

03-596-CD  
ALTEGRA CREDIT CO. vs. MARY E. KALGREN

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

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION

ALTEGRA CREDIT COMPANY  
150 ALLEGHENY CENTER MALL  
IDC 24-050  
PITTSBURGH, PA 15212

Plaintiff  
vs.

TERM

NO. 03-596-CJ

CLEARFIELD COUNTY

**FILED**

APR 23 2003

MARY E. KALGREN  
A/K/A MARY KALGREN  
63 COUNTRY PLACE  
DUBOIS, PA 15801

Defendant(s)

**William A. Shaw**  
Prothonotary

**CIVIL ACTION - LAW**  
**COMPLAINT IN MORTGAGE FORECLOSURE**

**NOTICE**

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

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

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

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

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

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

1. Plaintiff is

ALTEGRA CREDIT COMPANY  
150 ALLEGHENY CENTER MALL  
IDC 24-050  
PITTSBURGH, PA 15212

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

MARY E. KALGREN  
A/K/A MARY KALGREN  
63 COUNTRY PLACE  
DUBOIS, PA 15801

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

3. On 7/26/00 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage INSTRUMENT No.200011034.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 11/30/2002 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$45,983.05
Interest	2,149.00
10/30/2002 through 04/22/2003	
(Per Diem \$12.28)	
Attorney's Fees	1,250.00
Cumulative Late Charges	230.15
07/26/2000 to 04/22/2003	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 50,162.20
Escrow	
Credit	0.00
Deficit	391.18
Subtotal	<u>\$ 391.18</u>
<b>TOTAL</b>	<b>\$ 50,553.38</b>

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. This action does not come under Act 91 of 1983 because the mortgage premises is not the principal residence of Defendant(s).

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 50,553.38, together with interest from 04/22/2003 at the rate of \$12.28 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

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

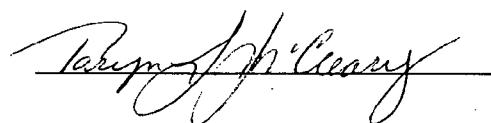
ALL THAT LOT OR PIECE OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON STATE AT THE INTERSECTION OF THE TOWNSHIP ROAD AND LANDS OF C.C. DODD; THENCE IN AN EASTERLY DIRECTION THREE HUNDRED FIFTY (350) FEET MORE OR LESS TO AN IRON STAKE; THENCE IN A NORtherly DIRECTION TWO HUNDRED EIGHTY SIX (286) FEET MORE OR LESS TO AN IRON STAKE; THENCE IN A WESTERLY DIRECTION THREE HUNDRED FIFTY (350) FEET MORE OR LESS TO AN IRON STAKE AT THE TOWNSHIP ROAD; THENCE IN A SOUTHERLY DIRECTION ALONG SAID TOWNSHIP ROAD TWO HUNDRED EIGHTY-SIX (286) FEET MORE OR LESS TO AN IRON STAKE AT THE TOWNSHIP ROAD AND C.C. DODD INTERSECTION THE PLACE OF BEGINNING

BEING KNOWN AS RR 2 BOX 96

VERIFICATION

TARYN MCMREARY hereby states that he is FORECLOSURE SPECIALIST of NATIONAL CITY HOME LOANS SERVICES, INC mortgage servicing agent for Plaintiff in this matter, that he is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



DATE: 3/10/03

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

**ALTEGRA CREDIT COMPANY**

**VS.**

**KALGREN, MARY E.**

**Sheriff Docket # 13989**

**03-596-CD**

**COMPLAINT IN MORTGAGE FORECLOSURE**

**SHERIFF RETURNS**

**NOW MAY 8, 2003 AT 2:20 PM SERVED WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MARY E. KALGREN A/K/A MARY KALGREN, DEFENDANT AT RESIDENCE, 63 COUNTRY PLACE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO THE DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.**

**SERVED BY: COUDRIET/RYEN**

**NOW MAY 8, 2003 AT 2:20 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MARY E. KALGREN A/K/A MARY KALGREN, DEFENDANT AT RESIDENCE, 63 COUNTRY PLACE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO THE DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.**

**SERVED BY: COUDRIET/RYEN**

**FILED**  
10 9:53 AM  
MAY 28 2003

**William A. Shaw  
Prothonotary**

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**Return Costs**

<b>Cost</b>	<b>Description</b>
<b>37.68</b>	<b>SHERIFF HAWKINS PAID BY: ATTY CK# 270271</b>
<b>20.00</b>	<b>SURCHARGE PAID BY: ATTY CK# 270272 &amp; 271728</b>

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**Sworn to Before Me This**

28 Day Of May 2003  
William A. Shaw

**So Answers,**

Chester A. Hawkins  
By: Mary E. Hawkins  
**Chester A. Hawkins**  
**Sheriff**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

ALTEGRA CREDIT COMPANY  
150 ALLEGHENY CENTER MALL, IDC 24-  
050  
PITTSBURGH, PA 15212

No.: 03-596-CD

vs.

MARY E. KALGREN  
A/K/A MARY KALGREN  
RR 2 BOX 96  
DUBOIS, PA 15801

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against MARY E. KALGREN A/K/A MARY KALGREN , 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	\$50,553.38
Interest (4/22/03 to 6/12/03)	<u>638.56</u>
<b>TOTAL</b>	<b>\$51,191.94</b>

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

*Frank Federman*  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

Damages are hereby assessed as indicated.

DATE: 6/17/03

*William A. Shaw*  
PRO PROTHY

MLD

**FILED**

JUN 17 2003

William A. Shaw  
Prothonotary

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

ALTEGRA CREDIT COMPANY

Plaintiff

vs.

No.: 03-596-CD

MARY E. KALGREN  
A/K/A MARY KALGREN

Defendant(s)

Notice is given that a Judgment in the above captioned matter has been entered  
against you on June 17, 2003.

By: Willie L. Shan DEPUTY

If you have any questions concerning this matter please contact:

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

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

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

ATTORNEY FOR PLAINTIFF

ALTEGRA CREDIT COMPANY : COURT OF COMMON PLEAS  
Plaintiff : CIVIL DIVISION  
Vs. : CLEARFIELD COUNTY  
MARY E. KALGREN A/K/A MARY KALGREN : NO. 03-596-CD  
Defendant

FILE COPY

TO: MARY E. KALGREN A/K/A MARY KALGREN  
63 COUNTRY PLACE  
DUBOIS, PA 15801

DATE OF NOTICE: MAY 30, 2003

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

**IMPORTANT NOTICE**

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

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

---

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

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

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION

ALTEGRA CREDIT COMPANY

CLEARFIELD COUNTY

vs.

No.: 03-596-CD

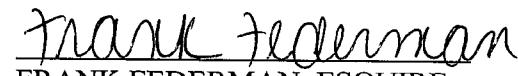
MARY E. KALGREN  
A/K/A MARY KALGREN

**VERIFICATION OF NON-MILITARY SERVICE**

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

- (a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended.
- (b) that defendant, MARY E. KALGREN A/K/A MARY KALGREN, is over 18 years of age, and resides at 63 COUNTRY PLACE, DUBOIS, PA 15801 .

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

  
FRANK FEDERMAN, ESQUIRE

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

## ALTEGRA CREDIT COMPANY

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

vs.

No. 03-596-CD

**MARY E. KALGREN  
A/K/A MARY KALGREN**

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

To the Director of the Office of the Prothonotary:

Issue writ of execution in the above matter:

**Amount Due**

\$51,191.94

Interest from 6/12/03 to  
Date of Sale (\$8.42 per diem)

### and Costs.

## Prothonotary costs

125.00

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

Note: Please attach description of Property.

MLD

FILED

JUN 17 2003

William A. Shaw  
Prehistoric

No. 03-596-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

ALTEGRA CREDIT COMPANY

vs.

MARY E. KALGREN  
A/K/A MARY KALGREN

---

PRAECEIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

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Mark Hamm  
Attorney for Plaintiff(s)

Address: 63 COUNTRY PLACE, DUBOIS, PA 15801  
Where papers may be served.

ALL THAT lot or piece of land situate, lying and being in the Township of Sandy, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at an iron stake at the intersection of the Township road and lands of C.C. Dodd; thence in an Easterly direction three hundred fifty (350) feet more or less to an iron stake; thence in a Northerly direction two hundred eighty-six (286) feet more or less to an iron stake; thence in a Westerly direction three hundred fifty (350) feet more or less to an iron stake at the township road; thence in a Southerly direction along said township road two hundred eighty-six (286) feet more or less to an iron stake at the Township road and C.C. Dodd intersection, the place of beginning.

Tax Parcel 128-E3-49

TITLE TO SAID PREMISES IS VESTED IN Mary E. Kalgren, widow by reason of the following:

BEING the same premises which J. Albert Divins t/d/b/a Brockway Building Company and J. Albert Divins and Nelleta Divins, his wife, individually by Deed dated 2/11/1959 and recorded 2/23/1959 in the County of Clearfield in Deed Book Volume 473, Page 42 conveyed unto William L. Kalgren and Mary E. Kalgren, husband and wife.

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JUN 17 2003

JUN 17 2003

William A. Shaw  
Prætheretary

**FILED** Atty pd  
1:00 PM JUN 17 2003  
SAC (Le Witzw) prop closer. w/ cc to Shif

ALTEGRA CREDIT COMPANY

CLEARFIELD COUNTY

No.: 03-596-CD

vs.

MARY E. KALGREN  
A/K/A MARY KALGREN

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 1)**

ALTEGRA CREDIT COMPANY, Plaintiff in the above action, by its attorney, Frank Federman, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at RR 2 BOX 96, DUBOIS, PA 15801:

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

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

MARY E. KALGREN A/K/A MARY KALGREN	63 COUNTRY PLACE DUBOIS, PA 15801
---------------------------------------	--------------------------------------

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

SAME AS ABOVE

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

Frank Federman  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

June 10, 2003

ALTEGRA CREDIT COMPANY

CLEARFIELD COUNTY

No.: 03-596-CD

vs.

MARY E. KALGREN  
A/K/A MARY KALGREN

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

ALTEGRA CREDIT COMPANY, Plaintiff in the above action, by its attorney, Frank Federman, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at RR 2 BOX 96, DUBOIS, PA 15801:

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

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

None.

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

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

None.

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

Name

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

None.

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

Name

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

Clearfield County Domestic Relations

Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

COMMONWEALTH OF PENNSYLVANIA  
BUREAU OF INDIVIDUAL TAX  
INHERITANCE TAX DIVISION  
ATTENTION: JOHN MURPHY

6<sup>TH</sup> FLOOR, STRAWBERRY SQUARE  
DEPT. 280601  
HARRISBURG, PA 17128

INTERNAL REVENUE SERVICE  
FEDERATED INVESTORS TOWER

13<sup>TH</sup> FLOOR, SUITE 1300  
1001 LIBERTY AVENUE  
PITTSBURGH, PA 15222

DEPARTMENT OF PUBLIC WELFARE  
TPL CASUALTY UNIT  
ESTATE RECOVERY PROGRAM

P.O. BOX 8486  
WILLOW OAK BUILDING  
HARRISBURG, PA 17105-8486

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

Name

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

Commonwealth of Pennsylvania  
Department of Welfare

PO Box 2675  
Harrisburg, PA 17105

Tenant/Occupant

RR 2 BOX 96  
DUBOIS, PA 15801

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

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

June 16, 2003

FEDERMAN AND PHELAN, LLP  
By: FRANK FEDERMAN, ESQUIRE  
ONE PENN CENTER AT  
SUBURBAN STATION  
1617 JOHN F. KENNEDY BOULEVARD  
SUITE 1400  
PHILADELPHIA, PA 19103-1814  
(215) 563-7000

ATTORNEY FOR PLAINTIFF  
COURT OF COMMON PLEAS  
CIVIL DIVISION

ALTEGRA CREDIT COMPANY

No.: 03-596-CD

vs.

MARY E. KALGREN  
A/K/A MARY KALGREN

CLEARFIELD COUNTY

CERTIFICATION

FRANK FEDERMAN, 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 Mortgage
- non-owner occupied
- vacant
- Act 91 procedures have been fulfilled

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

Frank Federman  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

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

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ALTEGRA CREDIT COMPANY

---

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

vs.

---

NO.: 03-596-CD

MARY E. KALGREN  
A/K/A MARY KALGREN

---

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

Premises: **RR 2 BOX 96, DUBOIS, PA 15801**

(See legal description attached.)

Amount Due	<u>\$51,191.94</u>
Interest from 6/12/03 to Date of Sale (\$8.42 per diem)	\$ _____
Total	\$ _____ Plus costs as endorsed.
<i>Prothonotary costs</i>	<i>125.00</i>

Dated 10/17/03  
(SEAL)

Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

By:

Deputy

MLD

No. 03-596-CD

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

ALTEGRA CREDIT COMPANY

VS.

MARY E. KALGREN  
A/K/A MARY KALGREN

---

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

---

Real Debt \$51,191.94

Int. from 6/12/03  
to Date of Sale (\$8.42 per diem) \_\_\_\_\_

Costs \_\_\_\_\_

Prothy. Pd. 125.00

Sheriff \_\_\_\_\_

Frank Federman  
Attorney for Plaintiff

Address: 63 COUNTRY PLACE, DUBOIS, PA 15801  
Where papers may be served.

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

ALTEGRA CREDIT COMPANY  
150 ALLEGHENY CENTER MALL  
PITTSBURGH, PA 15212

No.: 03-596-CD

vs.

MARY E. KALGREN  
A/K/A MARY KALGREN  
RR 2 BOX 96  
DUBOIS, PA 15801

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

TO THE PROTHONOTARY:

Kindly enter an in rem judgment in favor of the Plaintiff and against MARY E. KALGREN A/K/A MARY KALGREN , 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	\$50,553.38
Interest (4/22/03 to 10/9/03)	<u>2,099.88</u>
<b>TOTAL</b>	<b>\$52,653.26</b>

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

*Frank Federman*  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

Damages are hereby assessed as indicated.

DATE: October 13, 2003

*Will Shaw*  
PRO PROTHY

MLD

**FILED**  
m11:00 AM Atty pd. 2000  
OCT 13 2003 2000  
Notice to Def. 1128  
William A. Shaw Statement to Atty  
Prothonotary/Clerk of Courts

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

ATTORNEY FOR PLAINTIFF

ALTEGRA CREDIT COMPANY  
Plaintiff

: COURT OF COMMON PLEAS

Vs.

: CIVIL DIVISION

MARY E. KALGREN A/K/A MARY KALGREN  
Defendant

: CLEARFIELD COUNTY

: NO. 03-596-CD

**FILE COPY**

TO: MARY E. KALGREN A/K/A MARY KALGREN  
63 COUNTRY PLACE  
DUBOIS, PA 15801

DATE OF NOTICE: MAY 30, 2003

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

**IMPORTANT NOTICE**

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

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

---

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

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

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION

ALTEGRA CREDIT COMPANY

CLEARFIELD COUNTY

vs.

No.: 03-596-CD

MARY E. KALGREN  
A/K/A MARY KALGREN

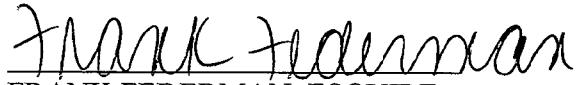
**VERIFICATION OF NON-MILITARY SERVICE**

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

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

(b) that defendant, MARY E. KALGREN A/K/A MARY KALGREN, is over 18 years of age, and resides at 63 COUNTRY PLACE, DUBOIS, PA 15801 .

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

  
FRANK FEDERMAN, ESQUIRE

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

ALTEGRA CREDIT COMPANY

Plaintiff

vs.

No.: 03-596-CD

MARY E. KALGREN  
A/K/A MARY KALGREN

Defendant(s)

Notice is given that a Judgment in the above captioned matter has been entered  
against you on October 13, 2003.

By: Willie Shan DEPUTY

If you have any questions concerning this matter please contact:

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

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

CCOPY

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

Altegra Credit Company  
Plaintiff(s)

No.: 2003-00596-CD

Real Debt: \$52,653.26

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Mary E. Kalgren  
a/k/a Mary Kalgren  
Defendant(s)

Entry: \$20.00

Instrument: In Rem Judgment

Date of Entry: October 13, 2003

Expires: October 13, 2008

Certified from the record this 13th day of October, 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

**U.S. Bankruptcy Court  
Western District of Pennsylvania (Pittsburgh)  
Bankruptcy Petition #: 03-27469-BM**

*Assigned to:* Bernard Markovitz  
Chapter 7  
Voluntary  
No asset

*Date Filed:* 06/13/2003

**Mary E. Kalgren**  
R.D. #2, Box 63  
DuBois, PA 15801  
SSN: 174-28-0676  
**Debtor**

**David J. Hopkins**  
900 Beaver Drive  
Du Bois, PA 15801  
814-375-0300  
Email: hopkinslaw@adelphia.net

represented by

**James R. Walsh**  
Spence, Custer, Saylor, Wolfe & Rose  
P.O. Box 280  
Johnstown, PA 15907  
814-536-0735  
**Trustee**

**Office of the United States Trustee**  
Liberty Center.  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222  
412-644-4756  
**U.S. Trustee**

Filing Date	#	Docket Text
06/13/2003	1	Chapter 7 Voluntary Petition. Receipt Number cc, Fee Amount \$ 200 Filed by Mary E. Kalgren. Declaration Re: Electronic Filing due 6/30/2003. (Hopkins, David) Modified on 6/16/2003 (mmck, ).CORRECTIVE ENTRY: DELETED TWO DEADLINES; GOVERNMENT PROOF OF CLAIM & STATEMENT OF INTENTIONS. NEITHER APPLICABLE. (Entered: 06/13/2003)
06/16/2003	2	Receipt Number 22593, Fee Amount \$ 200 (related document(s)1Chapter 7 Voluntary Petition. ). (mmck, ) (Entered: 06/16/2003)
06/16/2003	3	CORRECTIVE ENTRY: DELETED TWO DEADLINES; GOVERNMENT PROOF OF CLAIM & STATEMENT OF INTENTIONS. NEITHER APPLICABLE. (related document(s)1Chapter 7 Voluntary Petition. ). (mmck, ) (Entered: 06/16/2003)

06/16/2003	<u>4</u>	Notice that the Bankruptcy Petition has been Reviewed. Assigned Judge: Markovitz. Appointed Trustee: Walsh. Individual debtors attending approved Consumer Credit Counseling classes prior to their discharge will receive a discharge order that notes they have attended Consumer Credit Counseling. See the Court's Website for session dates and a registration form.. (lall, ) (Entered: 06/17/2003)
06/16/2003	<u>5</u>	Meeting of Creditors. 341(a) meeting to be held on 10/6/2003 at 10:00 AM at p19 Commissioners Meeting Room, Holidaysburg. Last day to oppose discharge or dischargeability is 12/5/2003. (lall, ) (Entered: 06/17/2003)
06/18/2003	<u>7</u>	Declaration Re: Electronic Filing (related document(s) <u>1</u> ). (lall, ) (Entered: 06/20/2003)
06/19/2003	<u>6</u>	BNC Certificate of Mailing - Meeting of Creditors. Service Date 06/19/03. (Related Doc # <u>5</u> ) (Admin.) (Entered: 06/20/2003)
07/11/2003	<u>8</u>	Proof of Income Affidavit Filed by Mary E. Kalgren. (lall, ) (Entered: 07/15/2003)
08/05/2003	<u>9</u>	Motion for Relief from Stay. Receipt Number cc, Fee Amount. \$ 75 Filed by Altegra Credit Company. (Attachments: # <u>1</u> Exhibit Broker's Price Opinion# <u>2</u> Proposed Order) (Jones, Jay) (Entered: 08/05/2003)
08/06/2003	<u>10</u>	Receipt Number 24839, Fee Amount \$ 75 (related document(s) <u>9</u> Motion for Relief from Stay.). (mmck, ) (Entered: 08/06/2003)
08/06/2003	<u>11</u>	<i>Letter Waves its rights to a Hearing on its Motion for Relief from Stay</i> Filed by Altegra Credit Company. (Jones, Jay) (Entered: 08/06/2003)
08/06/2003	<u>12</u>	Order setting hearing on (related Document(s) <u>9</u> ) Motion For Relief From The Automatic Stay Under Section 362 Pursuant To Bankruptcy Procedure Rule 4001 filed by Altegra Credit Company. Hearing scheduled for Thursday, 9/11/2003 at 1:30 PM at p51 Courtroom B, Penn Traffic Bldg., Johnstown. Responses due by 9/4/2003. cm: Jay B. Jones, Esq. (msch) (Entered: 08/06/2003)
08/08/2003	<u>13</u>	BNC Certificate of Mailing. Service Date 08/08/03. (Related Doc # <u>12</u> ) (Admin.) (Entered: 08/09/2003)
08/08/2003	<u>14</u>	BNC Certificate of Mailing. Service Date 08/08/03. (Related Doc # <u>12</u> ) (Admin.) (Entered: 08/09/2003)
08/12/2003	<u>15</u>	<i>Certificate of Service for the Motion for Relief from Stay and the Order Setting Hearing on Motion</i> Filed by Altegra Credit Company (related document(s) <u>9</u> , <u>12</u> ). (Jones, Jay) (Entered: 08/12/2003)

09/10/2003	<u>16</u>	Default Order Granting Motion For Relief From Stay (Related Doc # <u>9</u> ) Signed on 9/10/2003. cm: Interested parties (lall, ) (Entered: 09/11/2003)
09/13/2003	<u>17</u>	BNC Certificate of Mailing - PDF Document. Service Date 09/13/03. (Related Doc # <u>16</u> ) (Admin.) (Entered: 09/14/2003)

<b>PACER Service Center</b>			
<b>Transaction Receipt</b>			
10/08/2003 08:55:48			
<b>PACER Login:</b>	fp0039	<b>Client Code:</b>	
<b>Description:</b>	Docket Report	<b>Case Number:</b>	03-27469-BM
<b>Billable Pages:</b>	2	<b>Cost:</b>	0.14

SALE DATE: \_\_\_\_\_

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION – LAW

ALTEGRA CREDIT COMPANY

No.: 03-596-CD

vs.

MARY E. KALGREN  
A/K/A MARY KALGREN

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

FILED No  
11:05 AM  
JAN 23 2004

William A. Shaw  
Prothonotary/Clerk of Courts

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

RR 2 BOX 96, DUBOIS, PA 15801.

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

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

  
\_\_\_\_\_  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

ALTEGRA CREDIT COMPANY

CLEARFIELD COUNTY

No.: 03-596-CD

vs.

MARY E. KALGREN  
A/K/A MARY KALGREN

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

ALTEGRA CREDIT COMPANY, Plaintiff in the above action, by its attorney, Frank Federman, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at RR 2 BOX 96, DUBOIS, PA 15801:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
None.	

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
None.	

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

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

None.

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

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

Clearfield County Domestic Relations

Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

COMMONWEALTH OF PENNSYLVANIA  
BUREAU OF INDIVIDUAL TAX  
INHERITANCE TAX DIVISION  
ATTENTION: JOHN MURPHY

6<sup>TH</sup> FLOOR, STRAWBERRY SQUARE  
DEPT. 280601  
HARRISBURG, PA 17128

INTERNAL REVENUE PUBLIC WELFARE  
FEDERATED INVESTORS TOWER

13<sup>TH</sup> FLOOR, SUITE 1300  
1001 LIBERTY AVENUE  
PITTSBURGH, PA 15222

DEPARTMENT OF PUBLIC WELFARE  
TPL CASUALTY UNIT  
ESTATE RECOVERY PROGRAM

P.O. BOX 8486  
WILLOW OAK BUILDING  
HARRISBURG, PA 17105-8486

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

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

Commonwealth of Pennsylvania  
Department of Welfare

PO Box 2675  
Harrisburg, PA 17105

Tenant/Occupant

RR 2 BOX 96  
DUBOIS, PA 15801

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

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

October 8, 2003

Name and  
Address  
Of Sender

FEDERMAN AND PHELAN, LLP  
One Penn Center at Suburban Station  
Philadelphia, PA 19103-1814 Dan G. Trautz/MLD  
Suite 1400

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1	MARY E. KALGREN A/K/A MARY KALGREN	Tenant/Occupant, RR 2 BOX 96, DUBOIS, PA 15801		
2	2000000871	Clearfield County Domestic Relations Clearfield County Courthouse 230 East Market Street Clearfield, PA 16830		
3		Commonwealth of Pennsylvania Department of Welfare PO Box 2675 Harrisburg, PA 17105		
4		COMMONWEALTH OF PENNSYLVANIA BUREAU OF INDIVIDUAL TAX INHERITANCE TAX DIVISION ATTENTION: JOHN MURPHY 6 <sup>TH</sup> FLOOR, STRAWBERRY SQUARE DEPT. 280601 HARRISBURG, PA 17128		
5		INTERNAL REVENUE PUBLIC WELFARE FEDERATED INVESTORS TOWER 13 <sup>TH</sup> FLOOR, SUITE 1300 1001 LIBERTY AVENUE PITTSBURGH, PA 15222		
6		DEPARTMENT OF PUBLIC WELFARE TPL CASUALTY UNIT ESTATE RECOVERY PROGRAM P.O. BOX 8486 WILLOW OAK BUILDING HARRISBURG, PA 17105-8486		
7				
8				
9				
10				
11				
12				
13				
14				
15				
Total Number of Pieces Listed By Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name Of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000.00 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.



December 23, 2003

**ALTEGRA CREDIT COMPANY**

vs.

**MARY E. KALGREN**  
**A/K/A MARY KALGREN**

**TO: All parties in Interest and Claimants**

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

**OWNER(S): MARY E. KALGREN A/K/A MARY KALGREN**

**PROPERTY: RR 2 BOX 96, DUBOIS, PA 15801**

Improvements: Residential dwelling

Judgment Amount: **\$52,653.26**

**CLEARFIELD COUNTY**  
**No. 03-596-CD**

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on FEBRUARY 6, 2004, at the Clearfield County Courthouse, 1 North 2<sup>nd</sup> Street, Suite 116, Clearfield, PA 16830 at 10:00 A.M.

Our records indicate that you may hold a mortgage, judgment, or other interest on the property, which may be extinguished by the sale. You may wish to attend the sale to protect your interests. If you have any questions regarding the type of lien or the effect of the Sheriff's Sale upon your lien, we urge you to **CONTACT YOUR OWN ATTORNEY**, as we are not permitted to give you legal advice.

The Sheriff will file a schedule of Distribution 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.

PLAINTIFF  
ALTEGRA CREDIT COMPANY

AFFIDAVIT OF SERVICE  
CLEARFIELD COUNTY

ACCT. #2000000871

DEFENDANT  
MARY E. KALGREN A/K/A MARY KALGREN

COURT NO.: 03-596-CD

SERVE MARY E. KALGREN, A/K/A MARY  
KALGREN AT:  
63 County Place  
DUBOIS, PA 15801

TYPE OF ACTION  
XX Notice of Sheriff's Sale  
SALE DATE: FEBRAURY 6, 2004

SERVED

Served and made known to Mary E. Kalgren, Defendant on the 22 day of January, 2004, at 7:07 o'clock P. M., at 63 County Place, Dubois, Commonwealth of Pennsylvania, in the manner described below:

Defendant personally served.  
 Adult family member with whom Defendant(s) reside(s).  
Relationship is \_\_\_\_\_.  
 Adult in charge of Defendant's residence who refused to give name or relationship.  
 Manager/Clerk of place of lodging in which Defendant(s) reside(s).  
 Agent or person in charge of Defendant's office or usual place of business.  
 \_\_\_\_\_ an officer of said Defendant's company.  
 Other: \_\_\_\_\_.

Description: Age 75 Height 5'5" Weight 140 Race W Sex F Other \_\_\_\_\_

I, Thomas P. Chathams, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed  
before me this 27<sup>th</sup> day  
of January, 2004.

Notary:

Marilyn A. Campbell

By:

NOT SERVED

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal  
Marilyn A. Campbell, Notary Public  
City of Altoona, Blair County  
My Commission Expires Oct. 28, 2007

Member, Pennsylvania Association of Notaries

On the \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_\_\_, at \_\_\_\_\_ o'clock \_\_. M., Defendant NOT FOUND because:

Moved  Unknown  No Answer  Vacant

Other:

Sworn to and subscribed  
before me this \_\_\_\_\_ day  
of \_\_\_\_\_, 200\_\_\_\_. By:

Notary:

FILED  
m/1/15/04  
FEB 05 2004 NO CC  
William A. Shaw  
Prothonotary/Clerk of Courts

ATTORNEY FOR PLAINTIFF  
FRANK FEDERMAN, ESQUIRE  
I.D.#12248  
One Penn Center at Suburban Station  
1617 John F. Kennedy Blvd., Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

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

---

**ALTEGRA CREDIT COMPANY**

---

**vs.**

---

**MARY E. KALGREN A/K/A MARY KALGREN**

---

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

**No. 03-596-CD**

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

To the Director of the Office of the Prothonotary:

Issue writ of execution in the above matter:

Amount Due	
	<u>\$52,653.26</u>

Interest from 10/9/03 to	
Date of Sale (\$8.66 per diem)	

and Costs.

1165.00 *Prothonotary costs*

*Frank Federman*

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

Note: Please attach description of Property.

MLD

**FILED** *ICCA*  
*mlm/10/14/03* *LeWitsw*  
**OCT 13 2003** *attached*  
William A. Shaw *description*  
Prothonotary/Clerk of Courts

*6*  
*TR*

*Atty pd 20.00*

No. 03-596-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

ALTEGRA CREDIT COMPANY

vs.

MARY E. KALGREN A/K/A MARY KALGREN

---

PRAECEIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

---

Mark H. Homan

Attorney for Plaintiff(s)

Address: 63 COUNTRY PLACE, DUBOIS, PA 15801  
Where papers may be served.

ALTEGRA CREDIT COMPANY

CLEARFIELD COUNTY

No.: 03-596-CD

vs.

MARY E. KALGREN  
A/K/A MARY KALGREN

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 1)**

ALTEGRA CREDIT COMPANY, Plaintiff in the above action, by its attorney, Frank Federman, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at RR 2 BOX 96, DUBOIS, PA 15801:

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

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

MARY E. KALGREN A/K/A MARY KALGREN	63 COUNTRY PLACE DUBOIS, PA 15801
---------------------------------------	--------------------------------------

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

SAME AS ABOVE

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

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

October 8, 2003

ALTEGRA CREDIT COMPANY

CLEARFIELD COUNTY

No.: 03-596-CD

vs.

MARY E. KALGREN  
A/K/A MARY KALGREN

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

ALTEGRA CREDIT COMPANY, Plaintiff in the above action, by its attorney, Frank Federman, Esquire, sets forth as of the date the Praecepice for the Writ of Execution was filed the following information concerning the real property located at RR 2 BOX 96, DUBOIS, PA 15801:

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

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

None.

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

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

None.



FEDERMAN AND PHELAN, LLP  
By: FRANK FEDERMAN, ESQUIRE  
ONE PENN CENTER AT  
SUBURBAN STATION  
1617 JOHN F. KENNEDY BOULEVARD  
SUITE 1400  
PHILADELPHIA, PA 19103-1814  
(215) 563-7000

ATTORNEY FOR PLAINTIFF  
COURT OF COMMON PLEAS  
CIVIL DIVISION

ALTEGRA CREDIT COMPANY

No.: 03-596-CD

vs.

MARY E. KALGREN  
A/K/A MARY KALGREN

CLEARFIELD COUNTY

CERTIFICATION

FRANK FEDERMAN, 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 Mortgage
- non-owner occupied
- vacant
- Act 91 procedures have been fulfilled

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

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

**U.S. Bankruptcy Court  
Western District of Pennsylvania (Pittsburgh)  
Bankruptcy Petition #: 03-27469-BM**

*Assigned to:* Bernard Markovitz  
Chapter 7  
Voluntary  
No asset

*Date Filed:* 06/13/2003

**Mary E. Kalgren**

R.D. #2, Box 63  
DuBois, PA 15801  
SSN: 174-28-0676

**Debtor**

**David J. Hopkins**

900 Beaver Drive  
Du Bois, PA 15801  
814-375-0300  
Email: hopkinslaw@adelphia.net

represented by

**James R. Walsh**

Spence, Custer, Saylor, Wolfe & Rose  
P.O. Box 280  
Johnstown, PA 15907  
814-536-0735

**Trustee**

**Office of the United States Trustee**

Liberty Center.  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222  
412-644-4756  
**U.S. Trustee**

Filing Date	#	Docket Text
06/13/2003	1	Chapter 7 Voluntary Petition. Receipt Number cc, Fee Amount \$ 200 Filed by Mary E. Kalgren. Declaration Re: Electronic Filing due 6/30/2003. (Hopkins, David) Modified on 6/16/2003 (mmck, ).CORRECTIVE ENTRY: DELETED TWO DEADLINES; GOVERNMENT PROOF OF CLAIM & STATEMENT OF INTENTIONS. NEITHER APPLICABLE. (Entered: 06/13/2003)
06/16/2003	2	Receipt Number 22593, Fee Amount \$ 200 (related document(s)1Chapter 7 Voluntary Petition. ). (mmck, ) (Entered: 06/16/2003)
06/16/2003	3	CORRECTIVE ENTRY: DELETED TWO DEADLINES; GOVERNMENT PROOF OF CLAIM & STATEMENT OF INTENTIONS. NEITHER APPLICABLE. (related document(s)1Chapter 7 Voluntary Petition. ). (mmck, ) (Entered: 06/16/2003)

06/16/2003	<u>4</u>	Notice that the Bankruptcy Petition has been Reviewed. Assigned Judge: Markovitz. Appointed Trustee: Walsh. Individual debtors attending approved Consumer Credit Counseling classes prior to their discharge will receive a discharge order that notes they have attended Consumer Credit Counseling. See the Court's Website for session dates and a registration form.. (lall, ) (Entered: 06/17/2003)
06/16/2003	<u>5</u>	Meeting of Creditors. 341(a) meeting to be held on 10/6/2003 at 10:00 AM at p19 Commissioners Meeting Room, Holidaysburg. Last day to oppose discharge or dischargeability is 12/5/2003. (lall, ) (Entered: 06/17/2003)
06/18/2003	<u>7</u>	Declaration Re: Electronic Filing (related document(s) <u>1</u> ). (lall, ) (Entered: 06/20/2003)
06/19/2003	<u>6</u>	BNC Certificate of Mailing - Meeting of Creditors. Service Date 06/19/03. (Related Doc # <u>5</u> ) (Admin.) (Entered: 06/20/2003)
07/11/2003	<u>8</u>	Proof of Income Affidavit Filed by Mary E. Kalgren. (lall, ) (Entered: 07/15/2003)
08/05/2003	<u>9</u>	Motion for Relief from Stay. Receipt Number cc, Fee Amount. \$ 75 Filed by Altegra Credit Company. (Attachments: # <u>1</u> Exhibit Broker's Price Opinion# <u>2</u> Proposed Order) (Jones, Jay) (Entered: 08/05/2003)
08/06/2003	<u>10</u>	Receipt Number 24839, Fee Amount \$ 75 (related document(s) <u>9</u> Motion for Relief from Stay.). (mmck, ) (Entered: 08/06/2003)
08/06/2003	<u>11</u>	<i>Letter Waves its rights to a Hearing on its Motion for Relief from Stay</i> Filed by Altegra Credit Company. (Jones, Jay) (Entered: 08/06/2003)
08/06/2003	<u>12</u>	Order setting hearing on (related Document(s) <u>9</u> ) Motion For Relief From The Automatic Stay Under Section 362 Pursuant To Bankruptcy Procedure Rule 4001 filed by Altegra Credit Company. Hearing scheduled for Thursday, 9/11/2003 at 1:30 PM at p51 Courtroom B, Penn Traffic Bldg., Johnstown. Responses due by 9/4/2003. cm: Jay B. Jones, Esq. (msch) (Entered: 08/06/2003)
08/08/2003	<u>13</u>	BNC Certificate of Mailing. Service Date 08/08/03. (Related Doc # <u>12</u> ) (Admin.) (Entered: 08/09/2003)
08/08/2003	<u>14</u>	BNC Certificate of Mailing. Service Date 08/08/03. (Related Doc # <u>12</u> ) (Admin.) (Entered: 08/09/2003)
08/12/2003	<u>15</u>	<i>Certificate of Service for the Motion for Relief from Stay and the Order Setting Hearing on Motion</i> Filed by Altegra Credit Company (related document(s) <u>9</u> , <u>12</u> ). (Jones, Jay) (Entered: 08/12/2003)

09/10/2003	<u>16</u>	Default Order Granting Motion For Relief From Stay (Related Doc # <u>9</u> ) Signed on 9/10/2003. cm: Interested parties (lall, ) (Entered: 09/11/2003)
09/13/2003	<u>17</u>	BNC Certificate of Mailing - PDF Document. Service Date 09/13/03. (Related Doc # <u>16</u> ) (Admin.) (Entered: 09/14/2003)

<b>PACER Service Center</b>			
<b>Transaction Receipt</b>			
10/08/2003 08:55:48			
<b>PACER Login:</b>	fp0039	<b>Client Code:</b>	
<b>Description:</b>	Docket Report	<b>Case Number:</b>	03-27469-BM
<b>Billable Pages:</b>	2	<b>Cost:</b>	0.14

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

---

ALTEGRA CREDIT COMPANY

---

vs.

---

MARY E. KALGREN A/K/A MARY KALGREN

---

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

NO.: 03-596-CD

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

Premises: **RR 2 BOX 96, DUBOIS, PA 15801**

(See legal description attached.)

Amount Due	\$ <u>52,653.26</u>
Interest from 10/9/03 to Date of Sale (\$8.66 per diem)	\$ _____
Total	\$ _____ Plus costs as endorsed. <i>1165.00 Prothonotary costs</i>

Dated October 13, 2003  
(SEAL)

---

Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

By:

Deputy

MLD

No. 03-596-CD

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

ALTEGRA CREDIT COMPANY

vs.

MARY E. KALGREN A/K/A MARY KALGREN

---

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

---

Real Debt \$52,653.26

Int. from 10/9/03 \_\_\_\_\_  
to Date of Sale (\$8.66 per diem)

Costs \_\_\_\_\_

Prothy. Pd. 165.00

Sheriff \_\_\_\_\_

*Frank Federman*  
Attorney for Plaintiff

Address: 63 COUNTRY PLACE, DUBOIS, PA 15801  
Where papers may be served.

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

ALL THAT lot or piece of land situate, lying and being in the Township of Sandy, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at an iron stake at the intersection of the Township road and lands of C.C. Dodd; thence in an Easterly direction three hundred fifty (350) feet more or less to an iron stake; thence in a Northerly direction two hundred eighty-six (286) feet more or less to an iron stake; thence in a Westerly direction three hundred fifty (350) feet more or less to an iron stake at the township road; thence in a Southerly direction along said township road two hundred eighty-sixty (286) feet more or less to an iron stake at the Township road and C.C. Dodd intersection, the place of beginning.

Tax Parcel #~~78586~~

128-E3-40

TITLE TO SAID PREMISES IS VESTED IN Mary E. Kalgren, widow by reason of the following:

BEING the same premises which J. Albert Divins t/d/b/a Brockway Building Company and J. Albert Divins and Nelleta Divins, his wife, individually by Deed dated 2/11/1959 and recorded 2/23/1959 in the County of Clearfield in Deed Book Volume 473, Page 42 conveyed unto William L. Kalgren and Mary E. Kalgren, husband and wife.

AND THE SAID William L. Kalgren departed this life on the \_\_\_\_\_ day of \_\_\_\_\_ A.D.,  
\_\_\_\_\_ whereby title to subject premises became vested in Mary E. Kalgren by right of survivorship.

OFFICE OF THE PROTHONOTARY  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830

FILED  
10/20/2003  
OCT 20 2003

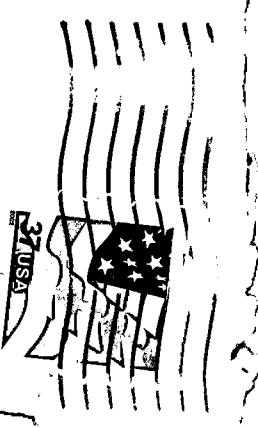
William A. Shaw  
Prothonotary/Clerk of Courts

Re-mailed to address  
on label

MARY E. KALGREN  
A/K/A MARY KALGREN  
RR 2 BOX 96  
DUBOIS, PA 15801

KALGOORIE 1580120271A02 08 10/17/03  
FORWARD TIME EXP RTN TO SEND  
KALGREN MARY E  
CLEARFIELD COUNTY PL  
DUBOIS PA 15801-9721

RETURN TO SENDER



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

ALTEGRA CREDIT COMPANY  
150 ALLEGHENY CENTER MALL  
PITTSBURGH, PA 15212

No.: 03-596-CD

vs.

MARY E. KALGREN  
A/K/A MARY KALGREN  
RR 2 BOX 96  
DUBOIS, PA 15801

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

TO THE PROTHONOTARY:

Kindly enter an in rem judgment in favor of the Plaintiff and against MARY E. KALGREN A/K/A MARY KALGREN , 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:

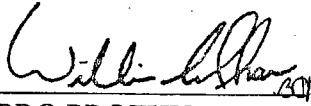
As set forth in Complaint	\$50,553.38
Interest (4/22/03 to 10/9/03)	<u>2,099.88</u>
<b>TOTAL</b>	<b>\$52,653.26</b>

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

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

Damages are hereby assessed as indicated.

DATE: October 13, 2003

  
PRO PROTHY

MLD

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

ALTEGRA CREDIT COMPANY

Plaintiff

vs.

No.: 03-596-CD

MARY E. KALGREN  
A/K/A MARY KALGREN

Defendant(s)

Notice is given that a Judgment in the above captioned matter has been entered  
against you on October 13, 2003.

By: Willitha DEPUTY

If you have any questions concerning this matter please contact:

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

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

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

ATTORNEY FOR PLAINTIFF

ALTEGRA CREDIT COMPANY  
Plaintiff

: COURT OF COMMON PLEAS

Vs.

: CIVIL DIVISION

MARY E. KALGREN A/K/A MARY KALGREN  
Defendant

: CLEARFIELD COUNTY

: NO. 03-596-CD

FILE COPY

TO: MARY E. KALGREN A/K/A MARY KALGREN  
63 COUNTRY PLACE  
DUBOIS, PA 15801

DATE OF NOTICE: MAY 30, 2003

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

**IMPORTANT NOTICE**

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

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

---

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

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

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION

ALTEGRA CREDIT COMPANY

CLEARFIELD COUNTY

vs.

No.: 03-596-CD

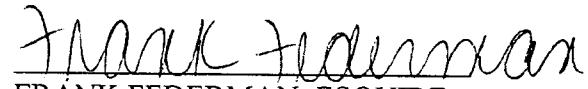
MARY E. KALGREN  
A/K/A MARY KALGREN

**VERIFICATION OF NON-MILITARY SERVICE**

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

- (a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended.
- (b) that defendant, MARY E. KALGREN A/K/A MARY KALGREN, is over 18 years of age, and resides at 63 COUNTRY PLACE, DUBOIS, PA 15801.

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

  
FRANK FEDERMAN, ESQUIRE

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

**Sheriff Docket # 14393**

**ALTEGRA CREDIT COMPANY**

**03-596-CD**

**VS.**

**KALGREN, MARY E. A/K/A MARY KALGREN**

**WRIT OF EXECUTION      REAL ESTATE**

**SHERIFF RETURNS**

---

**NOW, AUGUST 20, 2003 @ 2:34 P.M. A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.**

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

**NOW, AUGUST 20, 2003 @ 2:30 P.M. O'CLOCK SERVED MARY E. KALGREN A/K/A MARY KALGREN, DEFENDANT, AT HER RESIDENCE 63 COUNTRY PLACE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MARY E. KALGREN A/K/A MARY KALGREN, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY AND BY MAKING KNOWN TO HER THE CONTENTS THEREOF.**

**NOW, OCTOBER 6, 2003 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR OCTOBER 10, 2003 AND RETURN THE ORIGINAL WRIT TO THE PROTHONOTARY'S OFFICE.**

**NOW, NOVEMBER 12, 2003 PAID THE COSTS FROM THE ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE ATTORNEY.**

**NOW, NOVEMBER 13, 2003 RETURN THE WRIT AS NO SALE HELD ON THE PROPERTY OF THE DEFENDANT. THE PLAINTIFF'S ATTORNEY STAYED THE SALE AND REQUESTED THE WRIT BE RETURNED TO THE PROTHONOTARY.**

**SHERIFF HAWKINS    \$181.80**

**SURCHARGE      \$20.00**

**PAID BY ATTORNEY**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14393

ALTEGRA CREDIT COMPANY

03-596-CD

VS.

KALGREN, MARY E. A/K/A MARY KALGREN

WRIT OF EXECUTION      REAL ESTATE

**SHERIFF RETURNS**

---

---

Sworn to Before Me This

13 Day Of November 2003

William A. Shaw

So Answers,

*Chester Hawkins*  
By *Cynthia Butter-Augustine*  
Chester A. Hawkins  
Sheriff

**FILED**

*o 9:18 BA No EC*

NOV 13 2003

William A. Shaw  
Prothonotary

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

---

ALTEGRA CREDIT COMPANY

---

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

vs.

NO.: 03-596-CD

MARY E. KALGREN  
A/K/A MARY KALGREN

---

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

Premises: **RR 2 BOX 96, DUBOIS, PA 15801**

(See legal description attached.)

Amount Due	<u>\$51,191.94</u>
Interest from 6/12/03 to Date of Sale (\$8.42 per diem)	\$ _____
Total	\$ _____ Plus costs as endorsed.

Prothonotary Costs 125.00

C. J. Shanahan  
Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

Dated 6/17/03  
(SEAL)

By:

Received 6-17-03 @ 3:00 P.M.  
Chester A. Hawkins  
by Cynthia Better-Aughenbaugh

Deputy

MLD

No. 03-596-CD

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

## ALTEGRA CREDIT COMPANY

VS.

MARY E. KALGREN  
A/K/A MARY KALGREN

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

Real Debt \$51,191.94

Int. from 6/12/03 \_\_\_\_\_  
to Date of Sale (\$8.42 per diem)

## Costs

Prothy Pd 125.00

## Sheriff

Mark Feldman  
Attorney for Plaintiff

Address: 63 COUNTRY PLACE, DUBOIS, PA 15801  
Where papers may be served.

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

ALL THAT lot or piece of land situate, lying and being in the Township of Sandy, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at an iron stake at the intersection of the Township road and lands of C.C. Dodd; thence in an Easterly direction three hundred fifty (350) feet more or less to an iron stake; thence in a Northerly direction two hundred eighty-six (286) feet more or less to an iron stake; thence in a Westerly direction three hundred fifty (350) feet more or less to an iron stake at the township road; thence in a Southerly direction along said township road two hundred eighty-six (286) feet more or less to an iron stake at the Township road and C.C. Dodd intersection, the place of beginning.

Tax Parcel 128-E3-49

TITLE TO SAID PREMISES IS VESTED IN Mary E. Kalgren, widow by reason of the following:

BEING the same premises which J. Albert Divins t/d/b/a Brockway Building Company and J. Albert Divins and Nelleta Divins, his wife, individually by Deed dated 2/11/1959 and recorded 2/23/1959 in the County of Clearfield in Deed Book Volume 473, Page 42 conveyed unto William L. Kalgren and Mary E. Kalgren, husband and wife.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME KALGREN NO. 03-596-CD

NOW, , by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on the day of 2003, I exposed the within described real estate of to public venue or outcry at which time and place I sold the same to

he/she being the highest bidder, for the sum of appropriations, viz: and made the following

## **SHERIFF COSTS:**

**PLAINTIFF COSTS, DEBT & INTEREST:**

RDR	15.00	DEBT-AMOUNT DUE	51,191.94
SERVICE	15.00	INTEREST FOR 6/12/03	
MILEAGE	13.68	TO BE ADDED	TO SALE DATE
LEVY	15.00	ATTORNEY FEES	
MILEAGE	13.68	PROTH. SATISFACTION	
POSTING	15.00	LATE CHARGES & FEES	
CSDS	10.00	COST OF SUIT -TO BE ADDED	
COMMISSION 2%		FORECLOSURE FEES/ESCROW DEFICIT	
POSTAGE	4.44	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	20.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE		ESCROW DEFICIENCY	
DEED			
ADD'L POSTING		<b>TOTAL DEBT &amp; INTEREST</b>	<b>51,211.94</b>
ADD'L MILEAGE			
ADD'L LEVY			
BID AMOUNT		<b>COSTS:</b>	
RETURNS/DEPUTIZE		ADVERTISING	301.77
COPIES/BILLING	15.00	TAXES - collector	04-Jan
	5.00	TAXES - tax claim	NONE
BILLING/PHONE/FAX	5.00	DUE	
		LIEN SEARCH	100.00
<b>TOTAL SHERIFF</b>		ACKNOWLEDGEMENT	
<b>COSTS</b>	<b>181.80</b>	DEED COSTS	0.00
<b>DEED COSTS:</b>		SHERIFF COSTS	181.80
ACKNOWLEDGEMENT		LEGAL JOURNAL AD	162.00
REGISTER & RECORDER		PROTHONOTARY	125.00
TRANSFER TAX 2%		MORTGAGE SEARCH	40.00
		MUNICIPAL LIEN	
<b>TOTAL DEED</b>		<b>TOTAL COSTS</b>	<b>910.57</b>
<b>COSTS</b>	<b>0.00</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  
**FEDERMAN AND PHELAN, LLP**  
One Penn Center at Suburban Station  
1617 John F. Kennedy Boulevard  
Suite 1400  
Philadelphia, PA 19103-1814  
Daniel.Trautz@fedphe-pa.com

Dan G. Trautz  
Judgment Department, Ext. 1298

Representing Lenders in  
Pennsylvania and New Jersey

October 6, 2003

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

ATTENTION: CINDY (814) 765-5915

Re: **ALTEGRA CREDIT COMPANY v. MARY E. KALGREN A/K/A MARY KALGREN**  
No. 03-596-CD  
RR 2 BOX 96, DUBOIS, PA 15801

Dear Cindy:

Please stay the Sheriff's Sale of the above referenced property, which is scheduled for October 10, 2003 return the original writ of execution to the Prothonotary's office and refund any unused money to our office.

The Defendant (s) filed a Chapter 7 Bankruptcy (No. 03-21469 ) on 6/13/03.

Very truly yours,

  
Dan G. Trautz

VIA TELECOPY (814) 765-5915

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14782

ALTEGRA CREDIT COMPANY

03-596-CD

VS.

KALGREN, MARY E. A/K/A MARY KALGREN

WRIT OF EXECUTION      REAL ESTATE

**SHERIFF RETURNS**

---

NOW, DECEMBER 15, 2003, @ 1:00 P.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 FEBRUARY 6. 2004 WAS SET.

NOW, DECEMBER 15, 2003 @ 1:12 P.M. O'CLOCK SERVED MARY E. KALGREN A/K/A MARY KALGREN, DEFENDANT, AT HER RESIDENCE 63 COUNTRY PLACE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HADING TO MARY KALGREN, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOWN TO HER THE CONTENTS THREOF.

NOW, FEBRUARY 4, 2004 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF'S SALE TO MARCH 5, 2004.

NOW, MARCH 5, 2004 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANT. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$10,000 + COSTS.

NOW, MAY 10, 2004 PAID THE COSTS FROM THE ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE ATTORNEY.

NOW, MAY 10, 2004 RETURN WRIT AS A SALE BEING HELD ON THE PROPERTY OF THE DEFENDANT. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$10,000.00 + COST.

NOW, MAY 10, 2004 THE DEED WAS FIELD.

**FILED**

MAY 10 2004  
William A. Shaw  
Prothonotary/Clerk of Courts  
5.00  
ACW.

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

Sheriff Docket # 14782

**ALTEGRA CREDIT COMPANY**

03-596-CD

VS.

**KALGREN, MARY E. A/K/A MARY KALGREN**

**WRIT OF EXECUTION      REAL ESTATE**

**SHERIFF RETURNS**

---

**SHERIFF HAWINS      \$ 422.54**

**SURCHARGE      \$20.00**

**PAID BY THE ATTORNEY**

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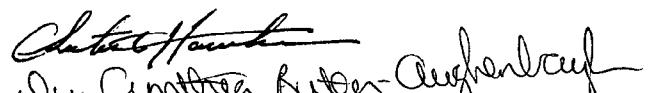
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**Sworn to Before Me This**

10<sup>th</sup> Day Of March 2004



**So Answers,**

  
Dix Cynthia Butler-Augenthaler  
**Chester A. Hawkins**  
**Sheriff**

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

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

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ALTEGRA CREDIT COMPANY

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vs.

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IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

NO.: 03-596-CD

---

MARY E. KALGREN A/K/A MARY KALGREN

---

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

Premises: **RR 2 BOX 96, DUBOIS, PA 15801**

(See legal description attached.)

Amount Due	<u>\$52,653.26</u>
Interest from 10/9/03 to	<u>\$</u> _____
Date of Sale (\$8.66 per diem)	<u>\$</u> _____
Total	<u>\$</u> _____ Plus costs as endorsed. <u>165.00</u> Prothonotary Costs

Dated October 13, 2003  
(SEAL)

W.L. Ober  
Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

By:

Deputy

MLD

Received October 13, 2003 @ 3:00 P.M.  
Chester A. Baileys  
by Cynthia Butter-Augustaugh

No. 03-596-CD

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

ALTEGRA CREDIT COMPANY

vs.

MARY E. KALGREN A/K/A MARY KALGREN

---

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

---

Real Debt \$52,653.26

Int. from 10/9/03  
to Date of Sale (\$8.66 per diem) \_\_\_\_\_

Costs \_\_\_\_\_

Prothy. Pd. 165.00

Sheriff \_\_\_\_\_

Frank Federman  
Attorney for Plaintiff

Address: 63 COUNTRY PLACE, DUBOIS, PA 15801  
Where papers may be served.

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

ALL THAT lot or piece of land situate, lying and being in the Township of Sandy, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at an iron stake at the intersection of the Township road and lands of C.C. Dodd; thence in an Easterly direction three hundred fifty (350) feet more or less to an iron stake; thence in a Northerly direction two hundred eighty-six (286) feet more or less to an iron stake; thence in a Westerly direction three hundred fifty (350) feet more or less to an iron stake at the township road; thence in a Southerly direction along said township road two hundred eighty-sixty (286) feet more or less to an iron stake at the Township road and C.C. Dodd intersection, the place of beginning.

Tax Parcel #~~78586~~

138-E 3-41

TITLE TO SAID PREMISES IS VESTED IN Mary E. Kalgren, widow by reason of the following:

BEING the same premises which J. Albert Divins t/d/b/a Brockway Building Company and J. Albert Divins and Nelleta Divins, his wife, individually by Deed dated 2/11/1959 and recorded 2/23/1959 in the County of Clearfield in Deed Book Volume 473, Page 42 conveyed unto William L. Kalgren and Mary E. Kalgren, husband and wife.

AND THE SAID William L. Kalgren departed this life on the \_\_\_\_\_ day of \_\_\_\_\_ A.D.,  
\_\_\_\_\_ whereby title to subject premises became vested in Mary E. Kalgren by right of survivorship.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME      KALGREN      NO.      03-596-CD

NOW,      March 5, 2004      , by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on the      5TH      day of      MARCH      2004, I exposed the within described real estate of      MARY E. KALGREN A/K/A MARY KALGREN      to public venue or outcry at which time and place I sold the same to      ALTEGRA CREDIT COMPANY

he/she being the highest bidder, for the sum of      \$10,000.00 + COSTS      and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	13.68
LEVY	15.00
MILEAGE	13.68
POSTING	15.00
CSDS	10.00
COMMISSION 2%	200.00
POSTAGE	5.18
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	10,000.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	15.00
<b>TOTAL SHERIFF COSTS</b>	<b>422.54</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		52,653.26
INTEREST		
TO BE ADDED	TO SALE DATE	
ATTORNEY FEES		
PROTH. SATISFACTION		
LATE CHARGES & FEES		
COST OF SUIT -TO BE ADDED		
FORECLOSURE FEES/ESCROW DEFICIT		
ATTORNEY COMMISSION		
REFUND OF ADVANCE		
REFUND OF SURCHARGE		
SATISFACTION FEE		
ESCROW DEFICIENCY		
<b>TOTAL DEBT &amp; INTEREST</b>		<b>52,653.26</b>
<b>COSTS:</b>		
ADVERTISING		321.30
TAXES - collector	TO 7/2	PD
TAXES - tax claim	NONE	
DUE		
LIEN SEARCH		200.00
ACKNOWLEDGEMENT		5.00
DEED COSTS		29.00
SHERIFF COSTS		422.54
LEGAL JOURNAL AD		160.00
PROTHONOTARY		165.00
MORTGAGE SEARCH		80.00
MUNICIPAL LIEN		
<b>TOTAL COSTS</b>		<b>1,382.84</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  
**FEDERMAN AND PHELAN, LLP**  
One Penn Center at Suburban Station  
1617 John F. Kennedy Boulevard  
Suite 1400  
Philadelphia, PA 19103-1814  
Daniel.Trautz@fedphe-pa.com

Sandra M. Cooper  
Judgment Department, Ext. 1258

Representing Lenders in  
Pennsylvania and New Jersey

February 4, 2004

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

ATTENTION: CINDY (814) 765-5915

Re: **ALTEGRA CREDIT COMPANY v. MARY E. KALGREN A/K/A MARY KALGREN**  
No. 03-596-CD  
RR 2 BOX 96, DUBOIS, PA 15801

Dear Cindy:

Please postpone the Sheriff's Sale of the above referenced property which is scheduled for 2/06/04.

The property is to be relisted for the 3/05/04 Sheriff's Sale.

Very truly yours,

*SMC*

Sandra M. Cooper

VIA TELECOPY (814) 765-5915

CC: 

MARY E. KALGREN
A/K/A MARY KALGREN
63 COUNTRY PLACE
DUBOIS, PA 15801