEYS' FEES - I agree to pay you all reasonable costs you incur to collect this debt or realize on any security. This includes, unless prohibited by law, reasonable attorneys' fees. This provision also shall apply if I file a petition or any other claim for relief under any bankruptcy rule or law of the United States, or if such petition or other claim for relief is filed against me by another.

SET-OFF - I agree that you may set off any amount due and payable under this note against any right I have to receive money from you.

"Right to receive money from you" means:

(a) Any deposit account balance I have with you;
 (b) Any money owed to me on an item presented to you or in your possession for collection or exchange; and
 (c) Any repurchase agreement or other nondeposit obligation.

"Any amount due and payable under this note" means the total amount of which you are entitled to demand payment under the terms of this note at the time you set off. This total includes any balance the due date for which you properly accelerate under this note.

If my right to receive money from you is also owned by someone who has not yet paid to this note, your right of set-off will apply to my interest in the obligation and to any other amounts I could withdraw on my sole request or endorsement. Your right of set-off does not apply to an account or other obligation where my rights arise only in a representative capacity. It also does not apply to any Individual Retirement Account or other tax-deferred retirement account.

You will not be liable for the dishonor of any check when the dishonor occurs because you set off this debt against any of my accounts. I agree to hold you harmless from any such claims arising as a result of your exercise of your right of set-off.

OTHER SECURITY - Any present or future agreement securing any other debt I owe you also will secure the payment of this loan. Property securing another debt will not secure this loan if such property is my principal dwelling and you fail to provide any required notice of right of rescission. Also, property securing another debt will not secure this loan to the extent such property is in household goods.

OBLIGATIONS INDEPENDENT - I understand that my obligation to pay this loan is independent of the obligation of any other person who has also agreed to pay it. You may, without notice, release me or any of us, give up any right you may have against any of us, extend new credit to any of us, or renew or change this note one or more times and for any term, and I will still be obligated to pay this loan. You may, without notice, fail to perfect your security interest in, impair, or release any security and I will still be obligated to pay this loan.

WAIVER - I waive (to the extent permitted by law) demand, presentment, protest, notice of dishonor and notice of protest.

FINANCIAL STATEMENTS - I will give you any financial statements or information that you feel is necessary. All financial statements and information I give you will be correct and complete.

PURCHASE MONEY LOAN - If this is a Purchase Money Loan, you may include the name of the seller on the check or draft for this loan.

ADDITIONAL TERMS OF THE SECURITY AGREEMENT

SECURED OBLIGATIONS - This security agreement secures this loan (including all extensions, renewals, refinancings and modifications) and any other debt I have with you now or later. Property described in this security agreement will not secure other such debt if you fail to give any required notice of the right of rescission with respect to the Property. Also, this security agreement will not secure other debts if this security interest is in household goods and the other debt is a consumer loan. This security agreement will last until it is discharged in writing.

For the sole purpose of determining the extent of a purchase money security interest arising under this security agreement:

- (a) Payments on any nonpurchase money loan also secured by this agreement will not be deemed to apply to the Purchase Money Loan; and
- (b) Payments on the Purchase Money Loan will be deemed to apply first to the nonpurchase money portion of the loan, if any, and then to the purchase money obligations in the order in which the items were acquired.

No security interest will be terminated by application of this formula. "Purchase Money Loan" means any loan the proceeds of which, in whole or in part, are used to acquire any property securing the loan and all extensions, renewals, consolidations and refinancings of such loan.

PROPERTY - The word "Property," as used here, includes all property that is listed in the security agreement on page 1. If a general description is used, the word Property includes all my property fitting the general description. Property also means all benefits that arise from the described Property (including all proceeds, insurance, benefits, payments from others, interest, dividends, stock splits and voting rights). It also means property that now or later is attached to, is a part of, or results from the Property, and all supporting obligations. "Proceeds" includes anything acquired on the sale, lease, license, exchange, or other disposition of the Property; any rights and claims arising out of the Property; and any collections and distributions on account of the Property.

OWNERSHIP AND DUTIES TOWARD PROPERTY - Unless a co-owner(s) of the Property signed a third party agreement, I represent that I own all the Property. I will defend the Property against any other claim. I agree to do whatever you require to perfect your interest and keep your priority. I will not do anything to harm your position.

I will keep the Property in my possession (except if pledged and delivered to you). I will keep it in good repair and use it only for its intended purposes. I will keep it at my address unless we agree otherwise in writing.

I will not try to sell or transfer the Property, or permit the Property to become attached to any real estate, without your written consent. I will pay all taxes and charges on the Property as they become due. I will inform you of any loss or damage to the Property. You have the right of reasonable access in order to inspect the Property.

I will not use the Property for a purpose that will violate any laws or subject the Property to forfeiture or seizure.

INSURANCE - I agree to buy insurance on the Property against the risks and for the amounts you require. I will name you as loss payee on any such policy. You may require added security on this loan if you agree that insurance proceeds may be used to repair or replace the Property. I agree that if the insurance proceeds do not cover the amounts I still owe you, I will pay the difference. I will buy the insurance from a firm authorized to do business in Pennsylvania. The firm will be reasonably acceptable to you. I will keep the insurance until all debts secured by this agreement are paid.

DEFAULT AND REMEDIES - If I am in default, in addition to the remedies listed in the note portion of this document and subject to any of the limitations in the "REAL ESTATE OR RESIDENCE SECURITY" paragraph, you may (after giving notice and waiting a period of time, if required by law):

- (a) Pay taxes or other charges, or purchase any required insurance, if I fail to do these things (but you are not required to do so). You may add the amount you pay to this loan and accrue interest on that amount at the interest rate(s) in effect from time to time, on this note until paid in full;
- (b) Require me to gather the Property and any related records and make it available to you in a reasonable fashion;
- (c) Take immediate possession of the Property, but in doing so you may not breach the peace or unlawfully enter onto my premises. You may sell, lease or dispose of the Property as provided by law. (If the Property includes a manufactured home, you will begin the repossession by giving me notice and an opportunity to cure my default, if required by law.) You may apply what you receive from the sale of the Property to your expenses and then to the debt. If what you receive from the sale of the Property is less than what I owe you, you may take me to court to recover the difference (to the extent permitted by law); and
- (d) Keep the Property to satisfy the debt.

I agree that when you must give notice to me of your intended sale or disposition of the Property, the notice is reasonable if it is sent to me at my last known address by first class mail 10 days before the intended sale or disposition. I agree to inform you in writing of any change in my address.

FILING - I authorize you to file a financing statement covering the Property. I agree to comply with and facilitate your requests in connection with obtaining possession of or control over the Property until this security agreement is terminated. A copy of this security agreement may be used as a financing statement when allowed by law.

THIRD PARTY AGREEMENT

For the purposes of the provisions within this enclosure, "I," "me" or "my" means the person signing below and "you" means the Lender identified on page 1.

I agree to give you a security interest in the Property that is described on page 1. I agree to the terms of this note and security agreement but I am in no way personally liable for payment of the debt. This means that if the Borrower defaults, my interest in the secured Property may be used to satisfy the Borrower's debt. I agree that you may, without releasing me or the Property from this Third Party Agreement and without notice or demand upon me, extend new credit to any Borrower, renew or change this note or security agreement one or more times and for any term, or fail to perfect your security interest in, impair, or release any security (including guarantees) for the obligations of any Borrower.

I HAVE RECEIVED A COMPLETED COPY OF THIS NOTE AND SECURITY AGREEMENT.

NAME _____

X

NOTICE TO COSIGNER

You (the cosigner) 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 also may 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, etc. If this debt is ever in default, that fact may become part of your credit record.

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

Attach FTC "Preservation of Consumer Claims and Defenses" Notice if Applicable

(Optional)	
Signed	HOLLY K. THOMPSON
Title	ASST OFFICE MANAGER

SIGNATURES - I AGREE TO THE TERMS SET OUT ON PAGES 1, 2 AND 3 OF THIS AGREEMENT. I HAVE RECEIVED A COPY OF THIS DOCUMENT ON TODAY'S DATE.

COSIGNERS - SEE NOTICE ABOVE BEFORE SIGNING.

Signature MICHAEL A. LITTLE

Signature _____

Signature LISA A. LITTLE

Signature _____



Established 1902

Main Bank

11 NORTH 2ND STREET, P.O. BOX 171, CLEARFIELD, PA. 16830-0171 • (814) 765-7551
FAX (814) 765-2943

MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE*

This is an official notice that the mortgage on your home is in default, and the lender intends to foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) MAY BE ABLE TO HELP TO SAVE YOUR HOME.

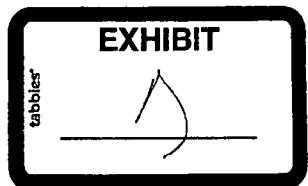
This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your county are listed at the end of the Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717)780-1869).

This notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

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.



Full Service Branches:

BRIDGE STREET
COR. N. 2ND & BRIDGE STS.
CLEARFIELD, PA. 16830
(814) 765-1645
FAX (814) 765-2672

GOLDENROD
1935 DAISY ST.
CLEARFIELD, PA. 16830
(814) 768-5200
FAX (814) 768-5206

CURWENSVILLE
407 WALNUT ST.
CURWENSVILLE, PA. 16833
(814) 236-2441
FAX (814) 236-4650

DuBOIS
91 BEAVER DRIVE
DuBOIS, PA. 15801
(814) 371-1400
FAX (814) 371-2903

PHILIPSBURG
IRVIN DRIVE EXTENSION
PHILIPSBURG, PA. 16866
(814) 342-5750
FAX (814) 342-7321

HOMEOWNER'S NAME(S):	Michael A. Little Lisa A. Little
MAILING ADDRESS:	PO Box 115 Hawk Run PA 16840-0115
LOAN ACCT. NO.:	838519
ORIGINAL LENDER:	Clearfield Bank & Trust Company
CURRENT LENDER/SERVICER:	Clearfield Bank & Trust Company
DATE:	September 30, 2002

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

- * IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,**
- * IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND**
- * IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.**

TEMPORARY STAY OF FORECLOSURE --- Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

CONSUMER CREDIT COUNSELING AGENCIES --- If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

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

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

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

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

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

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT --- The MORTGAGE debt held by the above lender on your property located at: Glastonbury St., PO Box 115 Hawk Run PA

IS SERIOUSLY IN DEFAULT because:

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

July, August and September @ \$257.36 = \$772.08

Other charges (explain/itemize): Late Charges of \$25.74

TOTAL AMOUNT PAST DUE: \$797.82

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION:

N/A

HOW TO CURE THE DEFAULT --- You may cure the default within THIRTY (30) DAYS of the Date of this Notice by PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 797.82, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

Clearfield Bank and Trust Company
11 N. 2nd. Street, P.O. Box 171
Clearfield, PA 16830

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter:

N/A

IF YOU DO NOT CURE THE DEFAULT --- If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of the debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgaged property.

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

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

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

forth in this Notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE --- It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately 4 months from the date of this Notice. A notice of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

<u>Name of Lender:</u>	CLEARFIELD BANK AND TRUST COMPANY
<u>Address:</u>	11 N. 2ND STREET, P.O. BOX 171 CLEARFIELD, PA 16830
<u>Phone Number:</u>	(814) 765-7551 OR 1-888-765-7551
<u>Fax Number:</u>	(814) 765-2943
<u>Contact Person:</u>	LORI A. KURTZ

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

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

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

* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

**PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE
PROGRAM CONSUMER CREDIT COUNSELING AGENCIES**

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

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

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or 1 (800) 737-2933
FAX (412) 338-9963



CLE
11N
P.O.
CLE

ADDRESSEES SERVICE NUMBER: 2001 0320 0002 4056 8833



Preferred method
of Remailed Mailing
10/23/02
Certificate

MICHAEL A. LITTLE
PO BOX 115
HAWK RUN PA 16840-0115

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

RTS
RETURN TO SENDER

16840-0115 01

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:

LISA A. LITTLE

PO BOX 115
HAWK RUN, PA

16840-0115

HAWK

02595-99-M-1789

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) B. Date of Delivery
LISA LITTLE 10-2-02

C. Signature D. Is delivery address different from item 1? Yes No

If YES, enter delivery address below:

No

Michael A. Little

U.S. Postal Service CERTIFIED MAIL RECEIPT			
(Please Print Clearly) No Insurance Coverage Provided			
2001	0320	0002	4056 8833
Michael A. Little			
HAWK RUN, PA 16840-0115			
10/23/02			
Postage \$			
Certified Fee			
Return Receipt Fee (Endorsement Required)			
Restricted Delivery Fee (Endorsement Required)			
Total Postage & Fees \$			
USPS			
HAWK			
CLEARFIELD PA 16840-0115			
Postmark 10/23/02			
SEP 3 0 2002			
CLEARFIELD PA 16840-0115			
Street, Apt. No. or P.O. Box No. 10/23/02			
City, State, Zip 16840-0115			

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

4. Restricted Delivery? (Extra Fee) Yes

2.

PSFK

02595-99-M-1789

U.S. Postal Service
CERTIFIED MAIL RECEIPT
Domestic Mail Only (International Mail is not processed by the Postal Service)

70001 0320	0002 4056	8840	LISA A Little
Postage			\$
Certified Fee			
Return Receipt Fee (Endorsement Required)			
Restricted Delivery Fee (Endorsement Required)			
Total Postage & Fees			\$

CLEARFIELD PA 16830
SEP 30 2002
USPS
Hawk Run PA 16840-0115
NPK

Sent To: LISA A Little
Street, Apt. No. 40 Box 115
or PO Box No.
City, State, ZIP+4 Hawk Run PA 16840-0115

PS Form 3860, January 2001. See reverse for instructions.

U.S. POSTAL SERVICE CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE — POSTMASTER

Received From:
Clearfield Bank & Trust Co
PO Box 171
Clearfield PA 16830-0117

One piece of ordinary mail addressed to:
Michael A Little
40 Box 15
Hawk Run PA 16840-0115
NPK

PS Form 3817, Mar. 1989

16830
CLEARFIELD PA 16830
US POSTAL SERVICE
OCT 2 1989
PA 16840-0115

VERIFICATION

I, WILLIAM A. SHINER, Senior Vice President and Secretary of CLEARFIELD BANK & TRUST COMPANY, verify that the statements made in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements herein are made subject to the penalties of 18 PA. C.S.A. §4904 relating to unsworn falsification to authorities.

CLEARFIELD BANK & TRUST COMPANY

By: William A. Shiner
William A. Shiner, Senior Vice President
and Secretary

2/13/03
Date:

In The Court of Common Pleas of Clearfield County, Pennsylvania

CLEARFIELD BANK & TRUST COMPANY

VS.

LITTLE, MICHAEL A. & LISA A.

Sheriff Docket # 13729

03-266-CD

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW APRIL 10, 2003 DENNY NAU, SHERIFF OF CENTRE COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MICHAEL A. LITTLE, DEFENDANT.

NOW APRIL 23, 2003 ATTEMPTED TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MICHAEL A. LITTLE, DEFENDANT BY DEPUTIZING THE SHERIFF OF CENTRE COUNTY. SHERIFF NAU RETURNED THE COMPLAINT STATING THAT THEY DO NOT WORK 3RD SHIFT.

NOW APRIL 26, 2003 AT 1:55 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MICHAEL A. LITTLE, DEFENDANT AT SHERIFF'S OFFICE, MARKET ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MICHAEL A. LITTLE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: SNYDER

FILED

0101041
DEC 12 2003

William A. Shaw
Prothonotary/Clerk of Courts

Return Costs

Cost	Description
20.20	SHERIFF HAWKINS PAID BY: Atty
10.00	SURCHARGE PAID BY: Atty

Sworn to Before Me This

12th Day Of Dec 2003


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

So Answers,


Chester A. Hawkins
Sheriff

He do not work
3rd Shift.

Sheriff's Office Clearfield County

OFFICE (814) 765-2641
AFTER 4:00 P.M. (814) 765-1533
CLEARFIELD COUNTY FAX
(814) 765-5915

COURTHOUSE
NORTH SECOND STREET, SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

Robert Snyder
CHIEF DEPUTY
Cynthia Aughenbaugh
OFFICE MANAGER

MARILYN HAMM
DEPT. CLERK
PETER F. SMITH
SOLICITOR

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CLEARFIELD BANK & TRUST CO.

TERM & NO. 03-266-CD

VS

DOCUMENT TO BE SERVED:

MICHAEL A. LITTLE

COMPLAINT/MORTGAGE FORECLOSURE

SERVE BY: 05/02/2003

MAKE REFUND PAYABLE TO: BILL FOR YOUR COSTS PER ATTY.

SERVE: MICHAEL A. LITTLE

ADDRESS: WORK: SMITHKO 3RD SHIFT 10:00PM - 6:00AM

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF of CLEARFIELD COUNTY, State of Pennsylvania, do hereby depelize the SHERIFF OF CENTRE COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this 10th Day of APRIL 2003

Respectfully,



CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY

we do not work
3rd. Shift.



**Sheriff's Office
Clearfield County**

OFFICE (814) 765-2641
AFTER 4:00 P.M. (814) 765-1533
CLEARFIELD COUNTY FAX
(814) 765-5915

CHESTER A. HAWKINS
SHERIFF

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

Robert Snyder
CHIEF DEPUTY
Cynthia Aughenbaugh
OFFICE MANAGER

MARILYN HAMM
DEPT. CLERK
PETER F. SMITH
SOLICITOR

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CLEARFIELD BANK & TRUST CO. TERM & NO. 03-266-CD

VS DOCUMENT TO BE SERVED:

MICHAEL A. LITTLE COMPLAINT/MORTGAGE FORECLOSURE

SERVE BY: 05/02/2003

MAKE REFUND PAYABLE TO: BILL FOR YOUR COSTS PER ATTY.

SERVE: MICHAEL A. LITTLE

ADDRESS: WORK: SMITHKO 3RD SHIFT 10:00PM - 6:00AM

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF of CLEARFIELD COUNTY, State of Pennsylvania, do hereby depelize the SHERIFF OF CENTRE COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this 10th Day of APRIL 2003

Respectfully,

CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY

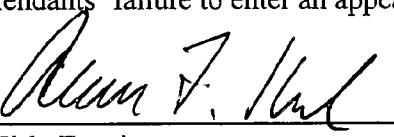
IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST : No. 03-266-CD
COMPANY, :
Plaintiff :
vs. : Type of Pleading: PRAECIPE FOR
MICHAEL A. LITTLE and : ENTRY OF DEFAULT JUDGMENT
LISA A. LITTLE :
Defendants : Filed on Behalf of: Plaintiff
: Counsel of Record for this Party:
: ALAN F. KIRK, ESQUIRE
: Supreme Court # 36893
: 1375 Martin Street, Suite 204
: State College, PA 16803
: (814) 234.2048

PRAECIPE FOR ENTRY OF DEFAULT JUDGMENT

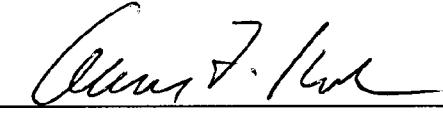
TO PROTHONOTARY OF CLEARFIELD COUNTY:

Please enter Default Judgment in the amount of **TWENTY-EIGHT THOUSAND SEVEN HUNDRED SEVENTY-SIX AND 31/100 (\$28,776.31)** together with interest and costs of this suit on the above-captioned Defendants due to the Defendants' failure to enter an appearance or file an Answer within the allotted twenty (20) day limit.



Alan F. Kirk, Esquire
Attorney for the Plaintiff

I hereby certify that a written notice of the intention to file a Praecipe for Default Judgment was sent certified mail, return receipt requested and First Class U.S. Mail to **Michael A. Little and Lisa A. Little, Defendants on February 4, 2004**, at least ten (10) days prior to the filing of the within Praecipe. Copies of the aforesaid Notice are attached hereto, made a part hereof and incorporated herein by reference.



Alan F. Kirk, Esquire
Attorney for Plaintiff

FEB 18 2004

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST	:	NO. 03-266-CD
COMPANY	:	
Plaintiff	:	Type of Pleading: 10 Day Notice
v.	:	Filed on behalf of: Plaintiff
MICHAEL A. LITTLE AND	:	Counsel of Record for this Party:
LISA A. LITTLE,	:	ALAN F. KIRK, ESQUIRE
Defendants	:	1375 Martin Street, Suite 204
	:	State College, PA 16803
	:	814.234.2048

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

PROTHONOTARY
CLEARFIELD COUNTY COURTHOUSE
Clearfield, PA 16830
Telephone: (814) 765.2641

Date: 7-14-04

Alan F. Kirk

Alan F. Kirk, Esquire
Attorney for the Plaintiff
1375 Martin Street, Suite 204
State College, PA 16803

✓ Michael A. Little-Certified Mail #7099 3400 0012 4564 8897, Return Receipt
Lisa A. Little -Certified Mail #7099 3400 0012 4564 9719, Return Receipt

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST	:	NO. 03-266-CD
COMPANY	:	
Plaintiff	:	Type of Pleading: 10 Day Notice
v.	:	Filed on behalf of: Plaintiff
MICHAEL A. LITTLE AND	:	Counsel of Record for this Party:
LISA A. LITTLE,	:	ALAN F. KIRK, ESQUIRE
Defendants	:	1375 Martin Street, Suite 204
	:	State College, PA 16803
	:	814.234.2048

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

Date: 7-04-04

PROTHONOTARY
CLEARFIELD COUNTY COURTHOUSE
Clearfield, PA 16830
Telephone: (814) 765.2641

Alan F. Kirk

Alan F. Kirk, Esquire
Attorney for the Plaintiff
1375 Martin Street, Suite 204
State College, PA 16803

Michael A. Little-Certified Mail #7099 3400 0012 4564 8897, Return Receipt
Lisa A. Little -Certified Mail #7099 3400 0012 4564 9719, Return Receipt

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:

Ms. Lisa A. Little
2496 Main Street
Kutztown, PA 16845

2. Article Number

(Transfer from service label)

PS Form 3811, August 2001

COMPLETE THIS SECTION ON DELIVERY**A. Signature**

X Lisa A Little

 Agent
 Address
B. Received by (Printed Name)

Lisa A Little 2-6-0

C. Date of Delivery**D. Is delivery address different from item 1? Yes**If YES, enter delivery address below: No

1019 A 1111 ST
Philly 14530 PA
16846

3. Service Type

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

4. Restricted Delivery? (Extra Fee) Yes

71993400001345649719

Domestic Return Receipt

102595-01-M-2

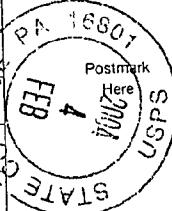
U.S. Postal Service**CERTIFIED MAIL RECEIPT**

(Domestic Mail Only; No Insurance Coverage Provided)

Article Sent To:

MICHAEL X. LITTLE

Postage	\$ 37
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 442



Name (Please Print Clearly to be completed by mailer)

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

City, State, ZIP+4

PS Form 3800, July 1999

See Reverse for Instructions

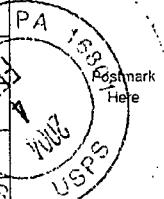
U.S. Postal Service**CERTIFIED MAIL RECEIPT**

(Domestic Mail Only; No Insurance Coverage Provided)

Article Sent To:

MS. LISA A. LITTLE

Postage	\$ 37
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 442



Name (Please Print Clearly to be completed by mailer)

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

City, State, ZIP+4

PS Form 3800, July 1999

See Reverse for Instructions

Alan F. Kirk, Esquire
1375 Martin Street, Suite 204
State College, PA 16803

Mr. Michael A. Little
P.O. Box 115
Hawk Run, PA 16840

RETURN TO SENDER

卷之三

1. ፳፻፲፭/፳፻፲፭

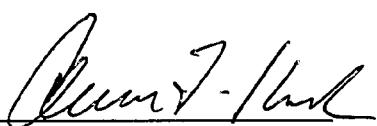
IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST : No. 03-266-CD
COMPANY, :
Plaintiff :
vs. : Type of Pleading:
MICHAEL A. LITTLE and : ENTRY OF DEFAULT JUDGMENT
LISA A. LITTLE :
Defendants : Filed on Behalf of: Plaintiff
: Counsel of Record for this Party:
: ALAN F. KIRK, ESQUIRE
: Supreme Court # 36893
: 1375 Martin Street, Suite 204
: State College, PA 16803
: (814) 234.2048

TO PROTHONOTARY OF CLEARFIELD COUNTY:

Please Enter Judgment against the above-named Defendants pursuant to the enclosed
Certificate of Judgment of **Clearfield County Docket No. 03-266-CD** in the principal amount of
\$28,776.31 together with interest and costs of suit.

By:



Alan F. Kirk, Esquire
1375 Martin Street, Suite 204
State College, PA 16803
Telephone: 814.234.2048

Dated: **February 17, 2004**

FILED
in 1:43 m plao
notarized
FEB 18 2004
FEB 18 2004

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST : No. 03-266-CD
COMPANY, :
Plaintiff :
vs. : Type of Pleading:
MICHAEL A. LITTLE and : ENTRY OF DEFAULT JUDGMENT
LISA A. LITTLE :
Defendants : Filed on Behalf of: Plaintiff
: Counsel of Record for this Party:
: ALAN F. KIRK, ESQUIRE
: Supreme Court # 36893
: 1375 Martin Street, Suite 204
: State College, PA 16803
: (814) 234.2048

TO: **Lisa A. Little**
2496 Main Street
Karthus, PA 16845

Notice is given that a JUDGMENT in the above-captioned matter has been entered
against you in the amount of \$_____ on _____.

, Prothonotary

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST COMPANY,	:	No. 03-266-CD
	:	
vs.	:	
MICHAEL A. LITTLE and LISA A. LITTLE	:	Type of Pleading: ENTRY OF DEFAULT JUDGMENT
	:	
Defendants	:	Filed on Behalf of: Plaintiff
	:	
	:	Counsel of Record for this Party:
	:	ALAN F. KIRK, ESQUIRE
	:	Supreme Court # 36893
	:	
	:	1375 Martin Street, Suite 204
	:	State College, PA 16803
	:	(814) 234.2048

TO: **Michael A. Little**
P.O. Box 115
Hawk Run, PA 16840

Notice is given that a JUDGMENT in the above-captioned matter has been entered
against you in the amount of \$ _____ on _____.

_____, Prothonotary

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

Clearfield Bank and Trust Company
Plaintiff(s)

No.: 2003-00266-CD

Real Debt: \$28,776.31

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Michael A. Little
Lisa A. Little
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: February 18, 2004

Expires: February 18, 2009

Certified from the record this 18th day of February, 2004

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

DATE: _____ / _____ / _____

NAME: _____

TELEPHONE NUMBER: (_____) _____ - _____

ADDRESS: _____

OTHER PARTIES INVOLVED: _____

REASON FOR FILING THIS PETITION (Write a brief description of your financial problem(s), please be specific. Failure to do so could result in your request being delayed or denied.) (Example: request for filing fee or Mediation Conference fee to be waived due to your inability to submit the required fee because...)

TYPE OF ACTION: (divorce, custody, District Justice appeal, etc. Please specify what type of action you are pursuing through this application.)

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST COMPANY,	)	No. 2003-00266-CD
vs.)	
MICHAEL A. LITTLE and LISA A. LITTLE Defendants	)	Type of Pleading: PRAECIPE FOR WRIT OF EXECUTION
)	
	)	Filed on Behalf of: Plaintiff
)	
	)	Counsel of Record for this Party:
	)	ALAN F. KIRK, ESQUIRE
	)	Supreme Court # 36893
	)	1375 Martin Street, Suite 204
	)	State College, PA 16803
	)	(814) 234.2048

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY OF CLEARFIELD COUNTY

Issue writ of execution in the above matter,

Amount due: **\$28,776.31**

Plus continuing interest on the principal balance from February 18, 2004, plus costs.

A description of the property to be levied upon and sold is attached hereto in
duplicate, marked Exhibit "A" and made a part hereof.

This Praecipe is based on a Default Judgment. The Prothonotary is authorized to
issue the Praecipe because notice has been served pursuant to Rule 2958.1 as evidenced by
a Return of Service filed of record.

An Affidavit pursuant to Pa. R.C.P. Rule 3129.1 is attached hereto and marked
Exhibit "B".



Alan F. Kirk, Esquire
Attorney for Plaintiff

FILED

APR 01 2004

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST COMPANY,	)	No. 2003-00266-CD
)	
vs.	)	Type of Pleading: WRIT OF EXECUTION
)	
MICHAEL A. LITTLE and LISA A. LITTLE	)	Filed on Behalf of: Plaintiff
Defendants)	
	)	Counsel of Record for this Party:
	)	ALAN F. KIRK, ESQUIRE
	)	Supreme Court # 36893
	)	1375 Martin Street, Suite 204
	)	State College, PA 16803
	)	(814) 234.2048

WRIT OF EXECUTION
NOTICE

TO: **Michael A. Little**
P.O. Box 115
Hawk Run, PA 16840

Lisa A. Little
2496 Main Street
Karthus, PA 16845

This paper is a 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.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing. (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption, you may lose some of your property.

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

Clearfield County Courthouse
Clearfield, PA 16830
(814) 765.2641

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 statutory exemption
2. Bibles, school books, sewing machines, uniforms and equipment
3. Most wages and unemployment compensation
4. Social Security benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST) No. 2003-00266-CD
COMPANY,)
vs.) Plaintiff)
MICHAEL A. LITTLE and LISA A. LITTLE)
Defendants)
) Counsel of Record for this Party:
) ALAN F. KIRK, ESQUIRE
) Supreme Court # 36893
) 1375 Martin Street, Suite 204
) State College, PA 16803
) (814) 234.2048

CLAIM FOR EXEMPTION

To the Sheriff:

We, the above named Defendants, **Michael A. Little and Lisa A. Little.**, claim exemption of property from levy or attachment:

- (1) From my personal property in my possession which has been levied upon,
 - (a) I desire that my \$300 statutory exemption be
 - (i) Set aside in kind (specify property to be set aside in kind): _____;
 - (ii) Paid in cash following the sale of the property levied upon; or _____;
 - (b) I claim the following exemption (specify property and basis of exemption): _____;
- (2) From my property which is in the possession of a third party, I claim the following exemptions:
 - (a) My \$300 statutory exemption: _____ in cash: _____ in kind (specify property): _____
 - (b) Social Security benefits on deposit in the amount of \$ _____;
 - (c) Other (specify amount and basis of exemption): _____

I request a prompt court hearing to determine the exemption. Notice of the hearing should be given to me at _____
(address)

(telephone number)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

Date: _____

Date: _____

THIS CLAIM TO BE FILED WITH THE OFFICE OF

THE SHERIFF OF CLEARFIELD COUNTY:

CLEARFIELD COUNTY COURTHOUSE

(814)765.2641

EXHIBIT "B":

AFFIDAVIT PURSUANT TO RULE 3129.1

CLEARFIELD BANK & TRUST COMPANY, Plaintiffs in the above action, by and through their attorney, Alan F. Kirk, Esq., set forth as of the date of the Praeclipe for Writ of Execution was filed, the following information concerning the real property located in the Township of Morris, County of Clearfield, Pennsylvania, bounded and described on Exhibit "A" attached hereto.

1. The name and address of the owner of the property are as follows:

Michael A. Little
P.O. Box 115
Hawk Run, PA 16840

Lisa A. Little
2496 Main Street
Karthus, PA 16845

2. The name and address of the Defendant in judgment is as follows:

Michael A. Little
P.O. Box 115
Hawk Run, PA 16840

Lisa A. Little
2496 Main Street
Karthus, PA 16845

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

Clearfield Bank & Trust Company
11 North Second Street, P.O. Box 171
Clearfield, PA 16830

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

Clearfield Bank & Trust Company
11 North Second Street, P.O. Box 171
Clearfield, PA 16830

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

None

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

Clearfield County Tax Claim Bureau
Clearfield, PA 16830

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

None

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

Date: 3-15-04

Alan F. Kirk

Alan F. Kirk, Esq.
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST COMPANY,	)	No. 2003-00266-CD
vs.)	
MICHAEL A. LITTLE and LISA A. LITTLE Defendants	)	Type of Pleading: WRIT OF EXECUTION
	)	Filed on Behalf of: Plaintiff
	)	Counsel of Record for this Party:
	)	ALAN F. KIRK, ESQUIRE
	)	Supreme Court # 36893
	)	1375 Martin Street, Suite 204
	)	State College, PA 16803
	)	(814) 234.2048

SHERIFF'S SALE OF VALUABLE REAL ESTATE

By virtue of Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania, and to me directed, there will be exposed to public sale in the Sheriff's Office in the _____ on _____, 2004 at _____ a.m., prevailing time.

TERMS OF SALE

The price or sum at which the property shall be struck off must be paid at the time of sale or such other arrangements made as will be approved, otherwise the property will be immediately put up and sold again at the expense and risk of the person to whom it was struck off and who, in case of deficiency of such resale, shall make good for the same and in no instance will the deed be presented for confirmation unless the money is actually paid to the Sheriff.

NOTICE

To all parties in interest and Claimants: A schedule of distribution will be filed by the Sheriff in his office the first Monday following the date of sale, and distribution will be made in accordance with the schedule unless exceptions are filed within ten (10) days thereafter.

CHESTER A. HAWKINS, SHERIFF

FILED *Greg*
MAY 2 30 2004
APR 01 2004 2 cc & 6 warrants w/ attached prop. descr.
to Sheriff

William A. Shaw
Prothonotary/Clerk of Courts

Exhibit "A"

ALL that certain lot, tract or parcel of land situate, lying and being in Morris Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a post corner of Ellis Osewalt on the Southern side of Church Street; thence along Southern side of Church St. North 67 degrees 20 minutes East sixty-seven (67) feet to a post; thence through lands of which this land is a part, South 25 degrees 30 minutes East, one hundred sixty-three (163) feet to a post on line of lands of Simon Paffick; thence by lands of said Simon Paffick South 67 degrees 20 minutes West sixty-seven (67) feet to a post corner of Ellis Osewalt; thence by lands of said Ellis Osewalt North 25 degrees 30 minutes West, one hundred and sixty-three (163) feet to a post and place of beginning. Containing one-fourth (1/4th) of an acre, more or less.

BEING KNOWN as Clearfield County Tax Map Parcel No. 124-Q11-561-001

BEING the same premises which William L. Jones, also known as William Louis Jones, by his Deed dated December 12, 1996 and record in Clearfield County Record Book 1651, Page 473, granted and convey unto Todd M. Buckalew and Vicki A. Buckalew, husband and wife, the Grantors herein.

**WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION - LAW**

Clearfield Bank and Trust Company

Vs.

NO.: 2003-00266-CD

Michael A. Little and Lisa A. Little

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due CLEARFIELD BANK AND TRUST COMPANY, Plaintiff(s) from MICHAEL A. LITTLE and LISA A. LITTLE, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE: \$28,776.31

PAID: \$132.00

INTEREST: continuing interest on the principal
balance from February 18, 2004

SHERIFF: \$

PROTH. COSTS: \$

OTHER COSTS: \$

ATTY'S COMM: \$

DATE: 04/01/2004

Received this writ this _____ day
of _____ A.D. _____
At _____ A.M./P.M.

Sheriff

William A. Shaw
Prothonotary/Clerk Civil Division

Requesting Party: Alan F. Kirk, Esq.
1375 Main Street, Ste. 204
State College, PA 16803
(814) 234-2048

Exhibit "A"

ALL that certain lot, tract or parcel of land situate, lying and being in Morris Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a post corner of Ellis Osewalt on the Southern side of Church Street; thence along Southern side of Church St. North 67 degrees 20 minutes East sixty-seven (67) feet to a post; thence through lands of which this land is a part, South 25 degrees 30 minutes East, one hundred sixty-three (163) feet to a post on line of lands of Simon Paffick; thence by lands of said Simon Paffick South 67 degrees 20 minutes West sixty-seven (67) feet to a post corner of Ellis Osewalt; thence by lands of said Ellis Osewalt North 25 degrees 30 minutes West, one hundred and sixty-three (163) feet to a post and place of beginning. Containing one-fourth (1/4th) of an acre, more or less.

BEING KNOWN as Clearfield County Tax Map Parcel No. 124-Q11-561-001

BEING the same premises which William L. Jones, also known as William Louis Jones, by his Deed dated December 12, 1994 and record in Clearfield County Record Book 1631, Page 473, granted and conveyed unto Todd M. Buckalew and Vicki A. Buckalew, husband and wife, the Grantors herein.

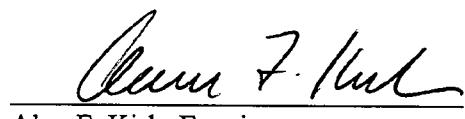
IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST) No. 2003-00266-CD
COMPANY,)
vs. Plaintiff) Type of Pleading: WRIT OF
MICHAEL A. LITTLE and LISA A. LITTLE) EXECUTION
Defendants)
Filed on Behalf of: Plaintiff
Counsel of Record for this Party:
ALAN F. KIRK, ESQUIRE
Supreme Court # 36893
1375 Martin Street, Suite 204
State College, PA 16803
(814) 234.2048

AFFIDAVIT OF SERVICE

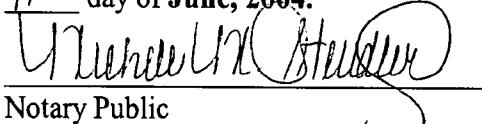
I, Alan F. Kirk, Esquire, attorney for the Plaintiff in the within matter, hereby certify that on the 2nd day of **June, 2004**, a true and correct copy of the Notice of Sheriff's Sale of Real Property was served on all pertinent lienholder(s) as set forth in the Affidavit Pursuant to 3129 which is attached hereto as Exhibit "A".

Copies of the letter and certificates of mailing are also attached hereto, made a part hereof and marked as Exhibit "B".



Alan F. Kirk, Esquire

Sworn to and subscribed before me this
2nd day of **June, 2004**.



Notary Public

NOTARIAL SEAL
MICHELE M. STEUDLER, NOTARY PUBLIC
FERGUSON TWP., CENTRE COUNTY
MY COMMISSION EXPIRES MARCH 8, 2006

FILED

JUN 04 2004

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST) No. 2003-00266-CD
COMPANY,)
Plaintiff) Type of Pleading: WRIT OF
vs.) EXECUTION
MICHAEL A. LITTLE and LISA A. LITTLE) Filed on Behalf of: Plaintiff
Defendants)
) Counsel of Record for this Party:
) ALAN F. KIRK, ESQUIRE
) Supreme Court # 36893
) 1375 Martin Street, Suite 204
) State College, PA 16803
) (814) 234.2048

DATE: June 2, 2004

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

OWNER(S): Michael A. Little and Lisa A. Little

PROPERTY: See Attached Exhibit "A"

The above-captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on July 2, 2004, at 10:00 a.m. in the Clearfield County Courthouse, 1 North Second Street, Clearfield, Pennsylvania 16830. Our records indicate that you may hold a mortgage or judgments and liens on, and/or other interests in the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

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



ALL that certain lot, tract or parcel of land situate, lying and
being in Morris Township, Clearfield County, Pennsylvania, bounded
and described as follows:

BEGINNING at a post corner of Ellis Osawalt on the Southern side
of Church Street; thence along Southern side of Church St. North 67
degrees 20 minutes East sixty-seven (67) feet to a post; thence
through lands of which this land is a part, South 25 degrees 30
minutes East, one hundred sixty-three (163) feet to a post on line
of lands of Simon Paffick; thence by lands of said Simon Paffick
South 67 degrees 20 minutes West sixty-seven (67) feet to a post
corner of Ellis Osawalt; thence by lands of said Ellis Osawalt
North 25 degrees 30 minutes West, one hundred and sixty-threes
(163) feet to a post and place of beginning. Containing one-fourth
(1/4th) of an acre, more or less.

BEING KNOWN as Clearfield County Tax Map Parcel No. 124-Q11-561-0017.

BEING the same premises which William L. Jones, also known as
William Louis Jones, by his Deed dated December 12, 1994 and recorded
in Clearfield County Record Book 1651, Page 473, granted and conveyed
unto Todd M. Buckelew and Vicki A. Buckelew, husband and wife, the
Grantors herein.

SEIZED, taken in execution to be sold as the property of MICHAEL A. LITTLE AND
LISA A. LITTLE, at the suit of CLEARFIELD BANK AND TRUST COMPANY. JUDGMENT NO. 03-266-CD.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST	)	No. 2003-00266-CD
COMPANY,)	
vs.)	
MICHAEL A. LITTLE and LISA A. LITTLE	)	Type of Pleading: WRIT OF
Defendants	)	EXECUTION
	)	Filed on Behalf of: Plaintiff
	)	Counsel of Record for this Party:
	)	ALAN F. KIRK, ESQUIRE
	)	Supreme Court # 36893
	)	1375 Martin Street, Suite 204
	)	State College, PA 16803
	)	(814) 234.2048

AFFIDAVIT PURSUANT TO RULE 3129

I, ALAN F. KIRK, ESQUIRE, attorney for Plaintiff in the above action, set forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located in Morris Township, Clearfield County, Pennsylvania, a copy of the description of said property is attached hereto and marked Exhibit "A".

1. Name and address of Owners or Reputed Owners:

**Mr. Michael A. Little
P.O. Box 115
Hawk Run, PA 16840**

**Ms. Lisa A. Little
2496 Main Street
Karthus, PA 16845**

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

**Mr. Michael A. Little
P.O. Box 115
Hawk Run, PA 16840**

**Ms. Lisa A. Little
2496 Main Street
Karthus, PA 16845**

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

**Clearfield Bank & Trust Company
11 North Second Street, P.O. Box 171
Clearfield, PA 16830**

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

**Clearfield Bank & Trust Company
11 North Second Street, P.O. Box 171
Clearfield, PA 16830**

5. 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:

**Clearfield County Tax Claim Bureau
Clearfield, PA 16830**

6. 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.

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. Section 4904 relating to unsworn falsification to authorities.

6-2-04
Date

Alan F. Kirk

Alan F. Kirk, Esquire
Attorney for Plaintiff

MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE-POSTMASTER

Received from:

John F. Kirk, Esquire
1375 Martin Street, Suite 100
State College, PA 16803

One piece of ordinary mail addressed to:

John F. Kirk, Esquire
1375 Martin Street, Suite 100
State College, PA 16803

One piece of ordinary mail addressed to:

John F. Kirk, Esquire
1375 Martin Street, Suite 100
State College, PA 16803

PS Form 3817, January 2001

Received from:

John F. Kirk, Esquire
1375 Martin Street, Suite 100
State College, PA 16803

One piece of ordinary mail addressed to:

John F. Kirk, Esquire
1375 Martin Street, Suite 100
State College, PA 16803

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John F. Kirk, Esquire
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PS Form 3817, January 2001

Received from:

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State College, PA 16803

PS Form 3817, January 2001

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER			
Received from:		POSTAL SERVICE	
<u>John F. Kirk, Esquire</u> <u>1375 Martin Street, Suite 100</u> <u>State College, PA 16803</u>		UNITED STATES POSTAL SERVICE	
One piece of ordinary mail addressed to:		AMOUNT	
<u>John F. Kirk, Esquire</u> <u>1375 Martin Street, Suite 100</u> <u>State College, PA 16803</u>		JUN 02 2001	
U.S. POSTAGE		STATE COLLEGE, PA	16801 04
U.S. POSTAGE		STATE COLLEGE, PA	16801 04
00046650-14		\$0.90	

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER			
Received from:		POSTAL SERVICE	
<u>John F. Kirk, Esquire</u> <u>1375 Martin Street, Suite 100</u> <u>State College, PA 16803</u>		UNITED STATES POSTAL SERVICE	
One piece of ordinary mail addressed to:		AMOUNT	
<u>John F. Kirk, Esquire</u> <u>1375 Martin Street, Suite 100</u> <u>State College, PA 16803</u>		JUN 02 2001	
U.S. POSTAGE		STATE COLLEGE, PA	16801 04
U.S. POSTAGE		STATE COLLEGE, PA	16801 04
00046650-14		\$0.90	

EXHIBIT			
26605			

PS Form 3817, January 2001

FILED NO
11-3284 CC
JUN 04 2004
William A. Shaw
Prothonotary/Clerk of Courts
KES

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 15560

CLEARFIELD BANK & TRUST COMPANY

03-266-CD

VS.

LITTLE, MICHAEL A.

WRIT OF EXECUTION

REAL ESTATE

SHERIFF RETURNS

NOW, NOW, MAY 28, 2004 @ 8:24 A.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.

A SALE DATE FO JULY 2, 2004 WAS SET.

NOW, JUNE 4, 2004 @ 12:58 A M, SERVED MICHAEL A. LITTLE, DEFENDANT, AT THE CLEARFIELD COUNTY JAIL, AT 115 21 STREET CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MICHAEL A. LITTLE, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY, AND BY MAKING KNOWN TO HIM THE CONTENTS THEREOF.

NOW, JUNE 4, 2004 @ 2:00 P.M O'CLOCK SERVED LISA A. LITTLE, DEFENDANT, AT HER PLACE OF EMPLOYMENT SUNNY SLOPE APARTMENTS, APT 1019A, PHILIPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO LISA LITTLE DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY, AND BY MAKING KNOWN TO HER THE CONTENTS THEREOF.

FILED

NOW, JUNE 30, 2004 RECEIVED A FAX LETTER FROM THE PLAINTIFF TO CONTINUE THE SHERIFF'S SALE.

NOW, AUGUST 6, 2004 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.

NOW, SEPTEMBER 8, 2004 RECEIVED PAYMENT FROM THE PLAINTIFF FOR ADDITIONAL COSTS DUE.

DEC 09 2004
8/2/04
William A. Shaw

Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 15560

CLEARFIELD BANK & TRUST COMPANY

03-266-CD

VS.

LITTLE, MICHAEL A.

WRIT OF EXECUTION

REAL ESTATE

SHERIFF RETURNS

NOW, DECEMBER 8, 2004 PAID COSTS FROM THE ADVANCE AND THE BALANCE DUE.

**NOW, DECEMBER 9, 2004 RETURN WRIT AS A SALE BEING HELD ON THE PROPERTY
OF THE DEFENDANT.**

SHERIFF HAWKINS 249.43

SURCHARGE 40.00

PAID BY ATTORNEY

Sworn to Before Me This

9th Day Of Dec 2004

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

So Answers,

Chester A. Hawkins
By *Cynthia Ritter-Alphonsi*
Chester A. Hawkins
Sheriff

WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION – LAW

Clearfield Bank and Trust Company

Vs.

NO.: 2003-00266-CD

Michael A. Little and Lisa A. Little

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due CLEARFIELD BANK AND TRUST COMPANY, Plaintiff(s) from MICHAEL A. LITTLE and LISA A. LITTLE, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

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AMOUNT DUE: \$28,776.31

PAID: \$132.00

INTEREST: continuing interest on the principal
balance from February 18, 2004

SHERIFF: \$

PROTH. COSTS: \$

OTHER COSTS: \$

ATTY'S COMM: \$

DATE: 04/01/2004



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 1st day
of April A.D. 2004
At 8:40 A.M.P.M.

Requesting Party: Alan F. Kirk, Esq.
1375 Main Street, Ste. 204
State College, PA 16803
(814) 234-2048

Charles A. Shaw
Sheriff by Cynthia Butler-Augustaugh

Exhibit "A"

ALL that certain lot, tract or parcel of land situate, lying and being in Morris Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a post corner of Ellis Osewalt on the Southern side of Church Street; thence along Southern side of Church St. North 67 degrees 20 minutes East sixty-seven (67) feet to a post; thence through lands of which this land is a part, South 25 degrees 30 minutes East, one hundred sixty-three (163) feet to a post on line of lands of Simon Paffick; thence by lands of said Simon Paffick South 67 degrees 20 minutes West sixty-seven (67) feet to a post corner of Ellis Osewalt; thence by lands of said Ellis Osewalt North 25 degrees 30 minutes West, one hundred and sixty-three (163) feet to a post and place of beginning. Containing one-fourth (1/4th) of an acre, more or less.

BEING KNOWN as Clearfield County Tax Map Parcel No. 124-Q11-561-001

BEING the same premises which William L. Jones, also known as William Louis Jones, by his Deed dated Decembar 12, 1994 and record in Clearfield County Record Book 1631, Page 473, granted and convey unto Todd M. Buckelaw and Vicki A. Buckelaw, husband and wife, the Grantors herein.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME MICHAEL A. LITTLE NO. 03-266-CD

NOW, December 09, 2004, 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 August 06, 2004, I exposed the within described real estate of Little, Michael A. to public venue or outcry at which time and place I sold the same to CLEARFIELD BANK & TRUST COMPANY he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	30.75
LEVY	15.00
MILEAGE	13.50
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	5.18
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	4.00
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$248.43

DEED COSTS:

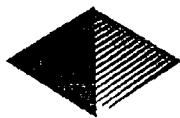
ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	28.50
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$28.50

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	28,776.31
INTEREST @	0.00
FROM 02/18/2004 TO 08/06/2004	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$28,776.31
COSTS:	
ADVERTISING	339.24
TAXES - COLLECTOR	498.35
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	28.50
SHERIFF COSTS	248.43
LEGAL JOURNAL COSTS	166.50
PROTHONOTARY	132.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	1,223.35
TOTAL COSTS	\$2,781.37

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



**CLEARFIELD BANK
TRUST COMPANY**

MAIN OFFICE 11 N. Second Street PO Box 171 Clearfield, PA 16830 T (814) 765-7551 F (814) 765-2943

June 30, 2004

**Sheriff of Clearfield County
Attention: Cindy Aughenbaugh
Clearfield, PA 16830**

RE: CB&T vs. Michael A. Little

Dear Cindy:

Please continue the sale previously scheduled for July 2, 2004 on the above referenced matter.

Thank you.

Lori Kurtz
Lori Kurtz
Collection Manager

COMMUNITY OFFICES

BRIDGE STREET OFFICE

Second & Bridge Streets
Clearfield, PA 16830
T (814) 765-1645
F (814) 765-2672

GOLDENROD OFFICE

1935 Daisy Street
Clearfield, PA 16830
T (814) 768-5200
F (814) 768-5206

CURWENSVILLE OFFICE

407 Walnut Street
Curwenville, PA 16833
T (814) 236-2441
F (814) 236-4650

DuBOIS OFFICE

91 Beaver Drive
DuBois, PA 15801
T (814) 371-1400
F (814) 371-2903

PHILIPSBURG OFFICE

19 Irwin Drive Extension
Philipsburg, PA 16866
T (814) 342-5750
F (814) 342-7321