

03-947-CD
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. vs. KEITH A. CONRAD

GOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOLDBECK, JR.
ATTORNEY I.D. #16132
SUITE 500 – THE BOURSE BLDG.
111 S. INDEPENDENCE MALL EAST
PHILADELPHIA, PA 19106
(215) 627-1322
ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KEITH A. CONRAD
PATRICIA D. CONRAD
Mortgagor(s) and Real Owner(s)

370 Treasure Lake Drive
Dubois, PA 15801

THE UNITED STATES OF AMERICA

Defendant(s)

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 03-947-CD

CIVIL ACTION: MORTGAGE
FORECLOSURE

**THIS FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT
A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU
WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

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 the Complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claim in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

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

PENNSYLVANIA BAR ASSOCIATION
P. O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

Aviso

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESARIO QUE USTED RESPONDA DENTRO DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES NECESARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA, EL PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

RECUEDE: SI USTED NO RESPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIRA QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

LLEVE ESTA DEMANDA A UN ABOGADO IMMEDIATEMENTE.

SI NO CONOCE A UN ABOGADO, LLAME AL "LAWYER REFERENCE SERVICE" (SERVICIO DE REFERENCIA DE ABOGADOS), (215) 238-6300.

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

FILED

JUN 27 2003

**William A. Shaw
Prothonotary**

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., 7105 Corporate Drive, PTX B-35 Plano, TX 75024-3632.
2. The name(s) and address(es) of the Defendant(s) is/are KEITH A. CONRAD, 370 Treasure Lake Drive, Dubois, PA 15801 and PATRICIA D. CONRAD, 370 Treasure Lake Drive, Dubois, PA 15801, who is/are the mortgagor(s) and real owner(s) of the mortgaged premises hereinafter described.
3. Defendant, THE UNITED STATES OF AMERICA, is named a Defendant pursuant to 28 U.S.C. Section 2410, and in accordance therewith Plaintiff requests that a judicial sale be held of the property hereinafter set forth.
4. On October 19, 2000 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200015967. These documents are matters of public record and are incorporated herein by reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g).
5. The premises subject to said mortgage is described as attached.
6. The mortgage is in default because monthly payment of principal and interest upon said mortgage due November 01, 2002, and each month thereafter are due and unpaid, and by the terms of said mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due thereon are collectible forthwith.
7. The following amounts are due on the mortgage:

Principal Balance	\$73,869.27
Interest from 10/01/2002	\$4,695.59
through 06/30/2003 at 8.5000%	
Per Diem interest rate at \$17.20	
Attorney's Fee at 5.0% of Principal Balance	\$3,693.46
Late Charges from 11/01/2002 to 06/30/2003	\$230.63
Monthly late charge amount at \$28.83	
Costs of suit and Title Search	\$900.00
	<hr/>
Monthly Escrow amount \$251.30	\$83,388.95
	<hr/>
	\$83,388.95

8. The Attorney's Fees set forth above are in conformity with the Mortgage documents and Pennsylvania law, and, will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale reasonable Attorney's Fees will be charged based on work actually performed.
9. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant(s) by Certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "A". The Defendant(s) has/have not had the required face-to-face meeting within the required time and Plaintiff has no knowledge of any such meeting being requested by the

Defendant(s) through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

10. THE UNITED STATES OF AMERICA, the above named Defendant, appears to have liens filed of record, set forth in Exhibit 'B' which is attached hereto and made part thereof.

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure in the sum of \$83,388.95, together with interest at the rate of \$17.20, per day and other expenses incurred by the Plaintiff which are properly chargeable in accordance with the terms of the mortgage, and for the foreclosure and sale of the mortgaged premises.

By: _____


GOLDBECK McCAFFERTY & McKEEVER

BY: JOSEPH A. GOLDBECK, JR., ESQUIRE

ATTORNEY FOR PLAINTIFF

VERIFICATION

I, Michael D. Vestal, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: *b-25-03*

Michael D. Vestal

Michael D. Vestal
COUNTRYWIDE HOME LOANS INC.

Legal Description:

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS SECTION 10, LOT 61, IN THE TREASURE LAKE
SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA RECORDED IN THE RECORDER
OF DEEDS OFFICE IN MISC. DOCKET MAP FILE 25.



Send Correspondence to:
P.O. Box 8239
Van Nuys, CA 91409-8239

April 8, 2003

Keith A Conrad
370 Treasure Lk
Du Bois, PA 15801-9008

Send Payments to:
P.O. Box 680694
Dallas, TX 75266-0694

**Certified Mail No. . . .
Return Receipt Requested
Regular Mail**

Account No.: 1384671
Property Address:
370 Treasure Lake Drive
Du Bois, PA 15801-0000
Current Servicer:
Countrywide Home Loans Servicing LP

EXHIBIT A

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to foreclose.
Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The names, addresses and phone numbers of Consumer Credit Counseling Agencies serving your County are listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll-free at 1-800-342-2397. (Persons with impaired hearing can call 1-717-780-1869.)

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help answer them. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACIÓN EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACIÓN OBTENGA UNA TRADUCCIÓN INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NÚMERO MENCIONADO ARRIBA. PUEDE SER ELEGIBLE PARA UN PRÉSTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PÉRDIDA DEL DERECHO A REDIMIR SU HIPÓTECA.

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE MORTGAGE PAYMENTS

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE.

IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL

**IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY
YOUR MORTGAGE PAYMENTS AND**

**IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY
THE PENNSYLVANIA HOUSING FINANCE AGENCY**

Please write your account number on the back of the card.

SEARCH STRATEGIES

Account Number: 1384671-2
Keith A Conrad
820 Treasure Lake Dr.

Balance Due for charges listed above: \$5,054.58 as of May 8, 2003

A fee up to \$23.00 (\$40.00 in FL) will be charged for each returned payment, except as otherwise limited by law.
BCBRA

Countrywide
P.O. Box 660694
Dallas, TX 75266-0694

0013846712000005054580000505458

TEMPORARY STAY OF FORECLOSURE – Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

CONSUMER CREDIT COUNSELING AGENCIES – If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE – Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.

AGENCY ACTION – Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)

NATURE OF THE DEFAULT - Countrywide Home Loans Servicing LP. (hereinafter "Countrywide") services your home loan. Your home loan is in serious default because you have not made your required payments. The total amount now required to reinstate your home loan as of the date of this letter is as follows:

<u>Monthly Payments:</u>	\$828.00	\$828.00
	\$759.99	\$3,799.95
<u>Late Charges:</u>	\$28.83	\$28.83
	\$28.83	\$115.32
<u>Other Charges:</u>	Uncollected Late Charges:	\$172.98
	Uncollected Costs:	\$109.50
	TOTAL DUE:	\$5,054.58

PAYMENT INSTRUCTIONS

Please

- Make your check payable to Countrywide Home Loans
- Write your loan number on your check or money order
- Write in any additional amounts you are including. (If total is more than \$5000, please send certified check.)
- Don't attach your check to the payment coupon
- Don't include correspondence
- Don't send cash

Payments: All payments will be applied to the longest outstanding installment due, unless otherwise expressly prohibited by law.

All premium payments for credit life insurance will be applied after application of any principal and interest payments due, but before any other amounts due on your loan are applied.

Additional amounts, if you submit an additional principal amount, an additional escrow amount and/or an "other" amount with your regular home loan payment of principal and interest, Countrywide will first apply your home loan payment before any additional amount is applied. If your home loan payments are not current, Countrywide will first apply any additional principal amount and/or additional escrow amount to outstanding principal and interest payments due before either additional amount is applied. Any additional amount specified as "other" will be applied first to past due principal and interest payments, then escrow deficiencies, then late charges, then fees and costs due, then outstanding principal.

HOW TO CURE THE DEFAULT - You may cure this default within **THIRTY (30) DAYS** of the date of this letter, by paying to us the above amount of **\$5,054.58**, plus any additional monthly payments, late charges, fees and other applicable charges which may fall due during this period. Such payment must be in the form of certified check, cashier's check or money order, and made payable to Countrywide at P.O. Box 660694, Dallas, TX 75266-0694. If your check or other payment is returned to us for insufficient funds or for any other reason, you will not have cured your default. No extension of time to cure will be granted due to a returned payment.

IF THE MORTGAGE IS FORECLOSED UPON - If the mortgage is foreclosed, the mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the default is cured before we begin legal proceedings, Countrywide will be entitled to collect the reasonable attorney's fees actually incurred, up to \$50.00. However, if legal proceedings are started, Countrywide will be entitled to collect the reasonable attorney's fees even if they are over \$50.00. Any attorney's fees will be added to the secured debt, which may also include our reasonable costs. If you cure the default within the **THIRTY (30) DAY** period, you will not be required to pay attorney's fees.

OTHER LENDER REMEDIES - The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO FORECLOSURE SALE - If you have not cured the default within the **THIRTY (30) DAY** period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the foreclosure sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the foreclosure sale as specified in writing by the lender and by performing any other requirements under the mortgage. **Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.**

EARLIEST POSSIBLE FORECLOSURE SALE DATE - It is estimated that the earliest date that a foreclosure sale could be held would be approximately six (6) months from the date of this letter. A notice of the date of the foreclosure sale will be sent to you before the sale. You may find out at any time exactly what the required payment will be by calling us at the following number: 1-800-669-0102. This payment must be in the form of a cashier's check, certified check or money order and made payable to us at the address stated above. If the default is cured, the mortgage will be restored to the same position as if no default had occurred. However, the default may not be cured more than three (3) times in any calendar year.

HOW TO CONTACT THE LENDER:

Name of Lender: **Countrywide Home Loans Servicing LP**
Address: **P. O. Box 10221 Van Nuys, CA 91410-0221**
Phone Number: **1-800-669-0102**
Fax Number: **1-805-577-3432**
Contact Person: **Amps Dschrgd Bkrp, MS SV-34**
Attention: **Loan Counselor**

EFFECT OF FORECLOSURE SALE - You should realize that a foreclosure sale will end your ownership of the mortgaged property and your right to remain in it. If you continue to live in the property after the Sheriff's sale, a lawsuit to remove you and your furnishings and other belongings could be started by **Countrywide** at any time.

ASSUMPTION OF MORTGAGE - Contact **Countrywide Home Loans** for information on the possible assumability of your loan.

YOU MAY ALSO HAVE THE RIGHT:

TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

Pursuant to your home loan documents, and because the home loan is in default, Countrywide may, at its option, enter upon and conduct an inspection of the property. The purpose of this inspection is to observe the physical condition of the property, to verify that the property is occupied and/or to determine the identity of the occupant. The cost of any such inspection will be added to and become part of the secured debt as provided under the terms of the home loan documents.

If you are unable to cure your default on or before May 8, 2003, Countrywide wants you to be aware of various options that may be available to you through Countrywide to prevent a foreclosure sale of your property. For example:

- Repayment Plan: It is possible that you may be eligible for some form of payment assistance through Countrywide. Our basic plan requires that Countrywide receive, up front, at least ½ of the amount necessary to bring the account current, and that the balance of the overdue amount be paid, along with the regular monthly payment, over a defined period of time. Other repayment plans also are available.
- Loan Modification: Alternatively, it is possible that the regular monthly payments can be lowered through a modification of the loan by reducing the interest rate and then adding the delinquent payments to the current loan balance. This foreclosure alternative, however, is limited to certain loan types.
- Sale of Your Property: Alternatively, if you are willing to sell your home in order to avoid foreclosure, it is possible that the sale of your home can be approved through Countrywide even if your home is worth less than what is owed on it.
- Deed-in-Lieu: Alternatively, if your property is free from other liens or encumbrances, and if the default is due to a serious financial hardship which is beyond your control, you may be eligible to deed your property directly to the Noteholder and avoid the foreclosure sale.

If you are interested in discussing foreclosure alternatives with Countrywide, you must contact us immediately. If you request assistance, Countrywide will determine, in its sole discretion, whether such assistance will be extended to you. In the meantime, Countrywide will pursue all of its rights and remedies under the home home loan documents and as permitted by law, unless it agrees otherwise in writing. Please be advised that failure to bring the home home loan current or to enter into a written agreement as outlined above will result in the acceleration of the debt.

Time is of the essence. Should you have any questions concerning this notice, please contact Countrywide's office immediately at 1-800-669-0102, extension 9011.

Amps Dschrgd Bkrp

Amps Dschrgd Bkrp
Loan Counselor
1-800-669-0102, extension 9011

Please be advised that this communication is from a debt collector.

**LANDSAFE TITLE
FORECLOSURE TITLE SEARCH**

EXHIBIT B

Landsafe File No. 03-13-24849

Keith A. Conrad and Patricia D. Conrad

Tax Search: **Tax Parcel ID #:** **C02-010-00061-00-21**

Map #: **1280 C02-010-00061-00-21**

Real Estate taxes are paid through 2002.

LAND: \$3,800.00

IMPROVEMENTS: \$64,100.00

TOTAL ASSESSED VALUE: \$67,900.00

Divorce: **None**

UCC/Financing Statements: **None**

Forclosure/Lis Pendens: **None**

Federal Tax Liens:

1. United States of America

Type: Federal Tax Lien

Dated: 9/30/02

Case #: 2002-01512-CD

Amount: \$17,783.86

State Tax Liens:

**1. Commonwealth of Pennsylvania,
L & I
Patricia D. Conrad, et al.**

Type: State Tax Lien

Dated: 11/1/02

Case #: 2002-01719-CD

Amount: \$2,052.34

Liens/Judgments/Writ of Fieri Facias:

1. Paul M. Rogus

Type: Judgment

Recorded: 1/17/02

Case #: 2001-01390-CD

Amount: \$39,000.00

Type: Testament

In The Court of Common Pleas of Clearfield County, Pennsylvania

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

VS.

CONRAD, KEITH A. & PATRICIA D.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket # 14239

03-947-CD

SHERIFF RETURNS

NOW JULY 2, 2003 AT 1:05 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON KEITH A. CONRAD, DEFENDANT AT RESIDENCE, 370 TREASURE LAKE DRIVE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO EITH CONRAD A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.
SERVED BY MCCLEARY/NEVLING

NOW JULY 2, 2003 AT 1:05 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON PATRICIA D. CONRAD, DEFENDANT AT RESIDENCE, 370 TREASURE LAKE DRIVE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO KEITH CONRAD, HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.
SERVED BY: MCCLEARY/NEVLING

Return Costs

Cost	Description
37.68	SHERIFF HAWKINS PAID BY: ATTY CK# 178837
20.00	SURCHARGE PAID BY: ATTY CK# 178838

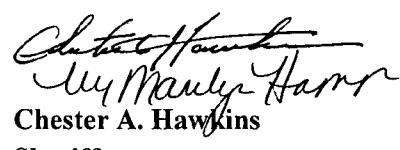
Sworn to Before Me This

8th 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
01/31/04
AUG 08 2003

William A. Shaw
Prothonotary/Clerk of Courts

AFFIDAVIT OF SERVICE

CASE: 03-947-CD
CIVIL DIVISION

CLERK OF THE CIRCUIT COURT
Clearfield COUNTY, Pennsylvania

Mortgage Electronic Registration Systems inc.
Plaintiff,

vs.

Defendants

Karen A. Conrad /
CWD-2553

FILED

NOV 05 2003

William A. Shaw
Prothonotary/Clerk of Courts

Received by DEFAULTLINK INVESTIGATIONS, INC. on Mon Jul 7, 2003, to be served on **The United States of America at Attn: Chief, Civil Div, 633 United States Post Office, & Courthouse, Pittsburgh, PA 15219**. I, Troy A. Fink, being duly sworn, depose and say that on the 9 day of July, 2003, at 8:43 A.M., executed service by delivering a true copy of the **Original Complaint** in accordance with state statutes in the manner marked below:

GOVERNMENT AGENCY: BY SERVING Marla Marshall
Title of person Office Assistant of the within-named agency. AUTHORIZED TO ACCEPT SERVICE

CORPORATION SERVICE: BY SERVING _____
Title of person _____ of the within-named corp. AUTHORIZED TO ACCEPT SERVICE

NON SERVE FOR THIS REASON BELOW:

COMMENTS:

I certify that I have no interest in the above action, am of legal age and have proper authority in the jurisdiction in which this service was made.

Subscribed and sworn to before me on July 2003, by the affiant
who is personally known to me.

Teresa A. Minzola
Notary Public

PROCESS SERVER # Troy A. Fink
APPOINTED IN ACCORDANCE WITH STATE STATUTES

DEFAULT-LINK INVESTIGATIONS, INC.
5555 East Michigan Street, Suite 100
Orlando, Florida 32822
(877) 737-4155

Matter No: 200300724

NOTARIAL SEAL
TERESA A. MINZOLA, Notary Public
Trappe Boro, Montgomery County
My Commission Expires Dec. 5, 2005

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center.
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

FILED

NOV 05 2003

William A. Shaw
Prothonotary/Clerk of Courts

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KEITH A. CONRAD
PATRICIA D. CONRAD
(Mortgagor(s) and Record owner(s))
370 Treasure Lake Drive
Dubois, PA 15801

Defendant(s)

THE UNITED STATES OF AMERICA

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 03-947-CD

ORDER FOR JUDGMENT

Please enter Judgment in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., and against KEITH A. CONRAD and PATRICIA D. CONRAD for failure to file an Answer in the above action within (20) days (or sixty (60) days if defendant is the United States of America) from the date of service of the Complaint, in the sum of \$86,160.67.

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

I hereby certify that the above names are correct and that the precise residence address of the judgment creditor is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. 7105 Corporate Drive PTX B-35 Plano, TX 75024-3632 and that the name(s) and last known address(es) of the Defendant(s) is/are KEITH A. CONRAD, 370 Treasure Lake Drive Dubois, PA 15801 and PATRICIA D. CONRAD, 370 Treasure Lake Drive Dubois, PA 15801;

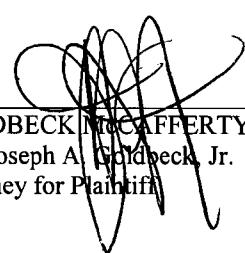
GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly assess the damages in this case to be as follows:

Principal Balance	\$73,869.27
Interest from 10/01/2002 through 10/04/2003	\$6,346.79
Attorney's Fee at 5.0000% of principal balance	\$3,693.46
Late Charges	\$345.95
Costs of Suit and Title Search	\$900.00
Escrow Balance Deficit	\$1,005.20 (\$0.00)
	<hr/> \$86,160.67


GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

AND NOW, this 5th day of November, 2003 damages are assessed as above.



Pro Prothy

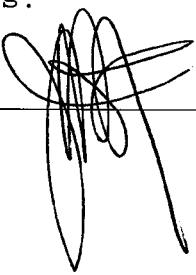
VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

1. That the above named Defendant, KEITH A. CONRAD, is about unknown years of age, that Defendant's last known residence is 370 Treasure Lake Drive, Dubois, PA 15801, and is engaged in the unknown business located at unknown address.

2. That Defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Action of Congress of 1940 and its Amendments.

Date:

A handwritten signature is written over a horizontal line. The signature is cursive and appears to read "John A. Conrad".

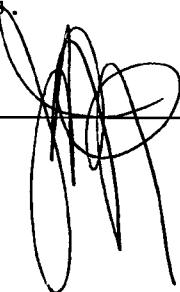
VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

1. That the above named Defendant, PATRICIA D. CONRAD, is about unknown years of age, that Defendant's last known residence is 370 Treasure Lake Drive, Dubois, PA 15801, and is engaged in the unknown business located at unknown address.

2. That Defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Action of Congress of 1940 and its Amendments.

Date: _____

A handwritten signature is written over the horizontal line. The signature is cursive and appears to read "John D. Conrad".

In the Court of Common Pleas of Clearfield County

FILED

11/05/2003 NO 1C

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KEITH A. CONRAD
PATRICIA D. CONRAD
(Mortgagor(s) and Record Owner(s))
370 Treasure Lake Drive
Dubois, PA 15801

Defendant(s)

THE UNITED STATES OF AMERICA

William A. Shaw
Prothonotary/Clerk of Courts

No. 03-947-CD

PRAECLPICE FOR JUDGMENT

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT
OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE
OF COLLECTING THE DEBT.**

Enter the Judgment in favor of Plaintiff and against KEITH A. CONRAD and PATRICIA D. CONRAD and THE UNITED STATES OF AMERICA by default for want of an Answer.

Assess damages as follows:

Debt \$86,160.67

Interest - 10/01/2002 to 10/04/2003

Total

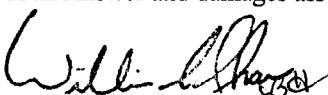
(Assessment of Damages attached)

I CERTIFY THAT FOREGOING ASSESSMENT OF DAMAGES IS FOR SPECIFIED AMOUNTS ALLEGED TO BE DUE IN THE COMPLAINT AND IS CALCULABLE AS A SUM CERTAIN FROM THE COMPLAINT.

I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment is to be entered and to his attorney of record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe. A copy of the notice is attached. R.C.P. 237.1

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff
I.D. #16132

AND NOW November 5, 2003, Judgment is entered in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. and against KEITH A. CONRAD and PATRICIA D. CONRAD and THE UNITED STATES OF AMERICA by default for want of an Answer and damages assessed in the sum of \$86,160.67 as per the above certification.


Prothonotary

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO
COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED
FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

DATE OF THIS NOTICE: August 6, 2003

TO:

PATRICIA D. CONRAD
370 Treasure Lake Drive
Dubois, PA 15801

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KEITH A. CONRAD
PATRICIA D. CONRAD
(Mortgagor(s) and Record Owner(s))
370 Treasure Lake Drive
Dubois, PA 15801

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 03-947-CD

THE UNITED STATES OF AMERICA

Defendant(s)

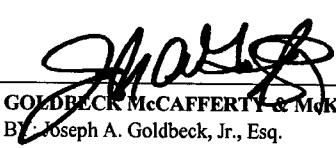
TO: **PATRICIA D. CONRAD**
370 Treasure Lake Drive
Dubois, PA 15801

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646


GOLDBECK McCAFFERTY & MCKEEVER
By: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106 215-627-1322

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO
COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED
FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

DATE OF THIS NOTICE: **August 6, 2003**

TO:

KEITH A. CONRAD
370 Treasure Lake Drive
Dubois, PA 15801

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.
KEITH A. CONRAD
PATRICIA D. CONRAD
(Mortgagor(s) and Record Owner(s))
370 Treasure Lake Drive
Dubois, PA 15801

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 03-947-CD

THE UNITED STATES OF AMERICA

Defendant(s)

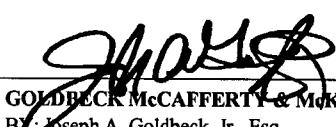
TO: **KEITH A. CONRAD**
370 Treasure Lake Drive
Dubois, PA 15801

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

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211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646


GOLDBECK McCAFFERTY & MCKEEVER
By: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106 215-627-1322

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO
COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED
FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

DATE OF THIS NOTICE: **September 11, 2003**

TO: **THE UNITED STATES OF AMERICA**
633 United States Post Office and Courthouse
Pittsburgh, PA 15219

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.
KEITH A. CONRAD
PATRICIA D. CONRAD
(Mortgagor(s) and Record Owner(s))
370 Treasure Lake Drive
Dubois, PA 15801

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 03-947-CD

THE UNITED STATES OF AMERICA

Defendant(s)

TO: **THE UNITED STATES OF AMERICA**
633 United States Post Office and Courthouse
Pittsburgh, PA 15219

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646


GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106 215-627-1322

Rule of Civil Procedure No. 236 – Revised

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

No. 03-947-CD

vs.

KEITH A. CONRAD
PATRICIA D. CONRAD
(Mortgagors and Record Owner(s))
370 Treasure Lake Drive
Dubois, PA 15801

Defendant(s)

THE UNITED STATES OF AMERICA

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT
OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE
PURPOSE OF COLLECTING THE DEBT.**

NOTICE

Notice is given that a judgment in the above-captioned matter has been entered against you.

William Shaw
Prothonotary

By: William Shaw

11/5/03

Deputy

If you have any questions concerning the above, please contact:

Joseph A. Goldbeck, Jr.
Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center.
701 Market Street
Philadelphia, PA 19106
215-627-1322

COPY

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

Mortgage Electronic Registration Systems, Inc.
Plaintiff(s)

No.: 2003-00947-CD

Real Debt: \$86,160.67

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Keith A. Conrad
Patricia D. Conrad
United States of America
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

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

Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center.
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KEITH A. CONRAD
PATRICIA D. CONRAD
Mortgagor(s) and Record Owner(s)
370 Treasure Lake Drive
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Clearfield County
CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE
No. 03-947-CD

THE UNITED STATES OF AMERICA

PRAECIPE FOR WRIT OF EXECUTION

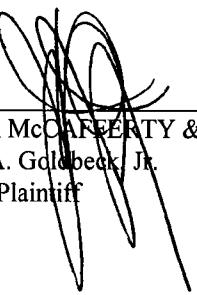
TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due	
Interest from 10/01/2002 to 10/04/2003 at 8.5000%	\$86,160.67

(Costs to be added)

125.00 Prothonotary costs


GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

FILED
NOV 05 2003
William A. Shaw
Prothonotary/Clerk of Courts

Lecontsw
Prop desc.
to Staff

Term
No. 03-947-CD
IN THE COURT OF COMMON PLEAS
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS
INC.

vs.

KEITH A. CONRAD and
PATRICIA D. CONRAD
(Mortgagor(s) and Record Owner(s))
370 Treasure Lake Drive
Dubois, PA 15801

PRAECLPPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Jospeh A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center.
701 Market Street
Philadelphia, PA 19106
215-627-1322



Legal Description:

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS SECTION 10, LOT 61, IN THE TREASURE LAKE
SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA RECORDED IN THE RECORDER
OF DEEDS OFFICE IN MISC. DOCKET MAP FILE 25.

Goldbeck McCafferty & McKeever
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center.
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KEITH A. CONRAD
PATRICIA D. CONRAD
(Mortgagor(s) and Record Owner(s))
370 Treasure Lake Drive
Dubois, PA 15801

THE UNITED STATES OF AMERICA

IN THE COURT OF COMMON PLEAS
of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 03-947-CD

AFFIDAVIT PURSUANT TO RULE 3129

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

370 Treasure Lake Drive
Dubois, PA 15801

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

KEITH A. CONRAD
370 Treasure Lake Drive
Dubois, PA 15801

PATRICIA D. CONRAD
370 Treasure Lake Drive
Dubois, PA 15801

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

KEITH A. CONRAD
370 Treasure Lake Drive
Dubois, PA 15801

PATRICIA D. CONRAD
370 Treasure Lake Drive
Dubois, PA 15801

THE UNITED STATES OF AMERICA
633 United States Post Office and Courthouse
Pittsburgh, PA 15219

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

SYSKO FOOD SERVICES - JAMESTOWN
800 Allen Street Extension
Falconer, NY 15733

Commonwealth of PA, Dept. of Labor & Industry
Unemployment Compensation Fund
Williamsport, PA 17701

PAUL M. ROGUS
AWAITING LIENHOLDER ADDRESS

PAUL M. ROGUS
217 Jefferson St
Warren, PA 16365

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

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

BENEFICIAL CONSUMER DISCOUNT CO.
961 Weigel Drive
Elmhurst, IL 60126

BENEFICIAL CONSUMER DISCOUNT CO. D/B/A BENEFICIAL MORTGAGE CO. OF
PENNSYLVANIA
90 Beaver Drive
Suite 114C
Dubois, PA 15801

5. 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:

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

TENANTS/OCCUPANTS
370 Treasure Lake Drive
Dubois, PA 15801

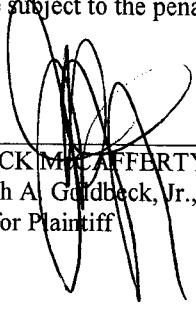
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

(attach separate sheet if more space is needed)

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.

DATED: October 4, 2003

GOLDBECK MCAFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff



WRIT OF EXECUTION – (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 AND Rule 3257

COPY

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS INC.

7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

In the Court of Common Pleas of
Clearfield County

No. 03-947-CD

KEITH A. CONRAD
PATRICIA D. CONRAD
370 Treasure Lake Drive
Dubois, PA 15801

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

THE UNITED STATES OF AMERICA

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 370 Treasure Lake Drive Dubois, PA 15801

See Exhibit "A" attached

AMOUNT DUE	<u>\$86,160.67</u>
------------	--------------------

Interest From 10/01/2002
Through 10/04/2003

(Costs to be added)

*125.00 Prothonotary
Costs*

Dated: November 5, 2003

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

Deputy _____

Term
No. 03-947-CD

IN THE COURT OF COMMON PLEAS

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.

vs.

KEITH A. CONRAD and
PATRICIA D. CONRAD
Mortagor(s)
370 Treasure Lake Drive Dubois, PA 15801

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	<u>\$86,160.67</u>
INTEREST from	<u>\$</u>
COSTS PAID:	<u>\$</u>
PROTHY	<u>\$ 125.00</u>
SHERIFF	<u>\$</u>
STATUTORY	<u>\$</u>
COSTS DUE PROTHY	<u>\$</u>
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center.
701 Market Street
Philadelphia, PA 19106
(215) 627-1322

Legal Description:

**ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS SECTION 10, LOT 61, IN THE TREASURE LAKE
SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA RECORDED IN THE RECORDER
OF DEEDS OFFICE IN MISC. DOCKET MAP FILE 25.**

DBECK McCAFFERTY & MCKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center.
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KEITH A. CONRAD
PATRICIA D. CONRAD
Mortgagors and Record Owners

THE UNITED STATES OF AMERICA

370 Treasure Lake Drive
Dubois, PA 15801

Defendants

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 03-947-CD

CERTIFICATE OF SERVICE
PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)

Joseph A. Goldbeck, Jr., Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

Personal Service by the Sheriff's Office/competent adult (copy of return attached). *1/26/03 PER CINCY OF SHERIFF'S OFFICE*

Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached). *USA*

Certified mail by Sheriff's Office.

Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s) of record (proof of mailing attached).

Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).

Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

Premises was posted by Sheriff's Office/competent adult (copy of return attached).

Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).

Certified Mail & ordinary mail by Joseph A. Goldbeck, Jr. (original receipt(s) for Certified Mail attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Joseph A. Goldbeck, Jr., Esquire (copies of proofs of mailing attached).

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

1/26/03 NO
1:35PM CC
JAN 12 2004
W. STA. SAW
Prothonotary Clerk of Courts

Respectfully submitted,

BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

2. Article Number



7160 3901 9848 1553 0444

3. Service Type **CERTIFIED MAIL**

4. Restricted Delivery? (Extra Fee) Yes

1. Article Addressed to:

THE UNITED STATES OF AMERICA

633 United States Post Office and Courthouse
Pittsburgh, PA 15219

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

12-31-03

C. Signature

X Scott A. Konow

Agent
 Addressee

D. Is delivery address different from item 1?
If YES, enter delivery address below:

Yes
 No

GOLDBECK MCCAFFERTY & MCKEEVER
CONRAD, KEITH A. / CWD-2553 — Clearfield

PS Form 3811, July 2001

Domestic Return Receipt

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

● PRINT YOUR NAME, ADDRESS AND ZIP CODE BELOW ●

GOLDBECK MCCAFFERTY & MCKEEVER
Mellon Independence Center, Suite 5000
701 Market Street
Philadelphia, PA 19106-1532

7160 3901 9848 1553 0444

TO: THE UNITED STATES OF AMERICA
• 633 United States Post Office and Courthouse
Pittsburgh, PA 15219

SENDER: GOLDBECK MCCAFFERTY & MCKEEVER
October 4, 2003

REFERENCE: CONRAD, KEITH A. / CWD-2553
– Clearfield

PS Form 3800, June 2000

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service

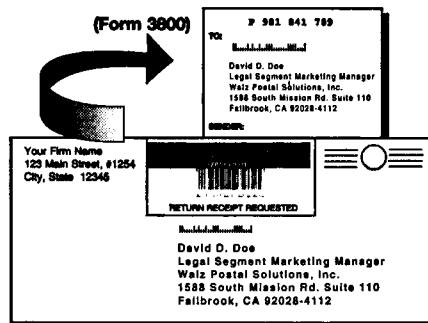
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

**AFFIX POSTAGE TO MAIL PIECE TO COVER FIRST CLASS
POSTAGE, CERTIFIED FEE, RETURN RECEIPT FEE AND
CHARGES FOR ANY SELECTED OPTIONAL SERVICES.**

1. Detach the form 3811, Domestic return receipt by tearing left to right across perf. Attach to mailpiece by peeling back the adhesive strips and affixing to front of mailpiece if space permits. Otherwise affix to back of mailpiece.
2. If you do not want the receipt postmarked, stick the article # label to the right of the return address, date receipt and retain the receipt.
3. If you want this receipt postmarked, slip the 3800 receipt between the return receipt, and the mailpiece, and slide the edge of the receipt to the gummed edge of adhesive. This will hold the receipt in place to present to your mailcenter, or post office service window. (SEE ILLUSTRATION)



4. Enter fees for the services requested in the appropriate spaces on the front of this receipt.
5. Save this receipt and present it if you make an inquiry.

7160 3901 9848 1553 0451

TO: CONRAD, PATRICIA D.
PATRICIA D. CONRAD
370 Treasure Lake Drive
Dubois, PA 15801

SENDER: GOLDBECK MCCAFFERTY & MCKEEVER
October 4, 2003

REFERENCE: CONRAD, KEITH A. / CWD-2553
– Clearfield

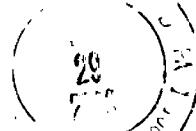
PS Form 3800, June 2000

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service
**Receipt for
Certified Mail**

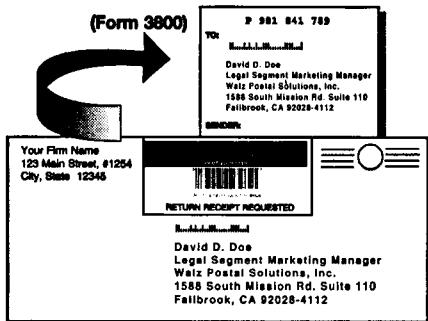
No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE



**AFFIX POSTAGE TO MAIL PIECE TO COVER FIRST CLASS
POSTAGE, CERTIFIED FEE, RETURN RECEIPT FEE AND
CHARGES FOR ANY SELECTED OPTIONAL SERVICES.**

1. Detach the form 3811, Domestic return receipt by tearing left to right across perf. Attach to mailpiece by peeling back the adhesive strips and affixing to front of mailpiece if space permits. Otherwise affix to back of mailpiece.
2. If you do not want the receipt postmarked, stick the article # label to the right of the return address, date receipt and retain the receipt.
3. If you want this receipt postmarked, slip the 3800 receipt between the return receipt, and the mailpiece, and slide the edge of the receipt to the gummed edge of adhesive. This will hold the receipt in place to present to your mailcenter, or post office service window. (SEE ILLUSTRATION)



4. Enter fees for the services requested in the appropriate spaces on the front of this receipt.
5. Save this receipt and present it if you make an inquiry.

7160 3901 9848 1553 0468

TO: CONRAD, KEITH A.
KEITH A. CONRAD
370 Treasure Lake Drive
Dubois, PA 15801

SENDER: GOLDBECK MCCAFFERTY & MCKEEVER
October 4, 2003

REFERENCE: CONRAD, KEITH A. / CWD-2553
– Clearfield

PS Form 3800, June 2000

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service

**Receipt for
Certified Mail**

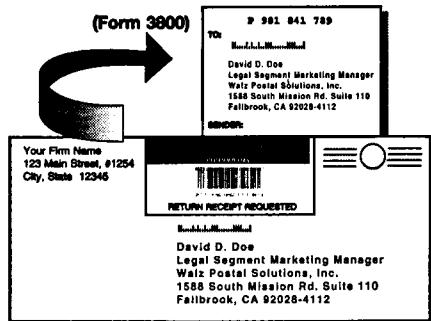
No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE



**AFFIX POSTAGE TO MAIL PIECE TO COVER FIRST CLASS
POSTAGE, CERTIFIED FEE, RETURN RECEIPT FEE AND
CHARGES FOR ANY SELECTED OPTIONAL SERVICES.**

1. Detach the form 3811, Domestic return receipt by tearing left to right across perf. Attach to mailpiece by peeling back the adhesive strips and affixing to front of mailpiece if space permits. Otherwise affix to back of mailpiece.
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3. If you want this receipt postmarked, slip the 3800 receipt between the return receipt, and the mailpiece, and slide the edge of the receipt to the gummed edge of adhesive. This will hold the receipt in place to present to your mailcenter, or post office service window. (SEE ILLUSTRATION)



4. Enter fees for the services requested in the appropriate spaces on the front of this receipt.
5. Save this receipt and present it if you make an inquiry.

GOLDBECK McCAFFERTY & MCKEEVER

Name and Address
111 S. Independence Mall East
Philadelphia, Pennsylvania 19106

Name and Address
of Sender

If Registered Mail affix ..

Line	Article Number	Addressee Name, Street and PO Address	Postage	Fee	Handling Charge	Actual Value If Req.)	Check type of mail:			
							<input type="checkbox"/> Express	<input type="checkbox"/> Registered	<input type="checkbox"/> Insured	<input type="checkbox"/> COD
1	TENANTS / OCCUPANTS 370 Treasure Lake Drive Dubois, PA 15801									
2	SYSKO FOOD SERVICES - JAMESTOWN 800 Allen Street Extension Falconer, NY 15733									
3	Commonwealth of PA, Dep. of Labor & Industry Unemployment Compensation Fund Williamsport, PA 17701									
4	PAUL M. ROGUS 217 Jefferson St Warren, PA 16365									
5	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675									
6	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830									
7	BENEFICIAL CONSUMER DISCOUNT CO. DB/A BENEFICIAL MORTGAGE CO. OF PENNSYLVANIA 90 Beaver Drive Suite 114C Dubois, PA 15801									
8	901 Weigel Drive Elmhurst, IL 60126									
9	BENEFICIAL CONSUMER DISCOUNT CO.									
10										
11										
12										
13										
14										
15										

Total Number of Pieces
Listed by Sender

Total Number of Pieces
Received at Post Office

Postmaster, Per Name of receiving employ.:

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable on Express Mail merchandise insurance is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, §913, and §921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on International mail. Special handling charges apply only to Standard Mail (A) and Standard Mail (B) parcels.

Complete by Typewriter, Ink, or Ball Point Pen

Frank, Keith & Patrice

MD - 2553

Kenfield

GOLDBECK McCAFFERTY & MCKEEVER
Mellon Independence Center, Suite 5000

701 Market Street

Narr
Add
of S
Philadelphia, PA 19106-1532

type of mail:
Express Return Receipt (RR) for Mail
Registered Certified
Insured Int'l Rec. Del.
COD Del. Confirmation (DC)

Line	Article Number	Address Name, Street, and PO Address	Postage	Fee	Handling Charge	Actual Val (if Reg'd)	Arks
1							
2							
3	PAUL M. ROGUS c/o Peter A. Passuello 217 Jefferson Street Warren, PA 16365						
4	DENNIS T. ROGOS c/o Peter A. Passuello 217 Jefferson Street Warren, PA 16365						
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per Name of receiving employee	<p>The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of non-negotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$200,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$200. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual 3000, 3013, and 3221 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to Standard Mail (A) and Standard Mail (B) parcels.</p>			

PS Form 3877, April 1959

Complete by Typewriter, Ink, or Ball Point Pen

Conrad/Keith:Patrice
CWD-2553

Clearfield

GOLDBECK McCAFFERTY & MCKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.
KEITH A. CONRAD
PATRICIA D. CONRAD
Mortgagors and Record Owners

THE UNITED STATES OF AMERICA

370 Treasure Lake Drive
Dubois, PA 15801

Defendants

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 03-947-CD

SUPPLEMENTAL AFFIDAVIT PURSUANT TO RULE 3129

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

370 Treasure Lake Drive
Dubois, PA 15801

1. Name and address of Owners or Reputed Owners:

KEITH A. CONRAD
370 Treasure Lake Drive
Dubois, PA 15801

PATRICIA D. CONRAD
370 Treasure Lake Drive
Dubois, PA 15801

2. Name and address of Defendants in the judgment:

KEITH A. CONRAD
370 Treasure Lake Drive
Dubois, PA 15801

PATRICIA D. CONRAD
370 Treasure Lake Drive
Dubois, PA 15801

THE UNITED STATES OF AMERICA
633 United States Post Office and Courthouse
Pittsburgh, PA 15219

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

SYSKO FOOD SERVICES - JAMESTOWN
800 Allen Street Extension
Falconer, NY 15733

COMMONWEALTH OF PA, DEPT. OF LABOR & INDUSTRY
Unemployment Compensation Fund
Williamsport, PA 17701

PAUL M. ROGUS
c/o Peter A. Passuello
217 Jefferson Street
Warren, PA 16365

PAUL M. ROGUS
217 Jefferson St
Warren, PA 16365

PA DEPARTMENT OF PUBLIC WELFARE
Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

DENNIS T. ROGOS
c/o Peter A. Passuello
217 Jefferson Street
Warren, PA 16365

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

BENEFICIAL CONSUMER DISCOUNT CO.
961 Weigel Drive
Elmhurst, IL 60126

BENEFICIAL CONSUMER DISCOUNT CO.
D/B/A BENEFICIAL MORTGAGE CO. OF PENNSYLVANIA
90 Beaver Drive
Suite 114C
Dubois, PA 15801

5. 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:

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

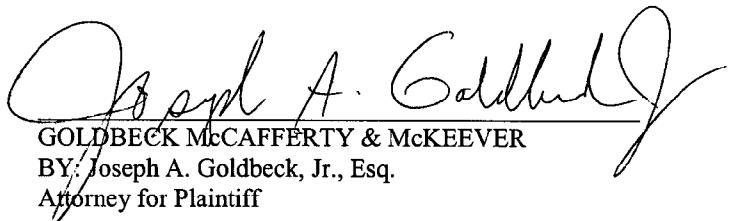
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS / OCCUPANTS
370 Treasure Lake Drive
Dubois, PA 15801

(attach separate sheet if more space is needed)

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.

DATED: January 7, 2004



The image shows a handwritten signature in black ink. The signature reads "Joseph A. Goldbeck, Jr." It is written in a cursive style with a large, flowing "J" at the beginning and a "Jr." at the end.

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14912

MORTGAGE ELECTRONIC REGISTRATION

03-947-CD

VS.

CONRAD, KEITH A.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, DECEMBER 15, 2003 @ 2:30 P.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.

NOW A SALE DATE OF FEBRUARY 6, 2004 WAS SET.

NOW, DECEMBER 26, 2003 @ 12:40 P.M. O'CLOCK SERVED KEITH A. CONRAD, DEFENDANT, AT HIS RESIDENCE 370 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KEITH A. CONRAD, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOWN TO HIM THE CONTENTS THEREOF.

NOW, DECEMBER 26, 2003 @ 12:40 P.M. O'CLOCK SERVED PATRICIA C. CONRAD, DEFENDANT, AT HER RESIDENCE 370 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY PENNSYLVANIA, BY HANDING TO KEITH A. CONRAD, HUSBAND/DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOWN TO HIM THE CONTENTS THEREOF.

NOW, JANUARY 2, 2004 SERVED THE UNITED STATES OF AMERICA, U. S. ATTORNEY OFFICE, ROOM 633, U.S. COURTHOUSE AND POST OFFICE, PITTSBURGH, PA 15219 BY CERTIFIED AND REGULAR, SIGNED FOR BY UNKNOWN SIGNATURE, WITH A TRUE AND ATTESTED COPY OF THE WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY. CERTIFIED #7002203000068731085.

FILED

APR 26 2004

o/11/2004
William A. Shaw
Prothonotary Clerk of Courts

*ACR -
pp - 5.00
SHAW/FM*

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14912

MORTGAGE ELECTRONIC REGISTRATION

03-947-CD

VS.
CONRAD, KEITH A.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, JANUARY 5, 2004 SERVED THE UNITED STATES OF AMERICA, ATTORNEY GENERAL, C/O DEPARTMENT OF JUSTICE, 10TH AND CONSTITUTION BLVD N. W., ROOM 440, WASHINGTON, DC 20530 BY CERTIFIED AND REGUALR MAIL, SIGNED FRO BY UNKNOWN SIGNATURE, WITH A TRUE AND ATTESTED COPY OF THE WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY. CERTIFIED #700220 30000068731078.

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 23, 2004 PAID COSTS FROM THE ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE ATTORNEY.

NOW, APIRL 26, 2004 RETURN WRIT AS A SALE BEING HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHSAED BY THE PLAINTIFF FOR \$1.00 + COSTS.

NOW, APRIL 26, 2004 A DEED WAS FILED.

**SHERIFF HAWKINS \$272.18
SURCHARGE \$80.00
PAID BY ATTORNEY**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14912

MORTGAGE ELECTRONIC REGISTRATION

03-947-CD

VS.

CONRAD, KEITH A.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

Sworn to Before Me This

So Answers,

____ Day Of _____ 2004

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

**WRIT OF EXECUTION – (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 AND Rule 3257**

**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS INC.**

7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

VS.

KEITH A. CONRAD
PATRICIA D. CONRAD
370 Treasure Lake Drive
Dubois, PA 15801

THE UNITED STATES OF AMERICA

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 370 Treasure Lake Drive Dubois, PA 15801

See Exhibit "A" attached

AMOUNT DUE \$86,160.67

Interest From 10/01/2002
Through 10/04/2003

(Costs to be added)

125.00 Prothonota
Costs 0

Dated: November 5, 2003

Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Received 11-5-03 @ 3:15 p.m.

Deputy _____

Chester A. Hawkins
by Captain Better - Aeroflaugh

Term
No. 03-947-CD

IN THE COURT OF COMMON PLEAS
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.

vs.

KEITH A. CONRAD and
PATRICIA D. CONRAD

Mortagor(s)

370 Treasure Lake Drive Dubois, PA 15801

WRIT OF EXECUTION
(Mortgage Foreclosure)

\$86,160.67
\$ _____

REAL DEBT
INTEREST from
COSTS PAID:

PROTHY
SHERIFF
STATUTORY
COSTS DUE PROTHY
Office of Judicial Support
Judg. Fee
Cr.
Sat.

\$ 125.00
\$ _____
\$ _____

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322

Legal Description:

**ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS SECTION 10, LOT 61, IN THE TREASURE LAKE
SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA RECORDED IN THE RECORDER
OF DEEDS OFFICE IN MISC. DOCKET MAP FILE 25.**

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME CONRAD NO. 03-947-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 KEITH A. CONRAD AND PATRICIA D. CONRAD to public venue or outcry at which time and place I sold the same to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. he/she being the highest bidder, for the sum of \$1.00 + COSTS and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	13.68
LEVY	15.00
MILEAGE	13.68
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	15.14
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	30.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	13.68
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	10.00
TOTAL SHERIFF COSTS	272.18
DEED COSTS:	
ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	28.50
TRANSFER TAX 2%	
TOTAL DEED COSTS	28.50

PLAINTIFF COSTS, DEBT & INTEREST:

DEBT-AMOUNT DUE	86,160.67
INTEREST 10/1/02 TO 10/4/03	
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	86,160.67
COSTS:	
ADVERTISING	228.06
TAXES - collector NONE	
TAXES - tax claim NONE	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	272.18
LEGAL JOURNAL AD	90.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	889.24

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

SENDER: COMPLETE THIS SECTION**COMPLETE THIS SECTION ON DELIVERY**

- 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:

United States of America
U. S. Attorney Office
Room 633
U. S. Courthouse and Post Office
Pittsburgh, PA 15219

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

1. Article Addressed to:
United States of America
Attorney General
c/o Department of Justice
10th and Constitution Blvd N.W.
Room 440
Washington, DC 20530

A. Signature Agent Address
X *John F. Walsh*

2. Article Number

(Transfer from service label)

PS Form 3811, August 2001

7002 2030 0000 6873 1085

102595-02-M-1540

2. Article Number
(Transfer from service label)

PS Form 3811, August 2001

7002 2030 0000 6873 1078

102595-02-M-1

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

4. Restricted Delivery? (Extra Fee) Yes

1. Article Addressed to:
United States of America
Attorney General
c/o Department of Justice
10th and Constitution Blvd N.W.
Room 440
Washington, DC 20530

A. Signature Agent Address
X *John F. Walsh*

2. Article Number

(Transfer from service label)

PS Form 3811, August 2001

7002 2030 0000 6873 1078

102595-02-M-1540

2. Article Number
(Transfer from service label)

PS Form 3811, August 2001

7002 2030 0000 6873 1078

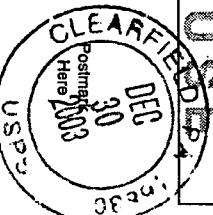
102595-02-M-1

**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	
(Endorsement Required)	
Return Receipt Fee	
Restricted Delivery Fee	
(Endorsement Required)	
Total Postage & Fees	\$ 4.75

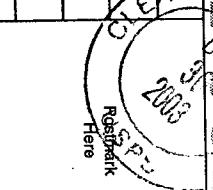


**U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)**

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

OFFICIAL USE

Postage	\$.60
Certified Fee	
(Endorsement Required)	
Return Receipt Fee	
Restricted Delivery Fee	
(Endorsement Required)	
Total Postage & Fees	\$ 4.75



7002 Sent To: United States of America
Street, Apt. No.: U. S. Attorney Office, Room 633
or PO Box No.: U. S. Courthouse and Post Office
City, State, ZIP-4 Pittsburgh, PA 15219

7002 Sent To: United States of America
Street, Apt. No.: Attorney General of Justice
or PO Box No.: 10th & Constitution BLVD NW
City, State, ZIP-4 Washington, DC 20530

See Reverse for Instructions

PS Form 3800, June 2002