

03-870-CD
FEDERAL NATIONAL MORTGAGE, etal vs. DAVID E. WILLIAMS, etal

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

FEDERAL NATIONAL MORTGAGE
ASSOCIATION, assignee of
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of MELLON BANK,
N.A., Successor Trustee, assignee of
CORESTATES BANK, N.A., Trustee for
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of TOWNE &
COUNTRY MORTGAGE CORP.,

Plaintiff,

vs.

DAVID E. WILLIAMS and GERALDINE
L. WILLIAMS, husband and wife,

Defendants.

CIVIL DIVISION

NO. 03-870-CD

**COMPLAINT IN MORTGAGE
FORECLOSURE**

Code
MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
PA I.D. #3810
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

FILED

JUN 13 2003

William A. Shaw
Prothonotary

COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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**PROTHONOTARY
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830**

(814) 765-2641 - EXT. 20

COMPLAINT IN MORTGAGE FORECLOSURE

AND NOW, comes the Plaintiff by its attorneys, Louis P. Vitti and Associates, P.C. and Louis P. Vitti, Esquire, and pursuant to the Pennsylvania Rules of Civil Procedure Numbers 1141 through 1150, for its Complaint in Mortgage Foreclosure, sets forth the following:

1. The Plaintiff is a corporation duly authorized to conduct business within the laws of the Commonwealth of Pennsylvania, having a principal place of business located at 3900 Wisconsin Avenue, N.W., Washington, DC 20016-2899.

2. The Defendant(s) is/are individuals with a last known mailing address of RD 1, Box 268B, Frenchville, PA 16836. The property address is **P.O. Box 28, Le Contes Mills, PA 16850** and is the subject of this action.

3. On the 31st day of July, 1995, in consideration of a loan of Forty Thousand, Five Hundred and No/100 (\$40,500.00) Dollars made by Towne & Country Mortgage Corp., a PA corporation, to Defendant(s), the said Defendant(s) executed and delivered to Towne & Country Mortgage Corp., a PA corporation, a "Note" secured by a Mortgage with the Defendant(s) as mortgagor(s) and Towne & Country Mortgage Corp., as mortgagee, which mortgage was recorded on the 7th day of August, 1995, in the Office of the Recorder of Deeds of Clearfield County, in Mortgage Book Volume 1694, page 242. The said mortgage is incorporated herein by reference thereto as though the same were set forth fully at length.

4. The premises secured by the mortgage are:

(See Exhibit "A" attached hereto.)

5. On the 31st day of July, 1995, Towne & Country Mortgage Corp., a PA corporation, assigned to the Plaintiff, CoreStates Bank, N.A., Trustee for Pennsylvania Housing Finance Agency, the said mortgage, that assignment being recorded in the Office of the Recorder of Deeds of Clearfield County on the 7th day of August, 1995, in Mortgage Book Volume 1694, page 251. The said assignment is incorporated herein by reference.

6. On or before the 25th day of November, 1996, CoreStates Bank, N.A., Trustee for Pennsylvania Housing Finance Agency, a PA corporation, assigned to the Plaintiff, Mellon Bank, N.A., Successor Trustee, the said mortgage, that assignment being recorded in the Office of the Recorder of Deeds of Clearfield County on the 25th day of November, 1996, in Mortgage Book Volume 1805, page 211. The said assignment is incorporated herein by reference.

7. On or before the 2nd day of September, 1998, Mellon Bank, N.A., Successor Trustee, a PA corporation, assigned to the Plaintiff, Pennsylvania Housing Finance Agency, the said mortgage, that assignment being recorded in the Office of the Recorder of Deeds of Clearfield County on the 2nd day of September, 1998, in Mortgage Book Volume 1965, page 157. The said assignment is incorporated herein by reference.

8. On the 30th day of May, 2003, Pennsylvania Housing Finance Agency, a PA corporation, assigned to the Plaintiff, Federal National Mortgage Association, the said mortgage, that assignment being recorded in the Office of the Recorder of Deeds of Clearfield County and the said assignment is incorporated herein by reference.

9. Said mortgage provides, inter alia:

"that when as soon as the principal debt secured shall become due and payable, or in case default shall be made in the payment of any installment of principal and interest, or any monthly payment, keeping and performance by the mortgagor of any of the terms, conditions or covenants of the mortgage or note, it shall be lawful for mortgagee to bring an Action of Mortgage Foreclosure, or other proceedings upon the mortgage, of principal debt, interest and all other recoverable sums, together with attorney's fees."

10. Since February 1, 2003, the mortgage has been in default by reason, inter alia, of the failure of the mortgagor(s) to make payments provided for in the said mortgage (including principal and interest) and, under the terms of the mortgage, the entire principal sum is due and payable.

11. In accordance with the appropriate Pennsylvania Acts of Assembly and the Pennsylvania Rules of Civil Procedure, the mortgagor(s) has been advised in writing of the mortgagees intention to foreclose. The appropriate time period has elapsed since the Notice of Intention to Foreclose has been served upon the mortgagor(s).

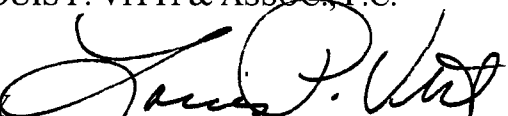
12. The amount due on said mortgage is itemized on the attached schedule.

13. Plaintiff does hereby release the personal representative, heir and/or devisee of the mortgagor(s) from liability for the debt secured by the mortgage.

WHEREFORE, pursuant to Pennsylvania Rule of Civil Procedure Number 1147(6), Plaintiff demands judgment for the amount due of Forty-Three Thousand, Twelve and 29/100 Dollars (\$43,012.29) with interest and costs.

Respectfully submitted,

LOUIS P. VITTI & ASSOC., P.C.

BY 

Louis P. Vitti, Esquire
Attorney for Plaintiff

Williams, David E.

SCHEDULE OF AMOUNTS DUE UNDER MORTGAGE

Unpaid Principal Balance	36,935.02
Interest @ 7.5000% from 01/01/03 through 6/30/2003 (Plus \$7.5894 per day after 6/30/2003)	1,366.09
Late charges through 6/11/2003 0 months @ 11.33 Accumulated beforehand (Plus \$11.33 on the 17th day of each month after 6/11/2003)	103.73
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Escrow deficit	<u>2,760.70</u>
(This figure includes projected additional charges that may be incurred by the Plaintiff and transmitted to the sheriff as charges on the writ prior to the date of the sheriff's sale)	
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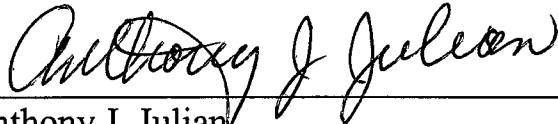
CONTAINING .821 of an acre.

BEING the same property which James E. Luzier and Dorothy Luzier, husband and wife, by deed dated July 31, 1995 and to be recorded herewith, granted and conveyed to David E. Williams and Geraldine L. Williams, husband and wife, the Mortgagors herein.

EXHIBIT" A "

VERIFICATION

Anthony J. Julian hereby states that he is the Director of Accounting and Loan Servicing Program of the Pennsylvania Housing Finance Agency, 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.



Anthony J. Julian
Director of Accounting & Loan Servicing

Date: June 11, 2003

7-30-03 Document
Reinstated/~~Reissued~~ to Sheriff/~~Attorney~~
for service.

Will. Shaw
Deputy Prothonotary

9-30-03 Document
Reinstated/~~Reissued~~ to Sheriff/~~Attorney~~
for service.

Will. Shaw
Deputy Prothonotary

William A. Shaw
Prothonotary

FILED
m 11:30 AM
JUN 13 2003
Att'y with pd.
85.00
200 SHF

In The Court of Common Pleas of Clearfield County, Pennsylvania

FEDERAL NATIONAL MORTGAGE ASSOCIATION

Sheriff Docket #

14198

VS.

03-870-CD

WILLIAMS, DAVID E. & GERALDINE L.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

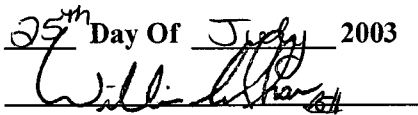
NOW JULY 24, 2003 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO DAVID E. WILLIAMS and GERALDINE L. WILLIAMS, DEFENDANTS, MOVED TO NEW JERSEY, ADDRESS UNKNOWN.

Return Costs

Cost	Description
35.89	SHERIFF HAWKINS PAID BY: ATTY CK# 16467
20.00	SURCHARGE PAID BY: ATTY CK# 16659


Sworn to Before Me This

25th Day Of July 2003



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

So Answers,


Chester A. Hawkins
Sheriff

FILED

3:47.60
JUL 25 2003

William A. Shaw
Prothonotary

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PA I.D. #3810
Supreme Court #01072

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916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

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

JUN 13 2003

Attest.

William D. Shaw
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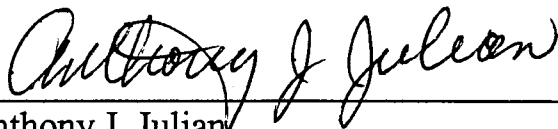
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A handwritten signature in cursive script, reading "Anthony J. Julian", written over a horizontal line.

Anthony J. Julian
Director of Accounting & Loan Servicing

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BEGINNING at a stake in the line of land of Harry T. Smith; thence N. 83° 31' W. 136.3 feet to a stake; thence still by land of Harry T. Smith N. 5° 25' E. 252.5 feet to a stake in the line of land of the Isaac Smith Estate; thence by land of the Isaac Smith Estate S. 82° 45' E. 146.1 feet to an iron spike; thence by land conveyed to Bernard Rolley S. 4° 59' W. 145.8 feet to an iron spike; thence by land of Harry T. Smith S. 11° 44' W. 105.6 feet to a stake and the place of beginning.

CONTAINING .821 of an acre.

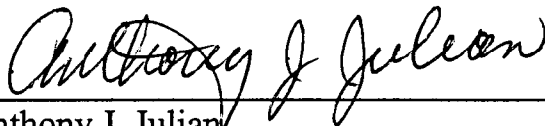
BEING the same property which James E. Luzier and Dorothy Luzier, husband and wife, by deed dated July 31, 1995 and to be recorded herewith, granted and conveyed to David E. Williams and Geraldine L. Williams, husband and wife, the Mortgagors herein.

EXHIBIT"

A

VERIFICATION

Anthony J. Julian hereby states that he is the Director of Accounting and Loan Servicing Program of the Pennsylvania Housing Finance Agency, 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.

A handwritten signature in cursive script, reading "Anthony J. Julian", written over a horizontal line.

Anthony J. Julian
Director of Accounting & Loan Servicing

Date: June 11, 2003

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

FEDERAL NATIONAL MORTGAGE
ASSOCIATION, assignee of
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of MELLON BANK,
N.A., Successor Trustee, assignee of
CORESTATES BANK, N.A., Trustee for
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of TOWNE &
COUNTRY MORTGAGE CORP.,

Plaintiff,

vs.

DAVID E. WILLIAMS and GERALDINE
L. WILLIAMS, husband and wife,

Defendants.

CIVIL DIVISION

NO. 03-870-CD

**PRAECIPE TO REINSTATE
COMPLAINT IN MORTGAGE
FORECLOSURE**

Code - MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
PA I.D. #3810
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

FILED

JUL 30 2003

William A. Shaw
Prothonotary

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION,)	NO. 03-870-CD
assignee of PENNSYLVANIA HOUSING FINANCE)	
AGENCY, assignee of MELLON BANK, N.A.,)	
Successor Trustee, assignee of CORESTATES)	
BANK, N.A., Trustee for PENNSYLVANIA HOUSING)	
FINANCE AGENCY, assignee of TOWNE &)	
COUNTRY MORTGAGE CORP.,)	
Plaintiff,)	
vs.)	
DAVID E. WILLIAMS and GERALDINE L.)	
WILLIAMS, husband and wife,)	
Defendants.)	

PRAECIPE TO REINSTATE COMPLAINT

TO: PROTHONOTARY OF CLEARFIELD COUNTY:

KINDLY reinstate the Complaint in the above-captioned matter.

Respectfully submitted,

LOUIS P. VITTI AND ASSOCIATES, P.C.

BY:



Louis P. Vitti, Esquire
Attorney for Plaintiff

DATE: July 28, 2003

FILED

M 11:09 AM JUL 30 2003
2 new added
complaint to 848

William A. Shaw
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

FEDERAL NATIONAL MORTGAGE ASSOCIATION

Sheriff Docket #

14198

VS.

03-870-CD

WILLIAMS, DAVID E. & GERALDINE L.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW AUGUST 1, 2003 MAILED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE TO DAVID E. WILLIAMS, DEFENDANT BY CERT. MAIL # 7002 2410 0003 7224 1470 AT 187 WILLETS AVE., LITTLE EGG HARBOR, NJ 08087 BEING HIS LAST KNOWN ADDRESS. THE RETURN RECEIPT IS HERETO ATTACHE AND MADE A PART OF THIS RETURN SIGNED BY DEFENDANT. THE LETTER WAS SENT MARKED "ADDRESSEE ONLY". NO DATE OF DELIVERY ON RETURN RECEIPT CARD.

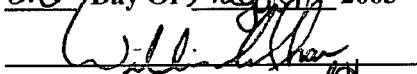
NOW AUGUST 1, 2003 MAILED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE TO GERALDINE L. WILLIAMS, DEFENDANT BY CERT. MAIL # 7002 2410 0003 7224 1487 AT 187 WILLETS AVE., LITTLE EGG HARBOR, NJ 08087 BEING HER LAST KNOWN ADDRESS. THE LETTER WAS SENT MARKED "ADDRESSEE ONLY". THE LETTER IS HERETO ATTACHED AND MADE A PART OF THIS RETURN MARKED "UNCLAIMED".

Return Costs

Cost	Description
30.30	SHERIFF HAWKINS PAID BY: ATTY CK# 17182
20.00	SURCHARGE PAID BY: ATTY CK# 17183

Sworn to Before Me This

26th Day Of August, 2003

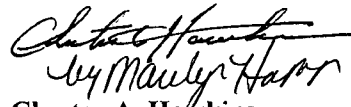


WILLIAM A. SHAW

Prothonotary

My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

So Answers,



Chester A. Hawkins

Sheriff

FILED

013:34-BH
AUG 26 2003 ET

William A. Shaw
Prothonotary/Clerk of Courts

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

DAVID E. WILLIAMS
187 Willets Ave.
Little Egg Harbor, NJ 08087

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X 

☐ Agent☒ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

☒ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ Signature Required

4. Restricted Delivery? (Extra Fee)

☒ Yes

2. Article Number

(Transfer from service label)

7002 2410 0003 7224 1470

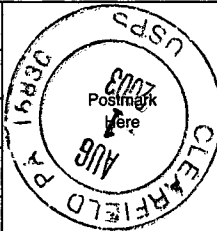
7002 2410 0003 7224 1470

CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

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

OFFICIAL USE

Postage	\$.60
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 8.15



Sent To
DAVID E. WILLIAMS
Street, Apt. No.,
or PO Box No. 187 Willets Ave.
City, State, ZIP+4
Little Egg Harbor, NJ 08087

PS Form 3800, June 2002

See Reverse for Instructions

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry. Internet access to delivery information is not available on mail addressed to APOs and FPOs.

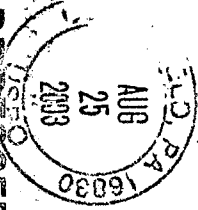
86111

PS Form 3800, June 2002 (Reverse)
102595-02-M-1-1692



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

ADDRESSEE
ONLY



PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS FOLD AT DOTTED LINE
CERTIFIED MAIL



7002 2410 0003 7224 1487

GERALDINE L. WILLIAMS
187 Willets Ave.
Little Egg Harbor, NJ 08087

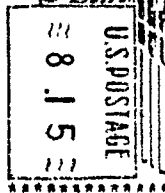
ADDRESSEE
ONLY

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

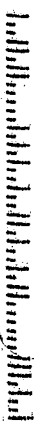
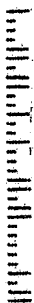
UNCLAIMED



PA
6705623



98235/2434



SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

GERALDINE L. WILLIAMS
187 Willets Ave.
Little Egg Harbor, NJ 08087

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X☐ Agent☒ AddresseeB. Received by (*Printed Name*)

C. Date of Delivery

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

3. Service Type

☒ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.4. Restricted Delivery? (*Extra Fee*)☒ Yes

2. Article Number

(*Transfer from service label*)

7002 2410 0003 7224 1487

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1035

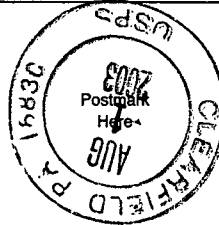
7002 2410 0003 7224 1487

CERTIFIED MAILTM RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

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

OFFICIAL USE

Postage	.60
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 8.15



Sent To	GERALDINE L. WILLIAMS
Street, Apt. No., or PO Box No.	187 Willets Ave.
City, State, ZIP+4	Little Egg Harbor, NJ 08087

PS Form 3800, June 2002² See Reverse for Instructions

Certified Mail Provides:

- A mailing receipt
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PS Form 3800, June 2002 (Reverse)
102595-02-M-1592

7-30-03 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

Deputy Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

FEDERAL NATIONAL MORTGAGE
ASSOCIATION, assignee of
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of MELLON BANK,
N.A., Successor Trustee, assignee of
CORESTATES BANK, N.A., Trustee for
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of TOWNE &
COUNTRY MORTGAGE CORP.,

Plaintiff,

vs.

DAVID E. WILLIAMS and GERALDINE
L. WILLIAMS, husband and wife,

Defendants.

CIVIL DIVISION

NO. 03-870-CD

COMPLAINT IN MORTGAGE
FORECLOSURE

Code
MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
PA I.D. #3810
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

FILED
JUN 13 2003
William A. Shaw
Prothonotary

COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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 THE ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES AND 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 SHOULD 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.

**PROTHONOTARY
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830**

(814) 765-2641 - EXT. 20

COMPLAINT IN MORTGAGE FORECLOSURE

AND NOW, comes the Plaintiff by its attorneys, Louis P. Vitti and Associates, P.C. and Louis P. Vitti, Esquire, and pursuant to the Pennsylvania Rules of Civil Procedure Numbers 1141 through 1150, for its Complaint in Mortgage Foreclosure, sets forth the following:

1. The Plaintiff is a corporation duly authorized to conduct business within the laws of the Commonwealth of Pennsylvania, having a principal place of business located at 3900 Wisconsin Avenue, N.W., Washington, DC 20016-2899.

2. The Defendant(s) is/are individuals with a last known mailing address of RD 1, Box 268B, Frenchville, PA 16836. The property address is **P.O. Box 28, Le Contes Mills, PA 16850** and is the subject of this action.

3. On the 31st day of July, 1995, in consideration of a loan of Forty Thousand, Five Hundred and No/100 (\$40,500.00) Dollars made by Towne & Country Mortgage Corp., a PA corporation, to Defendant(s), the said Defendant(s) executed and delivered to Towne & Country Mortgage Corp., a PA corporation, a "Note" secured by a Mortgage with the Defendant(s) as mortgagor(s) and Towne & Country Mortgage Corp., as mortgagee, which mortgage was recorded on the 7th day of August, 1995, in the Office of the Recorder of Deeds of Clearfield County, in Mortgage Book Volume 1694, page 242. The said mortgage is incorporated herein by reference thereto as though the same were set forth fully at length.

4. The premises secured by the mortgage are:

(See Exhibit "A" attached hereto.)

5. On the 31st day of July, 1995, Towne & Country Mortgage Corp., a PA corporation, assigned to the Plaintiff, CoreStates Bank, N.A., Trustee for Pennsylvania Housing Finance Agency, the said mortgage, that assignment being recorded in the Office of the Recorder of Deeds of Clearfield County on the 7th day of August, 1995, in Mortgage Book Volume 1694, page 251. The said assignment is incorporated herein by reference.

6. On or before the 25th day of November, 1996, CoreStates Bank, N.A., Trustee for Pennsylvania Housing Finance Agency, a PA corporation, assigned to the Plaintiff, Mellon Bank, N.A., Successor Trustee, the said mortgage, that assignment being recorded in the Office of the Recorder of Deeds of Clearfield County on the 25th day of November, 1996, in Mortgage Book Volume 1805, page 211. The said assignment is incorporated herein by reference.

7. On or before the 2nd day of September, 1998, Mellon Bank, N.A., Successor Trustee, a PA corporation, assigned to the Plaintiff, Pennsylvania Housing Finance Agency, the said mortgage, that assignment being recorded in the Office of the Recorder of Deeds of Clearfield County on the 2nd day of September, 1998, in Mortgage Book Volume 1965, page 157. The said assignment is incorporated herein by reference.

8. On the 30th day of May, 2003, Pennsylvania Housing Finance Agency, a PA corporation, assigned to the Plaintiff, Federal National Mortgage Association, the said mortgage, that assignment being recorded in the Office of the Recorder of Deeds of Clearfield County and the said assignment is incorporated herein by reference.

9. Said mortgage provides, inter alia:

"that when as soon as the principal debt secured shall become due and payable, or in case default shall be made in the payment of any installment of principal and interest, or any monthly payment, keeping and performance by the mortgagor of any of the terms, conditions or covenants of the mortgage or note, it shall be lawful for mortgagee to bring an Action of Mortgage Foreclosure, or other proceedings upon the mortgage, of principal debt, interest and all other recoverable sums, together with attorney's fees."

10. Since February 1, 2003, the mortgage has been in default by reason, inter alia, of the failure of the mortgagor(s) to make payments provided for in the said mortgage (including principal and interest) and, under the terms of the mortgage, the entire principal sum is due and payable.

11. In accordance with the appropriate Pennsylvania Acts of Assembly and the Pennsylvania Rules of Civil Procedure, the mortgagor(s) has been advised in writing of the mortgagees intention to foreclose. The appropriate time period has elapsed since the Notice of Intention to Foreclose has been served upon the mortgagor(s).

12. The amount due on said mortgage is itemized on the attached schedule.

13. Plaintiff does hereby release the personal representative, heir and/or devisee of the mortgagor(s) from liability for the debt secured by the mortgage.

WHEREFORE, pursuant to Pennsylvania Rule of Civil Procedure Number 1147(6), Plaintiff demands judgment for the amount due of Forty-Three Thousand, Twelve and 29/100 Dollars (\$43,012.29) with interest and costs.

Respectfully submitted,

LOUIS P. VITTI & ASSOC., P.C.

BY Louis P. Vitti

Louis P. Vitti, Esquire
Attorney for Plaintiff

Williams, David E.

SCHEDULE OF AMOUNTS DUE UNDER MORTGAGE

Unpaid Principal Balance 36,935.02

Interest @ 7.5000% from 01/01/03 through 6/30/2003 1,366.09
(Plus \$7.5894 per day after 6/30/2003)

Late charges through 6/11/2003
0 months @ 11.33
Accumulated beforehand 103.73
(Plus \$11.33 on the 17th day of each month after 6/11/2003)

Attorney's fee 1,846.75

Escrow deficit 2,760.70

(This figure includes projected additional charges that may be incurred by the Plaintiff
and transmitted to the sheriff as charges on the writ prior to the date of the sheriff's sale)

BALANCE DUE 43,012.29

ADDENDUM ATTACHED TO AND MADE A PART OF THAT CERTAIN MORTGAGE FROM DAVID E. WILLIAMS AND GERALDINE L. WILLIAMS , HUSBAND AND WIFE TO TOWNE & COUNTRY MORTGAGE CORP. DATED JULY 31, 1995 AND COVERING PROPERTY KNOWN AS P.O. BOX 28, LE CONTES MILLS, PA 16850.

ALL that certain parcel of land situate in the Village of Bald Hill in the Township of Girard, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a stake in the line of land of Harry T. Smith; thence N. 83° 31' W. 136.3 feet to a stake; thence still by land of Harry T. Smith N. 5° 25' E. 252.5 feet to a stake in the line of land of the Isaac Smith Estate; thence by land of the Isaac Smith Estate S. 82° 45' E. 146.1 feet to an iron spike; thence by land conveyed to Bernard Rolley S. 4° 59' W. 145.8 feet to an iron spike; thence by land of Harry T. Smith S. 11° 44' W. 105.6 feet to a stake and the place of beginning.

CONTAINING .821 of an acre.

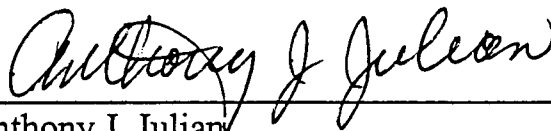
BEING the same property which James E. Luzier and Dorothy Luzier, husband and wife, by deed dated July 31, 1995 and to be recorded herewith, granted and conveyed to David E. Williams and Geraldine L. Williams, husband and wife, the Mortgagors herein.

EXHIBIT"

A"

VERIFICATION

Anthony J. Julian hereby states that he is the Director of Accounting and Loan Servicing Program of the Pennsylvania Housing Finance Agency, 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.

A handwritten signature in cursive script, reading "Anthony J. Julian", written over a horizontal line.

Anthony J. Julian
Director of Accounting & Loan Servicing

Date: June 11, 2003

CA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

FEDERAL NATIONAL MORTGAGE
ASSOCIATION, assignee of
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of MELLON BANK,
N.A., Successor Trustee, assignee of
CORESTATES BANK, N.A., Trustee for
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of TOWNE &
COUNTRY MORTGAGE CORP.,

Plaintiff,

vs.

DAVID E. WILLIAMS and GERALDINE
L. WILLIAMS, husband and wife,

Defendants.

CIVIL DIVISION

NO. 03-870-CD

MOTION FOR SPECIAL SERVICE

Code - MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
PA I.D. #3810
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219
412-281-1725

FILED

SEP 25 2003

William A. Shaw
Prothonotary/Clerk of Courts

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

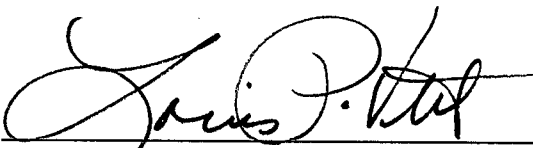
NOTICE

TO: Geraldine L. Williams
P.O. Box 28
Le Contes Mills, PA 16850

Geraldine L. Williams
187 Willets Avenue
Little Egg Harbor, NJ 08087

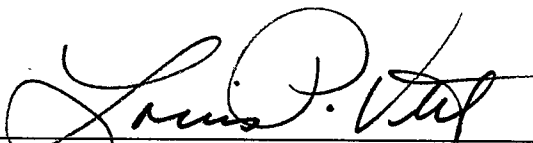
Take notice that the within Motion for Special Service pursuant to Rule 430 of the Pennsylvania Rules of Civil Procedure will be presented before the Motions Judge, Clearfield County, Pennsylvania, as unopposed unless a responsive pleading is filed.

LOUIS P. VITTI & ASSOC., P.C.

BY: 
Louis P. Vitti, Esquire
Attorney for Plaintiff

CERTIFICATION

I hereby certify that a true and correct copy of the within Motion was mailed to the Defendant at the above addresses on the 23rd day of September, 2003.

BY: 
Louis P. Vitti, Esquire
Attorney for Plaintiff

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION,)	NO. 03-870-CD
assignee of PENNSYLVANIA HOUSING FINANCE)	
AGENCY, assignee of MELLON BANK, N.A.,)	
Successor Trustee, assignee of CORESTATES)	
BANK, N.A., Trustee for PENNSYLVANIA HOUSING)	
FINANCE AGENCY, assignee of TOWNE &)	
COUNTRY MORTGAGE CORP.,)	
Plaintiff,)	
vs.)	
DAVID E. WILLIAMS and GERALDINE L.)	
WILLIAMS, husband and wife,)	
Defendants.)	

**MOTION FOR SPECIAL SERVICE PURSUANT TO RULE 430
AND THE PENNSYLVANIA RULES OF
CIVIL PROCEDURE 400, ET SEQ.**

NOW comes the Plaintiff by and through their attorneys, Louis P. Vitti & Associates, P.C. and Louis P. Vitti, Esquire, and files this motion requesting this Honorable Court permit service pursuant to Pennsylvania Rules of Civil Procedure 400, et seq., and particularly Rule 430 whereof the following is a statement:

1. Plaintiff did file a Complaint at the above-captioned number in mortgage foreclosure.
2. The property address is P.O. Box 28, Le Contes Mills, PA 16850, and is the subject of this action.
3. The Sheriff did attempt to make service, but has been unable to serve the Defendant, GERALDINE L. WILLIAMS. See Exhibit "A".

4. A postal verification was ordered and the postal authority indicated that the Defendant's last known address was 187 Willets Drive, Little Egg Harbor, NJ 08087. See Exhibit "B".

5. Efforts to effectuate service by the Sheriff have met without success and service has been frustrated requiring presentation of this Motion.

WHEREFORE, Plaintiff prays this Honorable Court enter an Order permitting service by ordinary mail to Defendant's last known address and also by posting the property by the Sheriff.

Respectfully submitted,

LOUIS P. VITTI & ASSOC., P.C.

BY: 

Louis P. Vitti, Esquire
Attorney for Plaintiff

In The Court of Common Pleas of Clearfield County, Pennsylvania

FEDERAL NATIONAL MORTGAGE ASSOCIATION

VS.

WILLIAMS, DAVID E. & GERALDINE L.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket # 14198

03-870-CD

COPY

SHERIFF RETURNS

NOW JULY 24, 2003 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO DAVID E. WILLIAMS and GERALDINE L. WILLIAMS, DEFENDANTS, MOVED TO NEW JERSEY, ADDRESS UNKNOWN.

Return Costs

Cost	Description
35.89	SHERIFF HAWKINS PAID BY: ATTY CK# 16467
20.00	SURCHARGE PAID BY: ATTY CK# 16659

Sworn to Before Me This

____ Day Of _____ 2003

So Answers,



Chester A. Hawkins
Sheriff

EXHIBIT"

A-1"

In The Court of Common Pleas of Clearfield County, Pennsylvania

FEDERAL NATIONAL MORTGAGE ASSOCIATION

VS.

WILLIAMS, DAVID E. & GERALDINE L.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket #

14198

03-870-CD

COPY

SHERIFF RETURNS

NOW AUGUST 1, 2003 MAILED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE TO DAVID E. WILLIAMS, DEFENDANT BY CERT. MAIL # 7002 2410 0003 7224 1470 AT 187 WILLETS AVE., LITTLE EGG HARBOR, NJ 08087 BEING HIS LAST KNOWN ADDRESS. THE RETURN RECEIPT IS HERETO ATTACHE AND MADE A PART OF THIS RETURN SIGNED BY DEFENDANT. THE LETTER WAS SENT MARKED "ADDRESSEE ONLY". NO DATE OF DELIVERY ON RETURN RECEIPT CARD.

NOW AUGUST 1, 2003 MAILED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE TO GERALDINE L. WILLIAMS, DEFENDANT BY CERT. MAIL # 7002 2410 0003 7224 1487 AT 187 WILLETS AVE., LITTLE EGG HARBOR, NJ 08087 BEING HER LAST KNOWN ADDRESS. THE LETTER WAS SENT MARKED "ADDRESSEE ONLY". THE LETTER IS HERETO ATTACHED AND MADE A PART OF THIS RETURN MARKED "UNCLAIMED".

Return Costs

Cost	Description
30.30	SHERIFF HAWKINS PAID BY: ATTY CK# 17182
20.00	SURCHARGE PAID BY: ATTY CK# 17183

Sworn to Before Me This

____ Day Of _____ 2003

So Answers,



Chester A. Hawkins
Sheriff

EXHIBIT"

A-2

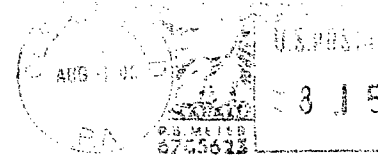


CHESTER A. HAWKINS
SHERIFF
COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

CERTIFIED MAIL



7002 2410 0003 7224 1487



COPY

ADDRESSEE
ONLY

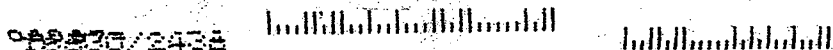
GERALDINE L. WILLIAMS
187 Willets Ave.
Little Egg Harbor, NJ 08087

ADDRESSEE
ONLY

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

UNCLAIMED

R1
RETURN TO S



SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

DAVID E. WILLIAMS
187 Willets Ave.
Little Egg Harbor, NJ 08087

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent
☒ Addressee

B. Received by (Printed Name) C. Date of Delivery

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

3. Service Type ☐ Express Mail
☒ Certified Mail ☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ G.P.M.

4. Restricted Delivery? (Extra Fee) ☒ Yes

2. Article Number
(Transfer from service label)

7002 2410 0003 7224 1470

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1035

LOUIS P. VITTI & ASSOCIATES, P.C.

916 Fifth Avenue
Pittsburgh, PA 15219

PHONE: (412) 281-1725 FAX: (412) 281-3810

DATE: August 27, 2003

POSTMASTER
LECONTES MILLS, PA 16850

Request for Change of Address or Boxholder
Information Needed for Service of Legal Process

Please furnish the new address or the name and street address (if a boxholder) for the following:

Name: Geraldine L. Williams
Address: P.O. Box 28, Lecontes Mills, PA 16850

NOTE: The name and last known address are required for change of address information. The name, if known, and post office box address are required for boxholder information.

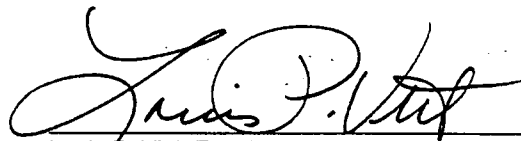
The following information is provided in accordance with 39 CFR 265.6(d)(6)(ii). There is no fee for providing boxholder information. The fee for providing change of address information is waived in accordance with 39 CFR 265.6(d)(1) and (2) and corresponding Administrative Support Manual 352.44a and b.

1. Capacity of requester (e.g., process server, attorney, party representing himself): Attorney
2. Statute or regulation that empowers me to serve process (not required when requester is an attorney or a party acting *pro se* - except a corporation acting *pro se* must cite statute): N/A
3. The names of all known parties to the litigation: Federal National Mortgage Association v. David E. Williams and Geraldine L. Williams
4. The court in which the case has been or will be heard: Court of Common Pleas of Clearfield County, PA
5. The docket or other identifying number if one has been issued: 03-870-CD
6. The capacity in which this individual is to be served (e.g. defendant or witness): Defendant

WARNING

THE SUBMISSION OF FALSE INFORMATION TO OBTAIN AND USE CHANGE OF ADDRESS INFORMATION OR BOXHOLDER INFORMATION FOR ANY PURPOSE OTHER THAN THE SERVICE OF LEGAL PROCESS IN CONNECTION WITH ACTUAL OR PROSPECTIVE LITIGATION COULD RESULT IN CRIMINAL PENALTIES INCLUDING A FINE OF UP TO \$10,000 OR IMPRISONMENT OR (2) TO AVOID PAYMENT OF THE FEE FOR CHANGE OF ADDRESS INFORMATION OF NOT MORE THAN 5 YEARS, OR BOTH (TITLE 18 U.S.C. SECTION 1001).

I certify that the above information is true and that the address information is needed and will be used solely for service of legal process in connection with actual or prospective litigation.



Louis P. Vitti, Esquire
916 Fifth Avenue
Pittsburgh, PA 15219

FOR POST OFFICE USE ONLY

ADDRESS or BOXHOLDER'S POSTMARK

____ No change of address order on file. NEW

____ Not known at address given **EXHIBIT** NAME AND STREET ADDRESS

____ Moved, left no forwarding address.

____ No such address.

187 Willets DR
Little Egg Harbor NJ 08087

LOUIS P. VITTI & ASSOCIATES, P.C.

916 Fifth Avenue

Pittsburgh, PA 15219

PHONE: (412) 281-1725

FAX: (412) 281-3810

DATE: August 27, 2003

POSTMASTER

LITTLE EGG HARBOR, NJ 08087

**Request for Change of Address or Boxholder
Information Needed for Service of Legal Process**

Please furnish the new address or the name and street address (if a boxholder) for the following:

Name: Geraldine L. Williams

Address: 187 Willets Avenue, Little Egg Harbor, NJ 08087

NOTE: The name and last known address are required for change of address information. The name, if known, and post office box address are required for boxholder information.

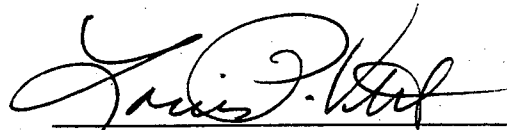
The following information is provided in accordance with 39 CFR 265.6(d)(6)(ii). There is no fee for providing boxholder information. **The fee for providing change of address information is waived in accordance with 39 CFR 265.6(d)(1) and (2) and corresponding Administrative Support Manual 352.44a and b.**

1. Capacity of requester (e.g., process server, attorney, party representing himself): Attorney
2. Statute or regulation that empowers me to serve process (not required when requester is an attorney or a party acting *pro se* - except a corporation acting *pro se* must cite statute): N/A
3. The names of all known parties to the litigation: Federal National Mortgage Association v. David E. Williams and Geraldine L. Williams
4. The court in which the case has been or will be heard: Court of Common Pleas of Clearfield County, PA
5. The docket or other identifying number if one has been issued: 03-870-CD
6. The capacity in which this individual is to be served (e.g. defendant or witness): Defendant

WARNING

THE SUBMISSION OF FALSE INFORMATION TO OBTAIN AND USE CHANGE OF ADDRESS INFORMATION OR BOXHOLDER INFORMATION FOR ANY PURPOSE OTHER THAN THE SERVICE OF LEGAL PROCESS IN CONNECTION WITH ACTUAL OR PROSPECTIVE LITIGATION COULD RESULT IN CRIMINAL PENALTIES INCLUDING A FINE OF UP TO \$10,000 OR IMPRISONMENT OR (2) TO AVOID PAYMENT OF THE FEE FOR CHANGE OF ADDRESS INFORMATION OF NOT MORE THAN 5 YEARS, OR BOTH (TITLE 18 U.S.C. SECTION 1001).

I certify that the above information is true and that the address information is needed and will be used solely for service of legal process in connection with actual or prospective litigation.



Louis P. Vitti, Esquire
916 Fifth Avenue
Pittsburgh, PA 15219

FOR POST-OFFICE USE ONLY

ADDRESS or BOXHOLDER'S POSTMARK

EXHIBIT **B-2**

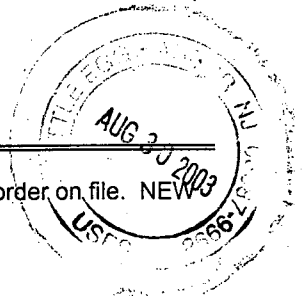
No change of address order on file. NEW

☐ Not known at address given.

NAME AND STREET ADDRESS

☐ Moved, left no forwarding address.

☐ No such address.



LOUIS P. VITTI & ASSOCIATES, P.C.

916 Fifth Avenue
Pittsburgh, PA 15219

PHONE: (412) 281-1725

FAX: (412) 281-3810

DATE: August 27, 2003

POSTMASTER
FRENCHVILLE, PA 16836

**Request for Change of Address or Boxholder
Information Needed for Service of Legal Process**

Please furnish the new address or the name and street address (if a boxholder) for the following:

Name: Geraldine L. Williams
Address: RD 1, Box 268B, Frenchville, PA 16836

NOTE: The name and last known address are required for change of address information. The name, if known, and post office box address are required for boxholder information.

The following information is provided in accordance with 39 CFR 265.6(d)(6)(ii). There is no fee for providing boxholder information. **The fee for providing change of address information is waived in accordance with 39 CFR 265.6(d)(1) and (2) and corresponding Administrative Support Manual 352.44a and b.**

1. Capacity of requester (e.g., process server, attorney, party representing himself): Attorney
2. Statute or regulation that empowers me to serve process (not required when requester is an attorney or a party acting *pro se* - except a corporation acting *pro se* must cite statute): N/A
3. The names of all known parties to the litigation: Federal National Mortgage Association v. David E. Williams and Geraldine L. Williams
4. The court in which the case has been or will be heard: Court of Common Pleas of Clearfield County, PA
5. The docket or other identifying number if one has been issued: 03-870-CD
6. The capacity in which this individual is to be served (e.g. defendant or witness): Defendant

WARNING

THE SUBMISSION OF FALSE INFORMATION TO OBTAIN AND USE CHANGE OF ADDRESS INFORMATION OR BOXHOLDER INFORMATION FOR ANY PURPOSE OTHER THAN THE SERVICE OF LEGAL PROCESS IN CONNECTION WITH ACTUAL OR PROSPECTIVE LITIGATION COULD RESULT IN CRIMINAL PENALTIES INCLUDING A FINE OF UP TO \$10,000 OR IMPRISONMENT OR (2) TO AVOID PAYMENT OF THE FEE FOR CHANGE OF ADDRESS INFORMATION OF NOT MORE THAN 5 YEARS, OR BOTH (TITLE 18 U.S.C. SECTION 1001).

I certify that the above information is true and that the address information is needed and will be used solely for service of legal process in connection with actual or prospective litigation.



Louis P. Vitti, Esquire
916 Fifth Avenue
Pittsburgh, PA 15219

FOR POST OFFICE USE ONLY

ADDRESS or BOXHOLDER'S POSTMARK

No change of address order on file. NEW

☐ Not known at address given. EXHIBIT "B-3"

NAME AND STREET ADDRESS

☐ Moved, left no forwarding address.

☐ No such address.

187 Willets DR
Little Egg Harbor TWP,
NJ 08087

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION,)	NO. 03-870-CD
assignee of PENNSYLVANIA HOUSING FINANCE)	
AGENCY, assignee of MELLON BANK, N.A.,)	
Successor Trustee, assignee of CORESTATES)	
BANK, N.A., Trustee for PENNSYLVANIA HOUSING)	
FINANCE AGENCY, assignee of TOWNE &)	
COUNTRY MORTGAGE CORP.,)	
Plaintiff,)	
vs.)	
DAVID E. WILLIAMS and GERALDINE L.)	
WILLIAMS, husband and wife,)	
Defendants.)	

INVESTIGATION AFFIDAVIT PURSUANT TO P.A.R.C.P. NO. 430

Four Star Investigation sets forth the following:

1. Affiant and/or its agents have conducted an investigation to determine the whereabouts of the Defendant, GERALDINE L. WILLIAMS, by making inquiries of or examining the following:

a. Local telephone directory assistance has the following information:

NO LISTING

b. Local voter registration office shows the property address is:

NO INFORMATION FOR RELEASE

c. Department of Transportation - shows that the last known address for the Defendant is:

NO RECORD

- d. Other (please explain): CONFIRMED SUBJECT - GERALDINE
L. WILLIAMS TO BE AT 187 WILLET'S AVE,
LITTLE EGG HARBOR, N.J. 08087. PHONE
NUMBER - 609-296-7813.

2. Notwithstanding the investigation as set forth in this Affidavit, Affiant and/or its agents have not been able to locate the whereabouts of said Defendant as shown above and by the attached exhibits.

We verify that the statements made in this Affidavit are true and correct to the best of our knowledge, information and belief. We understand that false statements are made subject to the penalties of 18 Pa.C.S.A. Section 4904, relating to unsworn falsification to authorities.

FOUR STAR INVESTIGATION

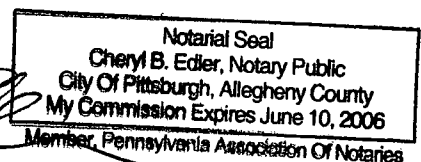
BY: Randy English
Investigator

Commonwealth of Pennsylvania :
: SS.
County of Allegheny :

On this the 22nd day of September, 2003, before me the undersigned officer, personally appeared the Affiant, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

In Witness Whereof, I hereunto set my hand and official seal.


Cheryl B. Edler
NOTARY PUBLIC



VERIFICATION

AND NOW Louis P. Vitti verifies that the statements made in this Motion are true and correct to the best of his knowledge, information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. 4904, relating to unsworn falsification to authorities.

By virtue of the fact that the Plaintiff is outside the jurisdiction of the Court and the verification cannot be obtained within the time allowed for the filing of this pleading, the pleading is submitted by counsel having sufficient knowledge, information and belief based upon the information provided him by the Plaintiff.


Louis P. Vitti

Dated: September 23, 2003

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION,)	NO. 03-870-CD
assignee of PENNSYLVANIA HOUSING FINANCE)	
AGENCY, assignee of MELLON BANK, N.A.,)	
Successor Trustee, assignee of CORESTATES)	
BANK, N.A., Trustee for PENNSYLVANIA HOUSING)	
FINANCE AGENCY, assignee of TOWNE &)	
COUNTRY MORTGAGE CORP.,)	
Plaintiff,)	
vs.)	
DAVID E. WILLIAMS and GERALDINE L.)	
WILLIAMS, husband and wife,)	
Defendants.)	

ORDER OF COURT

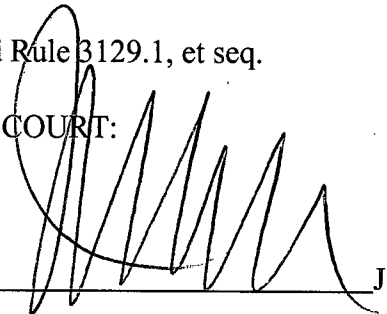
NOW, this 26th day of September, 2003, it appearing to the Court that the Sheriff has been frustrated in service of process, it is Ordered, Adjudged and Decreed that service of the Complaint and all subsequent documents upon all Defendants be accomplished by ordinary mail to Defendant's last known address and by posting the property by the Sheriff in order to effect compliance with Rule 400, et seq. and Rule 3129.1, et seq.

BY THE COURT:

FILED

SEP 26 2003

William A. Shaw
Prothonotary


_____ J.

FILED
O 3:48 1006
SEP 26 2003
CJA

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

FEDERAL NATIONAL MORTGAGE
ASSOCIATION, assignee of
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of MELLON BANK,
N.A., Successor Trustee, assignee of
CORESTATES BANK, N.A., Trustee for
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of TOWNE &
COUNTRY MORTGAGE CORP.,

Plaintiff,

vs.

DAVID E. WILLIAMS and GERALDINE
L. WILLIAMS, husband and wife,

Defendants.

CIVIL DIVISION

NO. 03-870-CD

**PRAECIPE TO REINSTATE
COMPLAINT IN MORTGAGE
FORECLOSURE**

Code - MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
PA I.D. #3810
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

FILED

SEP 30 2003 *eu*
4/12:30/2003
William A. Shaw
Prothonotary/Clerk of Courts *po 7.00*
no c/c.

REINSTATE COMPLAINT T
STFF.

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION,)	NO. 03-870-CD
assignee of PENNSYLVANIA HOUSING FINANCE)	
AGENCY, assignee of MELLON BANK, N.A.,)	
Successor Trustee, assignee of CORESTATES)	
BANK, N.A., Trustee for PENNSYLVANIA HOUSING)	
FINANCE AGENCY, assignee of TOWNE &)	
COUNTRY MORTGAGE CORP.,)	
Plaintiff,)	
vs.)	
DAVID E. WILLIAMS and GERALDINE L.)	
WILLIAMS, husband and wife,)	
Defendants.)	

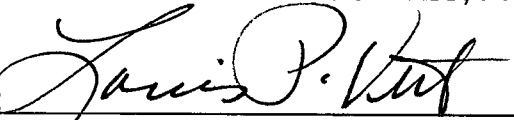
PRAECIPE TO REINSTATE COMPLAINT

TO: PROTHONOTARY OF CLEARFIELD COUNTY:

KINDLY reinstate the Complaint in the above-captioned matter.

Respectfully submitted,

LOUIS P. VITTI AND ASSOCIATES, P.C.

BY: 
Louis P. Vitti, Esquire
Attorney for Plaintiff

DATE: September 29, 2003

In The Court of Common Pleas of Clearfield County, Pennsylvania

FEDERAL NATIONAL MORTGAGE ASSOCIATION

Sheriff Docket #

14198

VS.

03-870-CD

WILLIAMS, DAVID E. & GERALDINE L.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW OCTOBER 3, 2003 AT 9:19 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON THE PROPERTY OF GERALDINE L. WILLIAMS, DEFENDANT AT P.O. BOX 28, LECONTES MILLS, (BALD HILL AREA) CLEARFIELD COUNTY, PENNSYLVANIA. SERVED BY: McCLEARY/NEVLING

Return Costs

Cost	Description
18.36	SHERIFF HAWKINS PAID BY: ATTY CK# 18172
10.00	SURCHARGE PAID BY: ATTY.

Sworn to Before Me This

13th Day Of October 2003
William A. Shaw

So Answers,

Chester A. Hawkins
by Maury L. Harris
Chester A. Hawkins
Sheriff

FILED

OCT 13 2003

WAS

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

FEDERAL NATIONAL MORTGAGE
ASSOCIATION, assignee of
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of MELLON BANK,
N.A., Successor Trustee, assignee of
CORESTATES BANK, N.A., Trustee for
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of TOWNE &
COUNTRY MORTGAGE CORP.,

Plaintiff,

vs.

DAVID E. WILLIAMS and GERALDINE
L. WILLIAMS, husband and wife,

Defendants.

CIVIL DIVISION

NO. 03-870-CD

AFFIDAVIT OF SERVICE

Code - MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
PA I.D. #3810
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

FILED

OCT 14 2003

m/12:40/ m
William A. Shaw
Prothonotary

NO CERT COPIES
[Signature]

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION,)	NO. 03-870-CD
assignee of PENNSYLVANIA HOUSING FINANCE)	
AGENCY, assignee of MELLON BANK, N.A.,)	
Successor Trustee, assignee of CORESTATES)	
BANK, N.A., Trustee for PENNSYLVANIA HOUSING)	
FINANCE AGENCY, assignee of TOWNE &)	
COUNTRY MORTGAGE CORP.,)	
Plaintiff,)	
vs.)	
DAVID E. WILLIAMS and GERALDINE L.)	
WILLIAMS, husband and wife,)	
Defendants.)	

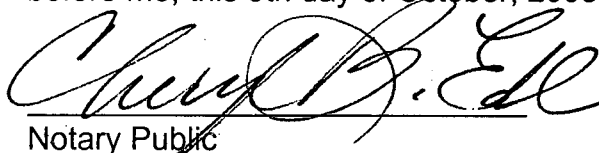
AFFIDAVIT OF SERVICE

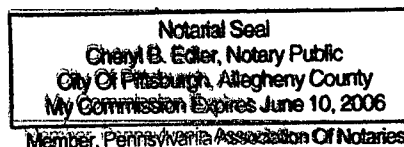
I, Louis P. Vitti, Esquire, do hereby certify that a copy of the Order of Court and Complaint was served upon GERALDINE L. WILLIAMS by ordinary mail to Defendant's last known address on the 9th day of October, 2003 as per the Order of Court dated the 26th day of September, 2003. The Certificates of Mailing are attached hereto as Exhibit "A".


Louis P. Vitti, Esquire

Sworn to and subscribed

before me, this 9th day of October, 2003.


Notary Public



U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	LOUIS P. VITTI & ASSOCIATE
	916 FIFTH AVENUE
	PITTSBURGH, PA 15219
	(412) 281-1725
One piece of ordinary mail addressed to:	
	Geraldine L. Williams
	P.O. Box 28
	Le Contes Mills, PA

PS Form 3817, January 2001

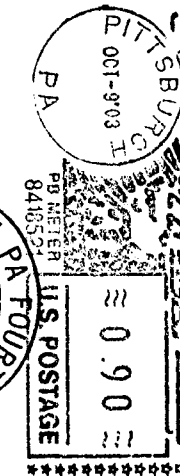
cbe



U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	LOUIS P. VITTI & ASSOCIATES,
	916 FIFTH AVENUE
	PITTSBURGH, PA 15219
	(412) 281-1725
One piece of ordinary mail addressed to:	
	Geraldine L. Williams
	187 Willets Avenue
	Little Egg Harbor, NJ 08041

PS Form 3817, January 2001

cbe



EXHIBIT"

A

"

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

FEDERAL NATIONAL MORTGAGE
ASSOCIATION, assignee of
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of MELLON BANK,
N.A., Successor Trustee, assignee of
CORESTATES BANK, N.A., Trustee for
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of TOWNE &
COUNTRY MORTGAGE CORP.,

Plaintiff,

vs.

DAVID E. WILLIAMS and GERALDINE
L. WILLIAMS, husband and wife,

Defendants.

CIVIL DIVISION

NO. 03-870-CD

**PRAECIPE FOR DEFAULT
JUDGMENT, CERTIFICATION OF
MAILING AND AFFIDAVIT OF NON-
MILITARY SERVICE**

Code MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
PA I.D. #3810
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

FILED

NOV 05 2003

William A. Shaw
Prothonotary/Clerk of Courts

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION,
assignee of PENNSYLVANIA HOUSING FINANCE AGENCY,
assignee of MELLON BANK, N.A., Successor Trustee, assignee
of CORESTATES BANK, N.A., Trustee for PENNSYLVANIA
HOUSING FINANCE AGENCY, assignee of TOWNE &
COUNTRY MORTGAGE CORP.,

Plaintiff,

vs.

DAVID E. WILLIAMS and GERALDINE L. WILLIAMS,
husband and wife,

Defendants.

NO: 03-870-CD

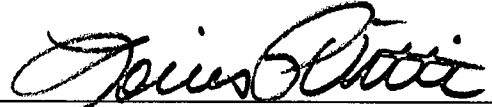
PRAECIPE FOR DEFAULT JUDGMENT
AND ASSESSMENT OF DAMAGES

TO: PROTHONOTARY OF CLEARFIELD

Enter judgment in Default of an Answer in the amount of **\$43,976.14**, in favor of the Federal National Mortgage Association, et al, Plaintiff in the above-captioned action, against the Defendants, **David E. Williams and Geraldine L. Williams** and assess Plaintiff's damages as follows and/or as calculated in the Complaint:

Unpaid Principal Balance	\$36,935.02
Interest from 01/01/03-11/04/03 (Plus \$7.5894 per day after 11/04/03)	2,329.94
Late charges (Plus \$11.33 per month from 06/11/03-Sale Date)	103.73
Attorney's fee	1,846.75
Escrow Deficit (Plus any additional charges that may be incurred by the Plaintiff and transmitted to the sheriff as charges on the writ prior to the date of the sheriff's sale)	<u>2,760.70</u>
Total Amount Due	<u>\$43,976.14</u>

The real estate, which is the subject matter of the Complaint, is situate in Village of Bald Hill, Twp of Girard, Cty of Clearfield & State of PA. HET a dwg k/a P.O. Box 28, LeContes Mills, PA 16850. Parcel No. 114-006-644-199.


Louis P. Vitti, Esquire
Attorney for the Plaintiff

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

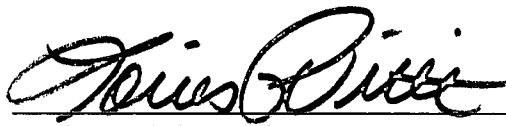
FEDERAL NATIONAL MORTGAGE ASSOCIATION, :
assignee of PENNSYLVANIA HOUSING FINANCE AGENCY, :
assignee of MELLON BANK, N.A., Successor Trustee, assignee :
of CORESTATES BANK, N.A., Trustee for PENNSYLVANIA :
HOUSING FINANCE AGENCY, assignee of TOWNE & :
COUNTRY MORTGAGE CORP., : NO: 03-870-CD
Plaintiff, :
vs. :
DAVID E. WILLIAMS and GERALDINE L. WILLIAMS, :
husband and wife, :
Defendants. :

CERTIFICATION OF MAILING

I, Louis P. Vitti, do hereby certify that a Notice of Intention to Take Judgment was mailed to the Defendant(s), in the above-captioned case on October 24, 2003, giving ten (10) day notice that judgment would be entered should no action be taken.

LOUIS P. VITTI & ASSOCIATES, P.C.

BY:



Louis P. Vitti, Esquire
Attorney for Plaintiff

SWORN to and subscribed

before me this 4th day

of November, 2003.



Notary Public
Notarial Seal
Sherry L. House, Notary Public
Pleasant Hills Boro, Allegheny County
My Commission Expires January 28, 2007
Member, Pennsylvania Association Of Notaries

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION,
assignee of PENNSYLVANIA HOUSING FINANCE AGENCY,
assignee of MELLON BANK, N.A., Successor Trustee, assignee
of CORESTATES BANK, N.A., Trustee for PENNSYLVANIA
HOUSING FINANCE AGENCY, assignee of TOWNE &
COUNTRY MORTGAGE CORP.,

Plaintiff,

vs.

DAVID E. WILLIAMS and GERALDINE L. WILLIAMS,
husband and wife,

Defendants.

NO: 03-870-CD

IMPORTANT NOTICE

TO: David E. Williams	Geraldine Williams	Geraldine Williams
187 Willets Avenue	P.O. Box 28	187 Willets Avenue
Little Egg Harbor, NJ 08087	Le Contes Mills, PA 16850	Little Egg Harbor, NJ 08087

Date of Notice: **October 24, 2003**

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.

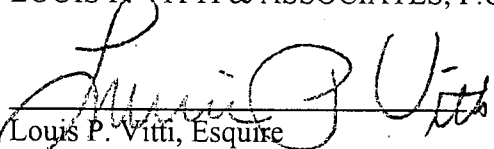
YOU SHOULD TAKE THIS NOTICE TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ON AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

**PROTHONOTARY
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641 - EXT. 20**

LOUIS P. VITTI & ASSOCIATES, P.C.

BY:


Louis P. Vitti, Esquire
Attorney for Plaintiff
916 Fifth Avenue
Pittsburgh, PA 15219

**** THE DEBT COLLECTOR IS ATTEMPTING TO COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.****

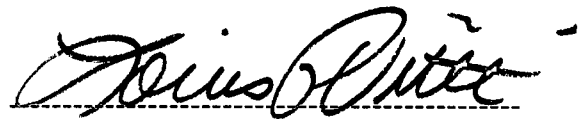
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

COMMONWEALTH OF PENNSYLVANIA, SS:

COUNTY OF ALLEGHENY

BEFORE me, the undersigned authority, personally appeared Louis P. Vitti, Esquire, who, being duly sworn according to law, deposes and says that he is advised and believes that DEFENDANT(S) is/are not presently in the active military service of the United States of America and not members of the Army of the United States, United States Navy, the Marine Corps, or the Coast Guard, and not officers of the Public Health Service detailed by proper authority for duty with the Army or Navy; nor engaged in any active military service or duty with any military or naval units covered by the Soldiers and Sailors Civil Relief Act of 1940 and designated therein as military service, and to the best of this affiant's knowledge is/are not enlisted in military service covered by said act, and that the averments herein set forth, insofar as they are within his knowledge, are correct, and true; and insofar as they are based on information received from others, are true and correct as he verily believes.

This Affidavit is made under the provisions of the Soldiers and Sailors Civil Relief Act of 1940.

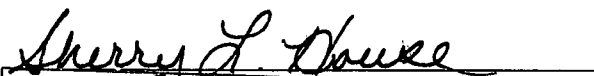


Louis P. Vitti, Esquire

SWORN to and subscribed

before me this 4th day

of November, 2003.



Notary Public
Sherry L. House, Notary Public
Pleasant Hills Boro, Allegheny County
My Commission Expires January 28, 2007
Member, Pennsylvania Association Of Notaries

COPY

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION, :
assignee of PENNSYLVANIA HOUSING FINANCE AGENCY, :
assignee of MELLON BANK, N.A., Successor Trustee, assignee :
of CORESTATES BANK, N.A., Trustee for PENNSYLVANIA :
HOUSING FINANCE AGENCY, assignee of TOWNE & :
COUNTRY MORTGAGE CORP., :

NO: 03-870-CD

Plaintiff,

vs.

DAVID E. WILLIAMS and GERALDINE L. WILLIAMS, :
husband and wife, :

Defendants. :

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: DEFENDANT(S)

You are hereby notified that a judgment was entered in the above-captioned proceeding
on the 5th day of Nov. 2003.

Judgment is as follows: **\$43,976.14.**

Deputy

**** THE DEBT COLLECTOR IS ATTEMPTING TO COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.****

David E. Williams
187 Willets Ave.
Little Egg Harbor, NJ 08087

Geraldine L. Williams
PO Box 28
LeContes Milles, PA 16850

Geraldine L. Williams
187 Willets Ave.
Little Egg Harbor, NJ 08087

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

COPY

Federal National Mortgage Association,
assignee of Pennsylvania Housing Finance
Agency, assignee of Mellon Bank, N.A.,
Successor Trustee, assignee of Corestates Bank,
N.A., Trustee for Pennsylvania Housing Finance
Agency, assignee of Towne & Country
Mortgage Corp.
Plaintiff(s)

No.: 2003-00870-CD

Real Debt: \$43,976.14

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

David E. Williams
Geraldine L. Williams
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: November 5, 2003

Expires: November 5, 2008

Certified from the record this 5th day of November, 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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

FEDERAL NATIONAL MORTGAGE
ASSOCIATION, assignee of
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of MELLON BANK,
N.A., Successor Trustee, assignee of
CORESTATES BANK, N.A., Trustee for
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of TOWNE &
COUNTRY MORTGAGE CORP.,

Plaintiff,

vs.

DAVID E. WILLIAMS and GERALDINE
L. WILLIAMS, husband and wife,

Defendants.

CIVIL DIVISION

NO. 03-870-CD

**PRAECIPE FOR WRIT OF
EXECUTION AND AFFIDAVIT OF
LAST KNOWN ADDRESS**

Code MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
PA I.D. #3810
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

FILED

NOV 05 2003

William A. Shaw
Prothonotary/Clerk of Courts

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION, :
assignee of PENNSYLVANIA HOUSING FINANCE AGENCY, :
assignee of MELLON BANK, N.A., Successor Trustee, assignee :
of CORESTATES BANK, N.A., Trustee for PENNSYLVANIA :
HOUSING FINANCE AGENCY, assignee of TOWNE & :
COUNTRY MORTGAGE CORP., :

NO: 03-870-CD

Plaintiff, :

vs. :

DAVID E. WILLIAMS and GERALDINE L. WILLIAMS, :
husband and wife, :

Defendants. :

**PRAECIPE FOR WRIT OF
EXECUTION IN MORTGAGE FORECLOSURE**

TO: PROTHONOTARY OF CLEARFIELD COUNTY

Issue a Writ of Execution in favor of the Plaintiff and against the Defendant(s) in the
above-captioned matter as follows:

Amount Due \$43,976.14

Interest 11/05/03-Sale Date

Total

\$

The real estate, which is the subject matter of the Praecipec for Writ of Execution is situate

in:

Village of Bald Hill, Twp of Girard, Cty of Clearfield & State of PA. HET a dwg k/a P.O. Box 28,
LeContes Mills, PA 16850. Parcel No. 114-006-644-199.



Louis P. Vitti, Esquire
Attorney for Plaintiff

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION, :
assignee of PENNSYLVANIA HOUSING FINANCE AGENCY, :
assignee of MELLON BANK, N.A., Successor Trustee, assignee :
of CORESTATES BANK, N.A., Trustee for PENNSYLVANIA :
HOUSING FINANCE AGENCY, assignee of TOWNE & :
COUNTRY MORTGAGE CORP., :

NO: 03-870-CD

Plaintiff, :

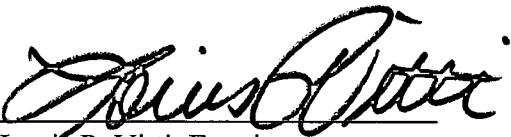
vs. :

DAVID E. WILLIAMS and GERALDINE L. WILLIAMS, :
husband and wife, :

Defendants. :

AFFIDAVIT

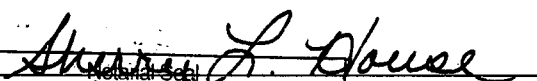
I, Louis P. Vitti, do hereby swear that, to the best of my knowledge, information and belief,
the Defendant(s), is/are the owners of the real property on which the Plaintiff seeks to execute . That
the Defendants' David E. Williams last known address is 187 Willets Avenue, Little Egg Harbor, NJ
08087 and Defendants' Geraldine L. Williams last known address is P.O. Box 28, LeContes Mills, PA
16850 and/or 187 Willets Avenue, Little Egg Harbor, NJ 08087.


Louis P. Vitti, Esquire

SWORN TO and subscribed

before me this 4th day of

November, 2003.


Notary Public
Pleasant Hills Boro, Allegheny County
My Commission Expires January 28, 2007
Member, Pennsylvania Association Of Notaries

FILED Aug Pd. 20.00

NOV 6 5 2003

1 CC @ Le units w/ prep. desc. to Shff

William A. Shaw
Prothonotary/Clerk of Courts



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

FEDERAL NATIONAL MORTGAGE ASSOCIATION, :
assignee of PENNSYLVANIA HOUSING FINANCE AGENCY, :
assignee of MELLON BANK, N.A., Successor Trustee, assignee :
of CORESTATES BANK, N.A., Trustee for PENNSYLVANIA :
HOUSING FINANCE AGENCY, assignee of TOWNE & :
COUNTRY MORTGAGE CORP., : NO: 03-870-CD
Plaintiff, :
vs. :
DAVID E. WILLIAMS and GERALDINE L. WILLIAMS, :
husband and wife, :
Defendants. :

AFFIDAVIT PURSUANT TO RULE 3129.1

Federal National Mortgage Association, et al, Plaintiff in the above action, sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at P.O. Box 28, LeContes Mills, PA 16850.

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

Name:	Address (Please indicate if this cannot be reasonably ascertained)
Geraldine Williams	P.O. Box 28 LeContes Mills, PA 16850
David E. Williams Geraldine L. Williams	187 Willets Avenue Little Egg Harbor, NJ 08087

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

Name:	Address (Please indicate if this cannot be reasonably ascertained)
Same as No. 1 above.	

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

Name:	Address (Please indicate if this cannot be reasonably ascertained)
-------	--

NONE

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

Name	Address (Please indicate if this cannot be reasonably ascertained)
------	--

NONE

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

Name	Address (Please indicate if this cannot be reasonably ascertained)
------	--

None

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

Name	Address (Please indicate if this cannot be reasonably ascertained)
------	--

None

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

Name	Address (Please indicate if this cannot be reasonably ascertained)
------	--

Tax Collector of Girard Township	P.O. Box 54 LeContes Mills, PA 16850
----------------------------------	---

CKG Water Authority	777 Frenchville Road P.O. Box 104 Frenchville, PA 16836
---------------------	---

Girard Township Municipal Authority	165 Girard Circle P.O. Box 36 LeContes Mills, PA 16863
-------------------------------------	--

Commonwealth of PA -DPW

P.O. Box 8016
Harrisburg, PA 17105

Clerk of Courts
Criminal/Civil Division

P.O. Box 549
Clearfield, PA 16830

Tax Claim Bureau of Clearfield County

230 East Market Street
Clearfield, PA 16830

Court of Common Pleas of
Clearfield County
Domestic Relations Division

P.O. Box 549
Clearfield, PA 16830

Bureau of Compliance

Clearance Support Section
Dept. #281230
Harrisburg, PA 17128-1230
Attn: Susan Blough

Tenant/Occupant

P.O. Box 28
LeContes Mills, PA 16850

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

November 4, 2003

Date

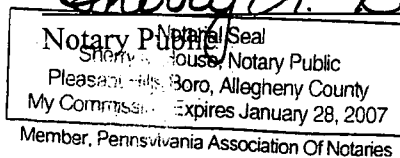

Louis P. Vitti, Esquire
Attorney for Plaintiff

SWORN TO and subscribed

before me this 4th day

of November, 2003.





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

FEDERAL NATIONAL MORTGAGE ASSOCIATION,
assignee of PENNSYLVANIA HOUSING FINANCE AGENCY,
assignee of MELLON BANK, N.A., Successor Trustee, assignee
of CORESTATES BANK, N.A., Trustee for PENNSYLVANIA
HOUSING FINANCE AGENCY, assignee of TOWNE &
COUNTRY MORTGAGE CORP.,

Plaintiff,

vs.

DAVID E. WILLIAMS and GERALDINE L. WILLIAMS,
husband and wife,

Defendants.

NO: 03-870-CD

AFFIDAVIT

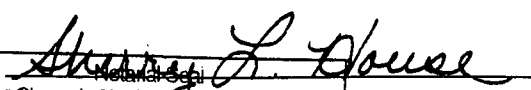
I, Louis P. Vitti, do hereby swear that, to the best of my knowledge, information and belief,
the Defendant(s), is/are the owners of the real property on which the Plaintiff seeks to execute. That
the Defendants' David E. Williams last known address is 187 Willets Avenue, Little Egg Harbor, NJ
08087 and Defendants' Geraldine L. Williams last known address is P.O. Box 28, LeContes Mills, PA
16850 and/or 187 Willets Avenue, Little Egg Harbor, NJ 08087.


Louis P. Vitti, Esquire

SWORN TO and subscribed

before me this 4th day of

November, 2003.


Sherry L. House, Notary Public
Pleasant Hills Boro, Allegheny County
My Commission Expires January 28, 2007
Member, Pennsylvania Association Of Notaries

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

COPY

Federal National Mortgage Association,
assignee of Pennsylvania Housing Finance
Agency, assignee of Mellon Bank, N.A.,
Successor Trustee, assignee of Corestates Bank,
N.A., Trustee for Pennsylvania Housing Finance
Agency, assignee of Towne & Country
Mortgage Corp.

Vs.

NO.: 2003-00870-CD

David E. Williams and
Geraldine L. Williams, husband and wife

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due Federal National Mortgage Association, assignee of Pennsylvania Housing Finance Agency, assignee of Mellon Bank, N.A., Successor Trustee, assignee of Corestates Bank, N.A., Trustee for Pennsylvania Housing Finance Agency, assignee of Towne & Country Mortgage Corp., Plaintiff(s) from DAVID E. WILLIAMS and GERALDINE L. WILLIAMS, husband and wife, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

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

AMOUNT DUE: \$43,976.14
INTEREST 11/5/03-Sale Date
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 11/05/2003

PAID: \$140.00
SHERIFF: \$
OTHER COSTS: \$

William A. Shaw
Prothonotary/Clerk Civil Division

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

Requesting Party: Louis P. Vitti, Esq.
916 Fifth Ave.
Pittsburgh, PA 15219
(412) 281-1725

Sheriff

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION,	:	
assignee of PENNSYLVANIA HOUSING FINANCE AGENCY,	:	
assignee of MELLON BANK, N.A., Successor Trustee, assignee	:	
of CORESTATES BANK, N.A., Trustee for PENNSYLVANIA	:	
HOUSING FINANCE AGENCY, assignee of TOWNE &	:	
COUNTRY MORTGAGE CORP.,	:	NO: 03-870-CD
	:	
Plaintiff,	:	
	:	
vs.	:	
	:	
DAVID E. WILLIAMS and GERALDINE L. WILLIAMS,	:	
husband and wife,	:	
	:	
Defendants.	:	

LEGAL DESCRIPTION

ALL that certain parcel of land situate in the Village of Bald Hill in the Township of Girard, County of Clearfield and State of Pennsylvania, Bounded and described as follows:

BEGINNING at a stake in the line of land of Harry T. Smith; thence N. 83° 31' W. 136.3 feet to a stake; thence still by land of Harry T. Smith N. 5° 25' E. 252.5 feet to a stake in the line of land of the Isaac Smith Estate; thence by land of the Isaac Smith Estate S. 82° 45' E. 146.1 feet to an iron spike; thence by land conveyed to Bernard Rolley S. 4° 59' W. 145.8 feet to an iron spike; thence by land of Harry T. Smith S. 11° 44' W. 105.6 feet to a stake and the place of beginning.

CONTAINING .821 of an acre.

HAVING erected thereon a dwelling known as P.O. Box 28, LeContes Mills, PA 16850.

BEING the same premises which James E. Luzier and Dorothy Luzier, husband and wife, by their Deed dated 7/28/1995 and recorded 08/07/1995 in the Recorder's Office of Clearfield County, Pennsylvania, Deed Book Volume 1694, page 238, granted and conveyed unto David E. Williams and Gerri Williams, husband and wife.

PARCEL NO. 114-066-644-199.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

FEDERAL NATIONAL MORTGAGE
ASSOCIATION, assignee of
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of MELLON BANK,
N.A., Successor Trustee, assignee of
CORESTATES BANK, N.A., Trustee for
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of TOWNE &
COUNTRY MORTGAGE CORP.,

Plaintiff,

vs.

DAVID E. WILLIAMS and GERALDINE
L. WILLIAMS, husband and wife,

Defendants.

CIVIL DIVISION

NO. 03-870-CD

**AMENDED AFFIDAVIT PURSUANT
TO RULE 3129.1**

Code MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
PA I.D. #3810
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

FILED

NOV 21 2003

William A. Shaw
Prothonotary/Clerk of Courts

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION, :
assignee of PENNSYLVANIA HOUSING FINANCE AGENCY, :
assignee of MELLON BANK, N.A., Successor Trustee, assignee :
of CORESTATES BANK, N.A., Trustee for PENNSYLVANIA :
HOUSING FINANCE AGENCY, assignee of TOWNE & :
COUNTRY MORTGAGE CORP., : NO: 03-870-CD
Plaintiff, :
vs. :
DAVID E. WILLIAMS and GERALDINE L. WILLIAMS, :
husband and wife, :
Defendants. :

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

Federal National Mortgage Association, et al, Plaintiff in the above action, sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at P.O. Box 28, LeContes Mills, PA 16850.

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

Name:	Address (Please indicate if this cannot be reasonably ascertained)
Geraldine Williams	P.O. Box 28 LeContes Mills, PA 16850
David E. Williams Geraldine L. Williams	187 Willets Avenue Little Egg Harbor, NJ 08087

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

Name:	Address (Please indicate if this cannot be reasonably ascertained)
Same as No. 1 above.	

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

Name:	Address (Please indicate if this cannot be reasonably ascertained)
Nationwide Insurance Co. #00-357-CD	West Chester Plaza West Chester, PA 19380

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

Name	Address (Please indicate if this cannot be reasonably ascertained)
NONE	

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

Name	Address (Please indicate if this cannot be reasonably ascertained)
None	

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

Name	Address (Please indicate if this cannot be reasonably ascertained)
None	

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

Name	Address (Please indicate if this cannot be reasonably ascertained)
Tax Collector of Girard Township	P.O. Box 54 LeContes Mills, PA 16850
CKG Water Authority	777 Frenchville Road P.O. Box 104 Frenchville, PA 16836
Girard Township Municipal Authority	165 Girard Circle P.O. Box 36 LeContes Mills, PA 16863

Commonwealth of PA -DPW

P.O. Box 8016
Harrisburg, PA 17105

Clerk of Courts
Criminal/Civil Division

P.O. Box 549
Clearfield, PA 16830

Tax Claim Bureau of Clearfield County

230 East Market Street
Clearfield, PA 16830

Court of Common Pleas of
Clearfield County
Domestic Relations Division

P.O. Box 549
Clearfield, PA 16830

Bureau of Compliance

Clearance Support Section
Dept. #281230
Harrisburg, PA 17128-1230
Attn: Susan Blough

Tenant/Occupant

P.O. Box 28
LeContes Mills, PA 16850

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

November 19, 2003

Date

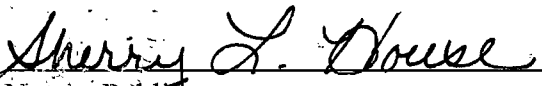


Louis P. Vitti, Esquire
Attorney for Plaintiff


SWORN TO and subscribed

before me this 19th day

of November, 2003.



Notary Public


Notarial Seal
Sherry L. House, Notary Public
Pleasant Hills Boro, Allegheny County
My Commission Expires January 26, 2007

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

FEDERAL NATIONAL MORTGAGE
ASSOCIATION, assignee of
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of MELLON BANK,
N.A., Successor Trustee, assignee of
CORESTATES BANK, N.A., Trustee for
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of TOWNE &
COUNTRY MORTGAGE CORP.,

Plaintiff,

vs.

DAVID E. WILLIAMS and GERALDINE
L. WILLIAMS, husband and wife,

Defendants.

CIVIL DIVISION

NO. 03-870-CD

AFFIDAVIT OF SERVICE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
PA I.D. #3810
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

FILED

JAN 09 2004

William A. Shaw
Prothonotary/Clerk of Courts

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION, assignee :
of PENNSYLVANIA HOUSING FINANCE AGENCY, assignee :
of MELLON BANK, N.A., Successor Trustee, assignee of :
CORESTATES BANK, N.A., Trustee for PENNSYLVANIA :
HOUSING FINANCE AGENCY, assignee of TOWNE & : NO: 03-870-CD
COUNTRY MORTGAGE CORP., :

Plaintiff,

vs.

DAVID E. WILLIAMS and GERALDINE L. WILLIAMS,
husband and wife,

Defendants.

AFFIDAVIT OF SERVICE

I, Sherry L. House, do hereby certify that a Notice of Sale was mailed and served upon
the Defendants and all lien holders by Certificate of Mailing for service in the above-captioned
case on December 5, 2003, advising them of the Sheriff's sale of the property at P.O. Box 28, Le
Contes Mills, PA 16850, on *February 6, 2004*.

LOUIS P. VITTI & ASSOCIATES, P.C.

BY Sherry L. House
Sherry L. House

SWORN to and subscribed

before me this 7th day

of January, 2004.

Lois A. Evangelista
Notary Public

NOTARIAL SEAL
LOIS A. EVANGELISTA, NOTARY PUBLIC
CITY OF PITTSBURGH, ALLEGHENY COUNTY
MY COMMISSION EXPIRES OCTOBER 17, 2005

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**

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

Received From:

Louis P. Vitti & Associates, P.C.
916 Fifth Avenue, Pittsburgh, PA 15219

One piece of ordinary mail addressed to:

Tax Collector of Girard Township
P.O. Box 54
LeContes Mills, PA 16850

PS Form 3817, January 2001

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**

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

Received From:

Louis P. Vitti & Associates, P.C.
916 Fifth Avenue, Pittsburgh, PA 15219

One piece of ordinary mail addressed to:

Commonwealth of PA-DPW
P.O. Box 8016
Harrisburg, PA 17105

PS Form 3817, January 2001

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**

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

Received From:

Louis P. Vitti & Associates, P.C.
916 Fifth Avenue, Pittsburgh, PA 15219

One piece of ordinary mail addressed to:

Clerk of Courts
Criminal/Civil Division
P.O. Box 549
Clearfield, PA 16830

PS Form 3817, January 2001

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**

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

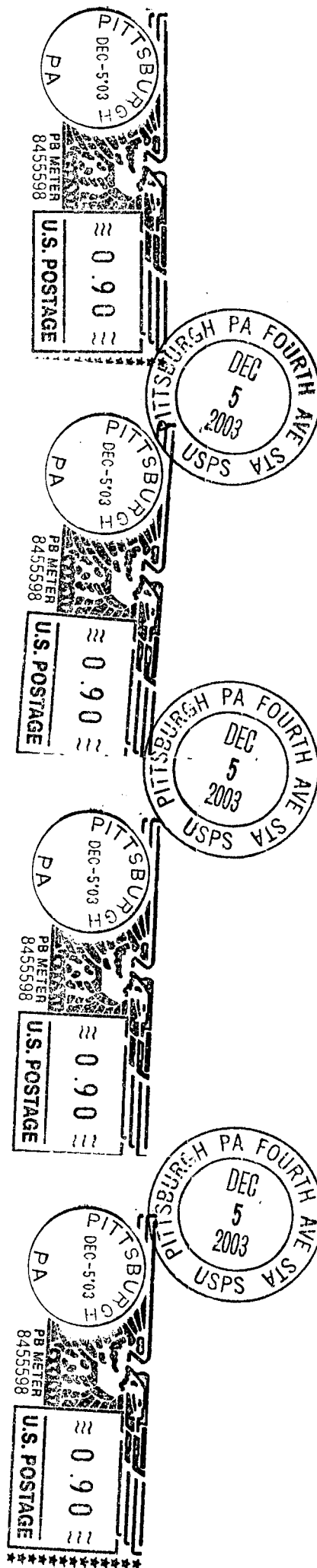
Received From:

Louis P. Vitti & Associates, P.C.
916 Fifth Avenue, Pittsburgh, PA 15219

One piece of ordinary mail addressed to:

Tax Claim Bureau of Clearfield County
230 East Market Street
Clearfield, PA 16830

PS Form 3817, January 2001



U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
Louis P. Vitti & Associates, P.C. 916 Fifth Avenue, Pittsburgh, PA 15219	
One piece of ordinary mail addressed to:	
Court of Common Pleas of Clearfield County Domestic Relations Division P.O. Box 549 Clearfield, PA 16830	

PS Form 3817, January 2001

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
Louis P. Vitti & Associates, P.C. 916 Fifth Avenue, Pittsburgh, PA 15219	
One piece of ordinary mail addressed to:	
Bureau of Compliance Clearance Support Section Dept. #281230 Harrisburg, PA 17128-1230 Att: Susan Blough	

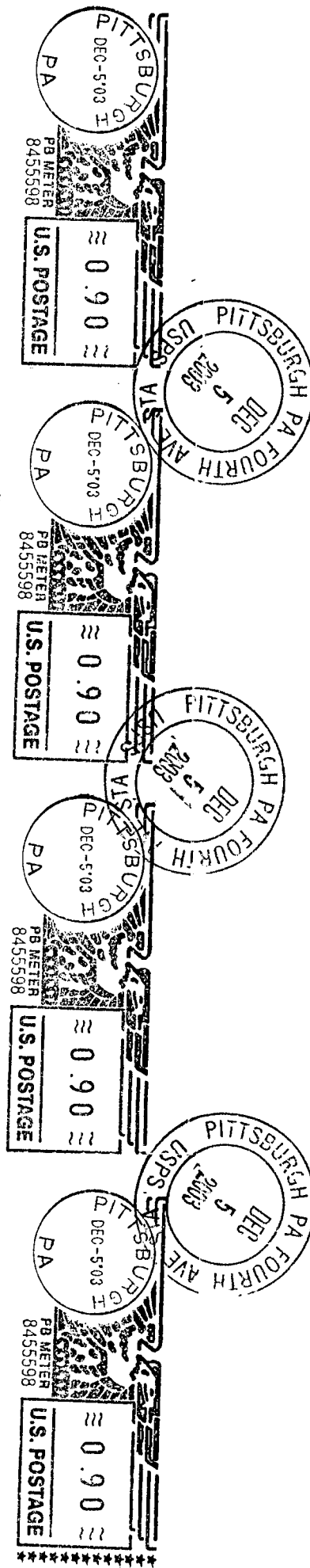
PS Form 3817, January 2001

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
Louis P. Vitti & Associates, P.C. 916 Fifth Avenue, Pittsburgh, PA 15219	
One piece of ordinary mail addressed to:	
Tenant/Occupant P.O. Box 28 LeContes Mills, PA 16850	

PS Form 3817, January 2001

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
Louis P. Vitti & Associates, P.C. 916 Fifth Avenue, Pittsburgh, PA 15219	
One piece of ordinary mail addressed to:	
Girard Township Municipal Authority 165 Girard Circle P.O. Box 36 LeContes Mills, PA 16836	

PS Form 3817, January 2001



U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
Louis P. Vitti & Associates, P.C. 916 Fifth Avenue, Pittsburgh, PA 15219	
One piece of ordinary mail addressed to:	
CKG Water Authority 777 Franchville Road P.O. Box 104 Frenchville, PA 16836	

PS Form 3817, January 2001

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
Louis P. Vitti & Associates, P.C. 916 Fifth Avenue, Pittsburgh, PA 15219	
One piece of ordinary mail addressed to:	
David E. Williams 187 Willets Avenue Little Egg Harbor, NJ 08087	

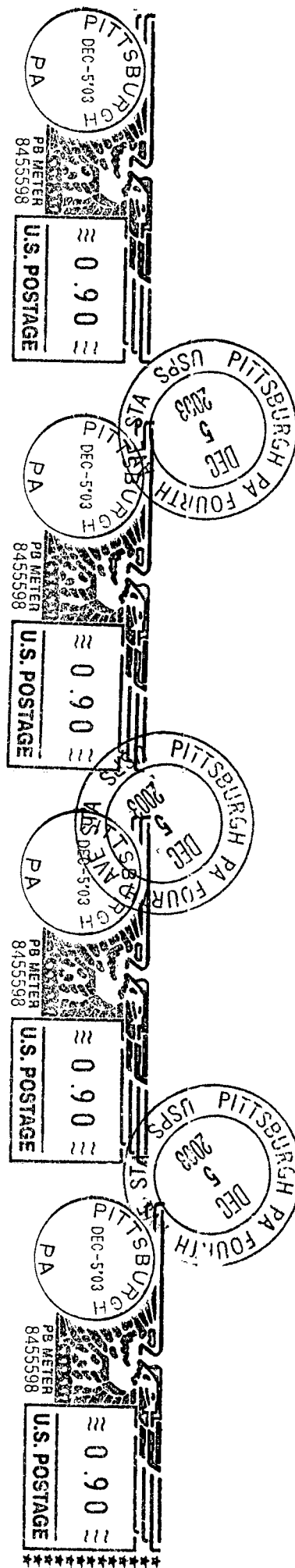
PS Form 3817, January 2001

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
Louis P. Vitti & Associates, P.C. 916 Fifth Avenue, Pittsburgh, PA 15219	
One piece of ordinary mail addressed to:	
Geraldine L. Williams P.O. Box 28 LeContes Mills, PA 16850	

PS Form 3817, January 2001

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
Louis P. Vitti & Associates, P.C. 916 Fifth Avenue, Pittsburgh, PA 15219	
One piece of ordinary mail addressed to:	
Geraldine L. Williams 187 Willets Avenue Little Egg Harbor, NJ 08087	

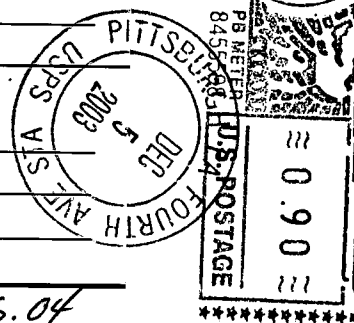
PS Form 3817, January 2001



U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	LOUIS P. VITTI & ASSOCIATES, P.C. 916 FIFTH AVENUE PITTSBURGH, PA 15219 (412) 281-1725
One piece of ordinary mail addressed to:	
Nationwide Insurance Co.	
West Chester Plaza	
West Chester, PA 19380	

PS Form 3817, January 2001

slh.williams.2.6.04



In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14888

FEDERAL NATIONAL MORTGAGE ASSOCIATION ET AL 03-870-CD

03-870-CD

VS.

WILLIAMS, DAVID E.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, DECEMBER 8, 2003 @ 11:20 A.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.

A SALE DATE OF FEBRUARY 6, 2004 WAS SET.

NOW, DECEMBER 11, 2003 MAILED BY REGULAR AND CERTIFIED MAIL TO DAVID E. WILLIAMS, DEFENDANT, AT 187 WILLETS AVENUE, LITTLE EGG HARBOR, NJ 08087, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY, PER COURT ORDER DATED 9/26/03. CERTIFIED #70022410000372241814_

NOW, DECEMBER 11, 2003 MAILED BY REGULAR AND CERTIFIED MAIL TO GERALDINE L. WILLIAMS, DEFENDANT, AT 187 WILLETS AVENUE, LITTLE EGG HARBOR, NJ 08087, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY, PER COURT ORDER DATED 9/26/03. CERTIFIED #70022410000372241821

NOW, JANUARY 12, 2004 RECEIVED UNCLAIMED CERTIFIED MAIL FOR DAVID E. WILLIAMS, DEFENDANT.

NOW, JANUARY 12, 2004 RECEIVED UNCLAIMED CERTIFIED MAIL FOR GERALDINE L. WILLIAMS, DEFENDANT.

FILED

of 11:17 AM
APR 16 2004

William A. Shaw
Prothonotary/Clerk of Courts

FEDERAL NATIONAL MORTGAGE ASSOCIATION ET AL 03-870-CD

03-870-CD

VS.

WILLIAMS, DAVID E.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

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

**NOW, APRIL 15, 2004 PAID THE COSTS FROM THE ADVANCE AND MADE A REFUND
OF THE UNUSED ADVANCE TO THE PLAINTIFF'S ATTORNEY.**

**NOW, APRIL 16, 2004 RETURN WRIT AS A SALE BEING HELD ON THE PROPERTY
OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR
\$1.00 + CSOTS.**

NOW, APRIL 16, 2004 THE DEED WAS FILED.

SHERIFF HAWKINS	\$219.66
SURCHARGE	\$40.00
PAID BY ATTORNEY	

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14888

FEDERAL NATIONAL MORTGAGE ASSOCIATION ET AL 03-870-CD

03-870-CD

VS.

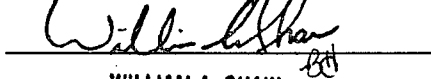
WILLIAMS, DAVID E.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

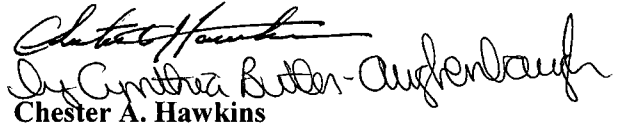
Sworn to Before Me This

16th Day Of April 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 and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION - LAW**

Federal National Mortgage Association,
assignee of Pennsylvania Housing Finance
Agency, assignee of Mellon Bank, N.A.,
Successor Trustee, assignee of Corestates Bank,
N.A., Trustee for Pennsylvania Housing Finance
Agency, assignee of Towne & Country
Mortgage Corp.

Vs.

NO.: 2003-00870-CD

David E. Williams and
Geraldine L. Williams, husband and wife

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due Federal National Mortgage Association, assignee of Pennsylvania Housing Finance Agency, assignee of Mellon Bank, N.A., Successor Trustee, assignee of Corestates Bank, N.A., Trustee for Pennsylvania Housing Finance Agency, assignee of Towne & Country Mortgage Corp., Plaintiff(s) from DAVID E. WILLIAMS and GERALDINE L. WILLIAMS, husband and wife, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

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

AMOUNT DUE: \$43,976.14
INTEREST 11/5/03-Sale Date
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 11/05/2003

PAID: \$140.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 5th day
of November A.D. 2003
At 3:15 A.M. PM

Christopher A. Hawthkins
Sheriff By Cynthia Butler-Coughlin

Requesting Party: Louis P. Vitti, Esq.
916 Fifth Ave.
Pittsburgh, PA 15219
(412) 281-1725

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION,	:	
assignee of PENNSYLVANIA HOUSING FINANCE AGENCY,	:	
assignee of MELLON BANK, N.A., Successor Trustee, assignee	:	
of CORESTATES BANK, N.A., Trustee for PENNSYLVANIA	:	
HOUSING FINANCE AGENCY, assignee of TOWNE &	:	
COUNTRY MORTGAGE CORP.,	:	NO: 03-870-CD
	:	
Plaintiff,	:	
	:	
vs.	:	
	:	
DAVID E. WILLIAMS and GERALDINE L. WILLIAMS,	:	
husband and wife,	:	
	:	
Defendants.	:	

LEGAL DESCRIPTION

ALL that certain parcel of land situate in the Village of Bald Hill in the Township of Girard, County of Clearfield and State of Pennsylvania, Bounded and described as follows:

BEGINNING at a stake in the line of land of Harry T. Smith; thence N. 83° 31' W. 136.3 feet to a stake; thence still by land of Harry T. Smith N. 5° 25' E. 252.5 feet to a stake in the line of land of the Isaac Smith Estate; thence by land of the Isaac Smith Estate S. 82° 45' E. 146.1 feet to an iron spike; thence by land conveyed to Bernard Rolley S. 4° 59' W. 145.8 feet to an iron spike; thence by land of Harry T. Smith S. 11° 44' W. 105.6 feet to a stake and the place of beginning.

CONTAINING .821 of an acre.

HAVING erected thereon a dwelling known as P.O. Box 28, LeContes Mills, PA 16850.

BEING the same premises which James E. Luzier and Dorothy Luzier, husband and wife, by their Deed dated 7/28/1995 and recorded 08/07/1995 in the Recorder's Office of Clearfield County, Pennsylvania, Deed Book Volume 1694, page 238, granted and conveyed unto David E. Williams and Gerri Williams, husband and wife.

PARCEL NO. 114-066-644-199.

REAL ESTATE SALE SCHEDULE OF DISTRIBUTION

NAME WILLIAMS NO. 03-870-CD

NOW, February 6, 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 6TH day of FEBRUARY 2004, I exposed the within described real estate of DAVID W. WILLIAMS AND GERALDINE L. WILLIAMS, HUSBAND AND WIFE to public venue or outcry at which time and place I sold the same to FEDERAL NATIONAL MORTGAGE ASSOCIATION, ASSIGNEE OF PENNSYLVANIA HOUSING FINANCE AGENCY, ASSIGNEE OF MELLON BANK, N.A. SUCCESSOR ET AL he/she being the highest bidder, for the sum of \$1.00 + COSTS and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	
MILEAGE	9.36
LEVY	15.00
MILEAGE	9.36
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	14.94
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	10.00
TOTAL SHERIFF COSTS	219.66
DEED COSTS:	
ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	31.00
TRANSFER TAX 2%	
TOTAL DEED COSTS	31.00

PLAINTIFF COSTS, DEBT & INTEREST:

DEBT-AMOUNT DUE	43,976.14
INTEREST FROM 11/5/03	
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	
SATISFACTION FEE	
ESCROW DEFICIENCY	
TOTAL DEBT & INTEREST	43,976.14
COSTS:	
ADVERTISING	374.22
TAXES - collector NONE	
TAXES - tax claim NONE	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	32.00
SHERIFF COSTS	219.66
LEGAL JOURNAL AD	146.00
PROTHONOTARY	140.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	1,056.88

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

COPY

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

FEDERAL NATIONAL MORTGAGE ASSOCIATION,)
assignee of PENNSYLVANIA HOUSING FINANCE)
AGENCY, assignee of MELLON BANK, N.A.,)
Successor Trustee, assignee of CORESTATES)
BANK, N.A., Trustee for PENNSYLVANIA HOUSING)
FINANCE AGENCY, assignee of TOWNE &)
COUNTRY MORTGAGE CORP.,)
Plaintiff,)

NO. 03-870-CD

vs.)

DAVID E. WILLIAMS and GERALDINE L.)
WILLIAMS, husband and wife,)
Defendants.)

ORDER OF COURT

NOW, this 26 day of September, 2003, it appearing to the Court
that the Sheriff has been frustrated in service of process, it is Ordered, Adjudged and Decreed that
service of the Complaint and all subsequent documents upon all Defendants be accomplished by
ordinary mail to Defendant's last known address and by posting the property by the Sheriff in order
to effect compliance with Rule 400, et seq. and Rule 3129.1, et seq.

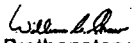
BY THE COURT:

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

/s/ JOHN K. REILLY, JR.

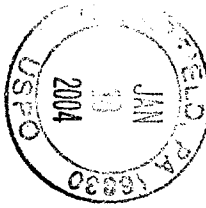
SEP 26 2003

Attest.

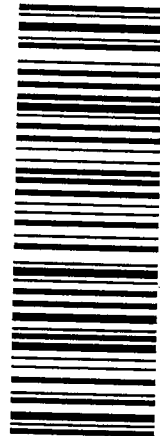

Prothonotary/
Clerk of Courts



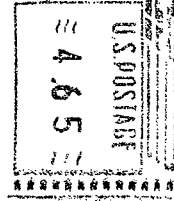
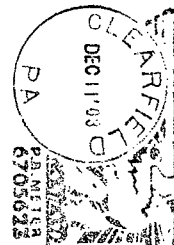
CHESTER A. HAWKINS
SHERIFF
 COURTHOUSE
 1 NORTH SECOND STREET - SUITE 116
 CLEARFIELD, PENNSYLVANIA 16830



UNITED MAIL™



7002 2410 0003 7224 1827



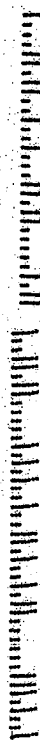
GERALDINE L. WILLIAMS
 187 WILLETS AVENUE
 LITTLE EGG HARBOR, NJ 08087

*Received
1-12-04*

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

RTS
 UNCLAIMED RETURN TO SENDER

16830/2410



*12/24
12/31*

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Geraldine L. Williams
187 Willets Avenue
Little Egg Harbor, NJ 08087

2. Article Number

(Transfer from service label)

7002 2410 0003 7224 1821

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1?

☐ Yes

If YES, enter delivery address below:

☐ No

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

U.S. Postal Service™

CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

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

OFFICIAL USE

Postage

\$

60

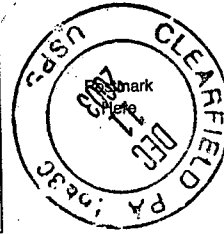
Certified Fee

Return Receipt Fee
(Endorsement Required)Restricted Delivery Fee
(Endorsement Required)

Total Postage & Fees

\$

4.65



Sent To

Geraldine L. Williams

Street, Apt. No.
or PO Box No.

187 Willets Avenue

City, State, ZIP+4

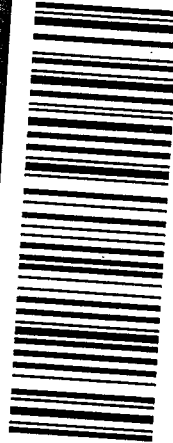
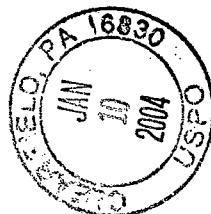
Little Egg Harbor, NJ 08087

PS Form 3800, June 2002

See Reverse for Instructions

7002 2410 0003 7224 1821

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

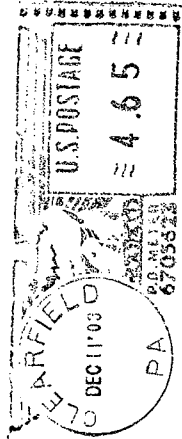


7002 2410 0003 7224 1814

DAVID E. WILLIAMS
187 WILLETS AVENUE
LITTLE EGG HARBOR, NJ 08087

12/21

12/31



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



UNCLAIMED

08087-97

Received
1-1-04

DO NOT DETACH THIS STICKER FROM THE FRONT OF THE MAIL PIECE. IT IS THE PROPERTY OF THE U.S. POSTAL SERVICE.

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

David E. Williams
187 Willets Avenue
Little Egg Harbor, NJ 08087

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent
X ☐ Addressee

B. Received by (Printed Name) C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number
(Transfer from service label)

7002 2410 0003 7224 1814

PS Form 3811, August 2001

Domestic Return Receipt

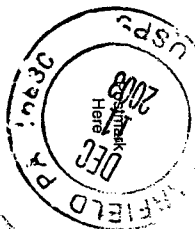
102595-02-M-1540

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

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

OFFICIAL USE

Postage \$ 7.60
Certified Fee
Return Receipt Fee
(Endorsement Required)
Restricted Delivery Fee
(Endorsement Required)
Total Postage & Fees \$4.95



Sent To David E. Williams
Street, Apt. No., or PO Box No. 187 Willets Avenue
City, State, ZIP+4 Little Egg Harbor, NJ 08087

PS Form 3800, June 2002 See Reverse for Instructions

7002 2410 0003 7224 1814