

03-329-CD  
Indymac Bank, F.S.B. -vs- William B. Jones

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION

v.  
William B. Jones  
P.O. Box 75  
El Mora, PA 15724  
Defendant(s)

Clearfield County

NO. 03-329-CO

COMPLAINT IN MORTGAGE FORECLOSURE

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

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

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

FILED

MAR 07 2003

3/11/03/bt/Cherry/8500  
William A. Shaw  
Prothonotary

**AVISO**

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

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

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

## **NOTICE**

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

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

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

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

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

Assignor: Mortgage Electronic Registration Systems, Inc.

Assignments of Record to: Indymac Bank, F.S.B., as successor in interest to IndyMac Mortgage Holdings, Inc.

Recording Date: 1/28/02 Instrument No.: 200201502

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: RD1 Box 44

MUNICIPALITY/TOWNSHIP/BOROUGH: Burnside Township

COUNTY: Clearfield

DATE EXECUTED: 8/31/01

DATE RECORDED: 9/10/01 Instrument No.: 200114258

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

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

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

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

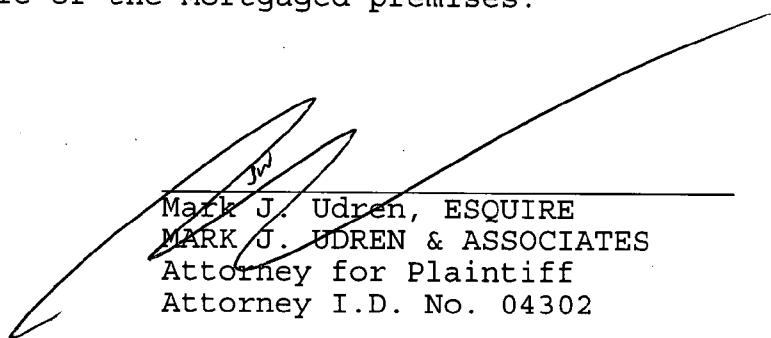
6. The following amounts are due on the said Mortgage as of 2/19/03:

Principal of debt due	\$123,433.59
Unpaid Interest at 8.00% from 11/1/01 to 2/19/03 (the per diem interest accruing on this debt is \$27.05 and that sum should be added each day after 2/19/03)	12,830.32
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/ (Balance)	987.00
Late Charges (monthly late charge of \$45.35 should be added in accordance with the terms of the note each month after 2/19/03)	634.90
Other Fees	9.00
Recoverable Balance	861.38
Penalty Interest	2,468.67
Attorneys Fees (anticipated and actual to 5% of principal)	<u>6,171.68</u>
<b>TOTAL</b>	<b>\$147,926.54</b>

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

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$147,926.54 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



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

TAX MAP NO. 108-A13-000-00008

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF GROUND SITUATE IN BURNSIDE TOWNSHIP,  
CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN ON THE SOUTHERN RIGHT OF WAY OF TOWNSHIP ROAD NO. 315 AT  
CORNER OF LAND NOW OR LATE OF JAMES ARMSTRONG, ET UX.; THENCE ALONG ARMSTRONG LAND,  
NOW OR LATE OF FRANK SMITH, ET UX.; THENCE ALONG SMITH LAND, SOUTH 78 DEGREES 55  
MINUTES 18 SECONDS WEST 872.55 FEET TO AN IRON PIN; THENCE ALONG LINE OF LAND NOW  
OR LATE OF JOHN T. WROBLESKI, ET UX., NORTH 4 DEGREES 47 MINUTES 33 SECONDS WEST  
596.09 FEET TO AN IRON PIN ON THE SOUTHERN RIGHT OF WAY OF TOWNSHIP ROAD NO. 315;  
THENCE ALONG SAID RIGHT OF WAY, NORTH 76 DEGREES 30 MINUTES EAST 497.42 FEET TO AN  
IRON PIN, THE PLACE OF BEGINNING.

SUBJECT TO COAL AND MINING RIGHTS, RIGHTS OF WAY, EASEMENTS, BUILDING LINES,  
COVENANTS, CONDITIONS, RESTRICTIONS, ETC., AS SAME MAY APPEAR IN PRIOR INSTRUMENTS  
OF RECORD.



155 North Lake Avenue  
Pasadena, California 91101  
Toll free telephone: 877 908 4357

Date 12/11/02

# 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 this Notice. If you have any questions, you may call the Pennsylvania Housing Finance  
Agency toll free at 800-342-2397 or 717-780-3800. (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.

EXHIBIT A

WILLIAM B JONES  
P.O. BOX 75

HOMEOWNER'S NAME (S) : WILLIAM B JONES

PROPERTY ADDRESS: ROAD #1, BOX 44  
CHERRY TREE PA 15724  
LOAN ACCT. NO: 1001869336  
ORIGINAL LENDER: Unknown

## 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 later in this Notice (see following pages for specific information about the nature of your default). If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you just fill out, sign, and file a completed Homeowner's 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

**NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY,  
THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD  
NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.**  
**(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)**

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

**NATURE OF THE DEFAULT-The MORTGAGE debt held by the above lender on you property located at:**

Property Address:                   ROAD #1, BOX 44  
  CHERRY TREE PA 15724

**YOUR MORTGAGE IS SERIOUSLY IN DEFAULT because:**

**A. YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and for the  
following items: December 1,2001 thru December 1,2002**

PAST DUE PAYMENTS	\$ 11,790.09
LATE CHARGES	\$ 498.85
OTHER FEES	\$
SUSPENSE FUNDS	
<b>TOTAL AMOUNT NOW DUE</b>	<b>\$ 12,288.94</b>

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

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**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 \$12,288.94 , PLUS ANY  
MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THRITY (30)  
DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made  
payable and sent to:**

INDYMAC BANK  
Attn: Cashiering  
6900 Beatrice Drive  
Kalamazoo, MI 49009-8070

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

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

**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 6 months from the date of this Notice**. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER:**

IndyMac Bank  
Loan Resolutions  
155 North Lake Avenue  
Pasadena, CA 91101

Ph: (877) 908-4357 Fax: (626) 535-8235

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

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

**YOU MAY ALSO HAVE THE RIGHT:**

- TO 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 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.

**Fidelity National Foreclosure Solutions**  
**\*\*\*IndyMac Real Estate & Leader Mortgage\*\*\***  
**Fax: 651-234-3604**

=====  
**Manager:** Lynn McNamee 651-234-3594 [lynn.mcnamee@fnfs.net](mailto:lynn.mcnamee@fnfs.net)

**Supervisor:**

=====  
**Lead:** Kristal Wood 651-234-3662 [kristal.wood@fnfs.net](mailto:kristal.wood@fnfs.net)

**INDYMAC REAL ESTATE**

Anne Neal 651-234-3559	<a href="mailto:anne.neal@fnfs.net">anne.neal@fnfs.net</a>	<b>FL, NY</b>
Alicia Welzant 651-234-3679	<a href="mailto:alicia.welzant@fnfs.net">alicia.welzant@fnfs.net</a>	<b>MO, MS, MT, NC, ND, NH, NM OH, RI, SD, UT, VT, WA, WV</b>
Lynn Zimmer 651-234-3563	<a href="mailto:Lynn.Zimmer@fnfs.net">Lynn.Zimmer@fnfs.net</a>	<b>AK, AZ, CO, DC, GA, HI, IA, ID, MD, NE, NV, OR, PA, WI, WY</b>
Kimberley Peterson 651-234-3660	<a href="mailto:kimberley.peterson@fnfs.net">kimberley.peterson@fnfs.net</a>	<b>AL, AR, CA, CT, DE, IL, KS, KY, LA, MA, ME, MI, MN</b>
Adiki Aryee 651-234-3653	<a href="mailto:adiki.aryee@fnfs.net">adiki.aryee@fnfs.net</a>	<b>IN, NJ, OK, SC, TN, TX, VA</b>
Gina Sullivan	(in training – not sure what states she will be handling)	

**LEADER MORTGAGE**

Lynne Nottage 651-234-3656	<a href="mailto:lynne.nottage@fnfs.net">lynne.nottage@fnfs.net</a>	<b>AL, AR, OH, WI</b>
Kristal Wood 651-234-3662	<a href="mailto:kristal.wood@fnfs.net">kristal.wood@fnfs.net</a>	<b>FL, MS, WV</b>
Elizabeth Oliva 651-234-3619	<a href="mailto:Elizabeth.oliva@fnfs.net">Elizabeth.oliva@fnfs.net</a>	<b>AZ, GA, KS, KY, LA, MN, OK, PA, VA</b>
OPEN DESK		<b>CA, IN, NJ, PR, TX, WA</b>

**Effective 2-19-03**

NOTS 1001869336

CONSOLIDATED NOTES LOG

02/19/03 15:54:25

WB JONES

L: F:A B:C R: DUE 12/01/01 TYPE CONV. RES.

ANA Y ARM Y ASM Y BLN Y BNK Y COL Y ELC Y FOR Y HAZ Y LMT Y

MIP Y PIF Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT: -

-----\* PF8 FOR MORE \*

COL 121102 824 CERT ML 7001 0320 0003 4730 3894 MLING ADDR

CERT ML 7001 0320 0003 4730 3900 PROP ADDR LISTED

COL 121102 824 REVIEWED ACCT

COL 121102 824 \*\*\*\*\*

\*\* ACT 91 NOTICE MLED 7001 320 0003 4730 ADDR GVEN  
BY MTGR

COL 121102 824 REVIEWED ACCT

COL 121102 824 CLD NOT FIND CERT ML RECPTS SNDING NOI AGAIN

COL 121102 862 ADV KEVIN TO REBREACH LOAN SINCE BREACH WAS ONLY  
SENT TO MAILING ADDRES NEED TO BREACH BOTH ADDRESS  
ADV KEVIN TO DO TODAY

COL 121102 833 RECDV BREACH LTR AND CERT RECPT SNT TO MAILING ADD,  
HOWEVER ADVSD RAQUEL WILL ALSO NEED COPY OF LTR SNT

TO PROP ADDRSS ALONG W/CERT RCPT IN ORDR TO PROCEED

COL 120902 \*\*\* VACANT UNSECURED CONDITION ON 120602 PI3000

COL 120702 862 FWRD COPY OF CERTIFIED NOTICE AND BREACH TO NATHALI

COL 111902 642 STATUS DELETED REASON DELETED

P190 LN 1001869336      LO A N      S T A T U S   1      02/18/03  
 NAME WB JONES      INV-LN 001-100-0001136844 DUE 12-01-01 TYPE 13  
 BR 00 MAN 3 P-TYPE 1 INT .0800000 FIRST PB      123,433.59 2ND PB      .00  
 PDYTD INT      .00 PRIN      .00 TAX      .00 HAZ      .00 TERM 360  
 RECON 139      GUAR      MIP      .00 LIEN      .00 MAT 09-31  
 BILL WILLIAM B JONES      CONTRACT/POOL NO  
 NAME      TAX NAME WILLIAM B JONES  
 & P.O. BOX 75      PROPERTY      ROAD #1, BOX 44  
 ADDR EL MORA      PA 15737      ADDRESS CHERRY TREE      PA 15724  
 BALANCES      PAYMENT      STOPS      OTHER  
 ESCROW      .00 P&I      906.93      PROCESS H      LEVEL SF      .00  
 ADVANCE      987.00 2ND P&I      .00      BAD CK 0      SF RATE .00000000  
 SUSPENSE      .00 ESCROW      .00 PIF 0  
 LC DUE      634.90 REPL      .00 FC 0      LAST ANAL 12-02  
 REPL RES      .00 MISC      .00 NOTICE 0      LOAN DATE 08-31-01  
 RES ESC      .00 LIFE      .00 ANALYZE 0      INT/ESC  
 INT DUE      .00 A&H      .00 A&H 0      TEL 1 000-000-0000  
 HUD      .00 BSC      .00 LIFE 0      TEL 2 000-000-0000  
 DEFICIT      .00 TOTAL      906.93      DISB D      TEL CD  
 DISC BAL      .00 HUD-P      .00 CASHIER 4      TIMES DELQ      12  
 ORIG DIS      .00 NET PMT      906.93      ACCRUAL 3      BILL MODE      9  
 ORIG LOAN      123600 PMT FREQUENCY      12      L/C 0      FC TRACK  
 SEE MEMO PAD      MEM11001869336      SEE SCREEN P192

REIN 1001869336 QUOTE CREATION 02/18/03 15:56:09  
WB JONES MAN 3 INV 001/100/0001136844 TYPE CONV. RES FC 2  
DUE 12-01-01 CURRENT: P&I 906.93 ESC. .00 INT. 8.00000  
----- NEW QUOTE - CALCULATION ----- BEFORE CHANGE -- MOST RECENT QUOTE  
DATE OF QUOTE 02-19-03 02-19-03  
REINSTATE ON 02-19-03 02-19-03  
NEXT DUE DATE WILL BE 03-01-03 03-01-03  
PAYOUTS DUE 15 15  
TOTAL PAYMENT AMOUNT 15,824.65 15,824.65  
CLOSING INT/DSI .00 .00  
ACCRUED LT CHG ( I ) 634.90 ( I ) 634.90 ( )  
LT CHG FORECASTED ( I ) .00 ( I ) .00 ( )  
BAD CHECK ( I ) .00 ( I ) .00 ( )  
RESTRICTED ESCROW ( I ) .00 ( I ) .00 ( )  
NET OTHER FEES ( I ) 9.00 ( I ) 9.00 ( )  
SUSPENSE ( I ) .00 ( I ) .00 ( )  
MTGR REC CORP ADV ( I ) 861.38 ( I ) 861.38 ( )  
\*\* TOTAL DUE 17,329.93 17,329.93  
INCLUDE OPTIONAL INSURANCE (Y/N): N

dlql 1001869336 QX D E L I N Q U E N C Y OWNR n/a 02/18/03 15:55:57  
13 CONV. RES. PER/CLS/OFF 3/ /00 AGE: 1Y 6M IR: 8.00000 INV: 001  
DUE( 15) 15,824.65 DUE 12/01/01( ) (00/00) ASSUM: ACQ:  
LATE CHRG 634.90 PAYMT @ 906.93 P: ROAD #1, BOX 44  
BAD CK FEES .00 L/C AMT 45.35 CHERRY TREE PA 15724  
OTHER FEES 9.00 PAYMT + LC 952.28 M:  
TOT DUE 16,468.55\* PRIN BAL 123,433.59  
SUSPENSE .00 P&I 906.93 P.O. BOX 75  
NET DUE 16,468.55 DLQ 12 TIME, PAY 0 DAY EL MORA PA 15737  
C/S 336 WILLIAM B JONES  
C/D 01/03  
\*PHONE NO\*

----- \* ADDITIONAL MESSAGES \* -----  
MISSING TELEPHONE NO DISCHARGED CH7 BANKRUPTCY  
PRESS PF14 FOR MEMOS CASHIER STOP 4

-----\* MORTGAGOR \*-----  
MORTGAGOR: WILLIAM B JONES SSN/TIN: 212-44-0555 OCC STATUS: 4  
CO-MTGR: SSN/TIN:  
PHONE: (000)000-0000 (000)000-0000 ASM DATE: 00/00/00  
PAY HIST: 000000000000 ACQ DATE: 00/00/00  
DELQ TAB: 111111111111 TRANSFER DEED DATE: 00/00/00  
ORIG BRWR: CBR: CODE 4 STAT 84

PAY4 100186936 AS-OF 02/19/03 PAYOFF CALCULATION TOTALS 02/18/03 15:56:44  
NAME WB JONES CONTACT NAME WILLIAM B JONES

PRINCIPAL BALANCE	123,433.59	RATE CHANGES		
INTEREST 02/19/03	12,830.32	INT FROM	RATE	AMOUNT
PRO RATA MIP/PMI	.00	11/01/01	8.00000	12,830.32
ESCROW ADVANCE	987.00	02/19/03		
ESCROW BALANCE	.00			
SUSPENSE BALANCE	.00			
HUD BALANCE	.00			
REPLACEMENT RESERVE	.00			
RESTRICTED ESCROW	.00			
TOTAL-FEES	38.50			
ACCUM LATE CHARGES	634.90			
ACCUM NSF CHARGES	.00			
OTHER FEES DUE	9.00			
PENALTY INTEREST	2,468.67			
FLAT/OTHER PENALTY FEE	.00	TOTAL INTEREST		12,830.32
CR LIFE/ORIG FEE RBATE	.00	TOTAL TO PAYOFF		141,263.36
RECOVERABLE BALANCE	861.38	NUMBER OF COPIES: 1	PRESS PF1 TO PRINT	

PAY3 1001869336 AS-OF 02/19/03 PAYOFF FEES AND PERDIEM 02/18/03 15:56:20

----- 1ST MORT PERDIEM INTEREST - ASSESS WAIVE ----- ADDITIONAL FEES -----  
FROM RATE AMOUNT N N 1 18.50 RECORDING FEE  
02/19/03 08.00000 27.05 Y N 2 20.00 FAX/QUOTE  
Y N 3 .00  
N N 4 .00  
N N 5 .00  
N N 6 .00  
N N 7 .00  
N N 8 .00  
N 634.90 ACCUM LATE CHARGES  
N .00 ACCUM NSF CHARGES  
N 9.00 OTHER FEES DUE

----- MEMO ITEMS -----

PAYMENT L/C 45.35 TYP 13 ST 37 CNTY 033 INV 001 100  
----- PF4: FEE COMMENTS

PF9: 1ST LN LEVEL PREPAY PEN & DESC

PRESS PF14 FOR MEMOS

LOAN IS IN FORECLOSURE, F/C STOP = 2

FULL SETTLEMENT

03/21/02

PROC STOP = F LN IN FORECLOSURE

DISB STOP = D CHANGING INS COMPANYLOAN PAST DUE 015 MONTHS

324 DAYS PAST PROJECTED LEGAL DATE

MIP1 1001869336 MORTGAGE INSURANCE 02-18-03 15:56:13  
NAME WB JONES TYPE CONV. RES.  
PROP ROAD #1, BOX 44 CHERRY TREE PA 15724 MAN 3 GROUP

-----  
MAIN-----  
POOL PMI-----  
ACT SEQ OV PAYEE TRM DUE DISB AMOUNT BILL ADJ FL VP PAYEE POLICY  
02 12 - .00 Y  
MI TYPE LPMI IND ST. TAX AMT- INV RSN CD AUTO TERM  
COMP GUARANTY NO RHS RATE % PRI MI COV PROP VAL PURCHASE PRICE LTV  
0.0000 0 155,000 154,500 79.9

PRESS PF14 FOR MEMOS LOAN IS IN FORECLOSURE, F/C STOP = 2  
FULL SETTLEMENT 03/21/02 DISB STOP = D CHANGING INS COMPANY  
324 DAYS PAST PROJECTED LEGAL DATE

-----  
PAYEE -----DISBURSEMENT AND REFUND HISTORY-----  
\*\*\* NO PAYEE HEADER \*\*\* TYP PAYEE DUE PAID AMOUNT  
NO DISB OR REFUND HIST

TAX1 1001869336      TAX AND LIEN INFORMATION      02/18/03 15:56:11  
NAME WB JONES      DIV CONTRACT NUMBER BRANCH  
TYPE CONV. RES.      89180260      DATE 12-10-01  
STATE 37 COUNTY 033 CITY 0000  
TAX CO R SERV TYPE      NORM

TYP SEQ ESC ANA DESC      PAYEE      TRM      DUE      DISB AMOUNT      BILL NEW UNEVEN  
313 01 CITY/TWP T      370333010      12      04-02      1.00      3  
TAX ID#

315 01 SCHOOL TAX      370336010      12      09-01      1.00      3  
TAX ID#

PAGE 01 OF 01

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

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

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

In The Court of Common Pleas of Clearfield County, Pennsylvania

INDYMAC BANK

VS.

JONES, WILLIAM B.

Sheriff Docket # 13767

03-329-CD

COMPLAINT IN MORTGAGE FORECLOSURE

**SHERIFF RETURNS**

---

NOW MAY 21, 2003 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO WILLIAM B. JONES, DEFENDANT. DEFENDANT MOVED FROM RD#1 BOX 44, CHERRY TREE, PA. A YEAR AGO.

NOW MARCH 10, 2003, JOHN DURANTE, SHERIFF OF MONTGOMERY COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON WILLIAM JONES, DEFENDANT.

NOW MARCH 17, 2003 SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON WILLIAM JONES, DEFENDANT BY DEPUTIZING THE SHERIFF OF MONTGOMERY COUNTY. THE RETURN OF SHERIFF DURANTE IS HERETO ATTACHED AND MADE A PART OF THIS RETURN.

---

Return Costs

Cost	Description
61.23	SHERIFF HAWKINS PAID BY: ATTY CK# 1281
20.00	SURCHARGE PAID BY: ATTY CK# 1282
33.00	MONTGOMERY CO. SHFF. PAID BY: ATTY CK# 1283

---

Sworn to Before Me This

22nd Day Of May 2003

*William B. Jones*

So Answers,

*Chester A. Hawkins*  
Chester A. Hawkins  
Sheriff

13767

## SHERIFF'S RETURN

**PROTHONOTARY Z-1147**

**DEFENDANT:** William B. Jones

**DOCUMENT SERVED: Civil**

**INDIVIDUAL SERVED:** William Jones

**RELATIONSHIP TO DEFENDANT:** Defendant

**DATE AND PREVAILING TIME: March 17, 2003 @ 6:55**

**LOCATION** 3000 E. High Street, #108, Pottstown, PA 19464

The above document was served on the defendant as per information listed above in the County of Montgomery, Commonwealth of Pennsylvania.

*Affirmed and subscribed before me on this day so answers.*

**March 19, 2003**

Notary Public

*John P. Durante*  
Sheriff of Montgomery County

# Deputy Sheriff Klass



ON SERVED William Jones

RELATION TO POSITION P/S



PLACE As Given

TIME OF SERVICE 1/17/03

DATE OF SERVICE 3/17/03

CHESTER A. HAWKINS

**Sheriff's Office**  
**Clearfield County**

NUMBER OF ATTEMPTS 1

DEPUTY K. Haws

Robert Snyder  
CHIEF DEPUTY

MARILYN HAMM  
DEPT. CLERK

DEPUTY

Cynthia Aughenbaugh  
OFFICE MANAGER

PETER F. SMITH  
SOLICITOR

LAST DAY OF SERVICE 4-6-03

### DEPUTATION

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

Pg. 13753 13767

INDYMAC BANK

TERM & NO. 03-329-CD

VS

DOCUMENT TO BE SERVED:

WILLIAM B. JONES

COMPLAINT IN MORTGAGE FORECLOSURE

**SERVE BY:** 04/06/2003

**MAKE REFUND PAYABLE TO:**

MARK J. UDREN & ASSOC.

**SERVE:** WILLIAM B. JONES

**ADDRESS:** 3000 E. HIGH ST. #108, POTTSTOWN, PA. 19464

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 MONTGOMERY COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this 10th Day of MARCH 2003

Respectfully,

CHESTER A. HAWKINS,  
SHERIFF OF CLEARFIELD COUNTY

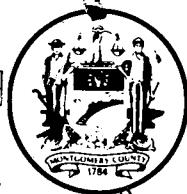
21147

OFFICE (814) 765-2641  
AFTER 4:00 P.M. (814) 765-1533

CLEARFIELD COUNTY FAX  
(814) 765-5915

03/14/03 APR 13 AM 10:16  
ALL INFORMATION CONTAINED  
HEREIN IS UNCLASSIFIED

FORM MCS 101



**SHERIFF'S OFFICE** CUSTOMER'S COPY  
**COUNTY of MONTGOMERY**

COURT HOUSE

369324

AIRY AND SWEDE STREETS  
NORRISTOWN, PENNSYLVANIA 19404  
TELEPHONE (610) 278-3331

Plaintiff

*Indynac Bank*

Defendant

*William B. Jones*

Filed By

*Clearfield*

Date

3-14-03

INVOICE for charges  
 RECEIPT for payment

Docket No.

21147

Type of Transaction

CC

AMOUNT

33 00

Docketing and Service

Additional Defendant

Surcharge

Writ of Execution

Garnishment

Interrogatory

Affidavit-Notary

Pistol Permit No.

Property Claim

Poundage

Notarial Certificate

Sheriff's Acknowledgment

Prothonotary Acknowledgment

Mileage

Additional Mileage

Check No.

1283

Clerk

33 00

53603

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

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

v.  
William B. Jones  
P.O. Box 75  
El Mora, PA 15724

NO. 03-329-CO

Defendant(s)

COMPLAINT IN MORTGAGE FORECLOSURE

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

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

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

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

MAR 07 2003

Attest.

*William L. Jones*  
Prothonotary/  
Clerk of Courts

**AVISO**

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

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

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

---

## NOTICE

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

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

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

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

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

Assignor: Mortgage Electronic Registration Systems, Inc.

Assignments of Record to: Indymac Bank, F.S.B., as successor in interest to IndyMac Mortgage Holdings, Inc.

Recording Date: 1/28/02 Instrument No.: 200201502

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: RD1 Box 44

MUNICIPALITY/TOWNSHIP/BOROUGH: Burnside Township

COUNTY: Clearfield

DATE EXECUTED: 8/31/01

DATE RECORDED: 9/10/01 Instrument No.: 200114258

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

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

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

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

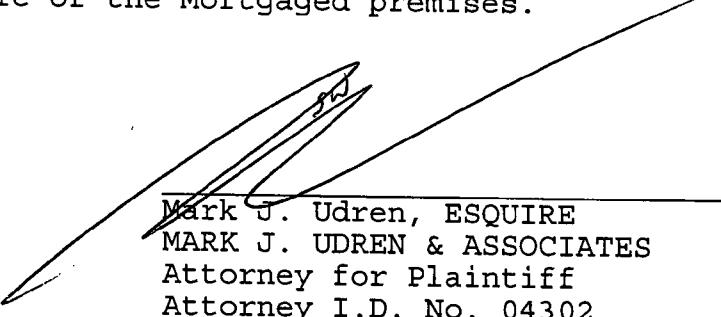
6. The following amounts are due on the said Mortgage as of 2/19/03:

Principal of debt due	\$123,433.59
Unpaid Interest at 8.00% from 11/1/01 to 2/19/03 (the per diem interest accruing on this debt is \$27.05 and that sum should be added each day after 2/19/03)	12,830.32
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/ (Balance)	987.00
Late Charges (monthly late charge of \$45.35 should be added in accordance with the terms of the note each month after 2/19/03)	634.90
Other Fees	9.00
Recoverable Balance	861.38
Penalty Interest	2,468.67
Attorneys Fees (anticipated and actual to 5% of principal)	<u>6,171.68</u>
<b>TOTAL</b>	<b>\$147,926.54</b>

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

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$147,946.54 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



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

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$147,926.54 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.

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

TAX MAP NO. 108-A13-000-00008

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF GROUND SITUATE IN BURNSIDE TOWNSHIP,  
CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN ON THE SOUTHERN RIGHT OF WAY OF TOWNSHIP ROAD NO. 315 AT  
CORNER OF LAND NOW OR LATE OF JAMES ARMSTRONG, ET UX.; THENCE ALONG ARMSTRONG LAND,  
SOUTH 37 DEGREES 54 MINUTES 24 SECONDS EAST 687.57 FEET TO AN AXLE ON LINE OF LAND  
NOW OR LATE OF FRANK SMITH, ET UX.; THENCE ALONG SMITH LAND, SOUTH 78 DEGREES 55  
MINUTES 18 SECONDS WEST 872.55 FEET TO AN IRON PIN; THENCE ALONG LINE OF LAND NOW  
OR LATE OF JOHN T. WROBLESKI, ET UX., NORTH 4 DEGREES 47 MINUTES 33 SECONDS WEST  
596.09 FEET TO AN IRON PIN ON THE SOUTHERN RIGHT OF WAY OF TOWNSHIP ROAD NO. 315;  
THENCE ALONG SAID RIGHT OF WAY, NORTH 76 DEGREES 30 MINUTES EAST 497.42 FEET TO AN  
IRON PIN, THE PLACE OF BEGINNING.

SUBJECT TO COAL AND MINING RIGHTS, RIGHTS OF WAY, EASEMENTS, BUILDING LINES,  
COVENANTS, CONDITIONS, RESTRICTIONS, ETC., AS SAME MAY APPEAR IN PRIOR INSTRUMENTS  
OF RECORD.



155 North Lake Avenue  
Pasadena, California 91101  
Toll free telephone: 877 908 4357

Date 12/11/02

# 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 this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 800-342-2397 or 717-780-3800. (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.

**EXHIBIT A**

WILLIAM B JONES  
P.O. BOX 75

HOMEOWNER'S NAME (S) : WILLIAM B JONES

PROPERTY ADDRESS: ROAD #1, BOX 44  
CHERRY TREE PA 15724  
LOAN ACCT. NO: 1001869336  
ORIGINAL LENDER: Unknown

### 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 later in this Notice (see following pages for specific information about the nature of your default). If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you just fill out, sign, and file a completed Homeowner's 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

**NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY,  
THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD  
NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.**  
**(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)**

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

**NATURE OF THE DEFAULT-The MORTGAGE debt held by the above lender on you property located at:**

Property Address:                   ROAD #1, BOX 44  
  CHERRY TREE PA 15724

**YOUR MORTGAGE IS SERIOUSLY IN DEFAULT because:**

**A. YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and for the  
following items: December 1,2001 thru December 1,2002**

PAST DUE PAYMENTS	\$ 11,790.09
LATE CHARGES	\$ 498.85
OTHER FEES	\$
SUSPENSE FUNDS	
TOTAL AMOUNT NOW DUE	\$ 12,288.94

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

---

---

**HOW TO CURE THE DEFAULT-You may cure the default within THIRTY (30) DAYS of the date of this Notice  
BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$12,288.94 , PLUS ANY  
MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THRITY (30)  
DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made  
payable and sent to:**

INDYMAC BANK  
Attn: Cashiering  
6900 Beatrice Drive  
Kalamazoo, MI 49009-8070

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

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

**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 6 months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER:**

IndyMac Bank  
Loan Resolutions  
155 North Lake Avenue  
Pasadena, CA 91101

Ph: (877) 908-4357 Fax: (626) 535-8235

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

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

**YOU MAY ALSO HAVE THE RIGHT:**

- TO 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 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.

**Fidelity National Foreclosure Solutions**  
**\*\*\*IndyMac Real Estate & Leader Mortgage\*\*\***  
Fax: 651-234-3604

**Manager:** Lynn McNamee 651-234-3594 [lynn.mcnamee@fnfs.net](mailto:lynn.mcnamee@fnfs.net)

**Supervisor:**

**Lead:** Kristal Wood 651-234-3662 [kristal.wood@fnfs.net](mailto:kristal.wood@fnfs.net)

***INDYMAC REAL ESTATE***

Anne Neal [anne.neal@fnfs.net](mailto:anne.neal@fnfs.net) FL, NY  
651-234-3559

Alicia Welzant [alicia.welzant@fnfs.net](mailto:alicia.welzant@fnfs.net) MO, MS, MT, NC, ND, NH, NM  
651-234-3679 OH, RI, SD, UT, VT, WA, WV

Lynn Zimmer [Lynn.Zimmer@fnfs.net](mailto:Lynn.Zimmer@fnfs.net) AK, AZ, CO, DC, GA, HI, IA, ID,  
651-234-3563 MD, NE, NV, OR, PA, WI, WY

Kimberley Peterson [kimberley.peterson@fnfs.net](mailto:kimberley.peterson@fnfs.net) AL, AR, CA, CT, DE, IL, KS,  
651-234-3660 KY, LA, MA, ME, MI, MN

Adiki Aryee [adiki.aryee@fnfs.net](mailto:adiki.aryee@fnfs.net) IN, NJ, OK, SC, TN, TX, VA  
651-234-3653

Gina Sullivan (in training – not sure what states she will be handling)

***LEADER MORTGAGE***

Lynne Nottage [lynne.nottage@fnfs.net](mailto:lynne.nottage@fnfs.net) AL, AR, OH, WI  
651-234-3656

Kristal Wood [kristal.wood@fnfs.net](mailto:kristal.wood@fnfs.net) FL, MS, WV  
651-234-3662

Elizabeth Oliva [Elizabeth.oliva@fnfs.net](mailto:Elizabeth.oliva@fnfs.net) AZ, GA, KS, KY, LA, MN,  
651-234-3619 OK, PA, VA

OPEN DESK CA, IN, NJ, PR, TX, WA

**Effective 2-19-03**

NOTS 1001869336

CONSOLIDATED NOTES LOG

02/19/03 15:54:25

WB JONES

L: F:A B:C R: DUE 12/01/01 TYPE CONV. RES.

ANA Y ARM Y ASM Y BLN Y BNK Y COL Y ELC Y FOR Y HAZ Y LMT Y

MIP Y PIF Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT: -

-----\* PF8 FOR MORE \*

COL 121102 824 CERT ML 7001 0320 0003 4730 3894 MLING ADDR

CERT ML 7001 0320 0003 4730 3900 PROP ADDR LISTED

COL 121102 824 REVIEWED ACCT

COL 121102 824 \*\*\*\*\*

\*\* ACT 91 NOTICE MLED 7001 320 0003 4730 ADDR GVEN  
BY MTGR

COL 121102 824 REVIEWED ACCT

COL 121102 824 CLD NOT FIND CERT ML RECPTS SNDING NOI AGAIN

COL 121102 862 ADV KEVIN TO REBREACH LOAN SINCE BREACH WAS ONLY  
SENT TO MAILING ADDRES NEED TO BREACH BOTH ADDRESS  
ADV KEVIN TO DO TODAY

COL 121102 833 RECV'D BREACH LTR AND CERT RECPT SNT TO MAILING ADD,  
HOWEVER ADVSD RAQUEL WILL ALSO NEED COPY OF LTR SNT

TO PROP ADDRSS ALONG W/CERT RCPT IN ORDR TO PROCEED

COL 120902 \*\*\* VACANT UNSECURED CONDITION ON 120602 PI3000

COL 120702 862 FWRD COPY OF CERTIFIED NOTICE AND BREACH TO NATHALI

COL 111902 642 STATUS DELETED REASON DELETED

P190 LN 1001869336

L O A N S T A T U S 1

02/18/03

NAME WB JONES INV-LN 001-100-0001136844 DUE 12-01-01 TYPE 13

BR 00 MAN 3 P-TYPE 1 INT .0800000 FIRST PB 123,433.59 2ND PB

PDYTD INT .00 PRIN .00 TAX .00 HAZ .00 TERM 360 .00

RECON 139 GUAR MIP .00 LIEN .00 MAT 09-31

BILL WILLIAM B JONES

CONTRACT/POOL NO

NAME TAX NAME WILLIAM B JONES

& P.O. BOX 75

PROPERTY ROAD #1, BOX 44

ADDR EL MORA PA 15737

ADDRESS CHERRY TREE PA 15724

BALANCES

PAYMENT

STOPS

OTHER

ESCROW .00 P&I 906.93 PROCESS H LEVEL SF .00

ADVANCE 987.00 2ND P&I .00 BAD CK 0 SF RATE .00000000

SUSPENSE .00 ESCROW .00 PIF 0

LC DUE 634.90 REPL .00 FC 0 LAST ANAL 12-02

REPL RES .00 MISC .00 NOTICE 0 LOAN DATE 08-31-01

RES ESC .00 LIFE .00 ANALYZE 0 INT/ESC

INT DUE .00 A&H .00 A&H 0 TEL 1 000-000-0000

HUD .00 BSC .00 LIFE 0 TEL 2 000-000-0000

DEFICIT .00 TOTAL 906.93 DISB D TEL CD

DISC BAL .00 HUD-P .00 CASHIER 4 TIMES DELQ 12

ORIG DIS .00 NET PMT 906.93 ACCRUAL 3 BILL MODE 9

ORIG LOAN 123600 PMT FREQUENCY 12 L/C 0 FC TRACK

SEE MEMO PAD

MEM11001869336

SEE SCREEN P192

REIN 1001869336 QUOTE CREATION 02/18/03 15:56:09  
WB JONES MAN 3 INV 001/100/0001136844 TYPE CONV. RES FC 2  
DUE 12-01-01 CURRENT: P&I 906.93 ESC. .00 INT. 8.00000  
----- NEW QUOTE - CALCULATION ----- BEFORE CHANGE -- MOST RECENT QUOTE  
DATE OF QUOTE 02-19-03 02-19-03  
REINSTATE ON 02-19-03 02-19-03  
NEXT DUE DATE WILL BE 03-01-03 03-01-03  
- PAYMENTS DUE 15 15  
TOTAL PAYMENT AMOUNT 15,824.65 15,824.65  
CLOSING INT/DSI .00 .00  
ACCRUED LT CHG ( I ) 634.90 ( I ) 634.90 ( )  
LT CHG FORECASTED ( I ) .00 ( I ) .00 ( )  
BAD CHECK ( I ) .00 ( I ) .00 ( )  
RESTRICTED ESCROW ( I ) .00 ( I ) .00 ( )  
NET OTHER FEES ( I ) 9.00 ( I ) 9.00 ( )  
SUSPENSE ( I ) .00 ( I ) .00 ( )  
MTGR REC CORP ADV ( I ) 861.38 ( I ) 861.38 ( )  
\*\* TOTAL DUE 17,329.93 17,329.93  
INCLUDE OPTIONAL INSURANCE (Y/N): N

dlql 1001869336 QX D E L I N Q U E N C Y OWNR n/a 02/18/03 15:55:57  
13 CONV. RES. PER/CLS/OFF 3/ /00 AGE: 1Y 6M IR: 8.00000 INV: 001  
DUE( 15) 15,824.65 DUE 12/01/01( )(00/00) ASSUM: ACQ:  
LATE CHRG 634.90 PAYMT @ 906.93 P: ROAD #1, BOX 44  
BAD CK FEES .00 L/C AMT 45.35 CHERRY TREE PA 15724  
OTHER FEES 9.00 PAYMT + LC 952.28 M:  
TOT DUE 16,468.55\* PRIN BAL 123,433.59  
SUSPENSE .00 P&I 906.93 P.O. BOX 75  
NET DUE 16,468.55 DLQ 12 TIME, PAY 0 DAY EL MORA PA 15737  
C/S 336 WILLIAM B JONES  
C/D 01/03  
\*PHONE NO\*

----- \* ADDITIONAL MESSAGES \* -----  
MISSING TELEPHONE NO DISCHARGED CH7 BANKRUPTCY  
PRESS PF14 FOR MEMOS CASHIER STOP 4

----- MORT ----- \* MORTGAGOR \* -----  
MORTGAGOR: WILLIAM B JONES SSN/TIN: 212-44-0555 OCC STATUS: 4  
CO-MTGR: SSN/TIN:  
PHONE: (000)000-0000 (000)000-0000 ASM DATE: 00/00/00  
PAY HIST: 000000000000 ACQ DATE: 00/00/00  
DELO TAB: 111111111111 TRANSFER DEED DATE: 00/00/00  
ORIG BRWR: CBR: CODE 4 STAT 84

PAY4 1001869336 AS-OF 02/19/03 PAYOFF CALCULATION TOTALS 02/18/03 15:56:44  
NAME WB JONES CONTACT NAME WILLIAM B JONES

PRINCIPAL BALANCE	123,433.59	RATE CHANGES		
INTEREST 02/19/03	12,830.32	INT FROM	RATE	AMOUNT
PRO RATA MIP/PMI	.00	11/01/01	8.00000	12,830.32
ESCROW ADVANCE	987.00	02/19/03		
ESCROW BALANCE	.00			
SUSPENSE BALANCE	.00			
HUD BALANCE	.00			
REPLACEMENT RESERVE	.00			
RESTRICTED ESCROW	.00			
TOTAL-FEES	38.50			
ACCUM LATE CHARGES	634.90			
ACCUM NSF CHARGES	.00			
OTHER FEES DUE	9.00			
PENALTY INTEREST	2,468.67			
FLAT/OTHER PENALTY FEE	.00	TOTAL INTEREST		12,830.32
CR LIFE/ORIG FEE RBATE	.00	TOTAL TO PAYOFF		141,263.36
RECOVERABLE BALANCE	861.38	NUMBER OF COPIES: 1	PRESS PF1 TO PRINT	

PAY3 1001869336 AS-OF 02/19/03 PAYOFF FEES AND PERDIEM 02/18/03 15:56:20

----- 1ST MORT PERDIEM INTEREST - ASSESS WAIVE ----- ADDITIONAL FEES -----  
FROM RATE AMOUNT N N 1 18.50 RECORDING FEE  
02/19/03 08.00000 27.05 Y N 2 20.00 FAX/QUOTE  
Y N 3 .00  
N N 4 .00  
N N 5 .00  
N N 6 .00  
N N 7 .00  
N N 8 .00  
N 634.90 ACCUM LATE CHARGES  
N .00 ACCUM NSF CHARGES  
N 9.00 OTHER FEES DUE

----- MEMO ITEMS -----

PAYMENT L/C 45.35

TYP 13 ST 37 CNTY 033 INV 001 100

----- PF4: FEE COMMENTS

PF9: 1ST LN LEVEL PREPAY PEN & DESC

PRESS PF14 FOR MEMOS

LOAN IS IN FORECLOSURE, F/C STOP = 2

FULL SETTLEMENT

03/21/02

PROC STOP = F LN IN FORECLOSURE

DISB STOP = D CHANGING INS COMPANYLOAN PAST DUE 015 MONTHS

324 DAYS PAST PROJECTED LEGAL DATE

MIP1 1001869336

NAME WB JONES

PROP ROAD #1, BOX 44

MORTGAGE INSURANCE  
TYPE CONV. RES.

CHERRY TREE PA 15724

02-18-03 15:56:13

MAN 3 GROUP

---MAIN---

ACT SEQ	OV	PAYEE TRM	DUE	DISB AMOUNT	BILL ADJ	FL	VP	PAYEE	POLICY
02		12	-	.00				Y	
MI	TYPE	LPMI IND	ST. TAX AMT-		INV RSN	CD	AUTO	TERM	
COMP	GUARANTY NO	RHS	RATE %	PRI MI COV PROP VAL	PURCHASE PRICE	LTV			
			0.0000	0	155,000		154,500	79.9	

PRESS PF14 FOR MEMOS

FULL SETTLEMENT

03/21/02

324 DAYS PAST PROJECTED LEGAL DATE

LOAN IS IN FORECLOSURE, F/C STOP = 2

DISB STOP = D CHANGING INS COMPANY

PAYEE

\*\*\* NO PAYEE HEADER \*\*\*

----DISBURSEMENT AND REFUND HISTORY----

TYP	PAYEE	DUE	PAID	AMOUNT
NO DISB OR REFUND HIST				

TAX1 1001869336 TAX AND LIEN INFORMATION 02/18/03 15:56:11  
NAME WB JONES DIV CONTRACT NUMBER BRANCH  
TYPE CONV. RES. 89180260 DATE 12-10-01  
STATE 37 COUNTY 033 CITY 0000  
TAX CO R SERV TYPE NORM

TYP	SEQ	ESC	ANA	DESC	PAYEE	TRM	DU	DISB	AMOUNT	BILL	NEW	UNEVEN
313	01				370333010	12	04-02		1.00	3		
TAX ID#												

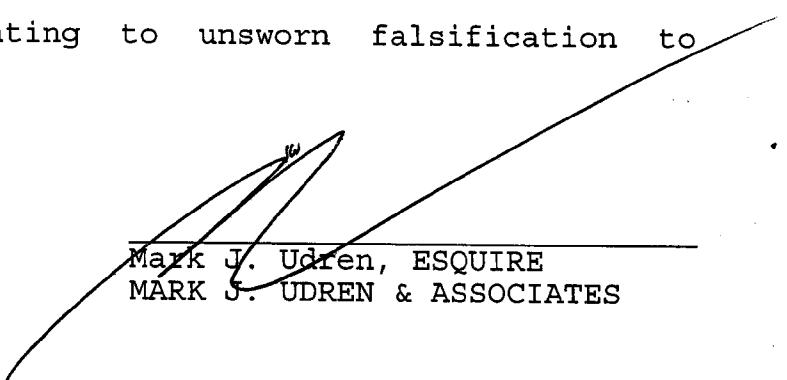
315	01	SCHOOL	TAX	370336010	12	09-01		1.00	3
TAX ID#									

PAGE 01 OF 01

---

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

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



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

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v.

William B. Jones  
3000 E. High Street  
Pottstown, PA 19464

NO. 03-329-CD

Defendant(s)

FILED

JUN 26 2003

William A. Shaw  
Prothonotary

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

TO THE PROTHONOTARY:

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

As set forth in Complaint	\$147,926.54
Interest Per Complaint	3,218.95
From 02/20/03 to 06/18/03	
Late charges per Complaint	181.40
From 02/20/03 to 06/18/03	
 TOTAL	 <u>\$151,326.89</u>

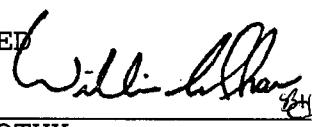
I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 6/26/03

  
PRO PROTHY

**FILED**

My pd. 20.00

My pd. 20.00  
JUN 26 2003

Notice of Judgment  
Statement to My

William A. Shaw  
Prothonotary

*WA*

*WA*

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as successor in  
interest to IndyMac Mortgage  
Holdings, Inc.

Plaintiff

v.

William B. Jones

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 03-329-CD

DATED: April 9, 2003  
TO: William B. Jones  
3000 E. High Street  
Pottstown, PA 19464

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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

NOTIFICACION IMPORTANTE

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

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

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

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE  
NO. 03-329-CD

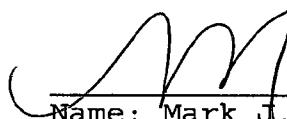
v.  
William B. Jones  
3000 E. High Street  
Pottstown, PA 19464  
Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF New Jersey :  
: SS  
COUNTY OF Camden :

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

Defendant: William B. Jones  
Age: Over 18  
Residence: As captioned above  
Employment: Unknown

  
\_\_\_\_\_  
Name: Mark J. Udren, Esquire  
Title: Attorney for Plaintiff  
Company: Mark J. Udren & Associates

Sworn to and subscribed  
before me this 18th day  
of June, 2003.

Cara Stears  
Notary Public

CARA STEARS  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 4/16/2008

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

**COPY**

Plaintiff

v.

William B. Jones  
3000 E. High Street  
Pottstown, PA 19464

NO. 03-329-CD

Defendant(s)

TO: William B. Jones  
3000 E. High Street  
Pottstown, PA 19464

NOTICE

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

Prothonotary

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

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900

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

Indymac Bank, F.S.B., as  
successor in interest to Indymac  
Mortgage Holdings, Inc.  
Plaintiff(s)

**COPY**

No.: 2003-00329-CD

Real Debt: \$151,326.89

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

William B. Jones  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: June 26, 2003

Expires: June 26, 2008

Certified from the record this 26th day of June, 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

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v.

William B. Jones  
3000 E. High Street  
Pottstown, PA 19464

NO. 03-329-CD

Defendant(s)

PRAECIPE FOR WRIT OF EXECUTION

TO THE SHERIFF:

Issue Writ of Execution in the above matter:

Amount due \$151,326.89

Interest From June 19, 2003  
to Date of Sale  
Per diem @\$27.05

(Costs to be added) \$ \_\_\_\_\_

Prothonotary Costs 125.00

MARK J. UDREN & ASSOCIATES

  
Mark J. Udren, ESQUIRE

ATTORNEY FOR PLAINTIFF

**FILED**

JUN 26 2003

William A. Shaw  
Prothonotary

正  
言  
序

Aug 1st 2000

JUN 26 2006

JUN 26 2006

1. *Icelewits*

William A. Shaw  
Prothonotary ~~to~~ to Sheriff  
of Deserption

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v.

William B. Jones  
3000 E. High Street  
Pottstown, PA 19464

NO. 03-329-CD

Defendant(s)

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

I. The judgment entered in the above matter is based on an Action:

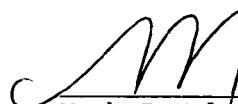
- A. In Assumpsit (Contract)
- B. In Trespass (Accident)
- C. In Mortgage Foreclosure
- D. On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.

II. The Defendant(s) own the property being exposed to sale as:

- A. An individual
- B. Tenants by Entireties
- C. Joint Tenants with right of survivorship
- D. A partnership
- E. Tenants in Common
- F. A corporation

III. The Defendant(s) is (are):

- A. Resident in the Commonwealth of Pennsylvania
- B. Not resident in the Commonwealth of Pennsylvania
- C. If more than one Defendant and either A or B above is not applicable, state which Defendant is resident of the Commonwealth of Pennsylvania.  
Resident:

  
\_\_\_\_\_  
Mark J. Udren, ESQUIRE  
Address & I.D. # as above

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v.

William B. Jones  
3000 E. High Street  
Pottstown, PA 19464

NO. 03-329-CD

Defendant(s)

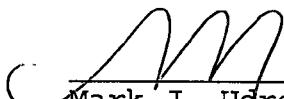
C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- An FHA insured mortgage
- Non-owner occupied
- Vacant
- Act 91 procedures have been fulfilled.
- Over 24 months delinquent.

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

MARK J. UDREN & ASSOCIATES



Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

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

**ATTORNEY FOR PLAINTIFF**

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

## MORTGAGE FORECLOSURE

**Plaintiff**

V.

William B. Jones  
3000 E. High Street  
Pottstown, PA 19464

NO. 03-329-CD

Defendant(s)

AFFIDAVIT PURSUANT TO RULE 3129.1

Indymac Bank, F.S.B., as successor in interest to IndyMac Mortgage Holdings, Inc., Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at: RD1 Box 44, Cherry Tree, PA 15724

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

Name \_\_\_\_\_ Address \_\_\_\_\_

William B. Jones 3000 E. High Street Pottstown, PA 19464

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

27 Name and address of defendant(s) in  
Name Address

Same as No. 1 above

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

lien on the real property to be sold:  
Name \_\_\_\_\_ Address \_\_\_\_\_

**NONE**

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

Name \_\_\_\_\_ Address \_\_\_\_\_

Plaintiff herein

See Caption above

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

Name \_\_\_\_\_ Address \_\_\_\_\_

**NONE**

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

Name \_\_\_\_\_ Address \_\_\_\_\_

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

Domestic Relations Section 1 North Second Street, Suite 116  
Clearfield, PA 16830

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

Name \_\_\_\_\_ Address \_\_\_\_\_

Tenants/Occupants RD1 Box 44, Cherry Tree, PA 15724

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.

MARK J. UDREN & ASSOCIATES

DATED: June 18, 2003

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v.

William B. Jones  
3000 E. High Street  
Pottstown, PA 19464

NO. 03-329-CD

COPY

Defendant(s)

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

RD1 Box 44  
Cherry Tree, PA 15724  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$151,326.89

Interest From June 19, 2003  
to Date of Sale  
Per diem @\$27.05

(Costs to be added) \$ \_\_\_\_\_

Prothonotary costs - \$125.00

By \_\_\_\_\_  
Clerk

Date 16/26/03

COURT OF COMMON PLEAS  
NO. 03-329-CD

=====

Indymac Bank, F.S.B., as successor in interest  
to IndyMac Mortgage Holdings, Inc.  
vs.  
William B. Jones

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 151,326.89

INTEREST \$  
from June 19, 2003 to  
Date of Sale  
Per diem @\$27.05

COSTS PAID:  
PROTHY \$ 125.00

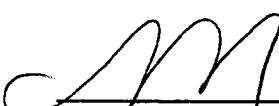
SHERIFF \$

STATUTORY \$

COSTS DUE PROTHY. \$

PREMISES TO BE SOLD:

RD1 Box 44  
Cherry Tree, PA 15724

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

TAX MAP NO. 108-A13-000-00008

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF GROUND SITUATE IN BURNSIDE TOWNSHIP,  
CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN ON THE SOUTHERN RIGHT OF WAY OF TOWNSHIP ROAD NO. 315 AT  
CORNER OF LAND NOW OR LATE OF JAMES ARMSTRONG, ET UX.; THENCE ALONG ARMSTRONG LAND,  
SOUTH 37 DEGREES 54 MINUTES 24 SECONDS EAST 687.57 FEET TO AN AXLE ON LINE OF LAND  
NOW OR LATE OF FRANK SMITH, ET UX.; THENCE ALONG SMITH LAND, SOUTH 78 DEGREES 55  
MINUTES 18 SECONDS WEST 872.55 FEET TO AN IRON PIN; THENCE ALONG LINE OF LAND NOW  
OR LATE OF JOHN T. WROBLESKI, ET UX., NORTH 4 DEGREES 47 MINUTES 33 SECONDS WEST  
596.09 FEET TO AN IRON PIN ON THE SOUTHERN RIGHT OF WAY OF TOWNSHIP ROAD NO. 315;  
THENCE ALONG SAID RIGHT OF WAY, NORTH 76 DEGREES 30 MINUTES EAST 497.42 FEET TO AN  
IRON PIN, THE PLACE OF BEGINNING.

SUBJECT TO COAL AND MINING RIGHTS, RIGHTS OF WAY, EASEMENTS, BUILDING LINES,  
COVENANTS, CONDITIONS, RESTRICTIONS, ETC., AS SAME MAY APPEAR IN PRIOR INSTRUMENTS  
OF RECORD.

BEING KNOWN AS RD#1, BOX 44, CHERRY TREE, PA 15724

PROPERTY ID NO.: 108.0-A13-0-8

TITLE TO SAID PREMISES IS VESTED IN WILLIAM B. JONES, A SINGLE MAN,  
BY DEED FROM BERNARD J. LEMMER AND LINDA RAELENE LEMMER, HUSBAND  
AND WIFE, DATED 08/31/01, RECORDED 09/10/01, INSTRUMENT NO.  
200114257.

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

FILED

SEP 24 2003

12:05 PM  
William A. Shaw

Prothonotary/Clerk of Courts  
No. 654

v.  
William B. Jones  
300 E. High Street  
Pottstown, PA 19464  
Defendant(s)

NO. 03-329-CD

**AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1**

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecept for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: September 15, 2003

MARK J. UDREN & ASSOCIATES

BY:

Mark J. Udren, Esquire  
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 03-329-CD

v.  
William B. Jones  
300 E. High Street  
Pottstown, PA 19464  
Defendant(s)

DATE: August 14, 2003

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

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

OWNER(S): William B. Jones

PROPERTY: RD1 Box 44  
Cherry Tree, PA 15724

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on October 10, 2003, at 10:00AM, in the Clearfield County Courthouse, 1 North Second Street, Suite 116, Clearfield, PA 16830. Our records indicate that you may hold a mortgage or judgment on 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.

**EXHIBIT A**

Name and Address Of Sender		Law Offices Mark J. Udren & Assoc. 1040 N. Kings Highway, Suite 500 Cherry Hill, NJ 08034											
Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling (If Regis.)	Act. Value If COD	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Reg'd Fee	
1	Jones	Real Estate Tax Dept., 1 N. Second St., Ste. 116 Clearfield, PA 16830											
2	032020376	Domestic Relations Section, 1 N. Second St., Ste. 116 Clearfield, PA 16830											
3	Clearfield	Commonwealth of PA, Dept. of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946											
4	Jodie	Tenant/Occupants, RD 1, Box 44, Cherry Tree, PA 15724											
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 non-negotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.									

BIT A

Registered  
 Insured  
 COD  
 Certified     
  Return Receipt for  
 Merchandise  
 Int'l Recorded Del.  
 Express Mail  
 With Postal Insurance  
 Without postal insurance

Check appropriate block for  
Registered Mail:  
With Postal Insurance

Postmark and Date of Receipt

Affix stamp here if issued as  
certificate of mailing or for  
additional copies of this bill.

EXHIBIT

**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:

William B. Jones

3000 E. High Street  
Pottstown, PA 19464

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

*William B. Jones*

Agent  
 Addressee

B. Received by (Printed Name)

*William B. Jones*

C. Day of Delivery  
9/10/03

D. Is delivery address different from item 1?

If YES, enter delivery address below:

Yes  
 No

**3. Service Type**

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

**4. Restricted Delivery? (Extra Fee)**

Yes

2. Article Number  
(Transfer from service label)

7002 2410 0003 7224 1555

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

EXHIBIT B

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

Indymac Bank, F.S.B., as  
 successor in interest to  
 IndyMac Mortgage Holdings,  
 Inc.  
 1270 Northland Drive  
 Suite 200  
 Mendota Heights, MN 55120  
 Plaintiff

COURT OF COMMON PLEAS  
 CIVIL DIVISION  
 Clearfield County

v.

William B. Jones  
 300 E. High Street  
 Pottstown, PA 19464  
 Defendant(s)

NO. 03-329-CD

FILED  
 NOV 11 2003  
 NOV 20 2003  
 William A. Shaw  
 Prothonotary/Clerk of Courts

**AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1**

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praeclipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: November 7, 2003

MARK J. UDREN & ASSOCIATES

BY:

Mark J. Udren, Esquire  
 Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

## MORTGAGE FORECLOSURE

**Plaintiff**

v.

William B. Jones  
3000 E. High Street  
Pottstown, PA 19464

NO. 03-329-CD

**Defendant (s)**

**AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1**

Indymac Bank, F.S.B., as successor in interest to IndyMac Mortgage Holdings, Inc., Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at: RD1 Box 44, Cherry Tree, PA 15724

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

Name \_\_\_\_\_ Address \_\_\_\_\_

William B. Jones 3000 E. High Street, #108 Pottstown, PA  
19464

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

Name \_\_\_\_\_ Address \_\_\_\_\_

Same as No. 1 above

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

Name \_\_\_\_\_ Address \_\_\_\_\_

**NONE**

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

Name \_\_\_\_\_ Address \_\_\_\_\_

Plaintiff herein See Caption above

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

Name \_\_\_\_\_ Address \_\_\_\_\_

**NONE**

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

Name \_\_\_\_\_ Address \_\_\_\_\_

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

Domestic Relations Section 1 North Second Street, Suite 116  
Clearfield, PA 16830

Commonwealth of PA, Bureau of Compliance, Dept. 280946  
Department of Revenue Harrisburg, PA 17128-0946

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

Name \_\_\_\_\_ Address \_\_\_\_\_

**Tenants/Occupants** RD1 Box 44, Cherry Tree, PA 15724

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.

MARK J. UDREN & ASSOCIATES

DATED: NOVEMBER 7, 2003

Mark J. Udren, ESQ.  
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
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1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 03-329-CD

v.  
William B. Jones  
300 E. High Street  
Pottstown, PA 19464  
Defendant(s)

DATE: August 14, 2003

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

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

OWNER(S): William B. Jones

PROPERTY: RD1 Box 44  
Cherry Tree, PA 15724

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on October 10, 2003, at 10:00AM, in the Clearfield County Courthouse, 1 North Second Street, Suite 116, Clearfield, PA 16830. Our records indicate that you may hold a mortgage or judgment on 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.

**EXHIBIT A**

Name and  
Address  
Of Sender

Law Offices  
Mark J. Uden & Assoc.  
1040 N. Kings Highway, Suite 500  
Cherry Hill, NJ 08034

Registered  
 Insured  
 COD  
 Certified

Return Receipt for  
Merchandise  
 Int'l Recorded Del.  
 Express Mail

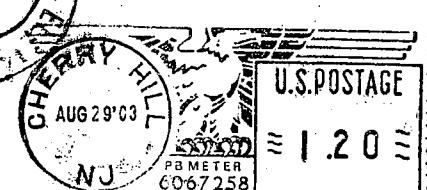
Check appropriate block for  
certificate of mailing or for  
additional copies of this bill.

Postmark and Date of Receipt

Affix stamp here if issued as  
certificate of mailing or for  
additional copies of this bill.

PS Form 3877, February 1994

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Post. Del. Fee	Remarks
1	Jones	Real Estate Tax Dept., 1 N. Second St., Ste. 116 Clearfield, PA 16830											
2	03020376	Domestic Relations Section, 1 N. Second St., Ste. 116 Clearfield, PA 16830											
3	Clearfield	Commonwealth of PA, Dept. of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946											
4	Jodie	Tenants/Occupants, RD 1, Box 44, Cherry Tree, PA 15724											
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 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.									
4	4											

Form Must be Completed by Typewriter, Ink or Ball Point Pen

PS Form 3877, February 1994

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
NO. 03-329-CD

v.  
William B. Jones  
300 E. High Street  
Pottstown, PA 19464  
Defendant(s)

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

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

MARK J. UDREN & ASSOCIATES

Date: November 4, 2003

BY:

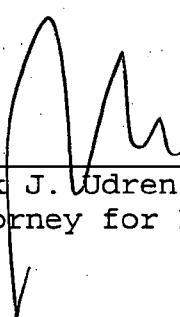
  
Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

EXHIBIT b

Indymac Bank, FSB, et. al., Plaintiff(s)  
vs.  
William B. Jones, et. al., Defendant(s)



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

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

## AFFIDAVIT OF SERVICE -- Individual

**MARK J. UDREN**

Ms. Jodie L. Boos

1040 North Kings Highway  
Suite 500  
Cherry Hill, NJ 08034

Service of Process on:

—William B. Jones  
Court Case No. 03-329-CD

State of: PENNSYLVANIA ss  
County of: MONTGOMERY

Name of Server: CURTIS LIZONBAGUE, undersigned, being duly sworn, deposes and says

that at the time of service, s/he was over the age of twenty-one, was not a party to this action;

Date/Time of Service: that on the 22nd day of OCTOBER, 20 03, at 4:05 o'clock P M

Place of Service: at 3000 E. High Street UNIT #108, in Pottstown, PA 19464

Documents Served: the undersigned served the documents described as:

Notice of Sheriff's Sale of Real Property

-Sather's Tailor Park

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

William B. Jones

Person Served, and  
Method of Service:

By personally delivering them into the hands of the person to be served.

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

Description of Person  
Receiving Documents:

The person receiving documents is described as follows:

Sex M; Skin Color W; Hair Color BLOND; Facial Hair COASTAL  
Approx. Age 40; Approx. Height 5-10; Approx. Weight 170

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

Signature of Server:

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

Curtis Lizonbague /0/22/03  
Signature of Server (Date)

Subscribed and sworn to before me this

22nd day of OCTOBER, 20 03

Notary Public

Commission Expires

**EXHIBIT**

Notarial Seal  
Brandon Bruno, Notary Public  
Philadelphia, Philadelphia County  
My Commission Expires Mar. 20, 2004

**APS International, Ltd.**

APS File #: 062142-0001

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
NO. 03-329-CD

v.  
William B. Jones  
300 E. High Street  
Pottstown, PA 19464  
Defendant(s)

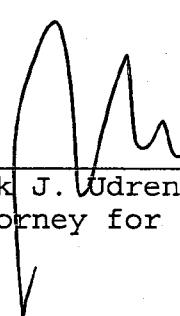
**PRAECIPE TO FILE PROOF OF SERVICE**

TO THE PROTHONOTARY:

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

MARK J. UDREN & ASSOCIATES

Date: November 4, 2003

BY:   
Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

FILED NO CC  
m/10/5981  
NOV 20 2003  
GJL

William A. Shaw  
Prothonotary/Clerk of Courts

Indymac Bank, FSB, et. al., Plaintiff(s)  
vs.  
William B. Jones, et. al., Defendant(s)



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

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

## AFFIDAVIT OF SERVICE -- Individual

MARK J. UDREN

Ms. Jodie L. Boos

1040 North Kings Highway  
Suite 500  
Cherry Hill, NJ 08034

Service of Process on:

--William B. Jones  
Court Case No. 03-329-CD

State of: PENNSYLVANIA

County of: MONTGOMERY

Name of Server: CURTIS LIZOMBURG, undersigned, being duly sworn, deposes and says  
that at the time of service, s/he was over the age of twenty-one, was not a party to this action;  
Date/Time of Service: that on the 28th day of OCTOBER, 20 03, at 4:05 o'clock P M  
Place of Service: at 3000 E. High Street UNIT #108, in Pottstown, PA 19464  
Documents Served: the undersigned served the documents described as: NOTICE OF SHERIFF'S SALE OF REAL PROPERTY - STEWART'S TRAILOR PARK

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:  
William B. Jones

Person Served, and  
Method of Service:

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

Description of Person  
Receiving Documents: The person receiving documents is described as follows:  
Sex M; Skin Color W; Hair Color BLOND; Facial Hair COASTAL  
Approx. Age 60; Approx. Height 5-10; Approx. Weight 170

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

Signature of Server:

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

Signature of Scrivr

Subscribed and sworn to before me this

22nd day of OCTOBER, 20 03

Notary Public

(Commission Expirs)

**APS International, Ltd.**

APS File #: 062142-0001

Notarial Seal  
Brandon Bruno, Notary Public  
Philadelphia, Philadelphia County  
My Commission Expires Mar. 20, 2004

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

Sheriff Docket # 14411

INDYMAC BANK, F.S.B., AS SUCCESSOR IN INTEREST TO INDYMAC MOR 03-329-CD

VS.

JONES, WILLIAM B.

**WRIT OF EXECUTION      REAL ESTATE**

**SHERIFF RETURNS**

---

**NOW, AUGUST 28, 2003 @ 10:00 A.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANT. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.**

**A SALE DATE OF OCTOBER 10, 2003 WAS SET.**

**NOW, ATTORNEY'S OFFICE HAD WILLIAM B. JONES, DEFENDANT, PERSONALLY SERVED BY APS INTERNATIONAL LTD. ON OCTOBER 22, 2003 @ 8:05 P.M. O'CLOCK., WITH THE NOTICE OF SALE.**

**NOW, SEPTEMBER 2, 2003 SERVED WILLIAM B. JONES, DEFENDANT, BY REGULAR AND CERTIFIED MAIL WITH A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.**

**NOW, SEPTEMBER 6, 2003 SERVED WILLIAM B. JONES, DEFENDNAT, BY CERTIFIED MAIL SIGNED FOR BY THE DEFENDANT,AT 3000 E. HIGH STREET, POTTSTOWN, PENNSYLVANIA 19464, WITH A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.**  
**CERTIFIED #70022410000372241555**

**NOW, OCTOBER 9, 2003 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SALE FROM OCT. 10, 2003 TO DECEMBER 5, 2003.**

**NOW, DECEMBER 5, 2003 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.**

**NOW, DECEMBER 15, 2003 BILLED THE ATTORNEY FOR ADDITIONAL COSTS DUE.**

**NOW, JANUARY 29, 2004 RECEIVED A CHECK FROM THE ATTORNEY FOR ADDITIONAL COSTS DUE. ATTY CHECK #2065**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14411

INDYMAC BANK, F.S.B., AS SUCCESSOR IN INTEREST TO INDYMAC MOR 03-329-CD

VS.

JONES, WILLIAM B.

WRIT OF EXECUTION      REAL ESTATE

**SHERIFF RETURNS**

---

NOW, MARCH 11, 2004 PAID COSTS FROM THE ADVANCE AND ATTORNEY CHECK.

NOW, MARCH 16, 2004 RETURN WRIT AS A SALE BEING HELD ON THE PROPERTY OF THE DEFENDANT. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.

NOW, MARCH 16, 2004 A DEED WAS FILED.

SHERIFF HAWKINS      \$227.35

SURCHARGE      \$20.00

PAID BY ATTORNEY

---

Sworn to Before Me This

16<sup>th</sup> Day Of March 2004  
William A. Shaw

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

*or  
KCS*

So Answers,

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

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

ATTORNEY FOR PLAINTIFF

Indymac Bank, F.S.B., as  
successor in interest to  
IndyMac Mortgage Holdings,  
Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v.

William B. Jones  
3000 E. High Street  
Pottstown, PA 19464

NO. 03-329-CD

Defendant(s)

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

RD1 Box 44  
Cherry Tree, PA 15724  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$151,326.89

Interest From June 19, 2003  
to Date of Sale  
Per diem @ \$27.05

(Costs to be added) \$ \_\_\_\_\_

Received 6-27-03 @ 3:00 P.M.  
Chester A. Hawkins  
by Cynthia Butler-Coughenough

By William H. Jones  
Clerk

Prothonotary costs- \$125.00

Date 6/26/03

COURT OF COMMON PLEAS  
NO. 03-329-CD

=====

Indymac Bank, F.S.B., as successor in interest  
to IndyMac Mortgage Holdings, Inc.  
vs.  
William B. Jones

=====

WRIT OF EXECUTION

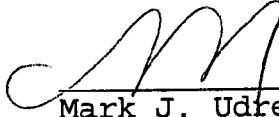
=====

REAL DEBT \$ 151,326.89

INTEREST \$  
from June 19, 2003 to  
Date of Sale  
Per diem @\$27.05

COSTS PAID:  
PROTHY \$ 125.00  
SHERIFF \$  
STATUTORY \$  
COSTS DUE PROTHY. \$

PREMISES TO BE SOLD:  
RD1 Box 44  
Cherry Tree, PA 15724

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

TAX MAP NO. 108-A13-000-00008

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF GROUND SITUATE IN BURNSIDE TOWNSHIP,  
CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN ON THE SOUTHERN RIGHT OF WAY OF TOWNSHIP ROAD NO. 315 AT  
CORNER OF LAND NOW OR LATE OF JAMES ARMSTRONG, ET UX.; THENCE ALONG ARMSTRONG LAND,  
SOUTH 37 DEGREES 54 MINUTES 24 SECONDS EAST 687.57 FEET TO AN AXLE ON LINE OF LAND  
NOW OR LATE OF FRANK SMITH, ET UX.; THENCE ALONG SMITH LAND, SOUTH 78 DEGREES 55  
MINUTES 18 SECONDS WEST 872.55 FEET TO AN IRON PIN; THENCE ALONG LINE OF LAND NOW  
OR LATE OF JOHN T. WROBLESKI, ET UX., NORTH 4 DEGREES 47 MINUTES 33 SECONDS WEST  
596.09 FEET TO AN IRON PIN ON THE SOUTHERN RIGHT OF WAY OF TOWNSHIP ROAD NO. 315;  
THENCE ALONG SAID RIGHT OF WAY, NORTH 76 DEGREES 30 MINUTES EAST 497.42 FEET TO AN  
IRON PIN, THE PLACE OF BEGINNING.

SUBJECT TO COAL AND MINING RIGHTS, RIGHTS OF WAY, EASEMENTS, BUILDING LINES,  
COVENANTS, CONDITIONS, RESTRICTIONS, ETC., AS SAME MAY APPEAR IN PRIOR INSTRUMENTS  
OF RECORD.

BEING KNOWN AS RD#1, BOX 44, CHERRY TREE, PA 15724

PROPERTY ID NO.: 108.0-A13-0-8

TITLE TO SAID PREMISES IS VESTED IN WILLIAM B. JONES, A SINGLE MAN,  
BY DEED FROM BERNARD J. LEMMER AND LINDA RAELENE LEMMER, HUSBAND  
AND WIFE, DATED 08/31/01, RECORDED 09/10/01, INSTRUMENT NO.  
200114257.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME      JONES      NO.      03-329-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      INDYMAC BANK, F.S.B., AS SUCCESSOR IN INTEREST TO INDYMAC MORTGAGE HOLDINGS, INC. to public venue or outcry at which time and place I sold the same to      WILLIAM B. JONES

he/she being the highest bidder, for the sum of      \$1.00 + COSTS      and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	
LEVY	15.00
MILEAGE	25.92
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	10.43
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	15.00
<b>TOTAL SHERIFF COSTS</b>	<b>227.35</b>
<b>DEED COSTS:</b>	
ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	28.50
TRANSFER TAX 2%	
<b>TOTAL DEED COSTS</b>	<b>28.50</b>

**PLAINTIFF COSTS, DEBT & INTEREST:**

DEBT-AMOUNT DUE	151,326.89
INTEREST FROM 6/10/03	
TO BE ADDED      TO SALE DATE	
ATTORNEY FEES	
PROTH. SATISFACTION	
LATE CHARGES & FEES	
COST OF SUIT -TO BE ADDED	
FORECLOSURE FEES/ESCROW DEFICIT	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	20.00
REFUND OF SURCHARGE	
SATISFACTION FEE	
ESCROW DEFICIENCY	
<b>TOTAL DEBT &amp; INTEREST</b>	<b>151,346.89</b>
<b>COSTS:</b>	
ADVERTISING	352.80
TAXES - collector      PAID	
TAXES - tax claim      PAID	
DUE	
LIEN SEARCH	200.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	227.35
LEGAL JOURNAL AD	144.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	80.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>1,163.15</b>

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

CHESTER A. HAWKINS, Sheriff

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

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

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

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

**PLEASE RESPOND TO NEW JERSEY OFFICE**

October 9, 2003

Sent via telefax #814-765-5915

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

Re: Indymac Bank, F.S.B., as successor in interest to IndyMac  
Mortgage Holdings, Inc.

vs.

William B. Jones  
Clearfield County C.C.P. No. 03-329-CD  
Premises: RD1 Box 44, Cherry Tree, PA 15724  
SS Date: October 10, 2003

Dear Cindy:

Please Postpone the Sheriff's Sale scheduled for October 10, 2003  
to December 5, 2003.

Sale is postponed for the following reason:

To allow time for Service of the Notice of Sale.

Thank you for your attention to this matter.

Sincerely yours,

Mark J. Udren  
MARK J. UDREN & ASSOCIATES

/jlb

Indymac Bank, FSB, et. al., Plaintiff(s)  
vs.  
William B. Jones, et. al., Defendant(s)



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

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

## AFFIDAVIT OF SERVICE -- Individual

MARK J. UDREN

Ms. Jodie L. Boos  
1040 North Kings Highway  
Suite 500  
Cherry Hill, NJ 08034

Service of Process on:

—William B. Jones  
Court Case No. 03-329-CD

State of: PENNSYLVANIA  
County of: MONTGOMERY

Name of Server:

CURTIS LIZENBAUM, undersigned, being duly sworn, deposes and says  
that at the time of service, s/he was over the age of twenty-one, was not a party to this action;

Date/Time of Service: that on the 22nd day of OCTOBER, 20 03, at 1:05 o'clock P M

Place of Service: at 3000 E. High Street UNIT #108, in Pottstown, PA 19464

Documents Served:

the undersigned served the documents described as:  
Notice of Sheriff's Sale of Real Property

STEWART'S TRAILOR PARK

Service of Process on:

A true and correct copy of the aforesaid document(s) was served on:  
William B. Jones

Person Served, and  
Method of Service:

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

Description of Person  
Receiving Documents:

The person receiving documents is described as follows:  
Sex M; Skin Color W; Hair Color BLOND; Facial Hair 00/0708  
Approx. Age 40; Approx. Height 5-10; Approx. Weight 170

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

Signature of Server:

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

Signature of Server

(Date)

Subscribed and sworn to before me this

22nd day of OCTOBER, 20 03

Notary Public

Commission Expires

**EXHIBIT B**

APS International, Ltd.

APS File #: 062142-0001

Notarial Seal  
Brandon Bruno, Notary Public  
Philadelphia, Philadelphia County  
My Commission Expires Mar. 20, 2004

**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:

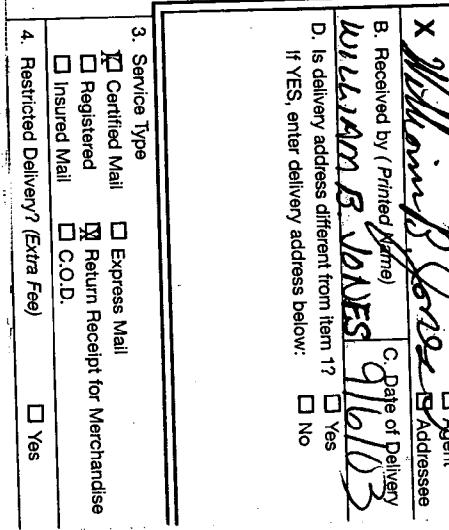
William B. Jones  
3000 E. High Street  
Pottstown, PA 19464

**COMPLETE THIS SECTION ON DELIVERY**

**U.S. Postal Service<sup>TM</sup>**  
**CERTIFIED MAIL<sup>TM</sup> RECEIPT**  
*(Domestic Mail Only; No Insurance Coverage Provided)*

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

A. Signature 	B. Received by (Printed Name) <b>William B. Jones</b>	C. Date of Delivery <b>9/10/03</b>
D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Agent <input type="checkbox"/> Addressee

2. Article Number <i>(Transfer from service label)</i>	7002 2410 0003 7224 1555
PS Form 3811, August 2001	

Postage	\$ 0.00
Certified Fee	\$ 0.00
Return Receipt Fee (Endorsement Required)	\$ 0.00
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 4.65
Sent To William B. Jones Street, Apt. No., or PO Box No. 3000 E. High Street City, State, ZIP Pottstown, PA 19464	
SEP 23 2003 M&G Postmark See Reverse for Instructions	