

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

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

Plaintiff

vs.

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

Defendant(s)

ATTORNEY FOR PLAINTIFF
COURT OF COMMON PLEAS
CIVIL DIVISION

TERM

NO. 03-596-CD

CLEARFIELD COUNTY

FILED

APR 23 2003

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>
TOTAL	\$ 50,553.38

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

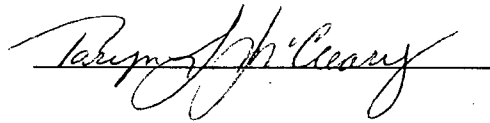
ALL THAT LOT OR PIECE OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

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

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW MAY 8, 2003 AT 2:20 PM SERVED WITH 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
BX 0 9:53 AM
MAY 28 2003

William A. Shaw
Prothonotary

Return Costs

Cost	Description
37.68	SHERIFF HAWKINS PAID BY: ATTY CK# 270271
20.00	SURCHARGE PAID BY: ATTY CK# 270272 & 271728

Sworn to Before Me This

28 Day Of May 2003
William A. Shaw

So Answers,

Chester A. 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>
TOTAL	\$51,191.94

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: 6/17/03


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: Willi [Signature] 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

: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY

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

: NO. 03-596-CD

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

FILE 007

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

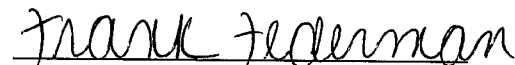
VERIFICATION OF NON-MILITARY SERVICE

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

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

\$51,191.94

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

_____ and Costs.

Prothonotary costs

125.00

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

JUN 17 2003

William A. Shaw
Prothonotary

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

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Frank Adamian
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 Nelletta 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.

FILED

JUN 17 2003

Atty pd
20.00
Le British prep desec. 9 / cc to SHG

William A. Shaw
Prothonotary

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 Praecipe 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

June 10, 2003

CLEARFIELD COUNTY

ALTEGRA CREDIT COMPANY

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 Praecipe 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

6TH FLOOR, STRAWBERRY SQUARE
DEPT. 280601
HARRISBURG, PA 17128

INTERNAL REVENUE SERVICE
FEDERATED INVESTORS TOWER

13TH 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, ESQUIRE
Attorney for Plaintiff

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

\$51,191.94

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

\$ _____

Total

\$ _____ Plus costs as endorsed.

Prothonotary costs

125.00

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	<u>\$51,191.94</u>
Int. from 6/12/03 to Date of Sale (\$8.42 per diem)	_____
Costs	_____
Prothy. Pd.	<u>125.00</u>
Sheriff	_____



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>
TOTAL	\$52,653.26

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

FILED
m/ 11:00 AM 10/13/03
OCT 13 2003
Notice to Def. 1/25
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: Willi 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.**

CCPY

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
represented by 814-375-0300
Email: hopkinslaw@adelphia.net

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	<u>1</u>	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) <u>1</u> Chapter 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) <u>1</u> Chapter 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)
05/16/2003	<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>	Letter <i>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>	Certificate of Service <i>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 # 9) 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)

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

CLEARFIELD COUNTY

ALTEGRA CREDIT COMPANY

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 Praecipe 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 TH FLOOR, STRAWBERRY SQUARE DEPT. 280601 HARRISBURG, PA 17128
--	--

INTERNAL REVENUE PUBLIC WELFARE FEDERATED INVESTORS TOWER	13 TH 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 HARRIBURG, 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.

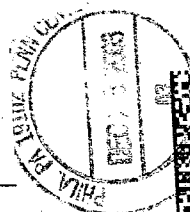

FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

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 6TH FLOOR, STRAWBERRY SQUARE DEPT. 280601 HARRISBURG, PA 17128		
5		INTERNAL REVENUE PUBLIC WELFARE FEDERATED INVESTORS TOWER 13TH 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)	<p>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.</p>



UNITED STATES POSTAGE
 PITNEY BOWES
 02 1A
 0004300377
 \$ 01.80⁰⁰
 DEC 23 2003
 MAILED FROM ZIP CODE 19103

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 2nd 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.

AFFIDAVIT OF SERVICE

PLAINTIFF
ALTEGRA CREDIT COMPANY

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 Country 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 Country 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 _____

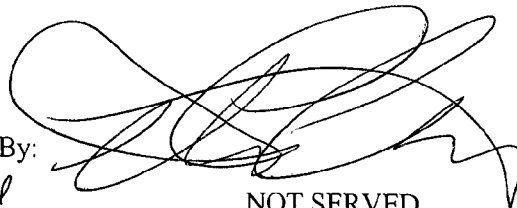
I, Thomas P. Chalmers a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this 27th 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:

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

FILED

11/15/04
FEB 05 2004

William A. Shaw
Prothonotary/Clerk of Courts

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

\$52,653.26

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

m/11/14/2003
OCT 13 2003

*ICCA
Lewitski
attached
description*

William A. Shaw
Prothonotary/Clerk of Courts

*EC
1/18/03*

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

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)


Attorney for Plaintiff(s)

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

CLEARFIELD COUNTY

ALTEGRA CREDIT COMPANY

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 Praecipe 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

CLEARFIELD COUNTY

ALTEGRA CREDIT COMPANY

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 Praeipe 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

6TH FLOOR, STRAWBERRY SQUARE
DEPT. 280601
HARRISBURG, PA 17128

INTERNAL REVENUE PUBLIC WELFARE
FEDERATED INVESTORS TOWER

13TH 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
HARRIBURG, 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
persenal 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

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

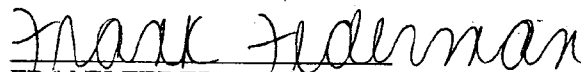
CLEARFIELD COUNTY

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
represented by 814-375-0300
Email: hopkinslaw@adelphia.net

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	<u>1</u>	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) <u>1</u> Chapter 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) <u>1</u> Chapter 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>	Letter <i>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>	Certificate of Service <i>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 # 9) 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)

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

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

\$52,653.26

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

\$ _____

Total

\$ _____ Plus costs as endorsed.

1165.00 Prothonotary costs

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	<u>\$52,653.26</u>
Int. from 10/9/03 to Date of Sale (\$8.66 per diem)	_____
Costs	_____
Prothy. Pd.	<u>165.00</u>
Sheriff	_____


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-E3-49

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 Nellera 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

7/2/13
OCT 20 2003

William A. Shaw
Prothonotary/Clerk of Courts
*Re-mailed to address
on label*

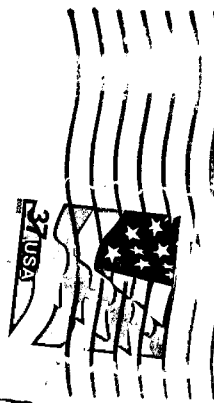
MARY E. KALGREN
A/K/A MARY KALGREN
RR 2 BOX 96
DUBOIS, PA 15801

KALG002* 158012027 1A02 09 10/17/03
FORWARD TIME EXP RTN TO SEND
KALGREN, MARY E
63 COUNTRY PL
DU BOIS PA 15801-9721

RETURN TO SENDER

15801-9721 04

15801-9721



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>

TOTAL	\$52,653.26
--------------	--------------------

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: Willi Althaus ~~AL~~ 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

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

FILE COPY

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

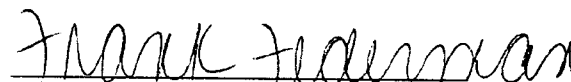
VERIFICATION OF NON-MILITARY SERVICE

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 PLALINTIFF'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 A. Hawkins
Jury Cynthia Butler - Oughenbaugh
Chester A. Hawkins
Sheriff

FILED

o 9:18 BA No CC

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

William L. H. [Signature]
Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

Dated 6/17/03
(SEAL)

By:

Deputy

MLD

Received 6-17-03 @ 3:00 P.M.
Chester A. Hawkins
By Cynthia Butler-Aufhaug

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	<u>\$51,191.94</u>
Int. from 6/12/03 to Date of Sale (\$8.42 per diem)	_____
Costs	_____
Prothy. Pd.	<u>125.00</u>
Sheriff	_____



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 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 Nelletta 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:

RDR	15.00
SERVICE	15.00
MILEAGE	13.68
LEVY	15.00
MILEAGE	13.68
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	5.00
TOTAL SHERIFF COSTS	181.80

DEED COSTS:

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	
TOTAL DEED COSTS	0.00

PLAINTIFF COSTS, DEBT & INTEREST:

DEBT-AMOUNT DUE	51,191.94
INTEREST FOR 6/12/03	
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	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
TOTAL DEBT & INTEREST	51,211.94

COSTS:

ADVERTISING	301.77
TAXES - collector 04-Jan	
TAXES - tax claim NONE	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	181.80
LEGAL JOURNAL AD	162.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	910.57

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

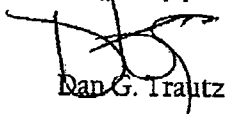
Re: ALTEGRA CREDIT COMPANY v. MARY E. KALGREV A/K/A MARY KALGREN
No. 03-596-CD
RR 2 BOX 96, DUBOIS, PA 15801

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. 03-27469) 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

no c/c

PO

5.00

ACK.

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

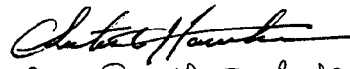
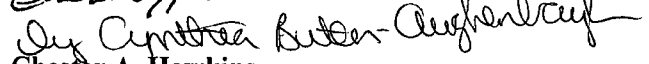
PAID BY THE ATTORNEY

Sworn to Before Me This

10th Day Of Mar 2004


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

So Answers,



Chester A. Hawkins
Sheriff

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

\$52,653.26


Interest from 10/9/03 to

\$ _____

Date of Sale (\$8.66 per diem)

Total

\$ _____ Plus costs as endorsed.
165.00 Prothonotary Costs


Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

Dated October 13, 2003
(SEAL)

By:

Deputy

MLD

Received October 13, 2003 @ 3:00 P.M.
Christina A. Kaufman
By Cynthia Butler-Aughenbaugh

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	<u>\$52,653.26</u>
Int. from 10/9/03 to Date of Sale (\$8.66 per diem)	_____
Costs	_____
Prothy. Pd.	<u>165.00</u>
Sheriff	_____


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 #~~78586~~

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 Nellera 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
TOTAL SHERIFF COSTS	422.54

DEED COSTS:

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

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	
TOTAL DEBT & INTEREST	52,653.26

COSTS:

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	

TOTAL COSTS 1,382.84

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. KALGRIN 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,

S.M.C.

Sandra M. Cooper

VIA TELECOPY (814) 765-5915

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