

03-979-CD  
U.S. BANK N.A. vs. MICHAEL D. MULLINS

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

**FILED**

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

JUL 03 2003

William A. Shaw  
Prothonotary

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset-  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB  
1675 Palm Beach Lakes Blvd. :  
West Palm Beach, FL 33401 :  
VS. : NO. 03-979-CJ

MICHAEL D. MULLINS  
P.O. Box 319 :  
Grampian, PA 16838 :  
VS. : NO. 03-979-CJ

**CIVIL ACTION - MORTGAGE FORECLOSURE**

**This is an attempt to collect  
a debt and any information obtained  
will be used for that purpose.**

**NOTICE**

You have been sued in Court. If you wish to defend the claims set forth in the following pages, you must take action within twenty (20) days after this Civil Action and notice are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defense or objections to the claims set forth against you.

You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the

Court without further notice for any money claimed in the Civil Action or for any other claim or relief requested by the plaintiff. You may lose money or property of other rights important to you.

**YOU SHOULD TAKE THIS PAPER TO A 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.**

DAVID S. MEHOLICK, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830  
(814) 765-2641 X 32

NOTICE

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, 15 U.S.C. §1692 ET SEQ., YOU MAY DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF. IF YOU DO SO IN WRITING WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL OBTAIN AND PROVIDE YOU WITH WRITTEN VERIFICATION OF THE DEBT, AS WELL AS THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR. OTHERWISE, THE DEBT WILL BE ASSUMED TO BE VALID. IF YOU DO NOT DISPUTE THE DEBT, IT IS NOT AN ADMISSION OF LIABILITY BY YOU.

IF YOU NOTIFY US IN WRITING WITHIN THE THIRTY (30) DAY PERIOD, WE WILL CEASE COLLECTION OF THIS DEBT, OR ANY DISPUTED PORTION OF IT, UNTIL WE HAVE OBTAINED THE REQUIRED INFORMATION AND MAILED IT TO YOU. ONCE WE HAVE MAILED YOU THE REQUIRED INFORMATION, WE WILL CONTINUE THE COLLECTION OF THIS DEBT.

THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR. THIS ACTION IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
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U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB :  
1675 Palm Beach Lakes Blvd. :  
West Palm Beach, FL 33401 :  
:

VS. : NO.  
MICHAEL D. MULLINS :  
P.O. Box 319 :  
Grampian, PA 16838

**CIVIL ACTION - MORTGAGE FORECLOSURE**

1. Plaintiff is U.S. Bank, N.A., as Trustee for New Century Home Equity Loan Trust, Series 2002-A Asset-Backed Pass-Through Certificates Series 2002-A, by its attorney in fact, Ocwen Federal Bank FSB, a federal savings bank with offices located at 1675 Palm Beach Lakes Blvd., West Palm Beach, FL 33401.
2. Defendant is Michael D. Mullins, an adult individual with a last-known mailing address of P.O. Box 319, Grampian, PA 16838.
3. Under date of January 24, 2002, defendant executed and delivered to New Century Mortgage Corp. a mortgage upon premises 9<sup>th</sup> and Penn Streets, Grampian, PA 16838 to secure the payment of the sum of \$56,250.00. The said mortgage is recorded in the Office for the Recording of Deeds in and for Clearfield County in Mortgage Book No. 200201343, and is

incorporated herein by reference. A copy of the legal description of the premises is attached hereto and made a part hereof as Exhibit "A".

4. By Assignment of Mortgage recorded on December 20, 2002 in the Office of the Recorder of Deeds in and for Clearfield County at Instrument Number 200220436, the loan was assigned to U.S. Bank, N.A., as Trustee for New Century Home Equity Loan Trust, Series 2002-A Asset-Backed Pass-Through Certificates Series 2002-A.

5. Ocwen Federal Bank FSB is the attorney in fact for U.S. Bank, N.A., as Trustee.

6. Defendant is the real owner of said premises.

7. In accordance with Act 91 of 1983, as amended, a combined notice providing the information required by §403 of Act No. 6 of 1974, and Act 91, aforesaid, was sent to the Defendant and no response was made in the appropriate period of time. A true and correct copy of the aforesaid notice is attached hereto and made a part hereof as Exhibit "B".

8. The said loan is in default as a result of the failure to pay the monthly installments of \$483.28 due on October 1, 2002 and on the first day of each month thereafter.

9. The following is due on the loan:

PRINCIPAL BALANCE	\$56,060.96
INTEREST (accrued thru 06/25/03 of \$4,469.01. Interest after 06/25/03 shall accrue at the per diem rate of \$15.11.)	4,469.01
LATE CHARGES (accrued thru 06/03 of \$172.69. Late charges after 06/03 shall accrue at the monthly rate of \$24.16.)	172.69
SUSPENSE CREDIT	(337.21)
FEES BILLED	2,139.22
COSTS	300.00
ATTORNEY'S FEE	<u>2,800.00</u>
TOTAL	\$65,604.67

The attorney 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 Sale, reasonable attorney fees will be charged based on work actually performed.

WHEREFORE, Plaintiff, U.S. Bank, N.A., as Trustee for New Century Home Equity Loan Trust Series 2002-A Asset-Backed Pass Through Certificates Series 2002-A, by its attorney in fact, Ocwen Federal Bank, FSB requests this Court to enter judgment for foreclosure of the mortgaged property for the sum of \$56,060.96 plus interest thereon of \$4,469.01 plus \$15.11 per day from June 25, 2003 until judgment is paid in full, late charges of \$172.69, plus late charges of \$24.16 per month from June, 2003 until judgment is paid in full, fees billed of \$2,139.22, legal costs of \$300.00, attorney's fee of \$2,800.00, less a suspense credit of \$337.21 and record costs.

STERN AND STERCHO

BY:

  
CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff

VERIFICATION

Brandy Cutler is the Senior Manager of Default Servicing of OCWEN FEDERAL BANK FSB and is authorized to sign this Verification on behalf of same, and states that she verifies the foregoing Civil Action - Mortgage Foreclosure against Michael D. Mullins and avers the statements of fact therein contained are made subject to the penalties of 18 PA C.S. Section 4904 relating to the unsworn falsification to authorities, and that same are true upon the signer's personal knowledge or information and belief.



\_\_\_\_\_  
BRANDY CUTLER,  
Senior Manager of Default Servicing

Date: June 26, 2003

**Exhibit "A"**

**ALL** that certain lot or piece of land situate in the Borough of Grampian, County of Clearfield, and Commonwealth of Pennsylvania, being bounded and described as follows:

**BEGINNING** at an iron pin at the intersection of Penn Avenue and Ninth Street, said iron pin being the Northwest corner of the parcel herein described; thence along line of Ninth Street South 33 degrees 33 minutes West 94.7 feet to an iron pin on line of lands of J.L. Best; thence along line of lands of J.L. Best, South 60 degrees 15 minutes East 145 feet to an iron pin on line of other lands of Grantors; thence along line of land of Grantors, North 33 degrees 06 minutes East 85.09 feet to an iron pin on line of Penn Avenue; thence along line of Penn Avenue, North 56 degrees 27 minutes West 144 feet to an iron pin and place of beginning. **CONTAINING .298 acre.** **BEING** known and designated as Lots 322 and 321 and part of Lot 320 in the plot or plan of the Borough of Grampian. Being more particularly described in the map prepared by Lawrence P. Opalisky dated February 1984 attached hereto. MAP #009-F11-340-00039

**EXCEPTING AND RESERVING** from and out of the above-described land a piece of land containing 1,814.20 square feet, conveyed by Sherman M. Bloom and Leslie A. McDonald-Bloom, husband and wife, to Michael J. Spencer and Teresa L. Spencer, by deed dated May 10, 1999 and recorded May 10, 1999 at Clearfield County Instrument No. 199907391.

**BEING** the same premises conveyed by Sherman M. Bloom and Leslie M. Bloom, also known as Leslie A. McDonald-Bloom, husband and wife, to Michael D. Mullins, single, by deed dated January 18, 2002 and recorded January 25, 2002 at Clearfield County Instrument No. \_\_\_\_\_

**EXHIBIT**

tabbies®

*A*

STERN & STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111

Date: May 5, 2003

# ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

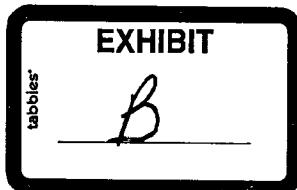
The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works.

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

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

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

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



**HOMEOWNER'S NAME(S): Michael D. Mullins**

**PROPERTY ADDRESS: 9th and Penn Streets, Grampian, PA 16838**

**LOAN ACCT. NO.: 100855352**

**ORIGINAL LENDER: New Century Mortgage Corporation**

**CURRENT LENDER/SERVICE: U.S. Bank, N.A., as Trustee for New Century Home Equity Loan Trust, Series 2002-A Asset-Backed Pass-Through Certificates Series 2002-A, by its attorney in fact, Ocwen Federal Bank FSB**

**THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.**

**You may dispute the validity of the debt or any portion thereof. If you do so in writing within thirty (30) days of receipt of this letter, this firm will obtain and provide you with written verification thereof; otherwise, the debt will be assumed to be valid. Likewise, if requested within thirty (30) days of receipt of this letter, this firm will send you the name and address of the original creditor if different from above.**

## HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,

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

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

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

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

APPLICATION FOR MORTGAGE ASSISTANCE -- Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you 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.)

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

**NATURE OF THE DEFAULT** -- The MORTGAGE debt held by the above lender on your property located at: 9th and Penn Streets, Grampian, PA 16838

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due:

Monthly payments of \$483.28 for the months of October 1, 2002 through and including May 1, 2003, for a total of \$3,866.24

Other charges (explain/itemize):

Late charges of \$172.69, and fees billed of \$2,030.22, less a suspense credit of \$337.21 for a total of \$1,865.70

**TOTAL AMOUNT PAST DUE: \$5,731.94**

**HOW TO CURE THE DEFAULT** -- You may cure the default within THIRTY (30) DAYS of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$5,731.94, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:**

Ocwen Federal Bank FSB  
c/o Christopher A. DeNardo  
410 The Pavilion  
Jenkintown, PA 19046  
215-572-8111

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

**IF THE MORTGAGE IS FORECLOSED UPON** -- The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other 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 SHERIFF'S SALE** -- If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. **Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.**

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** -- It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be **approximately six months from the date of this Notice**. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER:**

**Name of Lender:** Ocwen Federal Bank FSB

**Address:** 1675 Palm Beach Lakes Blvd.  
West Palm Beach, FL 33401

**Phone Number:** 877-836-5626

**Contact Person:** Kevin Hodgkins

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

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

**YOU MAY ALSO HAVE THE RIGHT:**

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

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

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

TO ASSERT THE NONEXISTENCE OF 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.

**CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY**

(See Attached)

Sincerely,

STERN & STERCHO

BY:



CHRISTOPHER A. DeNARDO

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED  
AND REGULAR MAIL  
#7002100000482980627

CLEARFIELD COUNTY

Keystone Economic Development Corporation 1954 Mary Grace Lane  
Johnstown, PA 15901 (814) 535-6556  
FAX (814) 539-1688

FILED

Aug 19 2003

MJL:LSB  
JUL 03 2003  
1cc shff

William A. Shaw  
Prothonotary

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

**U.S. BANK**

**VS.**

**MULLINS, MICHAEL D.**

**Sheriff Docket #**

**14268**

**03-979-CD**

**COMPLAINT IN MORTGAGE FORECLOSURE**

**SHERIFF RETURNS**

NOW JULY 10, 2003 AT 1:45 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MICHAEL D. MULLINS, DEFENDANT AT RESIDENCE, PO BOX 319, 9TH & PENN ST., GRAMPIAN, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MICHAEL D. MULLINS A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: DAVIS/MORGILLO

---

**Return Costs**

<b>Cost</b>	<b>Description</b>
<b>26.64</b>	<b>SHERIFF HAWKINS PAID BY: ATTY CK# 20927</b>
<b>10.00</b>	<b>SURCHARGE PAID BY: ATTY CK# 20928</b>

---

**Sworn to Before Me This**

26<sup>th</sup> Day Of August 2003

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

**So Answers,**

Cheset Hawkins  
by Maelyn Hawkins  
Chester A. Hawkins  
Sheriff

**FILED**  
013:29:671  
AUG 26 2003  
William A. Shaw  
Prothonotary/Clerk of Courts

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
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VS.

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FILED

SEP 29 2003

William A. Shaw  
Prothonotary/Clerk of Courts

NO. 2003-979 CD

**PRAECIPE FOR ENTRY OF JUDGMENT AND ASSESSMENT OF DAMAGES**

TO THE PROTHONOTARY:

Enter judgment in favor of Plaintiff and against Defendant, MICHAEL D. MULLINS for failure of said Defendant to file a responsive pleading to the Complaint within twenty (20) days after service thereof.

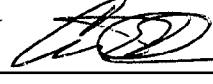
Please assess damages as follows:

BALANCE DUE	\$56,060.96
INTEREST (accrued thru 09/23/03 of \$5,828.91. Interest after 09/23/03 shall accrue at the per diem rate of \$15.11.)	5,828.91
LATE CHARGES (accrued thru 09/03 of \$245.17. Late charges after 09/03 shall accrue at the monthly rate of \$24.16.)	245.17
SUSPENSE CREDIT	(337.21)

FEES BILLED	2,139.22
COSTS	300.00
ATTORNEY'S FEE	<u>2,800.00</u>
TOTAL	\$67,037.05

STERN AND STERCHO

BY:

  
CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff

FILED Aug 2000  
M 12:45 PM  
SEP 29 2003 No CC

William A. Shaw  
Prothonotary/Clerk of Courts

1cc on Notice to Def  
Rex

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
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MICHAEL D. MULLINS :  
:

**AFFIDAVIT OF NON-MILITARY SERVICE**

COMMONWEALTH OF PENNSYLVANIA:  
SS  
COUNTY OF MONTGOMERY :

CHRISTOPHER A. DeNARDO, being duly sworn according to law, deposes and says, to the best of his knowledge, information and belief, Defendant's:

1. Last-known address is:

Michael D. Mullins, P.O. Box 319, Grampian, PA 16838

2. Is over the age of twenty-one.

3. Is not now nor has been within the last six (6) months in the Armed Services of the United States as defined in the Soldiers' Civil Relief Act of 1940, as amended.

STERN AND STERCHO

BY:

  
CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff

Sworn to and subscribed  
before me this 27 day  
of September, 2003.





COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
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NO. 2003-979 CD

MICHAEL D. MULLINS

**CERTIFICATION UNDER RULE 237.1**

I, the undersigned, attorney on the writ and attorney for Plaintiff, hereby certify that a ten day notice of intention to enter judgment by default was sent to Defendants in accordance with Pa. R.C.P. 237.1. A true and correct copy of said notice is attached hereto.

STERN AND STERCHO

BY:

  
CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff

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

U.S. BANK, N.A., as Trustee for New Century  
Home Equity Loan Trust, Series 2002-A Asset-  
Backed Pass-Through Certificates Series 2002-A  
by its attorney in fact, Ocwen Federal Bank FSB

VS.

NO.

MICHAEL D. MULLINS

To: Michael D. Mullins, P.O. Box 319, Grampian, PA 16838

Date of Notice: August 12, 2003

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:]

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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

DAVID S. MEHOLICK, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830  
(814) 765-2641 X 32

STERN AND STERCHO

BY:

  
CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB :  
VS. : NO. 2003-979 CD :  
MICHAEL D. MULLINS

**CERTIFICATION OF ADDRESS**

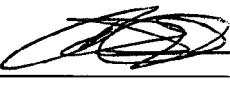
It is hereby certified that the last known addresses of the parties are as follows:

U.S. Bank, N.A., as Trustee for New  
Century Home Equity Loan Trust, Series  
2002-A Asset-Backed Pass-Through  
Certificates Series 2002-A, by its attorney  
in fact, Ocwen Federal Bank FSB  
1675 Palm Beach Lakes Blvd.  
West Palm Beach, FL 33401

Michael D. Mullins  
P.O. Box 319  
Grampian, PA 16838

STERN AND STERCHO

BY:

  
CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB :

VS.

NO. 2003-979 CD

MICHAEL D. MULLINS

CERTIFICATE UNDER ACT 91 OF 1983

It is hereby certified that the Sheriff's Sale scheduled in the above-captioned matter is not protected under the Homeowner's Emergency Assistance And Mortgage Foreclosure Act, P.L. 1688, No. 621 because combined notice required by Section 403 of Act 6 of 1974 and Act 91 aforesaid, was sent to the Defendants, and no response was made in the appropriate period of time.

STERN AND STERCHO

BY:

  
CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff

(Pa. R.C.P. No. 236) - Revised

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset-  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB

VS.

NO. 2003-979 CD

MICHAEL D. MULLINS

Notice is hereby given that a judgment in the above-captioned matter has been entered  
against MICHAEL D. MULLINS on September 29, 2003.

Prothonotary

By: \_\_\_\_\_  
Deputy

If you have questions concerning the above, please contact:

CHRISTOPHER A. DeNARDO, ESQ.  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
Telephone: (215) 572-8111

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

U. S. Bank, N.A.  
Plaintiff(s)

No.: 2003-00979-CD

Real Debt: \$67,037.05

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Michael D. Mullins  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: September 29, 2003

Expires: September 29, 2008

Certified from the record this 29th day of September, 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**

U.S. Bank, N.A., as Trustee

Michael D. Mullins

IN THE COURT OF COMMON PLEAS OF  
 CLEARFIELD COUNTY, PENNSYLVANIA

No. 2003-979 CD Term 19 E.D.  
 No. Term 19 A.D.  
 No. Term 19 J.D.

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

To the Prothonotary:

Issue writ of execution in the above matter:

Amount Due \$ 67,037.05

Interest from 9/23/03 at the per diem rate of \$15.11 until  
 judgment is paid in full and Costs.

125.00 Prothonotary Costs

*[Signature]* Attorney for the Plaintiff(s)

Christopher A. DeNardo, Esq. #78447

Note: Please furnish description of Property.

SEE ATTACHED LEGAL DESCRIPTION

**FILED**

12:45 PM  
 SEP 29 2003

William A. Shaw  
 Prothonotary/Clerk of Courts

1cc & le Writs w/prop.  
 deser. to Shff Co.

No. 2003-979 CD Term, 19 E.D.

No. Term, 19 A.D.

No. Term, 19 J.D.

IN THE COURT OF COMMON PLEAS OF  
COUNTY PENNSYLVANIA

U.S. Bank, N.A., as Trustee

vs

Michael D. Mullins

Premises: 9th and Penn Streets, Grampian, PA 16838

PRAECIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

Filed:



Attorney for Plaintiff (s)

Christopher A. DeNardo, Esq. #78447

Address:

Premises: 9th and Penn Streets, Grampian, PA 16838  
Where papers may be served.

**Exhibit "A"**

**ALL that certain lot or piece of land situate in the Borough of Grampian, County of Clearfield, and Commonwealth of Pennsylvania, being bounded and described as follows:**

**BEGINNING at an iron pin at the intersection of Penn Avenue and Ninth Street, said iron pin being the Northwest corner of the parcel herein described; thence along line of Ninth Street South 33 degrees 33 minutes West 94.7 feet to an iron pin on line of lands of J.L. Best; thence along line of lands of J.L. Best, South 60 degrees 15 minutes East 145 feet to an iron pin on line of other lands of Grantors; thence along line of land of Grantors, North 33 degrees 06 minutes East 85.09 feet to an iron pin on line of Penn Avenue; thence along line of Penn Avenue, North 56 degrees 27 minutes West 144 feet to an iron pin and place of beginning. CONTAINING .298 acre. BEING known and designated as Lots 322 and 321 and part of Lot 320 in the plot or plan of the Borough of Grampian. Being more particularly described in the map prepared by Lawrence P. Opalisky dated February 1984 attached hereto. MAP #009-F11-340-00039**

**EXCEPTING AND RESERVING from and out of the above-described land a piece of land containing 1,814.20 square feet, conveyed by Sherman M. Bloom and Leslie A. McDonald-Bloom, husband and wife, to Michael J. Spencer and Teresa L. Spencer, by deed dated May 10, 1999 and recorded May 10, 1999 at Clearfield County Instrument No. 199907391.**

**BEING the same premises conveyed by Sherman M. Bloom and Leslie M. Bloom, also known as Leslie A. McDonald-Bloom, husband and wife, to Michael D. Mullins, single, by deed dated January 18, 2002 and recorded January 25, 2002 at Clearfield County Instrument No. \_\_\_\_\_.**

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB :  
VS. : NO. 2003-979 CD  
MICHAEL D. MULLINS

**AFFIDAVIT PURSUANT TO RULE 3129.1**

CHRISTOPHER A. DeNARDO, attorney for Plaintiff in the above caption, sets forth as of the date the Praeclipe for the Writ of Execution was filed, the following information concerning the real property located at 9<sup>th</sup> and PENN STREETS, GRAMPIAN, PA 16838.

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

Michael D. Mullins  
P.O. Box 319  
Grampian, PA 16838

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

Michael D. Mullins  
P.O. Box 319  
Grampian, PA 16838

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

N/A

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

Beneficial Consumer Discount Company  
90 Beaver Drive, Suite 114C  
Dubois, PA 15801

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

N/A

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

N/A

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:

Domestic Relations  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

Tax Claim Bureau  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

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.

Date: 09/23/03

STERN AND STERCHO

BY:

  
CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century  
Home Equity Loan Trust, Series 2002-A Asset-  
Backed Pass-Through Certificates Series 2002-A  
by its attorney in fact, Ocwen Federal Bank FSB

VS.

NO. 2003-979 CD

MICHAEL D. MULLINS

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

TO: MICHAEL D. MULLINS  
P.O. BOX 319  
GRAMPIAN, PA 16838

Your real estate located at 9<sup>th</sup> and PENN STREETS, GRAMPIAN, 16838 is scheduled to be sold at Sheriff's Sale on \_\_\_\_\_ at \_\_\_\_\_ A.M., in the Clearfield County Courthouse, Clearfield, PA, to enforce the court judgment of \$67,037.05 obtained by Ocwen Federal Bank FSB against you.

**NOTICE OF OWNER'S RIGHTS**  
**YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale you must take immediate action:

1. The sale will be cancelled if you pay to Stern and Stercho the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call Stern and Stercho, telephone (215) 572-8111.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling Stern and Stercho, telephone (215) 572-8111.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened you may call Stern and Stercho, telephone (215) 572-8111.
4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A Schedule of distribution of the money bid for your house will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date. This Schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule. You should check with the Sheriff's Office by calling (814) 765-2641 to determine the actual date of filing of said schedule.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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 LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

DAVID S. MEHOLICK, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830  
(814) 765-2641 x32

## Exhibit "A"

ALL that certain lot or piece of land situate in the Borough of Grampian, County of Clearfield, and Commonwealth of Pennsylvania, being bounded and described as follows:

BEGINNING at an iron pin at the intersection of Penn Avenue and Ninth Street, said iron pin being the Northwest corner of the parcel herein described; thence along line of Ninth Street South 33 degrees 33 minutes West 94.7 feet to an iron pin on line of lands of J.L. Best; thence along line of lands of J.L. Best, South 60 degrees 15 minutes East 145 feet to an iron pin on line of other lands of Grantors; thence along line of land of Grantors, North 33 degrees 06 minutes East 85.09 feet to an iron pin on line of Penn Avenue; thence along line of Penn Avenue, North 56 degrees 27 minutes West 144 feet to an iron pin and place of beginning. CONTAINING .298 acre. BEING known and designated as Lots 322 and 321 and part of Lot 320 in the plot or plan of the Borough of Grampian. Being more particularly described in the map prepared by Lawrence P. Opalisky dated February 1984 attached hereto. MAP #009-F11-340-00039

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BEING the same premises conveyed by Sherman M. Bloom and Leslie M. Bloom, also known as Leslie A. McDonald-Bloom, husband and wife, to Michael D. Mullins, single, by deed dated January 15, 2002 and recorded January 25, 2002 at Clearfield County Instrument No.

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

U. S. Bank, N.A., as Trustee

Vs.

NO.: 2003-00979-CD

CC 7/24

Michael D. Mullins

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due U. S. BANK, N.A., as Trustee Plaintiff(s) from MICHAEL D. MULLINS, 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: \$67,037.05

PAID: \$125.00

INTEREST from 9/23/03 at the per diem rate of  
\$15.11 until judgment is paid in full

SHERIFF: \$

PROTH. COSTS: \$

OTHER COSTS: \$

ATTY'S COMM: \$

DATE: 09/29/2003

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

\_\_\_\_\_  
Sheriff

---

William A. Shaw  
Prothonotary/Clerk Civil Division

Requesting Party: Christopher A. DeNardo, Esq.  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111

## Exhibit "A"

ALL that certain lot or piece of land situate in the Borough of Grampian, County of Clearfield, and Commonwealth of Pennsylvania, being bounded and described as follows:

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COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. # 78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB

:

VS. : NO. 2003 979 CD

MICHAEL D. MULLINS :  
:

CERTIFICATE OF SERVICE

I, CHRISTOPHER A. DeNARDO, ESQUIRE, attorney for the within Plaintiff, hereby certify that notice of the Sheriff's Sale was mailed to the Defendant by certified mail, return receipt requested on October 28, 2003.

I further certify that notice of the Sheriff's Sale was mailed to each lienholder by regular, first-class, postage prepaid mail on October 28, 2003, as evidenced by copy of certificates of mailing attached.

STERN AND STERCHO

FILED

OCT 31 2003

10/29/03

William A. Shaw  
Prothonotary/Clerk of Courts

BY:

  
CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff

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

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

PS Form 3800, June 2002	See Reverse for Instructions
-------------------------	------------------------------

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

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

PS Form 3800, June 2002	See Reverse for Instructions
-------------------------	------------------------------

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

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

PS Form 3800, June 2002	See Reverse for Instructions
-------------------------	------------------------------

**U.S. POSTAL SERVICE CERTIFICATE OF MAILING**  
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT  
PROVIDE FOR INSURANCE—POSTMASTER

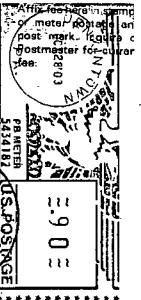
Received From:

**STERN & STERCHO**  
Attorneys at Law  
410 The Pavilion  
Jenkintown, PA 19046

One piece of ordinary mail addressed to:

**Tax Claim Bureau**  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

PS Form 3817, Mar. 1989



**U.S. POSTAL SERVICE CERTIFICATE OF MAILING**  
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT  
PROVIDE FOR INSURANCE—POSTMASTER

Received From:

**STERN & STERCHO**  
Attorneys at Law  
410 The Pavilion  
Jenkintown, PA 19046

One piece of ordinary mail addressed to:  
**Beneficial Consumer Discount Co.**  
90 Beaver Drive, Suite 114C  
Dubois, PA 15801

PS Form 3817, Mar. 1989



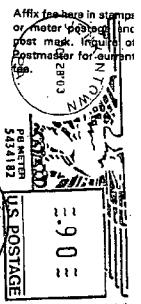
**U.S. POSTAL SERVICE CERTIFICATE OF MAILING**  
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT  
PROVIDE FOR INSURANCE—POSTMASTER

Received From:

**STERN & STERCHO**  
Attorneys at Law  
410 The Pavilion  
Jenkintown, PA 19046

One piece of ordinary mail addressed to:  
**Domestic Relations**  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

PS Form 3817, Mar. 1989



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

U.S. Bank, N.A., as Trustee

Michael D. Mullins

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

No. 2003-979 CD Term 19 E.D.  
No. Term 19 A.D.  
No. Term 19 J.D.

PRAECIPE FOR WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

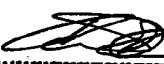
To the Prothonotary:

Issue writ of execution in the above matter:

Amount Due \$ 67,037.05

Interest from 9/23/03 at the per diem rate of \$15.11 until  
judgment is paid in full and Costs.

145.00 Prothonotary costs

  
Attorney for the Plaintiff(s)

Note: Please furnish description of Property. Christopher A. DeNardo, Esq. #78447

SEE ATTACHED LEGAL DESCRIPTION

FILED

APR 22 2004

William A. Shaw  
Prothonotary/Clerk of Courts

No. 2003-979 CD Term, 19 E.D.

No. Term, 19 A.D.

IN THE COURT OF COMMON PLEAS OF  
COUNTY PENNSYLVANIA

No. Term, 19 J.D.

U.S. Bank, N.A., as Trustee

vs

Michael D. Mullins

Premises: 9th and Penn Streets, Grampian, PA 16838

PRAECLP FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

Filed:

FILED  
MAY 5 2004  
APR 22 2004  
Kee  
116 wgnts  
ICC Shff → pop closer  
Any Delivered  
2000

William A. Shaw  
Prothonotary/Clerk of Courts

*[Signature]*  
Attorney for Plaintiff(s)

Christopher A. DeNardo, Esq. #78447

Address:

Premises: 9th and Penn Streets, Grampian, PA 16838  
Where papers may be served.

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB :

VS.

NO. 2003-979 CD

MICHAEL D. MULLINS

**AFFIDAVIT OF NON-MILITARY SERVICE**

COMMONWEALTH OF PENNSYLVANIA:

SS

COUNTY OF MONTGOMERY :

CHRISTOPHER A. DeNARDO, being duly sworn according to law, deposes and says, to the best of his knowledge, information and belief, Defendant's:

1. Last-known address is:

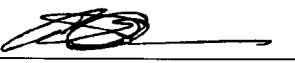
Michael D. Mullins, P.O. Box 319, Grampian, PA 16838

2. Is over the age of twenty-one.

3. Is not now nor has been within the last six (6) months in the Armed Services of the United States as defined in the Soldiers' Civil Relief Act of 1940, as amended.

STERN AND STERCHO

BY:

  
CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff

Sworn to and subscribed  
before me this 20 day  
of April, 2004.





COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB

VS.

NO. 2003-979 CD

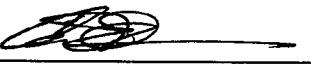
MICHAEL D. MULLINS

CERTIFICATE UNDER ACT 91 OF 1983

It is hereby certified that the Sheriff's Sale scheduled in the above-captioned matter is not protected under the Homeowner's Emergency Assistance And Mortgage Foreclosure Act, P.L. 1688, No. 621 because combined notice required by Section 403 of Act 6 of 1974 and Act 91 aforesaid, was sent to the Defendant, and no response was made in the appropriate period of time.

STERN AND STERCHO

BY:

  
CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
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by its attorney in fact, Ocwen Federal Bank FSB :  
VS. : NO. 2003-979 CD  
MICHAEL D. MULLINS :  
:

**AFFIDAVIT PURSUANT TO RULE 3129.1**

CHRISTOPHER A. DeNARDO, attorney for Plaintiff in the above caption, sets forth as of the date the Praeclipe for the Writ of Execution was filed, the following information concerning the real property located at 9<sup>th</sup> and PENN STREETS, GRAMPIAN, PA 16838.

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

Michael D. Mullins, P.O. Box 319, Grampian, PA 16838

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

Michael D. Mullins, P.O. Box 319, Grampian, PA 16838

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

N/A

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

Beneficial Consumer Discount Company  
90 Beaver Drive, Suite 114C  
Dubois, PA 15801

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

N/A

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

N/A

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:

Domestic Relations  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

Tax Claim Bureau  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

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.

Date: 04/20/04

STERN AND STERCHO

BY:

  
CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB :  
VS. : NO. 2003-979 CD :  
MICHAEL D. MULLINS

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

TO: MICHAEL D. MULLINS  
P.O. BOX 319  
GRAMPIAN, PA 16838

Your real estate located at 9<sup>th</sup> and PENN STREETS, GRAMPIAN, 16838 is scheduled to be sold at Sheriff's Sale on at A.M., in the Clearfield County Courthouse, Clearfield, PA, to enforce the court judgment of \$67,037.05 obtained by Ocwen Federal Bank FSB against you.

**NOTICE OF OWNER'S RIGHTS**  
**YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale you must take **immediate action**:

1. The sale will be cancelled if you pay to Stern and Stercho the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call Stern and Stercho, telephone (215) 572-8111.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling Stern and Stercho, telephone (215) 572-8111.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened you may call Stern and Stercho, telephone (215) 572-8111.
4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A Schedule of distribution of the money bid for your house will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date. This Schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule. You should check with the Sheriff's Office by calling (814) 765-2641 to determine the actual date of filing of said schedule.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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 LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

DAVID S. MEHOLICK, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830  
(814) 765-2641 x32

Exhibit "A"

ALL that certain lot or piece of land situate in the Borough of Grampian, County of Clearfield, and Commonwealth of Pennsylvania, being bounded and described as follows:

BEGINNING at an iron pin at the intersection of Penn Avenue and Ninth Street, said iron pin being the Northwest corner of the parcel herein described; thence along line of Ninth Street South 33 degrees 33 minutes West 94.7 feet to an iron pin on line of lands of J.L. Best; thence along line of lands of J.L. Best, South 60 degrees 15 minutes East 145 feet to an iron pin on line of other lands of Grantors; thence along line of land of Grantors, North 33 degrees 06 minutes East 85.09 feet to an iron pin on line of Penn Avenue; thence along line of Penn Avenue, North 56 degrees 27 minutes West 144 feet to an iron pin and place of beginning. CONTAINING .298 acre. BEING known and designated as Lots 322 and 321 and part of Lot 320 in the plot or plan of the Borough of Grampian. Being more particularly described in the map prepared by Lawrence P. Opalisky dated February 1984 attached hereto. MAP #009-F11-340-00039

EXCEPTING AND RESERVING from and out of the above-described land a piece of land containing 1,814.20 square feet, conveyed by Sherman M. Bloom and Leslie A. McDonald-Bloom, husband and wife, to Michael J. Spencer and Teresa L. Spencer, by deed dated May 10, 1999 and recorded May 10, 1999 at Clearfield County Instrument No. 199907391.

BEING the same premises conveyed by Sherman M. Bloom and Leslie M. Bloom, also known as Leslie A. McDonald-Bloom, husband and wife, to Michael D. Mullins, single, by deed dated January 18, 2002 and recorded January 25, 2002 at Clearfield County Instrument No. \_\_\_\_\_.

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

U. S. Bank, N.A., as Trustee

Vs.

NO.: 2003-00979-CD

Michael D. Mullins

**COPY**

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due U. S. BANK, N.A., as Trustee, Plaintiff(s) from MICHAEL D. MULLINS, 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: \$67,037.05

PAID: \$145.00

INTEREST from 9/23/03 at the per diem rate of

SHERIFF: \$

\$15.11 until judgment is paid in full

PROTH. COSTS: \$

OTHER COSTS: \$

ATTY'S COMM: \$

DATE: 04/22/2004

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

---

William A. Shaw  
Prothonotary/Clerk Civil Division

Requesting Party: Christopher A. DeNardo, Esq.  
410 The Pavilion  
Jenkintown, PA 19046

Sheriff

Exhibit "A"

ALL that certain lot or piece of land situate in the Borough of Grampian, County of Clearfield, and Commonwealth of Pennsylvania, being bounded and described as follows:

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BEING the same premises conveyed by Sherman M. Bloom and Leslie M. Bloom, also known as Leslie A. McDonald-Bloom, husband and wife, to Michael D. Mullins, single, by deed dated January 18, 2002 and recorded January 25, 2002 at Clearfield County Instrument No. \_\_\_\_\_.

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. # 78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB :

VS. : NO. 2003 979 CD

MICHAEL D. MULLINS :

CERTIFICATE OF SERVICE

I, CHRISTOPHER A. DeNARDO, ESQUIRE, attorney for the within Plaintiff, hereby certify that notice of the Sheriff's Sale was mailed to the Defendant by certified mail, return receipt requested on June 2, 2004.

I further certify that notice of the Sheriff's Sale was mailed to each lienholder by regular, first-class, postage prepaid mail on June 2, 2004, as evidenced by copy of certificates of mailing attached.

STERN AND STERCHO

BY: 

CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff

**FILED**

6/1/04

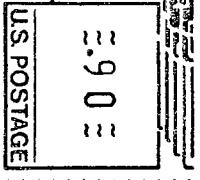
JUN 04 2004

6/2/2004

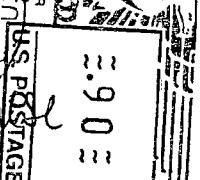
William A. Shaw  
Prothonotary

No Court 

Affix fee here in stamps or meter postage and post mark. Inquire of Postmaster for current fee.



Affix fee here in stamps or meter postage and post mark. Inquire of Postmaster for current fee.

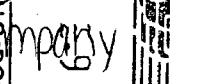
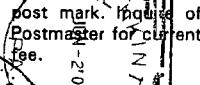
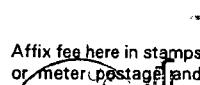
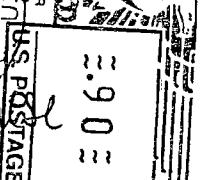


Affix fee here in stamps or meter postage and post mark. Inquire of Postmaster for current fee.



U.S. POSTAL SERVICE	<b>CERTIFICATE OF MAILING</b>
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER	
Received From:	<b>STERN &amp; STERCHO</b> Attorneys at Law 410 The Pavilion Jenkintown, PA 19046
One piece of ordinary mail addressed to: <b>Domestic Relations</b> Clearfield County Commissioner 330 E. Market Street Clearfield, PA 16830	
PS Form 3817, Mar. 1989	

Affix fee here in stamps or meter postage and post mark. Inquire of Postmaster for current fee.



U.S. POSTAL SERVICE	<b>CERTIFICATE OF MAILING</b>
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER	
Received From:	<b>STERN &amp; STERCHO</b> Attorneys at Law 410 The Pavilion Jenkintown, PA 19046
One piece of ordinary mail addressed to: <b>Tax Claim Bureau</b> Clearfield County Commissioner 330 E. Market Street Clearfield, PA 16830	
PS Form 3817, Mar. 1989	

<b>U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT</b> (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$
Sent To: <b>Michael D. Mullins</b> Street, Apt. No.; or PO Box No. City, State, ZIP+4 D.O. Box 319 Grampian, PA 16838	
See Reverse for Instructions	

PS Form 3800, June 2002

PS Form 3817, Mar. 1989

FILED

JUN 04 2004

William A. Shaw  
Prothonotary

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB :  
VS. : NO. 2003-979 CD :  
MICHAEL D. MULLINS

**AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1**

CHRISTOPHER A. DeNARDO, attorney for Plaintiff in the above caption, sets forth as of the date the Praeclipe for the Writ of Execution was filed, the following information concerning the real property located at 9<sup>th</sup> and PENN STREETS, GRAMPIAN, PA 16838.

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

Michael D. Mullins, P.O. Box 319, Grampian, PA 16838

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

Michael D. Mullins, P.O. Box 319, Grampian, PA 16838

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

N/A

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

Beneficial Consumer Discount Company  
90 Beaver Drive, Suite 114C  
Dubois, PA 15801

**FILED**

JUN 04 2004

*m/z:as/ln*

William A. Shaw  
Prothonotary  
*W. A. Shaw*  
*E. K.*

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

N/A

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

Leighann Mullins  
327 Filbert Street  
Curwensville, PA 16833

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:

Domestic Relations  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

Tax Claim Bureau  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

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.

Date: 6/2/04

STERN AND STERCHO

BY:

  
CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century  
Home Equity Loan Trust, Series 2002-A Asset-  
Backed Pass-Through Certificates Series 2002-A  
by its attorney in fact, Ocwen Federal Bank FSB

VS.

NO. 2003-979 CD

MICHAEL D. MULLINS

RE PREMISES: 9<sup>TH</sup> AND PENN STREETS, GRAMPIAN, PA 16838

Leighann Mullins  
327 Filbert Street  
Curwensville, PA 16833

Dear Sir or Madam:

Please be advised that I represent the above creditor which has a judgment against the above Defendant. As a result of a default, the above referenced premises, also described on the attached sheet, will be sold by the Sheriff of Clearfield County on *Aug 6, 2004* at 10 A.M. in the Clearfield County Courthouse, Clearfield, PA.

The sale is being conducted pursuant to the judgment in the amount of \$67,037.05 plus interest thereon entered in the above matter in favor of plaintiff against the above-named Defendant who is also the real owner of said premises. I have discovered that you may have a lien and/or interest in the premises to be sold. This notice is given so that you can protect your interest, if any, in the lien you have on the premises. If you have any questions regarding the type of lien or the effect of the Sheriff's Sale upon your lien, we urge you to CONTACT YOUR ATTORNEY, as we are not permitted to give you legal advice.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date and the distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days thereafter.

6/2/04

STERN AND STERCHO

BY:

  
CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff

Exhibit "A"

ALL that certain lot or piece of land situate in the Borough of Grampian, County of Clearfield, and Commonwealth of Pennsylvania, being bounded and described as follows:

BEGINNING at an iron pin at the intersection of Penn Avenue and Ninth Street, said iron pin being the Northwest corner of the parcel herein described; thence along line of Ninth Street South 33 degrees 33 minutes West 94.7 feet to an iron pin on line of lands of J.L. Best; thence along line of lands of J.L. Best, South 60 degrees 15 minutes East 145 feet to an iron pin on line of other lands of Grantors; thence along line of land of Grantors, North 33 degrees 06 minutes East 85.09 feet to an iron pin on line of Penn Avenue; thence along line of Penn Avenue, North 56 degrees 27 minutes West 144 feet to an iron pin and place of beginning. CONTAINING .298 acre. BEING known and designated as Lots 322 and 321 and part of Lot 320 in the plot or plan of the Borough of Grampian. Being more particularly described in the map prepared by Lawrence P. Opalisky dated February 1984 attached hereto. MAP #009-F11-340-00039

EXCEPTING AND RESERVING from and out of the above-described land a piece of land containing 1,814.20 square feet, conveyed by Sherman M. Bloom and Leslie A. McDonald-Bloom, husband and wife, to Michael J. Spencer and Teresa L. Spencer, by deed dated May 10, 1999 and recorded May 10, 1999 at Clearfield County Instrument No. 199907391.

BEING the same premises conveyed by Sherman M. Bloom and Leslie M. Bloom, also known as Leslie A. McDonald-Bloom, husband and wife, to Michael D. Mullins, single, by deed dated January 18, 2002 and recorded January 25, 2002 at Clearfield County Instrument No. \_\_\_\_\_

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 15630

U. S. BANK, N.A., AS TRUSTEE

03-979-CD

VS.

MULLINS, MICHAEL D.

WRIT OF EXECUTION

REAL ESTATE

**SHERIFF RETURNS**

NOW, MAY 27, 2004 @ 9:42 A.M. A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.

A SALE DATE OF AUGUST 6, 2004 WAS SET.

FILED  
010:05 AM  
NOV 01 2004

William A. Shaw  
Prothonotary, Clerk of Courts

NOW, JUNE 3, 2004 @ 2:17 P.M. SERVED MICHAEL D. MULLINS, DEFENDANT, AT HIS RESIDENCE 307 POPLAR AVENUE, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KATHY BROWN, MOTHER OF THE DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY AND BY MAKING KNOWN TO HER THE CONTENTS THEREOF.

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

NOW, AUGUST 16, 2004 BILLED ATTORNEY FOR ADDITIONAL COSTS.

NOW, AUGUST 20, 2004 RECEIVED CHECK #1147 FROM ATTORNEY FOR ADDITIONAL COSTS.

NOW, OCTOBER 28, 2004 PAID COSTS FROM ADVANCE AND ADDITIONAL CHECK.

NOW, OCTOBER 29, 2004 RETURN WRIT AS A SALE BEING HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.

NOW, OCTOBER 29, 2004 A DEED WAS FILED.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 15630

U. S. BANK, N.A., AS TRUSTEE

03-979-CD

VS.

MULLINS, MICHAEL D.

WRIT OF EXECUTION

REAL ESTATE

**SHERIFF RETURNS**

---

SHERIFF HAWKINS \$216.44  
SURCHARGE \$20.00  
PAID BY ATTORNEY

---

Sworn to Before Me This

17 Day Of November 2004

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

So Answers,

Chester A. Hawkins  
In Compliance After Being Served  
Chester A. Hawkins  
Sheriff

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

U. S. Bank, N.A., as Trustee

Vs.

NO.: 2003-00979-CD

Michael D. Mullins

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due U. S. BANK, N.A., as Trustee, Plaintiff(s) from MICHAEL D. MULLINS, 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: \$67,037.05

PAID: \$145.00

INTEREST from 9/23/03 at the per diem rate of

SHERIFF: \$

\$15.11 until judgment is paid in full

PROTH. COSTS: \$

OTHER COSTS: \$

ATTY'S COMM: \$

DATE: 04/22/2004



---

William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 22nd day  
of April A.D. 2004  
At 3:00 A.M. P.M.

Requesting Party: Christopher A. DeNardo, Esq.  
410 The Pavilion  
Jenkintown, PA 19046

Christopher A. DeNardo  
Sheriff by Cynthia Butler - Aug/04

Exhibit "A"

ALL that certain lot or piece of land situate in the Borough of Grampian, County of Clearfield, and Commonwealth of Pennsylvania, being bounded and described as follows:

BEGINNING at an iron pin at the intersection of Penn Avenue and Ninth Street, said iron pin being the Northwest corner of the parcel herein described; thence along line of Ninth Street South 33 degrees 33 minutes West 94.7 feet to an iron pin on line of lands of J.L. Best; thence along line of lands of J.L. Best, South 60 degrees 15 minutes East 145 feet to an iron pin on line of other lands of Grantors; thence along line of land of Grantors, North 33 degrees 06 minutes East 85.09 feet to an iron pin on line of Penn Avenue; thence along line of Penn Avenue, North 56 degrees 27 minutes West 144 feet to an iron pin and place of beginning. CONTAINING .298 acre. BEING known and designated as Lots 322 and 321 and part of Lot 320 in the plot or plan of the Borough of Grampian. Being more particularly described in the map prepared by Lawrence P. Opalisky dated February 1984 attached hereto. MAP #009-F11-340-00039

EXCEPTING AND RESERVING from and out of the above-described land a piece of land containing 1,814.20 square feet, conveyed by Sherman M. Bloom and Leslie A. McDonald-Bloom, husband and wife, to Michael J. Spencer and Teresa L. Spencer, by deed dated May 10, 1999 and recorded May 10, 1999 at Clearfield County Instrument No. 199907391.

BEING the same premises conveyed by Sherman M. Bloom and Leslie M. Bloom, also known as Leslie A. McDonald-Bloom, husband and wife, to Michael D. Mullins, single, by deed dated January 18, 2002 and recorded January 25, 2002 at Clearfield County Instrument No. \_\_\_\_\_.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME      MULLINS      NO.      03-979-CD

NOW,      August 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      AUGUST      2004, I exposed the within described real estate of      U. S. BANK, N.A., AS TRUSTE to public venue or outcry at which time and place I sold the same to      MICHAEL D. MULLINS

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	9.00
LEVY	15.00
MILEAGE	9.00
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	13.00
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	5.00
<b>TOTAL SHERIFF COSTS</b>	<b>216.44</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.00
TRANSFER TAX 2%	
<b>TOTAL DEED COSTS</b>	<b>29.00</b>

**PLAINTIFF COSTS, DEBT & INTEREST:**

DEBT-AMOUNT DUE	67,037.05
INTEREST FROM 9/23/03 @15.11	
TO BE ADDED      TO SALE DATE	
ATTORNEY FEES	
PROTH. SATISFACTION	
LATE CHARGES & FEES	
COST OF SUIT -TO BE ADDED	
FORECLOSURE FEES/ESCROW DEFICIT	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
SATISFACTION FEE	
ESCROW DEFICIENCY	
<b>TOTAL DEBT &amp; INTEREST</b>	<b>67,037.05</b>
<b>COSTS:</b>	
ADVERTISING	419.76
TAXES - collector	PD
TAXES - tax claim	TO NOV
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	216.44
LEGAL JOURNAL AD	207.00
PROTHONOTARY	145.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>3,509.09</b>

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

CHESTER A. HAWKINS, Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 14674  
NO: 03-979-CD

PLAINTIFF: U. S. BANK, N.A. AS TRUSTEE  
VS.  
DEFENDANT: MULLINS, MICHAEL D.

WRIT OF EXECUTION REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 09/29/2003

LEVY TAKEN 10/20/2003 @ 10:30 AM

POSTED 10/20/2003 @ 10:30 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 01/31/2005

DATE DEED FILED **NOT SOLD**

**FILED**  
01/31/2005  
FEB 01 2005

William A. Shaw  
Prothonotary/Clerk of Courts

**DETAILS**

10/20/2003 @ 1:46 PM SERVED MICHAEL D. MULLINS

SERVED HOLLY BAKER, FINACE, AT THE RESIDENCE, 9TH AND PENN STREETS, GRAMPIAN, CLEARFIELD COUNTY, PENNSYLVANIA FOR MICHAEL D. MULLINS, DEFENDANT.

@ SERVED

12/3/2003 RECEIVED FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE SHERIFF SALE TO MARCH 5, 2004

@ SERVED

3/3/2004 RECEIVED FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE DUE TO BANKRUPTCY FILING.

@ SERVED

NOW 1/31/2005 RETURN WRIT AS NO SALE HELD. PLAINTIFF'S ATTORNEY STAYED SALE. TIME EXPIRED.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 14674  
NO: 03-979-CD

PLAINTIFF: U. S. BANK, N.A. AS TRUSTEE  
VS.  
DEFENDANT: MULLINS, MICHAEL D.

WRIT OF EXECUTION REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$177.46

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

  
De: Cynthia Butler - Agherday  
Chester A. Hawkins  
Sheriff

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

U. S. Bank, N.A., as Trustee

Vs.

NO.: 2003-00979-CD

Michael D. Mullins

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due U. S. BANK, N.A., as Trustee Plaintiff(s) from MICHAEL D. MULLINS, 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: \$67,037.05

PAID: \$125.00

INTEREST from 9/23/03 at the per diem rate of  
\$15.11 until judgment is paid in full

SHERIFF: \$

PROTH. COSTS: \$

OTHER COSTS: \$

ATTY'S COMM: \$

DATE: 09/29/2003



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 29<sup>th</sup> day  
of September A.D. 2003  
At 3:00 A.M./P.M.

Requesting Party: Christopher A. DeNardo, Esq.  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111

Chester A. Mullins  
Sheriff by Cynthia Butler-Augustbaugh

**Exhibit "A"**

**ALL** that certain lot or piece of land situate in the Borough of Grampian, County of Clearfield, and Commonwealth of Pennsylvania, being bounded and described as follows:

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**BEING** the same premises conveyed by Sherman M. Bloom and Leslie M. Bloom, also known as Leslie A. McDonald-Bloom, husband and wife, to Michael D. Mullins, single, by deed dated January 18, 2002 and recorded January 25, 2002 at Clearfield County Instrument No. \_\_\_\_\_.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME MICHAEL D. MULLINS      NO. 03-979-CD

NOW, January 29, 2005, 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 March 05, 2004, I exposed the within described real estate of Mullins, Michael D. to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	8.64
LEVY	15.00
MILEAGE	8.64
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	5.18
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	10.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$177.46</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	67,037.05
INTEREST @ 15.1100	2,478.04
FROM 09/23/2003 TO 03/05/2004	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$69,535.09</b>

**COSTS:**

ADVERTISING	401.31
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	200.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	177.46
LEGAL JOURNAL COSTS	207.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	80.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$1,190.77</b>

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

CHESTER A. HAWKINS, Sheriff



LAW OFFICES  
**STERN AND STERCHO**  
410 THE PAVILION  
JENKINTOWN, PA 19046  
(215) 572-8111

RICHARD F. STERN  
OLENA W. STERCHO (1955 - 2003)  
CHRISTOPHER A. DeNARDO

FAX NO. (215) 572-5025

FIRM E-MAIL:  
lawyer@sternandstercho.com

March 3, 2004

RE: U.S. BANK, N.A. as Trustee  
VS. MICHAEL D. MULLINS  
C.C.P. CLEARFIELD COUNTY NO. 2003-979 CD

**PREMISES: 9TH AND PENN STREETS, GRAMPIAN, PA 16838**

Sheriff's Office  
Attn: Cindy  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

Dear Cindy:

Please STAY the sheriff's sale currently scheduled for Friday, March 5, 2004 as the Defendant is still in bankruptcy.

Very truly yours,

  
CHRISTOPHER A. DeNARDO

CAD/sls                    **VIA FACSIMILE ONLY**

cc:        Earle D. Lees, Jr., Esq. (fax 814-375-9525)



LAW OFFICES  
**STERN AND STERCHO**

RICHARD F. STERN  
OLENA W. STERCHO (1955 - 2003)  
CHRISTOPHER A. DeNARDO

410 THE PAVILION  
JENKINTOWN, PA 19046  
(215) 572-8111

FAX NO. (215) 572-5025

FIRM E-MAIL:  
[lawyer@sternandstercho.com](mailto:lawyer@sternandstercho.com)

December 3, 2003

RE: **U.S. BANK, N.A. as Trustee**  
**VS. MICHAEL D. MULLINS**  
C.C.P. CLEARFIELD COUNTY NO. 2003-979 CD

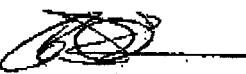
**PREMISES: 9<sup>TH</sup> AND PENN STREETS, GRAMPIAN, PA 16838**

Sheriff's Office  
Attn: Cindy  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

Dear Cindy:

Please POSTPONE the sheriff's sale currently scheduled for Friday, December 5, 2003 until the March 5, 2004 sale date. Defendant filed Chapter 7 Bankruptcy No. 03- 35106.

Very truly yours,

  
CHRISTOPHER A. DeNARDO

CAD/sls

VIA FACSIMILE ONLY

cc: Earle D. Lees, Jr., Esq. (fax 814-375-9525)