

2003-270-CD
CENDANT MORTGAGE CORPORATION
VS
MICHAEL J. ZIMMERMAN, ET AL.

FEDERMAN AND PHELAN, LLP
By: FRANK FEDERMAN, ESQ., Id. No. 12248
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF
COURT OF COMMON PLEAS
CIVIL DIVISION

CENDANT MORTGAGE CORPORATION
4001 LEADENHALL ROAD
MT. LAUREL, NJ 08054

TERM
NO. 2003-270-CD

Plaintiff
v.
MICHAEL J. ZIMMERMAN
BAMBI L. ZIMMERMAN
RR2 BOX 109
CLEARFIELD, PA 16830

CLEARFIELD COUNTY

Defendant(s)

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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

Loan #: 0012250759

FILED

FEB 26 2003
m/11:30/wg
William A. Shaw
Prothonotary
2 Cents to Shaw

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

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

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

1. Plaintiff is

CENDANT MORTGAGE CORPORATION
4001 LEADENHALL ROAD
MT. LAUREL, NJ 08054

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

MICHAEL J. ZIMMERMAN
BAMBI L. ZIMMERMAN
RR2 BOX 109
CLEARFIELD, PA 16830

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

3. On 06/30/00 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No. 200009567. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 10/01/2002 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$59,475.79
Interest	2,559.42
09/01/2002 through 02/24/2003	
(Per Diem \$14.46)	
Attorney's Fees	1,250.00
Cumulative Late Charges	224.92
06/30/2000 to 02/01/2003	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 64,060.13
Escrow	
Credit	0.00
Deficit	329.33
Subtotal	<u>\$ 329.33</u>
TOTAL	\$ 64,389.46

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

8. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.

9. This action does not come under Act 91 of 1983 because the mortgage is FHA-insured.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 64,389.46, together with interest from 02/24/2003 at the rate of \$14.46 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

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

ALL those certain lots or tracts of ground located an situate in Lawrence Township, Clearfield County, Pennsylvania, bounded and described as follows:

PARCEL 1 -

BEGINNING at a point on the northern side of a private road and the southeast corner of lot previously owned by James Hoyt and Margaret Hoyt, now or formerly owned by Harry J. Salvatore and Karen C. Salvatore; thence East one hundred (100) feet to a cement post; thence North one hundred eighty-six and one-half (186 1/2) feet (previously referred to incorrectly as eighty-six and one-half feet) to a point on the southeast corner of land now or formerly of James H. Hoyt and Margaret L. Hoyt; thence along land now or formerly of James H. Hoyt and Margaret L. Hoyt West one hundred (100) feet to a point on the northeast corner of lot formerly owned by James H. Hoyt and Margaret L. Hoyt, now or formerly owned by Harry J. Salvatore and Karen C. Salvatore; thence South one hundred eighty-six and one-half (186 1/2) feet to a point and place of beginning.

PARCEL 2 -

BEGINNING at a point on a private road, said point being the southwest corner of the parcel of land previously conveyed by John K. Bankey to Malvin Daisher by a deed

dated September 28, 1945, and recorded in Deed Book 373 at Page 204; thence northerly along the line of said previous conveyance one hundred eighty-six and one-half (186 1/2) feet to a point; thence westerly fifty (50) feet to a point; thence southerly one hundred eighty-six and one-half (186 1/2) feet to a point on a private road; thence easterly along said private road fifty (50) feet to the place of beginning.

PARCEL 3 -

BEGINNING at an iron pipe, said pipe being the northern corner of land herein described and also being in the southern line of Lawrence Township, Route T-903; thence by land now or formerly of Samuel B. Yost and Jody F. Yost, also land now or formerly of Bonnie Haberl, South forty-eight (48) degrees twenty-five (25) minutes fifty-five (55) seconds West, three hundred twenty-seven and fifty-seven one-hundredths (327.57) feet to an iron bolt in the northern line of an unimproved road; thence by the northern line of said unimproved road, north twenty-eight (28) degrees twenty-five (25) minutes zero (00) seconds West, fifty and no hundredths (50.00) feet to an iron pipe; thence by land now or formerly of Ronald Bressler and Joyce Bressler, north forty-eight (48) degrees twenty-five (25) minutes fifty-five (55) seconds east, three hundred three and ninety-one one-hundredths (303.91) feet to an iron pipe in the southern line of the beforementioned T-903, south fifty-five (55) degrees forty-two minutes twenty-one (21) seconds east, fifty and twenty-two one-hundredths (50.22) feet to an iron pipe and place of beginning. Containing 0.35 acres.

PROPERTY ADDRESS: RR2 BOX 109

VERIFICATION

MARC J. HINKLE hereby states that he is V.P. of CENDANT MORTGAGE SERVICES mortgage servicing agent for Plaintiff in this matter, that he is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

Marc J. Hinkle

DATE: 02/10/03

25 Apr 03 Document

Reinstated/Released to Sheriff/Attorney
for service.

Will A. Shaw
Deputy Prothonotary

7-30-03 Document

Reinstated/Released to Sheriff/Attorney
for service.

Will A. Shaw
Deputy Prothonotary

FILED

FEB 26 2003

William A. Shaw
Prothonotary

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

Attorney for Plaintiff

CENDANT MORTGAGE CORPORATION : COURT OF COMMON PLEAS
Plaintiff : CIVIL DIVISION
vs.
MICHAEL J. ZIMMERMAN : Clearfield County
BAMBI L. ZIMMERMAN
Defendants : No. 2003-270-CD

PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE

TO THE PROTHONOTARY:

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

Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

Date: April 23, 2003

CDC, Svc Dept.

FILED

APR 25 2003

William A. Shaw
Prothonotary

FILED

April 25, 2003
7:00

APR 1 1:40 PM
2003

APR 25 2003
2 compl. re-instated

William A. Shaw
Prothonotary

*9
f/c*

to shff

FEDERMAN AND PHELAN
By: FRANK FEDERMAN, ESQUIRE
Attorney I.D. No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

CENDANT MORTGAGE CORPORATION : COURT OF COMMON PLEAS

Vs. : CIVIL DIVISION

MICHAEL J. ZIMMERMAN : CLEARFIELD COUNTY
BAMBI L. ZIMMERMAN

: NO. 2003-270-CD

**AFFIDAVIT OF SERVICE OF COMPLAINT IN MORTGAGE FORECLOSURE
PURSUANT TO Pa.R.C.P. 404(2)/403**

FRANK FEDERMAN, ESQUIRE, Attorney for Plaintiff, hereby certifies that service of the Complaint in Mortgage Foreclosure was made by sending a true and correct copy by certified mail to Defendant, **MICHAEL J. ZIMMERMAN** and **BAMBI L. ZIMMERMAN** at **RR2 BOX 109, CLEARFIELD, PA 16830** which Complaint was received by Defendant, **MIXHAEL J. ZIMMERMAN** and **BAMBI L. ZIMMERMAN**, on August 8, 2003 as evidenced by the attached Return Receipt. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

Date: August 8, 2003

CDC, Svc Dept.

Frank Federman

Frank Federman, Esquire
Attorney for Plaintiff

FILED NO
m 12:50 AM
AUG 11 2003
KJF

William A. Shaw
Prothonotary/Clerk of Courts

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

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

CENDANT MORTGGE CORPORATION

CLEARFIELD COUNTY

vs.

No.: 2003-270-CD

MICHAEL J. ZIMMERMAN
BAMBI L.ZIMMERMAN

AFFIDAVIT

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to **MICHAEL J. ZIMMERMAN and BAMB L. ZIMMERMAN** on **10/23/03**, at **RR2 BOX 109, CLEARFIELD, PA 16830, and 173 VARSITY ROAD, MASONTOWN, PA 15461** in accordance with the Order of Court dated **8/1/03**.

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

Frank Federman
FRANK FEDERMAN, ESQUIRE

Date: October 27, 2003

FILED

NOV 05 2003

William A. Shaw
Prothonotary/Clerk of Courts

FILED
NOV 12 2003
NOV 05 2003

WS
William A. Shaw
Prothonotary/Clerk of Courts

SALE DATE: _____

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION – LAW

CENDANT MORTGGE CORPORATION

No.: 2003-270-CD

vs.

MICHAEL J. ZIMMERMAN
BAMBI L.ZIMMERMAN

FILED
m 11/14/03 NO CC
NOV 24 2003 G
William A. Shaw
Prothonotary/Clerk of Court

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

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

RR2 BOX 109, CLEARFIELD, PA 16830.

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

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


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

CENDANT MORTGGE CORPORATION

CLEARFIELD COUNTY

vs.

No.: 2003-270-CD

MICHAEL J. ZIMMERMAN
BAMBI L.ZIMMERMAN

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 2)

CENDANT MORTGGE CORPORATION, Plaintiff in the above action, by its attorney, Frank Federman, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at RR2 BOX 109, CLEARFIELD, PA 16830:

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

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

GENERAL MOTORS ACCEPTANCE CORPORATION	C/O RUSSELL R. SANDERS, ESQUIRE 3030 USX TOWER PITTSBURGH, P 15219-2782
---------------------------------------	---

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

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

None.

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

Name

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

None.

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

Name

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

Clearfield County Domestic Relations

Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

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

Name

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

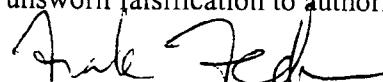
Commonwealth of Pennsylvania
Department of Welfare

PO Box 2675
Harrisburg, PA 17105

Tenant/Occupant

RR2 BOX 109
CLEARFIELD, PA 16830

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


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

September 5, 2003

Name and Address Of Sender
 FEDERMAN AND PHELAN, LLP
 One Penn Center at Suburban Station
 Philadelphia, PA 19103-1814
 Dan G. Trautz/SZB

Line	Article Number	Name of Addressee, Street, and Post Office Address	Domestic Rec.	Intl Rec.
1	MICHAEL J. ZIMMERMAN	Tenant/Occupant, RR2 BOX 109, CLEARFIELD, PA 16830		
2	001220759	Clearfield County Domestic Relations Clearfield County Courthouse 230 East Market Street Clearfield, PA 16830		
3		Commonwealth of Pennsylvania Department of Welfare PO Box 2675 Harrisburg, PA 17105		
4		GENERAL MOTORS ACCEPTANCE CORPORATION C/O RUSSELL R. SANDERS, ESQUIRE 3030 USX TOWER PITTSBURGH, PA 15219-2782		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
Total Number of Pieces Listed By Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name Of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000.00 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, SP13 and SP21 for limitations of coverage.

CLEARFIELD COUNTY

September 5, 2003

CENDANT MORTGGE CORPORATION

No.: 2003-270-CD

vs.

MICHAEL J. ZIMMERMAN
BAMBI L.ZIMMERMAN

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

**TO: MICHAEL J. ZIMMERMAN
RR2 BOX 109
CLEARFIELD, PA 16830**

**BAMBI L.ZIMMERMAN
RR2 BOX 109
CLEARFIELD, PA 16830**

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

Your house (real estate) at RR2 BOX 109, CLEARFIELD, PA 16830, is scheduled to be sold at the Sheriff's Sale on _____ at _____ A.M., in the Clearfield County Courthouse, 1 North 2nd Street, Suite 116, Clearfield, PA 16830 to enforce the court judgment of **\$67,252.54**, obtained by **CENDANT MORTGGE CORPORATION**, (the mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale, you must take **immediate action**:

1. The sale will be cancelled if you pay to the mortgagee the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call: **(215) 563-7000**.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

In The Court of Common Pleas of Clearfield County, Pennsylvania

CENDANT MORTGAGE CORPORATION

VS.

ZIMMERMAN, MICHAEL J. & BAMBI L.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket # 13738

03-270-CD

SHERIFF RETURNS

NOW MAY 2, 2003, GARY BROWNFIELD SR., SHERIFF OF FAYETTE COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MICHAEL J. ZIMMERMAN, DEFENDANT.

NOW MAY 25, 2003 ATTEMPTED TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MICHAEL J. ZIMMERMAN, DEFENDANT BY DEPUTIZING THE SHERIFF OF FAYETTE COUNTY. THE RETURN OF SHERIFF BROWNFIELD IS HERETO ATTACHED AND MADE A PART OF THIS RETURN MARKED "NOT FOUND".

NOW JULY 9, 2003 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT SERVED, TIME EXPIRED" AS TO Bambi L. ZIMMERMAN, DEFENDANT. ATTEMPTED NOT HOME.

Return Costs

Cost	Description
44.00	SHERIFF HAWKINS PAID BY: ATTY CK# 263168
20.00	SURCHARGE PAID BY: ATTY CK# 267689 & 263109
85.99	FAYETTE COUNTY SHERIFF PAID BY: ATTY. CK# 271613

Sworn to Before Me This

9th Day Of July, 2003

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

So Answers,

Chester A. Hawkins
Chester A. Hawkins
Sheriff

FILED
013:30-03
JUL 09 2003

William A. Shaw
Prothonotary

FAYETTE COUNTY PENNSYLVANIA
AFFIDAVIT OF NON SERVICE

PLACE OF ORIGIN: CLEARFIELD COUNTY, PA.

COURT NUMBER: 2003 OF 270 CD

TYPE OF WRIT/COMPLAINT: MORTGAGE FORECLOSURE

PLAINTIFF(S): CENDANT MORTGAGE CORP.

DEFENDANT(S): MICHAEL J ZIMMERMAN

PLAINTIFF ATTY: FEDERMAN & PHELAN

NAME OF ENTITY TO SERVE: MICHAEL J ZIMMERMAN

ADDRESS: 173 VARSITY RD, MASONTOWN, PA,

PLACE OF SERVICE: 173 VARSITY RD, MASONTOWN, PA,

DATE & TIME OF SERVICE: MAY 25, 2003 00:00 AM

COSTS: 85.99

I HEREBY CERTIFY AND RETURN THAT I, ERNEST R KOPICH, DEPUTY, DID NOT FIND THE ABOVE NAMED INDIVIDUAL, COMPANY, CORPORATION ETC., AT THE PLACE OF SERVICE SHOWN ABOVE.

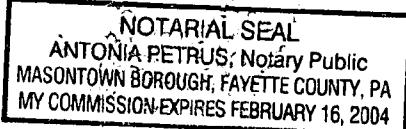
WITNESS MY HAND AND SEAL OF THE SHERIFF'S OFFICE, AT UNIONTOWN, PENNSYLVANIA THIS 18TH DAY OF JUNE, 2003 SO ANSWERS GARY D. BROWNFIELD SR., SHERIFF.

Ernest R. Kopich
ERNEST R. KOPICH, DEPUTY

Gary D. Brownfield, Sr.
GARY D. BROWNFIELD SR.
SHERIFF OF FAYETTE COUNTY

SWORN TO AND SUBSCRIBED BEFORE ME
THIS 18 DAY OF June 2003

Antonia Petrus



RECEIVED FROM DATE 6/18/2003
RECEIPT NO. 6841 ENVELOPE NO. K 996
RECEIPT AMOUNT 85.99 RECEIVED BY TP

FEDERMAN AND PHELAN, LLP
By: FRANK FEDERMAN, ESQ., Id. No. 12248
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

4-25-03 Document
Reinstated/Reissued to Sheriff *Attorney*
for service.
Willie L. Hall 54

CENDANT MORTGAGE CORPORATION
4001 LEADENHALL ROAD
MT. LAUREL, NJ 08054

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

SERVE

Plaintiff

v.

TERM

NO. 2003-270-CV

CLEARFIELD COUNTY

MICHAEL J. ZIMMERMAN
BAMBI L. ZIMMERMAN
RR2 BOX 109
CLEARFIELD, PA 16830

Defendant(s)

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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

Loan #: 0012250759

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

FEB 20 2003

Attest.

Willie L. Hall
Prothonotary/
Clerk of Courts

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

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

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

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

1. Plaintiff is

CENDANT MORTGAGE CORPORATION
4001 LEADENHALL ROAD
MT. LAUREL, NJ 08054

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

MICHAEL J. ZIMMERMAN
BAMBI L. ZIMMERMAN
RR2 BOX 109
CLEARFIELD, PA 16830

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

3. On 06/30/00 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No. 200009567. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 10/01/2002 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$59,475.79
Interest	2,559.42
09/01/2002 through 02/24/2003	
(Per Diem \$14.46)	
Attorney's Fees	1,250.00
Cumulative Late Charges	224.92
06/30/2000 to 02/01/2003	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 64,060.13
Escrow	
Credit	0.00
Deficit	329.33
Subtotal	<u>\$ 329.33</u>
TOTAL	\$ 64,389.46

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.
9. This action does not come under Act 91 of 1983 because the mortgage is FHA-insured.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 64,389.46, together with interest from 02/24/2003 at the rate of \$14.46 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

FEDERMAN AND PHELAN, LLP

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

ALL those certain lots or tracts of ground located an situate in Lawrence Township, Clearfield County, Pennsylvania, bounded and described as follows:

PARCEL 1 -

BEGINNING at a point on the northern side of a private road and the southeast corner of lot previously owned by James Hoyt and Margaret Hoyt, now or formerly owned by Harry J. Salvatore and Karen C. Salvatore; thence East one hundred (100) feet to a cement post; thence North one hundred eighty-six and one-half (186 1/2) feet (previously referred to incorrectly as eighty-six and one-half feet) to a point on the southeast corner of land now or formerly of James H. Hoyt and Margaret L. Hoyt; thence along land now or formerly of James H. Hoyt and Margaret L. Hoyt West one hundred (100) feet to a point on the northeast corner of lot formerly owned by James H. Hoyt and Margaret L. Hoyt, now or formerly owned by Harry J. Salvatore and Karen C. Salvatore; thence South one hundred eighty-six and one-half (186 1/2) feet to a point and place of beginning.

PARCEL 2 -

BEGINNING at a point on a private road, said point being the southwest corner of the parcel of land previously conveyed by John K. Bankey to Melvin Daisher by a deed dated September 28, 1945, and recorded in Deed Book 373 at Page 204; thence northerly along the line of said previous conveyance one hundred eighty-six and one-half (186 1/2) feet to a point; thence westerly fifty (50) feet to a point; thence southerly one hundred eighty-six and one-half (186 1/2) feet to a point on a private road; thence easterly along said private road fifty (50) feet to the place of beginning.

PARCEL 3 -

BEGINNING at an iron pipe, said pipe being the northern corner of land herein described and also being in the southern line of Lawrence Township, Route T-903; thence by land now or formerly of Samuel B. Yost and Jody F. Yost, also land now or formerly of Bonnie Haberl, South forty-eight (48) degrees twenty-five (25) minutes fifty-five (55) seconds West, three hundred twenty-seven and fifty-seven one-hundredths (327.57) feet to an iron bolt in the northern line of an unimproved road; thence by the northern line of said unimproved road, North twenty-eight (28) degrees twenty-five (25) minutes zero (00) seconds West, fifty and no hundredths (50.00) feet to an iron pipe; thence by land now or formerly of Ronald Bressler and Joyce Bressler, North forty-eight (48) degrees twenty-five (25) minutes fifty-five (55) seconds east, three hundred three and ninety-one one-hundredths (303.91) feet to an iron pipe in the southern line of the beforementioned T-903, South fifty-five (55) degrees forty-two minutes twenty-one (21) seconds east, fifty and twenty-two one-hundredths (50.22) feet to an iron pipe and place of beginning. Containing 0.35 acres.

PROPERTY ADDRESS: RR2 BOX 109

VERIFICATION

MARC J. HINKLE hereby states that he is V.P. of CENDANT MORTGAGE SERVICES mortgage servicing agent for Plaintiff in this matter, that he is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

Marc J. Hinkle

DATE: 02/10/03

FEDERMAN AND PHELAN, LLP
By: FRANK FEDERMAN, ESQ., Id. No. 12248
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

4-25-03 Document
Reinstated/Reissued to Sheriff ~~Attorney~~
for service. *Will L. Shan*
Deputy Prothonotary
ATTORNEY FOR PLAINTIFF

CENDANT MORTGAGE CORPORATION
4001 LEADENHALL ROAD
MT. LAUREL, NJ 08054

COURT OF COMMON PLEAS
CIVIL DIVISION

Plaintiff

v.

TERM

NO. 2003-270-C9

MICHAEL J. ZIMMERMAN
BAMBI L. ZIMMERMAN
RR2 BOX 109
CLEARFIELD, PA 16830

CLEARFIELD COUNTY

Defendant(s)

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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

Loan #: 0012250759

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

FEB 26 2003

Attest.

William L. Shan
Prothonotary/
Clerk of Courts

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

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FEDERMAN AND PHELAN, LLP

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

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PROPERTY ADDRESS: RR2 BOX 109

VERIFICATION

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Marc J. Hinkle

DATE: 02/10/03

FEDERMAN AND PHELAN, LLP
FRANK FEDERMAN, ESQ., Id. No. 12248
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CENDANT MORTGAGE CORPORATION : COURT OF COMMON PLEAS
Plaintiff :
vs. : CIVIL DIVISION
MICHAEL J. ZIMMERMAN : CLEARFIELD County
BAMBI ZIMMERMAN : No. 2003-270-CD
Defendants :
:

PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE

TO THE PROTHONOTARY:

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

FEDERMAN AND PHELAN, LLP
By: Frank F. Federman
FRANK FEDERMAN, ESQUIRE
LAWRENCE T. PHELAN, ESQUIRE
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

Date: July 28, 2003

/cdc, Svc Dept.

FILED

M 11:18 PM PL 7.00
JUL 30 2003 *transcribed to attorney*

William A. Shaw
Prothonotary

FF/kmk

FEDERMAN AND PHELAN

BY: Francis S. Hallinan, Esq.

Atty. I.D. # 62695

1617 John F. Kennedy Boulevard Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

CENDANT MORTGAGE
CORPORATION

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

Vs.

CLEARFIELD COUNTY

MICHAEL J. ZIMMERMAN

BABMI L. ZIMMERMAN

NO. 2003-270-CD

FILED

JUL 30 2003

CERTIFICATION OF SERVICE

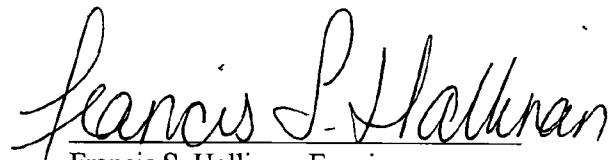
William A. Shaw
Prothonotary/Clerk of Courts

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

MICHAEL J. ZIMMERMAN AND BABMI L. ZIMMERMAN at:
RR2 BOX 109
CLEARFIELD, PA 16830
&
173 VARSITY ROAD
MASONTOWN, PA 15461

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

Date: July 28, 2003


Francis S. Hallinan, Esquire
Attorney for Plaintiff

FILED NO
11-03281
JUL 30 2003
FED
William A. Shaw
Prothonotary/Clerk of Courts

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

CENDANT MORTGAGE
CORPORATION

vs.
MICHAEL J. ZIMMERMAN
BABMI L. ZIMMERMAN

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY
NO. 2003-270-CD

ORDER

AND NOW, this 1st day of August, 2003, upon consideration of Plaintiff's Motion for Service Pursuant to Special Order of Court and the Affidavit of Reasonable Investigation attached thereto, it is hereby **ORDERED** that Plaintiff may obtain service of the Complaint on the above captioned Defendant(s) **MICHAEL J. ZIMMERMAN AND BABMI L. ZIMMERMAN**, by mailing a true and correct copy of the Complaint by certified mail and regular mail to the Defendant's last known address, and to the mortgaged premises located at **RR2 BOX 109, CLEARFIELD, PA 16830**.

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

FILED

AUG 01 2003

William A. Shaw
Prothonotary

BY THE COURT:

J.

FILED

D 1:39 PM
AUG 01 2003

William A. Shaw
Prothonotary

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

ATTORNEY FOR PLAINTIFF

CENDANT MORTGAGE
CORPORATION

COURT OF COMMON PLEAS

vs.

CIVIL DIVISION

MICHAEL J. ZIMMERMAN
BABMI L. ZIMMERMAN

CLEARFIELD COUNTY

NO. 2003-270-CD

FILED

JUL 30 2003

William A. Shaw
Prothonotary/Clerk of Courts

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

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

Plaintiff, by its counsel, Francis S. Hallinan, Esquire, moves this Honorable Court for an Order directing service of the Complaint upon the above-captioned Defendant(s) by Certified mail and regular mail to the Defendant's last known address and mortgaged premises located at RR2 BOX 109, CLEARFIELD, PA 16830 and in support thereof avers the following:

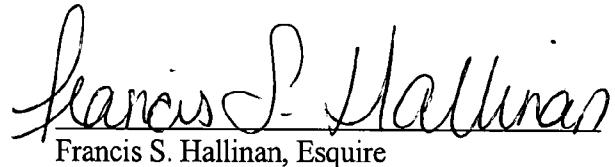
1. Attempts to serve Defendant(s) with the Complaint have been unsuccessful. Sheriff attempted to serve the defendants at the property located at RR2 BOX 109, CLEARFIELD, PA 16830 and no service was made as the defendants were not found at the property. A mailing address was received for Michael at 173 VARSITY ROAD, MASON TOWN, PA 15461 and again no service was made as Michael was not found at this address, indicated by the Sheriff's Return of Service attached hereto as Exhibit "A".

2. Pursuant to Pennsylvania Rule of Civil Procedure 430, Plaintiff has made a good faith effort to locate the Defendant(s). An Affidavit of Reasonable Investigation setting forth the specific inquiries made and the results is attached hereto as Exhibit "B".

3. Internal records reviewed by Plaintiff and has not been contacted by defendant as of July 28, 2003 to bring loan current.

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

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



Francis S. Hallinan, Esquire

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

vs.

MICHAEL J. ZIMMERMAN
BABMI L. ZIMMERMAN

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY
NO. 2003-270-CD

MEMORANDUM OF LAW

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

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

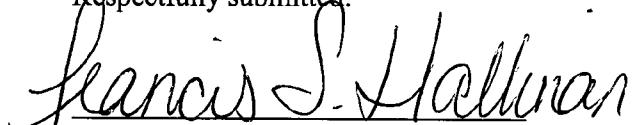
Note: A Sheriff's return of "Not Found" or the fact that a Defendant has moved without leaving a new forwarding address is insufficient evidence of concealment. Gonzales vs. Polis, 238 Pa. Super. 362, 357 A.2d 580 (1976). "Notice of intended adoption mailed to last known address requires a good faith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

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

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

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

Respectfully submitted:


Francis S. Hallinan, Esquire

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

CENDANT MORTGAGE CORPORATION

VS.

ZIMMERMAN, MICHAEL J. & BAMBI L.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket # 13738
03-270-CD **COPY**

SHERIFF RETURNS

NOW MAY 2, 2003, GARY BROWNFIELD SR., SHERIFF OF FAYETTE COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MICHAEL J. ZIMMERMAN, DEFENDANT.

NOW MAY 25, 2003 ATTEMPTED TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MICHAEL J. ZIMMERMAN, DEFENDANT BY DEPUTIZING THE SHERIFF OF FAYETTE COUNTY. THE RETURN OF SHERIFF BROWNFIELD IS HERETO ATTACHED AND MADE A PART OF THIS RETURN MARKED "NOT FOUND".

NOW JULY 9, 2003 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT SERVED, TIME EXPIRED" AS TO Bambi L. ZIMMERMAN, DEFENDANT. ATTEMPTED NOT HOME.

Return Costs

Cost	Description
44.00	SHERIFF HAWKINS PAID BY: ATTY CK# 263168
20.00	SURCHARGE PAID BY: ATTY CK# 267689 & 263109
85.99	FAYETTE COUNTY SHERIFF PAID BY: ATTY. CK# 271613

Sworn to Before Me This

So Answers,

____ Day Of _____ 2003



Chester A. Hawkins
Sheriff

EXHIBIT A

FAYETTE COUNTY PENNSYLVANIA
AFFIDAVIT OF NON SERVICE

PLACE OF ORIGIN: CLEARFIELD COUNTY, PA.

COURT NUMBER: 2003 OF 270 CD

TYPE OF WRIT/COMPLAINT: MORTGAGE FORECLOSURE

PLAINTIFF(S): CENDANT MORTGAGE CORP.

DEFENDANT(S): MICHAEL J ZIMMERMAN

PLAINTIFF ATTY: FEDERMAN & PHELAN

NAME OF ENTITY TO SERVE: MICHAEL J ZIMMERMAN

ADDRESS: 173 VARSITY RD, MASONTOWN, PA,

PLACE OF SERVICE: 173 VARSITY RD, MASONTOWN, PA,

DATE & TIME OF SERVICE: MAY 25, 2003 00:00 AM

COSTS: 85.99

I HEREBY CERTIFY AND RETURN THAT I, ERNEST R KOPICH, DEPUTY, DID NOT FIND THE ABOVE NAMED INDIVIDUAL, COMPANY, CORPORATION ETC., AT THE PLACE OF SERVICE SHOWN ABOVE.

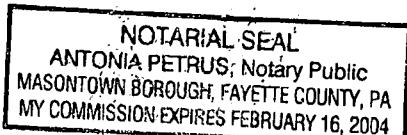
WITNESS MY HAND AND SEAL OF THE SHERIFF'S OFFICE, AT UNIONTOWN, PENNSYLVANIA THIS 18TH DAY OF JUNE, 2003 SO ANSWERS GARY D. BROWNFIELD SR., SHERIFF.

Ernest R. Kopich
ERNEST R. KOPICH, DEPUTY

Gary D. Brownfield, Sr.
GARY D. BROWNFIELD SR.
SHERIFF OF FAYETTE COUNTY

SWORN TO AND SUBSCRIBED BEFORE ME
THIS 18 DAY OF JUNE 2003

Antonia Petrus



RECEIVED FROM DATE 6/18/2003
RECEIPT NO. 6841 ENVELOPE NO. K 996
RECEIPT AMOUNT 85.99 RECEIVED BY TP

COPY

EXHIBIT A

EKL DATA, INC
AFFIDAVIT OF GOOD FAITH INVESTIGATION

Loan Number:

File Number:

Attorney Firm: **Federman & Phelan**

Subject: **Michael J. Zimmerman**
Bambi L. Zimmerman

Property Address **RR 2 Box 109**
Clearfield, PA 16830

Last Known Address: **RR 2 Box 109**
Clearfield, PA 16830

Current Address:
As of March 7, 2003 **RR 2 Box 109**
Clearfield, PA 16830

Last Known Number: **non-published**

George H. Lewis, III, being duly sworn according to law, deposes and says:

1. I am employed in the capacity of researcher for EKL DATA, INC.
2. On March 7, 2003, I conducted an investigation into the whereabouts of the above named defendant(s). The results of my investigation are as follows:

I. Credit Information

A. Social Security Number

Our search verified the following to be true and correct:

1. Michael J. Zimmerman: 205-56-5655
2. Bambi L. Zimmerman: 169-60-7092

B. Employment Search:

Michael J. Zimmerman and Bambi L. Zimmerman - A review of the credit report provided no employment information.

C. Inquiry of Creditors:

The creditors indicated that Michael J. Zimmerman and Bambi L. Zimmerman reside at: RR 2 Box 109, Clearfield, PA 16830.

II. Inquiry of Telephone Company

A. Directory Assistance Search:

On March 7, 2003 our office contacted directory assistance, which indicated that the mortgagors telephone number is non-published at RR 2 Box 109, Clearfield, PA 16830.

III. Inquiry of Neighbors

Our office, using an Internet database that supplies neighboring telephone numbers, made every attempt to contact the neighbors of RR 2 Box 109, Clearfield, PA 16830, but none could verify that the above-mentioned mortgagors do reside at RR 2 Box 109.

EKL DATA, INC
AFFIDAVIT OF GOOD FAITH INVESTIGATION

IV. Inquiry of Post Office

A. National Address Update:

Our inquiry with the National Address database on March 7, 2003 indicates that the following is correct: Michael J. Zimmerman and Bambi L. Zimmerman- RR 2 Box 109, Clearfield, PA 16830.

B. Additional Active Mailing Addresses

Our research has not located any other additional mailing addresses for the above-mentioned mortgager.

V. Inquiry of DMV

Per the Pennsylvania Department of Motor Vehicles Michael J. Zimmerman and Bambi L. Zimmerman has a valid identification registration with the state.

VI. Other Inquiries

A. Death Records:

As of January 1, 2003, there is no record for the above-mentioned mortgagor or mortgagor's social security number on file with the Social Security Death Index.

B. Public Licenses

None Found

C. County Voter Registration:

On March 6, 2003, our office, using a database of all registered voters in the state of Pennsylvania, confirmed that the county doesn't have Michael J. Zimmerman and does have Bambi L. Zimmerman listed as a registered voter with an address of RR 2 Box 109, Clearfield, PA 16830.

D. D.O.B.:

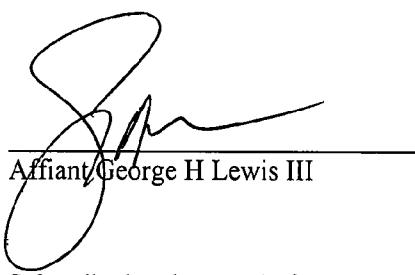
Michael J. Zimmerman: 10/17/1976
Bambi L. Zimmerman: 2/16/1978

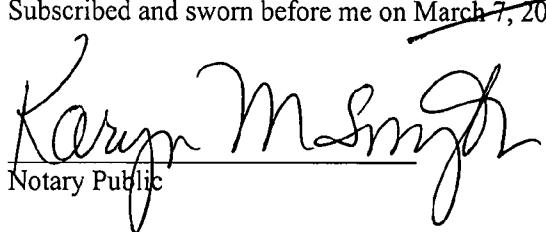
E. Miscellaneous Information

None

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

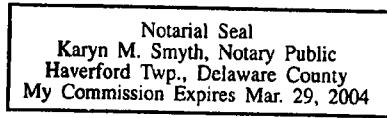
I hereby verify that the statements made herein are true and correct to the best of my knowledge, information and belief and that this affidavit of investigation is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.


Affiant George H Lewis III


March 20, 2003

Subscribed and sworn before me on March 7, 2003.

Notary Public



Member, Pennsylvania Association of Notaries

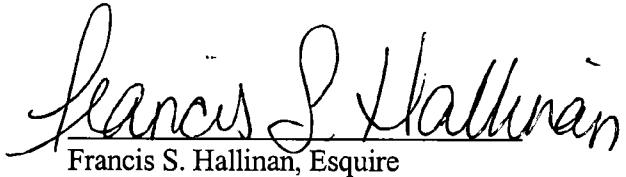
EXHIBIT B

VERIFICATION

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

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

Date: July 28, 2003



Francis S. Hallinan, Esquire

FILED NO
JUL 30 2003
At 11:03 AM

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENDANT MORTGGE CORPORATION
4001 LEADENHALL ROAD
MT. LAUREL, NJ 08054

No.: 2003-270-CD

vs.

MICHAEL J. ZIMMERMAN
BAMBI L.ZIMMERMAN
RR2 BOX 109
CLEARFIELD, PA 16830

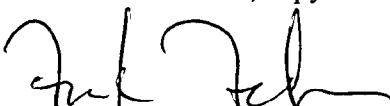
**PRAECIPE FOR IN REM JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES**

TO THE PROTHONOTARY:

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

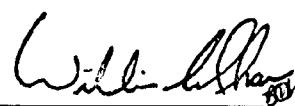
As set forth in Complaint	\$64,389.46
Interest (2/24/03 to 9/9/03)	<u>2,863.08</u>
TOTAL	\$67,252.54

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


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

Damages are hereby assessed as indicated.

DATE: September 9, 2003


PRO PROTHY

SZB

FILED

SEP 09 2003

William J. Shaffer
Prothonotary/Court of Common Pleas

FEDERMAN AND PHELAN, LLP
FRANK FEDERMAN, ESQ., Id. No. 12248
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CENDANT MORTGAGE CORPORATION
Plaintiff

: COURT OF COMMON PLEAS

Vs.

: CIVIL DIVISION

MICHAEL J. ZIMMERMAN
BAMBI L. ZIMMERMAN
Defendants

: CLEARFIELD COUNTY

: NO. 2003-270-CD

TO: **BAMBI L. ZIMMERMAN**
RR2 BOX 109
CLEARFIELD, PA 16830

DATE OF NOTICE: AUGUST 29, 2003

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN AGAINST PROPERTY.

IMPORTANT NOTICE

You are in default because you have failed to enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

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

FRANK FEDERMAN, ESQUIRE
LAWRENCE T. PHELAN, ESQUIRE
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

FEDERMAN AND PHELAN, LLP
FRANK FEDERMAN, ESQ., Id. No. 12248
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CENDANT MORTGAGE CORPORATION : COURT OF COMMON PLEAS
Plaintiff : CIVIL DIVISION
Vs. : CLEARFIELD COUNTY
MICHAEL J. ZIMMERMAN : NO. 2003-270-CD
BAMBI L. ZIMMERMAN
Defendants

TO: MICHAEL J. ZIMMERMAN
RR2 BOX 109
CLEARFIELD, PA 16830

DATE OF NOTICE: AUGUST 29, 2003

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN AGAINST PROPERTY.

IMPORTANT NOTICE

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

FRANK FEDERMAN, ESQUIRE
LAWRENCE T. PHELAN, ESQUIRE
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

FEDERMAN AND PHELAN, LLP
By: FRANK FEDERMAN, ESQUIRE
IDENTIFICATION NO. 12248
ONE PENN CENTER AT SUBURBAN STATION
1617 JOHN F. KENNEDY BLVD., SUITE 1400
PHILADELPHIA, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

CENDANT MORTGGE CORPORATION

CLEARFIELD COUNTY

vs.

No.: 2003-270-CD

MICHAEL J. ZIMMERMAN
BAMBI L.ZIMMERMAN

VERIFICATION OF NON-MILITARY SERVICE

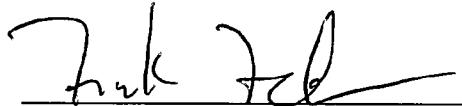
FRANK FEDERMAN, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

(a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended.

(b) that defendant, MICHAEL J. ZIMMERMAN, is over 18 years of age, and resides at RR2 BOX 109, CLEARFIELD, PA 16830 .

(c) that defendant, Bambi L.ZIMMERMAN, is over 18 years of age, and resides at RR2 BOX 109, CLEARFIELD, PA 16830.

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



FRANK FEDERMAN, ESQUIRE

FILED

1cc & Notice to
each Def.

SEP 11 2003

Statement to Atty

W.A. Shaw

William A. Shaw
Prothonotary/Clerk of Courts

Atty pd. 20.00

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

CENDANT MORTGGE CORPORATION

Plaintiff
vs. No.: 2003-270-CD

MICHAEL J. ZIMMERMAN
BAMBI L.ZIMMERMAN

Defendant(s)

Notice is given that a Judgment in the above captioned matter has been entered
against you on September 9, 2003.

By: _____ DEPUTY

If you have any questions concerning this matter please contact:



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

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

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

Cendant Mortgage Corporation
Plaintiff(s)

No.: 2003-00270-CD

CCOPY

Real Debt: \$67,252.54

Atty's Comm: \$

Vs.

Costs: \$

Michael J. Zimmerman
Bambi Zimmerman
Defendant(s)

Entry: \$20.00

Instrument: In Rem Judgment

Date of Entry: September 9, 2003

Expires: September 9, 2008

Certified from the record this 9th day of September, 2003.

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

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

CENDANT MORTGGE CORPORATION

vs.

**MICHAEL J. ZIMMERMAN
BAMBI L.ZIMMERMAN**

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

No. 2003-270-CD

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

To the Director of the Office of the Prothonotary:

Issue writ of execution in the above matter:

Amount Due	<u>\$67,252.54</u>
Interest from 9/9/03 to Date of Sale (\$11.06 per diem)	<u>\$139.00</u> Prothonotary Costs



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

Note: Please attach description of Property.

SZB

FILED

SEP 09 2003

William A. Shaw
Prothonotary/Clerk of Courts

No. 2003-270-CD

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CENDANT MORTGGE CORPORATION

vs.

MICHAEL J. ZIMMERMAN
BAMBI L.ZIMMERMAN

Plaintiff's Clerk of Courts
William A. Shaw
11/13/2003
Shaffer
SEP 09 2003
Mortgage Foreclosure
2003-270-CD
FILED
1 CLE 2003
11/13/2003
Shaffer
11/13/2003

PRAECEIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Attorney for Plaintiff(s)

Address: RR2 BOX 109, CLEARFIELD, PA 16830
RR2 BOX 109, CLEARFIELD, PA 16830
Where papers may be served.

CENDANT MORTGGE CORPORATION

CLEARFIELD COUNTY

No.: 2003-270-CD

vs.

MICHAEL J. ZIMMERMAN
BAMBI L.ZIMMERMAN

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 1)

CENDANT MORTGGE CORPORATION, Plaintiff in the above action, by its attorney, Frank Federman, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at RR2 BOX 109, CLEARFIELD, PA 16830:

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

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

MICHAEL J. ZIMMERMAN	RR2 BOX 109 CLEARFIELD, PA 16830
----------------------	-------------------------------------

BAMBI L.ZIMMERMAN	RR2 BOX 109 CLEARFIELD, PA 16830
-------------------	-------------------------------------

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

SAME AS ABOVE

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



FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

September 5, 2003

CENDANT MORTGGE CORPORATION

CLEARFIELD COUNTY

No.: 2003-270-CD

VS.

MICHAEL J. ZIMMERMAN
BAMBI L. ZIMMERMAN

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

CENDANT MORTGGE CORPORATION, Plaintiff in the above action, by its attorney, Frank Federman, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at RR2 BOX 109, CLEARFIELD, PA 16830:

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

GENERAL MOTORS ACCEPTANCE CORPORATION C/O RUSSELL R. SANDERS, ESQUIRE
3030 USX TOWER
PITTSBURGH, PA 15219-2782

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

None.

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

Name

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

None.

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

Name

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

Clearfield County Domestic Relations

Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

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

Name

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

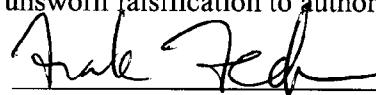
Commonwealth of Pennsylvania
Department of Welfare

PO Box 2675
Harrisburg, PA 17105

Tenant/Occupant

RR2 BOX 109
CLEARFIELD, PA 16830

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



FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

September 5, 2003

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

CENDANT MORTGGE CORPORATION

vs.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA

NO.: 2003-270-CD

MICHAEL J. ZIMMERMAN
BAMBI L.ZIMMERMAN

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

Premises: **RR2 BOX 109, CLEARFIELD, PA 16830**

(See legal description attached.)

Amount Due	<u>\$67,252.54</u>
Interest from 9/9/03 to Date of Sale (\$11.06 per diem)	\$ _____
Total	\$ _____ Plus costs as endorsed. <i>139.00 Prothonotary costs</i>

Dated September 9, 2003
(SEAL)

Willie L. Harlan
Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

By:

Deputy

SZB

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

CENDANT MORTGGE CORPORATION

vs.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA

NO.: 2003-270-CD

MICHAEL J. ZIMMERMAN
BAMBI L.ZIMMERMAN

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

Premises: **RR2 BOX 109, CLEARFIELD, PA 16830**

(See legal description attached.)

Amount Due	<u>\$67,252.54</u>
Interest from 9/9/03 to Date of Sale (\$11.06 per diem)	\$ _____
Total	\$ _____ Plus costs as endorsed. <i>134.00 Prothonotary costs</i>

Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

By:

Deputy

Dated September 9, 2003
(SEAL)

SZB

No. 2003-270-CD

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

CENDANT MORTGGE CORPORATION

VS.

MICHAEL J. ZIMMERMAN
BAMBI L.ZIMMERMAN

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

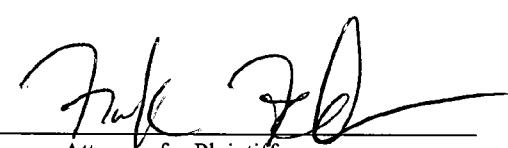
Real Debt \$67,252.54

Int. from 9/9/03 _____
to Date of Sale (\$11.06 per diem)

Costs _____

Prothy. Pd. 139.00

Sheriff _____



Attorney for Plaintiff

Address: RR2 BOX 109, CLEARFIELD, PA 16830
RR2 BOX 109, CLEARFIELD, PA 16830
Where papers may be served.

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

ALL THOSE CERTAIN lots or tracts of ground located as aforesaid in Lawrence Township, Clearfield County, Pennsylvania, bounded and described as follows:

PARCEL 1 -

BEGINNING at a point on the Northern side of a private road and the Southeast corner of lot previously owned by James Hoyt and Margaret Hoyt, now or formerly owned by Harry J. Salvatore and Karen C. Salvatore; thence East one hundred (100) feet to a cement post; thence North one hundred eighty-six and one-half (186 1/2) feet (previously referred to incorrectly as eighty-six and one-half feet) to a point on the Southeast corner of land now or formerly of James H. Hoyt and Margaret L. Hoyt; thence along land now or formerly of James H. Hoyt and Margaret L. Hoyt West one hundred (100) feet to a point on the Northeast corner of lot formerly owned by James H. Hoyt and Margaret L. Hoyt, now or formerly owned by Harry J. Salvatore and Karen G. Salvatore; thence South one hundred eighty-six and one-half (186 1/2) feet to a point and place of beginning.

PARCEL 2 -

BEGINNING at a point on a private road, said point being the Southwest corner of the parcel of land previously conveyed by John K. Bankey to Melvin Daisher by a deed dated September 28, 1945, and recorded in Deed Book 373 at Page 204; thence Northwesterly along the line of said previous conveyance one hundred eighty-six and one-half (186 1/2) feet to a point; thence Westerly fifty (50) feet to a point; thence Southerly one hundred eighty-six and one-half (186 1/2) feet to a point on a private road; thence Easterly along said private road fifty (50) feet to the place of beginning.

PARCEL 3 -

BEGINNING at an iron pipe, said pipe being the Northern corner of land herein described and also being in the Southern line of Lawrence Township, Route T-903; thence by land now or formerly of Samuel B. Yost and Jody F. Yost, also land now or formerly of Bonnie Haberl, South forty-eight (48) degrees twenty-five (25) minutes fifty-five (55) seconds West, three hundred twenty-seven and fifty-seven one-hundredths (327.57) feet to an iron bolt in the Northern line of an unimproved road; thence by the Northern line of said unimproved road; North twenty-eight (28) degrees twenty-five (25) minutes zero (00) seconds West, fifty and no hundredths (50.00) feet to an iron pipe; thence by land now or formerly of Ronald Bressler and Joyce Bressler, North forty-eight (48) degrees twenty-five (25) minutes fifty-five (55) seconds East, three hundred three and ninety-one one-hundredths (303.91) feet to an iron pipe in the Southern line of the beforementioned T-903, South fifty-five (55) degrees forty-two minutes twenty-one (21) seconds East, fifty and twenty-two one-hundredths (50.22) feet to an iron pipe and place of beginning. Containing 0.35 acres.

PARCEL 4 -

BEGINNING at an iron pipe, said pipe being the Northern corner of land now or formerly of William M. Daisher and Elizabeth J. Brothers and also being in the Southern line of Lawrence Township Route T-903; thence by land now or formerly of William M. Daisher and Elizabeth J. Brothers South forty-eight (48) degrees twenty-five (25) minutes fifty-six (56) seconds West, one hundred sixty-four and seventy-one one-hundredths (164.71) feet to an iron pipe; thence by land now or formerly of Bonnie K. Haberl, North twenty-eight (28) degrees twenty-five (25) minutes zero (00) seconds West, fifty and no hundredths (50.00) feet to an iron pipe in line of land now or formerly of Melvin W. Daisher; thence by land now or formerly of Melvin W. Daisher, North forty-eight (48) degrees twenty-five (25) minutes fifty-five (55) seconds East one hundred forty-one and seven one-hundredths (141.07) feet to an iron pipe in the Southern line of the before mentioned T-903; thence by the Southern line of T-903, South fifty-five (55) degrees forty-two (42) minutes twenty-one (21) seconds East, fifty and twenty-one one-hundredths (50.21) feet to an iron pipe and place of beginning. Containing 0.17 acres.

BEGINNING at an iron pipe on Township Road T-903; thence South eight (8) degrees twenty-one (21) minutes forty-three (43) seconds West, a distance of one hundred fifty-one and twenty-seven hundredths (151.27) feet to an iron pipe; thence South forty-eight (48) degrees twenty-five (25) minutes fifty-five (55) seconds West, a distance of seventy-one and seventy one-hundredths (71.70) feet to an iron pipe; thence North twenty-eight (28) degrees twenty-five (25) minutes West, a distance of one hundred (100) feet to an iron pipe; thence North forty-eight (48) degrees twenty-five (25) minutes fifty-five (55) seconds East, a distance of one hundred sixty-four and seventy-one one-hundredths (164.71) feet to an iron pipe and place of beginning. Consisting of 0.264 acres.

Tax Parcel# 123-K6-657-9

TITLE TO SAID PREMISES IS VESTED IN Michael J. Zimmerman and Bambi L. Zimmerman, husband and wife by Deed from Dale W. Wanner and Charlinda A. Wanner, husband and wife dated 6/29/2000 and recorded 7/7/2000 in Instrument# 200009566.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14632

CENDANT MORTGAGE CORPORATION

03-270-CD

VS.

ZIMMERMAN, MICHAEL J.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, OCTOBER 22, 2003 @ 10:45 A.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.

A SALE DATE OF DECEMBER 5, 2003 WAS SET.

SERVED MICHAEL L. ZIMMERMAN AND BAMBI L. ZIMMERMAN BY REGULAR AND CERTIFIED MAIL PER COURT ORDER DATED AUGUST 1, 2003.

FILED

013-20320N
FEB 26 2004

William A. Shaw
Prothonotary/Clerk of Courts

NOW, NOVEMBER 18, 2003 SERVED BAMBI ZIMMERMAN, DEFENDANT, BY CERTIFIED MAIL, SIGNED FOR BY THE DEFENDANT, TO RR #2, BOX 109 CLEARFIELD, PENNSYLVANIA CERTIFIED #70022410000372241692. CERTIFIED MAIL TO 173 VARSITY ROAD MASONTOWN, PA 15461 WAS RETURNED UNCLAIMED. CERTIFIED #70022410000372241715.

ALSO MAILED 11/6/03 REGULAR MAIL TO 173 VARSITY ROAD MASONTOWN, PA 15461 AND RR 2, BOX 109 CLEARFIELD, PA 16830. THEY WERE NOT RETURNED TO THE SHERIFF'S OFFICE.

NOW, NOVEMBER 6, 2003 SERVED MICHAEL J. ZIMMERMAN, DEFENDANT, BY REGULAR AND CERTIFIED MAIL TO 173 VARSITY ROAD, MASONTOWN, PA 15461 AND RR 2, BOX 109, CLEARFIELD, PA 16830, PER COURT ORDER. CERTIFIED #70022410000372241722 AND #70022410000372241708. BOTH OF THE CERTIFIED LETTERS WERE RETURNED UNCLAIMED TO THE SHERIFF'S OFFICE. THE LETTERS SENT REGULAR MAIL WERE NOT RETURNED TO THE SHERIFF'S OFFICE.

NOW, DECEMBER 5, 2003 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$20,000.00 + COSTS.

NOW, FEBRUARY 26, 2004 PAID COSTS FROM THE ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE PLAINTIFF'S ATTORNEY.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14632

CENDANT MORTGAGE CORPORATION

03-270-CD

VS.

ZIMMERMAN, MICHAEL J.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, FEBRUARY 26, 2004 RETURN WRIT AS A SALE BEING HELD ON THE
PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE
PLAINTIFF FOR \$20,000.00 + COSTS.

NOW, FEBRUARY 26, 2004 A DEED WAS FILED.

SHERIFF HAWKINS \$627.44

SURCHARGE \$40.00

PAID BY ATTORNEY

Sworn to Before Me This

26 Day Of Feby 2004

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

So Answers,

Chester A. Hawkins
As Comptroller - Auditor
Chester A. Hawkins
Sheriff

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

CENDANT MORTGGE CORPORATION

vs.

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

NO.: 2003-270-CD

**MICHAEL J. ZIMMERMAN
BAMBI L.ZIMMERMAN**

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Commonwealth of Pennsylvania:

County of Clearfield:

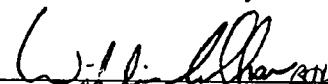
TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

Premises: **RR2 BOX 109, CLEARFIELD, PA 16830**

(See legal description attached.)

Amount Due	<u>\$67,252.54</u>
Interest from 9/9/03 to Date of Sale (\$11.06 per diem)	\$ _____
Total	\$ _____ Plus costs as endorsed. <u>139.00 Prothonotary Costs</u>


Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

Dated September 9, 2003
(SEAL)

By:

*Received September 9, 2003 at 2:10 P.M.
Chester A. Haubrichs
by Captain Butcher Clugherbaugh*

Deputy

SZB

No. 2003-270-CD

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

CENDANT MORTGGE CORPORATION

vs.

MICHAEL J. ZIMMERMAN
BAMBI L.ZIMMERMAN

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

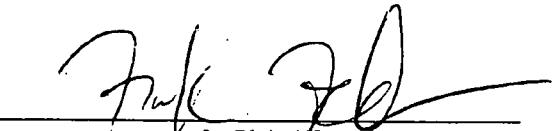
Real Debt \$67,252.54

Int. from 9/9/03 _____
to Date of Sale (\$11.06 per diem)

Costs _____

Prothy. Pd. 139.00

Sheriff _____



Attorney for Plaintiff

Address: RR2 BOX 109, CLEARFIELD, PA 16830
RR2 BOX 109, CLEARFIELD, PA 16830
Where papers may be served.

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

ALL THOSE CERTAIN lots or tracts of ground located as situate in Lawrence Township, Clearfield County, Pennsylvania, bounded and described as follows:

PARCEL 1 -

BEGINNING at a point on the Northern side of a private road and the Southeast corner of lot previously owned by James Hoyt and Margaret Hoyt, now or formerly owned by Harry J. Salvatore and Karen C. Salvatore; thence East one hundred (100) feet to a cement post; thence North one hundred eighty-six and one-half (186 1/2) feet (previously referred to incorrectly as eighty-six and one-half feet) to a point on the Southeast corner of land now or formerly of James H. Hoyt and Margaret L. Hoyt; thence along land now or formerly of James H. Hoyt and Margaret L. Hoyt West one hundred (100) feet to a point on the Northeast corner of lot formerly owned by James H. Hoyt and Margaret L. Hoyt, now or formerly owned by Harry J. Salvatore and Karen G. Salvatore; thence South one hundred eighty-six and one-half (186 1/2) feet to a point and place of beginning.

PARCEL 2 -

BEGINNING at a point on a private road, said point being the Southwest corner of the parcel of land previously conveyed by John K. Bankey to Melvin Daisher by a deed dated September 28, 1945, and recorded in Deed Book 373 at Page 204; thence Northerly along the line of said previous conveyance one hundred eighty-six and one-half (186 1/2) feet to a point; thence Westerly fifty (50) feet to a point; thence Southerly one hundred eighty-six and one-half (186 1/2) feet to a point on a private road; thence Easterly along said private road fifty (50) feet to the place of beginning.

PARCEL 3 -

BEGINNING at an iron pipe, said pipe being the Northern corner of land herein described and also being in the Southern line of Lawrence Township, Route T-903; thence by land now or formerly of Samuel B. Yost and Jody F. Yost, also land now or formerly of Bonnie Haberl, South forty-eight (48) degrees twenty-five (25) minutes fifty-five (55) seconds West, three hundred twenty-seven and fifty-seven one-hundredths (327.57) feet to an iron bolt in the Northern line of an unimproved road; thence by the Northern line of said unimproved road, North twenty-eight (28) degrees twenty-five (25) minutes zero (00) seconds West, fifty and no hundredths (50.00) feet to an iron pipe; thence by land now or formerly of Ronald Bressler and Joyce Bressler, North forty-eight (48) degrees twenty-five (25) minutes fifty-five (55) seconds East, three hundred three and ninety-one one-hundredths (303.91) feet to an iron pipe in the Southern line of the beforementioned T-903, South fifty-five (55) degrees forty-two minutes twenty-one (21) seconds East, fifty and twenty-two one-hundredths (50.22) feet to an iron pipe and place of beginning. Containing 0.35 acres.

PARCEL 4 -

BEGINNING at an iron pipe, said pipe being the Northern corner of land now or formerly of William M. Daisher and Elizabeth J. Brothers and also being in the Southern line of Lawrence Township Route T-903; thence by land now or formerly of William M. Daisher and Elizabeth J. Brothers South forty-eight (48) degrees twenty-five (25) minutes fifty-six (56) seconds West, one hundred sixty-four and seventy-one one-hundredths (164.71) feet to an iron pipe; thence by land now or formerly of Bonnie K. Haberl, North twenty-eight (28) degrees twenty-five (25) minutes zero (00) seconds West, fifty and no hundredths (50.00) feet to an iron pipe in line of land now or formerly of Melvin W. Daisher; thence by land now or formerly of Melvin W. Daisher, North forty-eight (48) degrees twenty-five (25) minutes fifty-five (55) seconds East one hundred forty-one and seven one-hundredths (141.07) feet to an iron pipe in the Southern line of the before mentioned T-903; thence by the Southern line of T-903, South fifty-five (55) degrees forty-two (42) minutes twenty-one (21) seconds East, fifty and twenty-one one-hundredths (50.21) feet to an iron pipe and place of beginning. Containing 0.17 acres.

beginning at an iron pipe on Township Road 1-200; thence South eight (8) degrees twenty-one (21) minutes forty-three (43) seconds West, a distance of one hundred fifty-one and twenty-seven hundredths (151.27) feet to an iron pipe; thence South forty-eight (48) degrees twenty-five (25) minutes fifty-five (55) seconds West, a distance of seventy-one and seventy one-hundredths (71.70) feet to an iron pipe; thence North twenty-eight (28) degrees twenty-five (25) minutes West, a distance of one hundred (100) feet to an iron pipe; thence North forty-eight (48) degrees twenty-five (25) minutes fifty-five (55) seconds East, a distance of one hundred sixty-four and seventy-one one-hundredths (164.71) feet to an iron pipe and place of beginning. Consisting of 0.264 acres.

Tax Parcel# 123-K6-657-9

TITLE TO SAID PREMISES IS VESTED IN Michael J. Zimmerman and Bambi L. Zimmerman, husband and wife by Deed from Dale W. Wanner and Charlinda A. Wanner, husband and wife dated 6/29/2000 and recorded 7/7/2000 in Instrument# 200009566.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME ZIMMERMAN NO. 03-270-CD

NOW, December 5, 2003 , by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on the 5TH day of DECEMBER 2003, I exposed the within described real estate of MICHAEL J. ZIMMERMAN AND BAMBI L. ZIMMERMAN to public venue or outcry at which time and place I sold the same to CENDANT MORTGAGE CORPORATION he/she being the highest bidder, for the sum of \$20,000.00 + COSTS and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	
LEVY	15.00
MILEAGE	2.00
POSTING	15.00
CSDS	10.00
COMMISSION 2%	400.00
POSTAGE	25.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	20,000.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	10.00
TOTAL SHERIFF COSTS	627.44
DEED COSTS:	
ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	30.50
TRANSFER TAX 2%	
TOTAL DEED COSTS	30.50

PLAINTIFF COSTS, DEBT & INTEREST:

DEBT-AMOUNT DUE	67,252.54
INTEREST	
TO BE ADDED	TO SALE DATE
ATTORNEY FEES	
PROTH. SATISFACTION	
LATE CHARGES & FEES	
COST OF SUIT -TO BE ADDED	
FORECLOSURE FEES/ESCROW DEFICIT	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
TOTAL DEBT & INTEREST	67,292.54
COSTS:	
ADVERTISING	698.04
TAXES - collector	NONE
TAXES - tax claim	NONE
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	30.50
SHERIFF COSTS	627.44
LEGAL JOURNAL AD	225.00
PROTHONOTARY	139.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	1,864.98

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

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

CENDANT MORTGAGE
CORPORATION

vs.

MICHAEL J. ZIMMERMAN
BABMI L. ZIMMERMAN

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

CLEARFIELD COUNTY

NO. 2003-270-CD

ORDER

AND NOW, this 1st day of August, 2003, upon consideration of Plaintiff's Motion for Service Pursuant to Special Order of Court and the Affidavit of Reasonable Investigation attached thereto, it is hereby **ORDERED** that Plaintiff may obtain service of the Complaint on the above captioned Defendant(s) **MICHAEL J. ZIMMERMAN AND BABMI L. ZIMMERMAN**, by mailing a true and correct copy of the Complaint by certified mail and regular mail to the Defendant's last known address, and to the mortgaged premises located at **RR2 BOX 109, CLEARFIELD, PA 16830**.

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

BY THE COURT:

/s/ JOHN K. REILLY, JR.

J.

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

AUG 01 2003

Attest.

William L. Reilly
Prothonotary/
Clerk of Courts

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:

Bambi L. Zimmerman
173 Varsity Road
Masonontown, PA 15461

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

2. Article Number

(Transfer from service label)

7002 2410 0003 7224 1715

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540



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:

Bambi L. Zimmerman
R. R. #2, Box 109
Clearfield, PA 16830

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

Bambi Zimmerman

11-18-03

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

PO Box 32
Lancaster, PA 16849

2. Article Number

(Transfer from service label)

7002 2410 0003 7224 1692

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

2410 0003 7224 1715

U.S. Postal Service™

CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

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

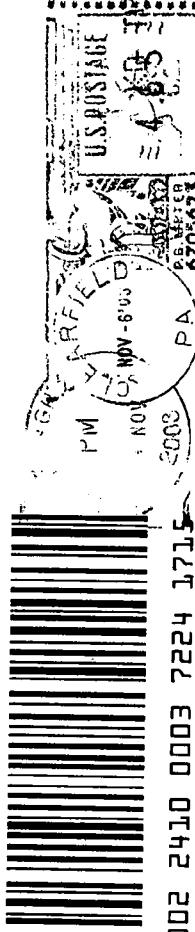
OFFICIAL USE

Postage

\$ 1.60

Certified Fee

CHESTER A. HAWKINS
SHERIFF
COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



BAMBI L. ZIMMERMAN
173 VARSITY ROAD
MASONNTOWN, PA 15461
7002 2410 0003 7224 1715

11-108

11-115

RTS
RETURN TO SENDER

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

1346142503

Received
12-1-03

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> ■ 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. 		<p>A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>X</p> <p>B. Received by (Printed Name) <input type="checkbox"/> C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>1. Article Addressed to:</p> <p>Michael J. Zimmerman R. R. #2, Box 109 Clearfield, PA 16830</p>		<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number (Transfer from service label)</p>		<p>7002 2410 0003 7224 1708</p>	
<p>PS Form 3811, August 2001</p>		<p>Domestic Return Receipt</p>	
		<p>102595-02-M-1540</p>	



SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> ■ 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. 		<p>A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>X</p> <p>B. Received by (Printed Name) <input type="checkbox"/> C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>1. Article Addressed to:</p> <p>Michael J. Zimmerman 173 Varsity Road Masontown, PA 15461</p>		<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number (Transfer from service label)</p>		<p>7002 2410 0003 7224 1722</p>	
<p>PS Form 3811, August 2001</p>		<p>Domestic Return Receipt</p>	
		<p>102595-02-M-1540</p>	

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

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

OFFICIAL USE	
Postage	\$.60
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65
<p>Sent To Michael J. Zimmerman Street, Apt. No.; or PO Box No. 173 Varsity Road City, State, ZIP+4 Masontown, PA 15461</p>	

7002 2410 0003 7224 1708

CLARFIELD, PA
NOV 6 2003
Postmark Here
USPS

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

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

OFFICIAL USE	
Postage	\$.60
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65
<p>Sent To Michael J. Zimmerman Street, Apt. No.; or PO Box No. R. R. #2, Box 109 City, State, ZIP+4 Clearfield, PA 16830</p>	

7002 2410 0003 7224 1708

CLARFIELD, PA
NOV 6 2003
Postmark Here
USPS



11-108
MICHAEL J. ZIMMERMAN
173 VARSITY ROAD
MASON TOWN, PA 15461

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

11-115
RTS
RETURN TO SENDER

Received 12-1-03

1546142503

UNIVERSITY MAIL™



CHESTER A. HAWKINS
SHERIFF
COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

7002 2410 0003 7224 1708

11-14 60

11-19
MICHAEL J. ZIMMERMAN

173 VARSITY RD

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

RTS
RETURN TO SENDER

11-19
11-14
12-4
12-4

Received 10-03

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

Dan G. Trautz
Judgment Department, Ext. 1298

Representing Lenders in
Pennsylvania and New Jersey

December 3, 2003

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

ATTENTION: CINDY (814) 765-5915

Re: CENDANT MORTGGE CORPORATION v. MICHAEL J. ZIMMERMAN BAMBI
L.ZIMMERMAN
No. 2003-270-CD
RR2 BOX 109, CLEARFIELD, PA 16830

Dear Cindy:

This letter will confirm that we are proceeding with the December 5, 2003 sheriff sale. Service of notice of sale is complete as of October 23, 2003 per court order.

Very truly yours,

DGT

Dan G. Trautz

VIA TELECOPY (814) 765-5915