

03-2187-CD
DEUTSCHE Bank Trust Company Americas vs. Larry R. Shirey, et al

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas formerly known as
Banker's Trust Company, as
Trustee and Custodian by:
Saxon Mortgage Services, Inc.
f/k/a Meritech Mortgage
Services, Inc. as its
attorney-in-fact
1270 Northland Drive
Suite 200
Mendota Heights, MN 55120
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

FILED
SEP 02 2003
William A. Shaw
Prothonotary/Clerk of Courts

v.
Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830
Defendant(s)

NO. 03-1287-CQ

COMPLAINT IN MORTGAGE FORECLOSURE

YOU HAVE BEEN SUED IN COURT. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

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

LAWYERS REFERRAL SERVICE
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

AVISO

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentear una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se dafiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademas, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

LLEVE ESTA DEMANDA A UN ABOGADO IMMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

**Lawyer Referral Service
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982**

NOTICE

The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.

If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.

This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: Saxon Mortgage, Inc.

Assignments of Record to: Deutsche Bank Trust Company Americas formerly known as Banker's Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact

Recording Date: 12/6/01 Instrument No.: 200119572

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with Pa.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: 314 High Street

MUNICIPALITY/TOWNSHIP/BOROUGH: Lawrence Township

COUNTY: Clearfield

DATE EXECUTED: 11/29/01

DATE RECORDED: 12/6/01 INSTRUMENT NO.: 200119571

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Mortgage as follows:

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 8/12/03:

Principal of debt due	\$48,662.53
Unpaid Interest at 11.5% from 3/1/03 to 8/12/03 (the per diem interest accruing on this debt is \$15.33 and that sum should be added each day after 8/12/03)	2,500.40
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$76.78 and that sum should be added on the first of each month after 8/12/03)	(153.07)
Late Charges (monthly late charge of \$24.26 should be added in accordance with the terms of the note each month after 8/12/03)	121.30
Property Inspection	31.80
Bpo	180.00
Attorneys Fees (anticipated and actual to 5% of principal)	<u>2,433.13</u>
TOTAL	\$54,306.09

7. The attorney's fee 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 in accordance with the reduction provisions of Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$54,306.09 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES
Attorney for Plaintiff
Attorney I.D. No. 04302

ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE IN LAWRENCE TOWNSHIP, CLEARFIELD COUNTY, IN THE COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN ON THE EASTERN RIGHT-OF-WAY OF HIGH STREET, SAID IRON PIN BEING LOCATED FIFTY (50.0) FEET NORTHWESTERLY FROM THE NORTHEASTERN CORNER OF HIGH AND HELEN STREETS; THENCE IN A SOUTHEASTERN DIRECTION TWO HUNDRED SEVEN AND TWO TENTHS (207.2) FEET ALONG LAND NOW OR FORMERLY OF H. AND M. GRAHAM TO AN IRON PIN AT A TWENTY (20.0) FOOT ALLEY; THENCE IN A NORTHEASTERN DIRECTION ONE HUNDRED (100.0) FEET ALONG SAID ALLEY TO AN IRON PIN AT A SIXTEEN (16.0) FOOT ALLEY; THENCE NORTHWESTERLY TWO HUNDRED SEVEN AND TWO TENTHS (207.2) FEET ALONG THE LINE OF SAID ALLEY TO AN IRON PIN ON THE EASTERN RIGHT-OF-WAY LINE OF HIGH STREET; SAID IRON PIN IS OFFSET 1.0 FEET FROM THE EASTERN RIGHT-OF-WAY; THENCE SOUTHWESTERLY ONE HUNDRED (100.0) FEET ALONG SAID RIGHT-OF-WAY LINE OF HIGH STREET TO AN IRON PIN AND THE PLACE OF BEGINNING. THIS IS THE NORTHERN TWO THIRDS (2/3) OF LOTS 44, 45, 46 AND 47 IN THE PLAN OF LOTS LAID OUT BY FRANK A. WALKER AND JAMES B. GRAHAM. CONTAINING TWO HUNDRED SEVEN AND TWO (207.2) SQUARE FEET OR 0.475 ACRES.

BEING IDENTIFIED IN THE CLEARFIELD COUNTY MAPPING AND ASSESSMENT OFFICE AS MAP NO. 123-K8-241-1.

EXCEPTING and RESERVING therefrom that parcel conveyed by Timothy L. Hertlein and Christine M. Herlein, husband and wife, to William Scott Webber and Traci Webber, husband and wife, by Deed dated April 28, 1999 and entered for record in the Recorder's Office of Clearfield County to Instrument No. 199910179.

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.

EXCELENTE

HOMEOWNER'S NAME(S):	Larry R. Shirey Carla J. Shirey
PROPERTY ADDRESS:	314 High Street Clearfield, PA 16830
LOAN ACCT. NO.:	11430536
ORIGINAL LENDER:	Saxon Mortgage, Inc.
CURRENT LENDER:	Saxon Mortgage

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:

**314 High Street
Clearfield, PA 16830**

IS SERIOUSLY IN DEFAULT because:

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

Monthly Payment of \$562.08 for April 1, 2003 = \$562.08

Monthly Payment of \$549.85 for May 1, 2003 = \$549.85

Monthly Payment of \$545.46 for June 1, 2003 = \$545.46

Monthly Late Charges of \$34.06 for April 1, 2003 through May 1, 2003 = \$68.12

Other charges (explain/itemize): Other Fees = \$75.00

Other Late Charges = \$4.66

TOTAL AMOUNT PAST DUE: \$1,805.17

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable): **N/A**

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 **\$1,805.17**, 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:

**Mark J. Udren & Associates
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034**

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter: (Do not use if not applicable.): **N/A**

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. If your debt has been discharged in bankruptcy without your having reaffirmed it, then lender cannot pursue this remedy.

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 6 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/Servicer:	<u>Saxon Mortgage Services, Inc.</u>
Address:	<u>P.O. Box 161489</u>
	<u>Fort Worth, TX 76161-1489</u>
Phone Number:	<u>(800) 874-9516</u>
Fax Number:	<u>N/A</u>
Contact Person:	<u>Customer Service Department</u>

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 not 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.

NOTICE

The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.

If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.

This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

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

CLEARFIELD COUNTY

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

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335
FAX n/a

Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034

CERTIFIED MAIL™



*Sherry
82
PA 16830*

**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	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

**Postmark
Here**

Sent To
Carla & Sherry
Street, Apt. No.;
or PO Box No.
314 High St
Clearfield PA 16830
City, State Zip

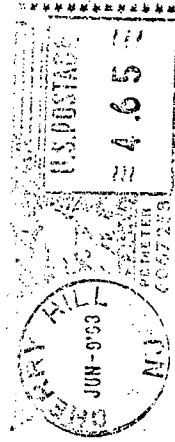
PS Form 3800, June 2002

See Reverse for Instructions

1126305360f

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034

U.S. POSTAL MAIL



7002 3150 0000 6570 1067
7002 3150 0000 6570 1067

**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	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Postmark
Here

Sent To *Barry R. Shirley*
Street, Apt. No. *3240 Regis ST*
or PO Box No. *Clearfield PA 16830*
City, State ZIP+4

PS Form 3800, June 2002

See Reverse for Instructions

5
11430 5369

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

Jerry R Shirey
 34 Leigh St.
 Deerfield IL 60010

COMPLETE THIS SECTION ON DELIVERY

- A. Signature Agent
- Addressee Addressee
- B. Received by (Printed Name) C. Date of Delivery
- D. Is delivery address different from item 1? Yes No

If YES, enter delivery address below:

3. Service Type	<input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail
	<input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise
	<input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number

(Transfer from service label)

7002 3150 0000 6570 1067

Domestic Return Receipt

2ACFRI-03-P-4081

IMPORTANT: Save
 addressed to AP
 if a postmark on
 recipient is not ne-
 eded. **Addresser's aut-**
 ographed return
 address is required.
For an addditional
 recipient, to obtain
 a duplicate PS Form
 fee. Endorse mail
 a duplicate return
 address. **For an addditional**
 recipient, please
 valuable, please
 NO INSURANC
 Certified Mail is
 valuable.
Important Remind
 A record of deliv-
 ery is unique identi-
 fication. **A mailing**
 receipt is delivery

IMPORTANT: Save
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 if a postmark on
 recipient is not ne-
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 recipient, please
 valuable, please
 NO INSURANC
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 valuable.
Important Remind
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 ery is unique identi-
 fication. **A mailing**
 receipt is delivery

V E R I F I C A T I O N

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff, a corporation unless designated otherwise; that he is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.



Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES

In The Court of Common Pleas of Clearfield County, Pennsylvania

DEUTSCHE BANK TRUST COMPANY AMERICAS

VS.

SHIREY, LARRY R. & CARLA J.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket #

14532

03-1287-CD

SHERIFF RETURNS

NOW SEPTEMBER 10, 2003 AT 11:41 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON CARLA J. SHIREY, DEFENDANT AT 613 W. FRONT ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO CARLA J. SHIREY (2) TWO TRUE AND ATTESTED COPIES OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURES AND MADE KNOWN TO HER THE CONTENTS THEREOF. ACCORDING TO DEPUTIES 314 HIGH ST., CLEARFIELD, PA. IS EMPTY.

SERVED BY: MCCLEARY/NEVLING

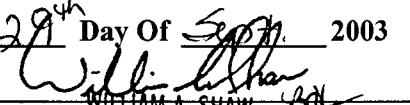
NOW SEPTEMBER 10, 2003 AT 11:41 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON LARRY R. SHIREY, DEFENDANT AT 613 W. FRONT ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO CARLA J. SHIREY, WIFE (2) TWO TRUE AND ATTESTED COPIES OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURES AND MADE KNOWN TO HER THE CONTENTS THEREOF. ACCORDING TO DEPUTIES, 314 HIGH ST., CLEARFIELD, PA. IS EMPTY.

SERVED BY: MCCLEARY/NEVLING

Return Costs

Cost	Description
38.37	SHERIFF HAWKINS PAID BY: ATTY CK# 15934
40.00	SURCHARGE PAID BY: ATTY

Sworn to Before Me This

29th Day Of Sept 2003


WILLIAM A. SHAW '04
Prothonotary
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

So Answers,

Chester A. Hawkins
by Marilyn Hause
Chester A. Hawkins
Sheriff

FILED
013-4584
SEP 29 2003
E
William A. Shaw
Prothonotary/Clerk of Courts

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas formerly known as
Banker's Trust Company, as
Trustee and Custodian by: Saxon
Mortgage Services, Inc. f/k/a
Meritech Mortgage Services, Inc.
as its attorney-in-fact
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120

Plaintiff
v.

Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

NO. 03-1287-CD

FILED

OCT 22 2003

William A. Shaw
Prothonotary/Clerk of Courts

PRAECIPE FOR JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against
the Defendant(s) for failure to file an Answer to Plaintiff's
Complaint within 20 days from service thereof and for foreclosure
and sale of the mortgaged premises, and assess Plaintiff's damages
as follows:

As set forth in Complaint	\$54,306.09
Interest Per Complaint	981.12
From 08/13/03 to 10/15/03	
Late charges per Complaint	72.78
From 08/13/03 to 10/15/03	
Escrow payment per Complaint	153.56
From 08/13/03 to 10/15/03	
 TOTAL	 \$55,513.55

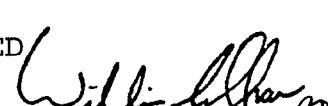
I hereby certify that (1) the addresses of the Plaintiff and
Defendant are as shown above, and (2) that notice has been given in
accordance with Rule 237.1, a copy of which is attached hereto.

MARK J. UDREN & ASSOCIATES


Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 10/22/03


PRO PROTHY

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company Americas
formerly known as Banker's Trust
Company, as Trustee and Custodian by:
Saxon Mortgage Services, Inc. f/k/a
Meritech Mortgage Services, Inc. as
its attorney-in-fact
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.

Larry R. Shirey
Carla J. Shirey
Defendant(s)

NO. 03-1287-CD

TO: Larry R. Shirey
613 West Front Street
Clearfield, PA 16830

DATE of Notice: October 3, 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 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 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.

LAWYER REFERRAL SERVICE
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

NOTIFICACION IMPORTANTE

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO IMMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASSISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL
LAWYER REFERRAL SERVICE
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

/s/

Mark J. Udren, Esquire
1040 North Kings Highway, Suite 500
Cherry Hill, New Jersey 08034

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company Americas
formerly known as Banker's Trust
Company, as Trustee and Custodian by:
Saxon Mortgage Services, Inc. f/k/a
Meritech Mortgage Services, Inc. as
its attorney-in-fact

Plaintiff

v.

Larry R. Shirey
Carla J. Shirey
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-1287-CD

TO: Carla J. Shirey
613 West Front Street
Clearfield, PA 16830

DATE of Notice: October 3, 2003

IMPORTANT NOTICE

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SERVICIO DE REFERENCIA LEGAL

LAWYER REFERRAL SERVICE
David S. Meholic
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Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

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/s/

Mark J. Udren, Esquire
1040 North Kings Highway, Suite 500
Cherry Hill, New Jersey 08034

MARK J. UDREN & ASSOCIATES
 BY: Mark J. Udren, Esquire
 ATTY I.D. NO. 04302
 1040 N. KINGS HIGHWAY, SUITE 500
 CHERRY HILL, NJ 08034
 856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
 Americas formerly known as
 Banker's Trust Company, as
 Trustee and Custodian by:
 Saxon Mortgage Services, Inc.
 f/k/a Meritech Mortgage
 Services, Inc. as its
 attorney-in-fact
 1270 Northland Drive
 Suite 200
 Mendota Heights, MN 55120
 Plaintiff

COURT OF COMMON PLEAS
 CIVIL DIVISION
 Clearfield County

MORTGAGE FORECLOSURE

NO. 03-1287-CD

v.
 Larry R. Shirey
 Carla J. Shirey
 314 High Street
 Clearfield, PA 16830
 Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF Minnesota : : SS
 COUNTY OF Dakota : :

THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended, and that the age and last known residence and employment of each Defendant are as follows:

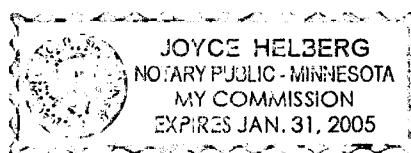
Defendant: Larry R. Shirey
 Age: Over 18
 Residence: As captioned above
 Employment: Unknown

Defendant: Carla J. Shirey
 Age: Over 18
 Residence: As captioned above
 Employment: Unknown

Lynn McNamara
 Name: Lynn McNamara
 Title: Asst. Vice President
 Company: Fidelity Nat'l. Foreclosure

Sworn to and subscribed
 before me this 11 day
 of September, 2003.

Joyce Helberg
 Notary Public



MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas formerly known as
Banker's Trust Company, as
Trustee and Custodian by: Saxon
Mortgage Services, Inc. f/k/a
Meritech Mortgage Services, Inc.
as its attorney-in-fact
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120
Plaintiff

v.

Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

NO. 03-1287-CD

TO: Larry R. Shirey
613 West Front Street
Clearfield, PA 16830

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Prothonotary

Willie L. Shan 16/22/03

Judgment by Default
 Money Judgment
 Judgment in Replevin
 Judgment for Possession
 Judgment on Award of Arbitration
 Judgment on Verdict
 Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company : COURT OF COMMON PLEAS
Americas formerly known as : CIVIL DIVISION
Banker's Trust Company, as : Clearfield County
Trustee and Custodian by: Saxon :
Mortgage Services, Inc. f/k/a : MORTGAGE FORECLOSURE
Meritech Mortgage Services, Inc. :
as its attorney-in-fact :
1270 Northland Drive, Suite 200 :
Mendota Heights, MN 55120 :
Plaintiff :
v. :
Larry R. Shirey :
Carla J. Shirey : NO. 03-1287-CD
314 High Street :
Clearfield, PA 16830 :
Defendant(s) :
:

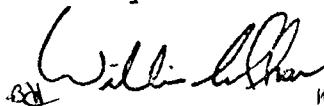
TO: Carla J. Shirey
613 West Front Street
Clearfield, PA 16830

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Prothonotary

Judgment by Default
 Money Judgment
 Judgment in Replevin
 Judgment for Possession
 Judgment on Award of Arbitration
 Judgment on Verdict
 Judgment on Court Findings

 10/22/03

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900.

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

Deutsche Bank Trust Company Americas
Plaintiff(s)

No.: 2003-01287-CD

Real Debt: \$55,513.55

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Larry R. Shirey
Carla J. Shirey
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: October 22, 2003

Expires: October 22, 2008

Certified from the record this 22nd day of October, 2003.

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment,
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas formerly known as
Banker's Trust Company, as
Trustee and Custodian by: Saxon
Mortgage Services, Inc. f/k/a
Meritech Mortgage Services, Inc.
as its attorney-in-fact
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830
Defendant(s)

NO. 03-1287-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE SHERIFF:

Issue Writ of Execution in the above matter:

Amount due \$55,513.55

Interest From October 16, 2003

to Date of Sale _____

Per diem @\$15.33

(Costs to be added)

\$ 125.00 Prothonotary
Costs

MARK J. UDREN & ASSOCIATES

Mark J. Udren

Mark J. Udren, ESQUIRE

ATTORNEY FOR PLAINTIFF

FILED

OCT 22 2003

William A. Shaw
Prothonotary/Clerk of Courts

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company Americas formerly known as Banker's Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact 1270 Northland Drive, Suite 200 Mendota Heights, MN 55120 Plaintiff	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County
v.	MORTGAGE FORECLOSURE
Larry R. Shirey Carla J. Shirey 314 High Street Clearfield, PA 16830 Defendant(s)	NO. 03-1287-CD

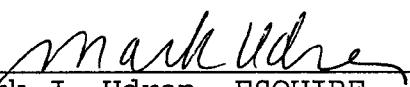
C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- An FHA insured mortgage
- Non-owner occupied
- Vacant
- Act 91 procedures have been fulfilled.
- Over 24 months delinquent.

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

MARK J. UDREN & ASSOCIATES



Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

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Mortgage Services, Inc. f/k/a
Meritech Mortgage Services, Inc.
as its attorney-in-fact
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830
Defendant(s)

NO. 03-1287-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

Deutsche Bank Trust Company Americas formerly known as Banker's Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at: 314 High Street, Clearfield, PA 16830

Larry R. Shirey 613 West Front St., Clearfield, PA 16830

Carla J. Shirey 613 West Front St., Clearfield, PA 16830

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

Same as No. 1 above

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

Name _____ Address _____

NONE

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

Name _____ Address _____

Plaintiff herein. See Caption above.

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

Name _____ Address _____

NONE

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

Name _____ Address _____

Real Estate Tax Department 1 North Second Street, Suite 116
Clearfield, PA 16830

Domestic Relations Section 1 North Second Street, Suite 116
Clearfield, PA 16830

Commonwealth of PA, Bureau of Compliance, Dept. 280946
Department of Revenue Harrisburg, PA 17128-0946

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

Name _____ Address _____

Tenants/Occupants 314 High 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. sec. 4904 relating to unsworn falsification to authorities.

MARK J. UDREN & ASSOCIATES

DATED: October 15, 2003

Mark Udren
Mark J. Udren, ESQ.
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
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Mortgage Services, Inc. f/k/a
Meritech Mortgage Services, Inc.
as its attorney-in-fact
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120

Plaintiff

v.

Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 03-1287-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

314 High Street
Clearfield, PA 16830
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$55,513.55

Interest From October 16, 2003

to Date of Sale _____

Per diem @ \$15.33

(Costs to be added)

\$ _____

125.00

Prothonotary

By _____
Clerk

Date October 22, 2003

COURT OF COMMON PLEAS
NO. 03-1287-CD

=====

Deutsche Bank Trust Company Americas formerly
known as Banker's Trust Company, as Trustee and
Custodian by: Saxon Mortgage Services, Inc. f/k/a
Meritech Mortgage Services, Inc. as its attorney-in-fact
vs.

Larry R. Shirey
Carla J. Shirey

=====
WRIT OF EXECUTION
=====

REAL DEBT \$ 55,513.55

INTEREST \$
from October 16, 2003 to
Date of Sale _____
Per diem @\$15.33

COSTS PAID:
PROTHY \$ 125.00

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:

314 High Street
Clearfield, PA 16830

Mark J. Udren
Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES
1040 NORTH KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034
(856) 482-6900

ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE IN LAWRENCE TOWNSHIP, CLEARFIELD COUNTY, IN THE COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN ON THE EASTERN RIGHT-OF-WAY OF HIGH STREET, SAID IRON PIN BEING LOCATED FIFTY (50.0) FEET NORTHWESTERLY FROM THE NORTHEASTERN CORNER OF HIGH AND HELEN STREETS; THENCE IN A SOUTHEASTERN DIRECTION TWO HUNDRED SEVEN AND TWO TENTHS (207.2) FEET ALONG LAND NOW OR FORMERLY OF H. AND M. GRAHAM TO AN IRON PIN AT A TWENTY (20.0) FOOT ALLEY; THENCE IN A NORTHEASTERN DIRECTION ONE HUNDRED (100.0) FEET ALONG SAID ALLEY TO AN IRON PIN AT A SIXTEEN (16.0) FOOT ALLEY; THENCE NORTHWESTERLY TWO HUNDRED SEVEN AND TWO TENTHS (207.2) FEET ALONG THE LINE OF SAID ALLEY TO AN IRON PIN ON THE EASTERN RIGHT-OF-WAY LINE OF HIGH STREET; SAID IRON PIN IS OFFSET 1.0 FEET FROM THE EASTERN RIGHT-OF-WAY; THENCE SOUTHWESTERLY ONE HUNDRED (100.0) FEET ALONG SAID RIGHT-OF-WAY LINE OF HIGH STREET TO AN IRON PIN AND THE PLACE OF BEGINNING. THIS IS THE NORTHERN TWO THIRDS (2/3) OF LOTS 44, 45, 46 AND 47 IN THE PLAN OF LOTS LAID OUT BY FRANK A. WALKER AND JAMES B. GRAHAM. CONTAINING TWO HUNDRED SEVEN AND TWO (207.2) SQUARE FEET OR 0.475 ACRES.

BEING IDENTIFIED IN THE CLEARFIELD COUNTY MAPPING AND ASSESSMENT OFFICE AS MAP NO. 123-K8-241-1.

EXCEPTING and RESERVING therefrom that parcel conveyed by Timothy L. Hertlein and Christine M. Hertlein, husband and wife, to William Scott Webber and Traci Webber, husband and wife, by Deed dated April 28, 1999 and entered for record in the Recorder's Office of Clearfield County to Instrument No. 199910179.

BEING KNOWN AS 314 HIGH STREET, CLEARFIELD, PA 16830

PROPERTY ID NO.: 123-K08-241-1 CONTROL NO.: 123-0-94209

TITLE TO SAID PREMISES IS VESTED IN LARRY R. SHIREY AND CARLA J. SHIREY, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES, BY DEED FROM TIMOTHY L. HERTLEIN AND CHRISTINE M. HERTLEIN, HUSBAND AND WIFE, DATED 11/29/01, RECORDED 12/06/01, INSTRUMENT NO. 200119570.

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company	COURT OF COMMON PLEAS
Americas formerly known as	CIVIL DIVISION
Banker's Trust Company, as	Clearfield County
Trustee and Custodian by:	
Saxon Mortgage Services, Inc.	
f/k/a Meritech Mortgage	NO. 03-1287-CD
Services, Inc. as its	
attorney-in-fact	
Plaintiff	
v.	
Larry R. Shirey	
Carla J. Shirey	
Defendant(s)	

PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

Kindly substitute the attached Verification for the Verification attached to the Complaint in Mortgage Foreclosure with regard to the captioned matter.

MARK J. UDREN & ASSOCIATES

DATED: October 15, 2003

BY:


Mark J. Udren, Esquire
Attorney for Plaintiff

FILED

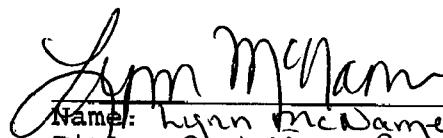
OCT 22 2003

William A. Shaw
Prothonotary/Clerk of Courts

VERIFICATION

The undersigned, an officer of the Corporation which is the Plaintiff in the foregoing Complaint or an officer of the Corporation which is the servicing agent of Plaintiff, and being authorized to make this verification on behalf of the Plaintiff, hereby verifies that the facts set forth in the foregoing Complaint are taken from records maintained by persons supervised by the undersigned who maintain the business records of the mortgage held by Plaintiff in the ordinary course of business and that those facts are true and correct to the best of the knowledge, information and belief of the undersigned.

The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

Date: 9-11-03

Name: Lynn McNamee
Title: Asst. Vice President
Company: Fidelity Nat'l Foreclosure

Larry R. Shirey
Carla J. Shirey
Loan #11430536
MJU #03060079

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company	COURT OF COMMON PLEAS
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Trustee and Custodian by:	
Saxon Mortgage Services, Inc.	
f/k/a Meritech Mortgage	NO. 03-1287-CD
Services, Inc. as its	
attorney-in-fact	
1270 Northland Drive	
Suite 200	
Mendota Heights, MN 55120	
Plaintiff	
v.	
Larry R. Shirey	
Carla J. Shirey	
314 High Street	
Clearfield, PA 16830	
Defendant(s)	

PRAECIPE TO WITHDRAW JUDGMENT

TO THE PROTHONOTARY:

Kindly withdraw the Judgment entered on October 16, 2003
upon Larry R. Shirey & Carla J. Shirey in the amount of
\$55,513.55. Defendant(s), Larry R. Shirey & Carla J. Shirey
filed a **CHAPTER 7 BANKRUPTCY** ON October 17, 2003 - #03-33085.

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

DATED: October 27, 2003

FILED
DK 3133-01
NOV 03 2003

William A. Shaw
Prothonotary/Clerk of Courts

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

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Services, Inc. as its	
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1270 Northland Drive	
Suite 200	
Mendota Heights, MN 55120	
Plaintiff	
v.	
Larry R. Shirey	
Carla J. Shirey	
314 High Street	
Clearfield, PA 16830	
Defendant(s)	

PRAECIPE TO RETURN WRIT OF EXECUTION

TO THE SHERIFF:

Kindly return the Writ of Execution to the Prothonotary with
regard to the referenced matter.

MARK J. UDREN & ASSOCIATES

DATED: October 27, 2003

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED
11:33 AM
NOV 03 2003

William A. Shaw
Prothonotary/Clerk of Courts

Copy to Sheriff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-482-6900

ATTORNEY FOR PLAINTIFF

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f/k/a Meritech Mortgage
Services, Inc. as its
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1270 Northland Drive
Suite 200
Mendota Heights, MN 55120

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v.

Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830

NO. 03-1287-CD

FILED

Defendant(s)

FEB 26 2004

PRAECIPE FOR JUDGMENT FOR FAILURE TO ANSWER AND ASSESSMENT OF DAMAGES

William A. Shaw
Prothonotary/Clerk of Courts

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$54,306.09
Interest Per Complaint	2,682.75
From 8/13/03 to 2/3/04	
Late charges per Complaint	145.56
From 8/13/03 to 2/3/04	
Escrow payment per Complaint	460.68
From 8/13/03 to 2/3/04	
 TOTAL	 \$57,595.08

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

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 2/26/04

PRO PROTHONOTARY: *Mark J. Udren*

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company Americas
formerly known as Banker's Trust
Company, as Trustee and Custodian by:
Saxon Mortgage Services, Inc. f/k/a
Meritech Mortgage Services, Inc. as
its attorney-in-fact
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.

Larry R. Shirey
Carla J. Shirey
Defendant(s)

NO. 03-1287-CD

TO: Carla J. Shirey
613 West Front Street
Clearfield, PA 16830

DATE of Notice: October 3, 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 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 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.

LAWYER REFERRAL SERVICE
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

NOTIFICACION IMPORTANTE

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO IMMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASSISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL
LAWYER REFERRAL SERVICE
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

/s/

Mark J. Udren, Esquire
1040 North Kings Highway, Suite 500
Cherry Hill, New Jersey 08034

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company Americas
formerly known as Banker's Trust
Company, as Trustee and Custodian by:
Saxon Mortgage Services, Inc. f/k/a
Meritech Mortgage Services, Inc. as
its attorney-in-fact
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.

Larry R. Shirey
Carla J. Shirey
Defendant(s)

NO. 03-1287-CD

TO: Larry R. Shirey
613 West Front Street
Clearfield, PA 16830

DATE of Notice: October 3, 2003

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/s/

Mark J. Udren, Esquire
1040 North Kings Highway, Suite 500
Cherry Hill, New Jersey 08034

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas formerly known as
Banker's Trust Company, as
Trustee and Custodian by:
Saxon Mortgage Services, Inc.
f/k/a Meritech Mortgage
Services, Inc. as its
attorney-in-fact
1270 Northland Drive
Suite 200
Mendota Heights, MN 55120
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 03-1287-CD

v.
Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830
Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF NEW JERSEY :
: SS
COUNTY OF CAMDEN :

THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended, and that the age and last known residence and employment of each Defendant are as follows:

Defendant: Larry R. Shirey
Age: Over 18
Residence: As captioned above
Employment: Unknown

Defendant: Carla J. Shirey
Age: Over 18
Residence: As captioned above
Employment: Unknown

Sworn to and subscribed
before me this 3rd day
of February, 2004.

Cara Stears
Notary Public

Name: Mark J. Udren
Title: Attorney for Plaintiff
Company: Udren Law Offices, L.P.

CARA STEARS
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 4/16/2008

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
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ATTORNEY FOR PLAINTIFF

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COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v.

Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830

NO. 03-1287-CD

Defendant(s)

TO: Larry R. Shirey
613 West Front Street
Clearfield, PA 16830

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Prothonotary

- Judgment by Default
- Money Judgment
- Judgment in Replevin
- Judgment for Possession
- Judgment on Award of Arbitration
- Judgment on Verdict
- Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900.

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-482-6900

ATTORNEY FOR PLAINTIFF

CCW

Deutsche Bank Trust Company
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f/k/a Meritech Mortgage
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COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v.

Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830

NO. 03-1287-CD

Defendant(s)

TO: Carla J. Shirey
613 West Front Street
Clearfield, PA 16830

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IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900

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

Deutsche Bank Trust Company Americas
Plaintiff(s)

No.: 2003-01287-CD

Real Debt: \$57,595.08

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Larry R. Shirey
Carla J. Shirey
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: February 26, 2004

Expires: February 26, 2009

Certified from the record this 26th day of February, 2004.

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

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
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Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-1287-CD

v.
Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830
Defendant(s)

SUGGESTION OF BANKRUPTCY

To the Prothonotary:

Kindly note on the record that the above Defendant, Larry R. Shirey
& Carla J. Shirey has filed Chapter 7 Bankruptcy in the Western
District of Pennsylvania on October 17, 2003, Bankruptcy Case No.
03-33085.

Mark J. Udren, Esquire
MARK J. UDREN & ASSOCIATES
Attorney for Plaintiff

FILED
m 11:33 a.m.
NOV 03 2003

William A. Shaw
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
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COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v.

Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830

NO. 03-1287-CD

Defendant(s)

PRAECIPE FOR WRIT OF EXECUTION

TO THE SHERIFF:

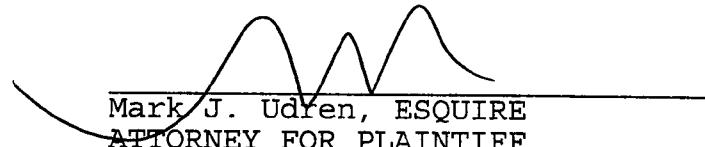
Issue Writ of Execution in the above matter:

Amount due \$57,595.08

Interest From 2/4/04
to Date of Sale _____
Per diem @ \$15.33

(Costs to be added) \$ 165.00 *Prothonotary
costs*

UDREN LAW OFFICES, P.C.


Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED

FEB 26 2004

William A. Shaw
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.
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COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v.

Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830

NO. 03-1287-CD

Defendant(s)

C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- An FHA insured mortgage
- Non-owner occupied
- Vacant
- Act 91 procedures have been fulfilled.
- Over 24 months delinquent.

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

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
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1270 Northland Drive
Suite 200
Mendota Heights, MN 55120
Plaintiff

v.

Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 03-1287-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

Deutsche Bank Trust Company Americas formerly known as Banker's Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at: 314 High Street, Clearfield, PA 16830

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

Name Address

Larry R. Shirey 613 West Front Street, Clearfield, PA
16830

Carla J. Shirey 613 West Front Street, Clearfield, PA
16830

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

Name Address

Same As No.1 Above

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

Name Address

None

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

Name Address

Plaintiff herein. See Caption above.

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

Name Address

None

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

Name Address

Real Estate Tax Dept. 1 North Second Street, Suite 116
Clearfield, PA 16830

Domestic Relations Section 1 North Second Street, Suite 116
Clearfield, PA 16830

Commonwealth of PA, Bureau of Compliance, Dept. 280946
Department of Revenue Harrisburg, PA 17128-0946

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

Name Address

Tenants/Occupants 314 High 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. sec. 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

DATED: February 3, 2004

Mark J. Udren, Esq.
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas formerly known as
Banker's Trust Company, as
Trustee and Custodian by:
Saxon Mortgage Services, Inc.
f/k/a Meritech Mortgage
Services, Inc. as its
attorney-in-fact
1270 Northland Drive
Suite 200
Mendota Heights, MN 55120

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v.

Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830

NO. 03-1287-CD

Defendant(s)

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

314 High Street, Clearfield, PA 16830
SEE LEGAL DESCRIPTION ATTACHED

Amount due. \$57,595.08

Interest From 2/4/04
to Date of Sale _____
Per diem @\$15.33

(Costs to be added) \$ _____

105.00 Prothonotary costs
Prothonotary

By _____
Clerk

Date 2/26/04

COURT OF COMMON PLEAS
NO. 03-1287-CD

=====

Deutsche Bank Trust Company Americas formerly known as Banker's Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact

vs.

Larry R. Shirey
Carla J. Shirey

=====
WRIT OF EXECUTION
=====

REAL DEBT \$ 57,595.08

INTEREST \$
from 2/4/04 to
Date of Sale _____
Per diem @\$15.33

COSTS PAID:
PROTHY \$ 1165.00

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:
314 High Street, Clearfield, PA 16830

Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
(856) 482-6900

ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE IN LAWRENCE TOWNSHIP, CLEARFIELD COUNTY, IN THE COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN ON THE EASTERN RIGHT-OF-WAY OF HIGH STREET, SAID IRON PIN BEING LOCATED FIFTY (50.0) FEET NORTHWESTERLY FROM THE NORTHEASTERN CORNER OF HIGH AND HELEN STREETS; THENCE IN A SOUTHEASTERN DIRECTION TWO HUNDRED SEVEN AND TWO TENTHS (207.2) FEET ALONG LAND NOW OR FORMERLY OF H. AND M. GRAHAM TO AN IRON PIN AT A TWENTY (20.0) FOOT ALLEY; THENCE IN A NORTHEASTERN DIRECTION ONE HUNDRED (100.0) FEET ALONG SAID ALLEY TO AN IRON PIN AT A SIXTEEN (16.0) FOOT ALLEY; THENCE NORTHWESTERLY TWO HUNDRED SEVEN AND TWO TENTHS (207.2) FEET ALONG THE LINE OF SAID ALLEY TO AN IRON PIN ON THE EASTERN RIGHT-OF-WAY LINE OF HIGH STREET; SAID IRON PIN IS OFFSET 1.0 FEET FROM THE EASTERN RIGHT-OF-WAY; THENCE SOUTHWESTERLY ONE HUNDRED (100.0) FEET ALONG SAID RIGHT-OF-WAY LINE OF HIGH STREET TO AN IRON PIN AND THE PLACE OF BEGINNING. THIS IS THE NORTHERN TWO THIRDS (2/3) OF LOTS 44, 45, 46 AND 47 IN THE PLAN OF LOTS LAID OUT BY FRANK A. WALKER AND JAMES B. GRAHAM. CONTAINING TWO HUNDRED SEVEN AND TWO (207.2) SQUARE FEET OR 0.475 ACRES.

BEING IDENTIFIED IN THE CLEARFIELD COUNTY MAPPING AND ASSESSMENT OFFICE AS MAP NO. 123-K8-241-1.

EXCEPTING and RESERVING therefrom that parcel conveyed by Timothy L. Hertlein and Christine M. Hertlein, husband and wife, to William Scott Webber and Traci Webber, husband and wife, by Deed dated April 28, 1999 and entered for record in the Recorder's Office of Clearfield County to Instrument No. 199910179.

BEING KNOWN AS: 314 HIGH STREET, CLEARFIELD, PA 16830

TAX PARCEL: 123-K08-241-1

TITLE TO SAID PREMISES IS VESTED IN LARRY R. SHIREY AND CARLA J. SHIREY, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM TIMOTHY L. HERTLEIN AND CHRISTINE M. HERTLEIN, HUSBAND AND WIFE DATED 11/29/01 RECORDED 12/06/01 INSTR NO. 200119570

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas formerly known as
Banker's Trust Company, as
Trustee and Custodian by: Saxon
Mortgage Services, Inc. f/k/a
Meritech Mortgage Services, Inc.
as its attorney-in-fact
1270 Northland Drive
Suite 200
Mendota Heights, MN 55120
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.

Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830
Defendant(s)

NO. 03-1287-CD

FILED

JUN 01 2004

William A. Shaw
Prothonotary/Clerk of Courts

AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praeclipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B". All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: May 26, 2004

UDREN LAW OFFICES, P.C.

BY:

Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-482-6900

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas formerly known as
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Saxon Mortgage Services, Inc.
f/k/a Meritech Mortgage
Services, Inc. as its
attorney-in-fact
1270 Northland Drive
Suite 200
Mendota Heights, MN 55120
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-1287-CD

v.
Larry R. Shirey
Carla J. Shirey
314 High Street
Clearfield, PA 16830
Defendant(s)

DATE: April 21, 2004

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

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

OWNER(S): Larry R. Shirey and Carla J. Shirey

PROPERTY: 314 High Street
Clearfield, PA 16830

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on June 4, 2004, at 10:00AM, in the Clearfield County Courthouse, 1 North Second Street, Suite 116, Clearfield, PA 16830. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

EXHIBIT A

Name and
Address
Of Sender

▼

Udren Law Offices PC
Woodcrest Corporate Center
111 Woodcrest Road
Cherry Hill, NJ 08003

Registered
 Insured
 COD
 Certified

Return Receipt for
Merchandise
 Int'l Recorded Del.
 Express Mail

Check appropriate block for
Registered Mail:
 With Postal Insurance
 Without postal insurance

Postmark and Date of Receipt

Affix stamp here if issued as
certificate of mailing or for
additional copies of this bill.

EXHIBIT A

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks
1	Shirey	Real Estate Tax Dept., 1 N. Second St., Ste 116 Clearfield, PA 16830											
2	03060079	Domestic Relations Section, 1 N. Second St., Ste 116 Clearfield, PA 16830											
3	Jodie	Commonwealth of PA, Dept. of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946											
4	Clearfield	Tenants/Occupants, 314 High St., Clearfield, PA 16830											
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)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$50,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R90, S913, and S921 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 third and forth class parcels.								

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 15374

DEUTSCHE BANK TRUST COMPANY AMERICAS ET AL

03-1287-CD

VS.

SHIREY, LARRY R.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, APRIL 15, 2004 @ 9:15 A.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.

A SALE DATE OF JUNE 4, 2004 WAS SET.

E6K
FILED *NO CC*
0/11/23/04
AUG 24 2004

NOW, APRIL 15, 2004 @ 9:25 A.M. O'CLOCK SERVED CARLA J. SHIREY, DEFENDANT, AT HER PLACE OF RESIDENCE, 613 WEST FRONT STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO HOLLY SHIREY, DAUGHTER 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.

William A. Shaw
Prothonotary/Clerk of Courts

NOW, APRIL 15, 2004 @ 9:25 A.M. O'CLOCK SERVED LARRY R. SHIREY, DEFENDANT, AT HIS RESIDENCE, 613 WEST FRONT STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO HOLLY SHIREY, DAUGHTER 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, JUNE 4, 2004 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.

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

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 15374

DEUTSCHE BANK TRUST COMPANY AMERICAS ET AL

03-1287-CD

VS.

SHIREY, LARRY R.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, AUGUST 24, 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, AUGUST 24, 2004 A DEED WAS FILED.

SHERIFF HAWKINS \$204.44
SURCHARGE \$40.00
PAID BY ATTORNEY

Sworn to Before Me This

24th Day Of August 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
By: Cynthia Butler - Augherday
Chester A. Hawkins
Sheriff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
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ATTORNEY FOR PLAINTIFF

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COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v.

Larry R. Shirey
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NO. 03-1287-CD

Defendant(s)

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

314 High Street, Clearfield, PA 16830
SEE LEGAL DESCRIPTION ATTACHED

Amount due. \$57,595.08

Interest From 2/4/04
to Date of Sale _____
Per diem @\$15.33

(Costs to be added) \$ _____

Received February 26, 2004 @ 3:00 P.M.
Chester A. Hawkins
by Cynthia Butter Aughenbaugh

By _____ *Willie L. Shirey* Prothonotary

Clerk

165.00 Prothonotary Cost

Date 2/26/04

=====

Deutsche Bank Trust Company Americas formerly known as Banker's Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact

vs.

Larry R. Shirey
Carla J. Shirey

=====

WRIT OF EXECUTION

=====

REAL DEBT	\$ 57,595.08
INTEREST from 2/4/04 to Date of Sale Per diem @\$15.33	\$ _____
COSTS PAID: PROTHY	\$ 165.00
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY.	\$ _____

PREMISES TO BE SOLD:
314 High Street, Clearfield, PA 16830

Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
(856) 482-6900

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BEING IDENTIFIED IN THE CLEARFIELD COUNTY MAPPING AND ASSESSMENT OFFICE AS MAP NO. 123-K8-241-1.

EXCEPTING and RESERVING therefrom that parcel conveyed by Timothy L. Hertlein and Christine M. Hertlein, husband and wife, to William Scott Webber and Traci Webber, husband and wife, by Deed dated April 28, 1999 and entered for record in the Recorder's Office of Clearfield County to Instrument No. 199910179.

BEING KNOWN AS: 314 HIGH STREET, CLEARFIELD, PA 16830

TAX PARCEL: 123-K08-241-1

TITLE TO SAID PREMISES IS VESTED IN LARRY R. SHIREY AND CARLA J. SHIREY, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM TIMOTHY L. HERTLEIN AND CHRISTINE M. HERTLEIN, HUSBAND AND WIFE DATED 11/29/01 RECORDED 12/06/01 INSTR NO. 200119570

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME SHIREY NO. 03-1287-CD

NOW, June 4, 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 4TH day of JUNE 2004, I exposed the within described real estate of LARRY R. SHIREY AND CARLA J. SHIREY to public venue or outcry at which time and place I sold the same to DEUTSCHE BANK TRUST COMPANY AMERICAS F/K/A BANKER;S TRUST COMPANY , AS TRUSTEE AND CUSTODIAN BY ET AL he/she being the highest bidder, for the sum of \$1.00 + COSTS and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	2.00
LEVY	15.00
MILEAGE	2.00
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00

ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	5.00

TOTAL SHERIFF COSTS	204.44
----------------------------	---------------

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	30.00
TRANSFER TAX 2%	
TOTAL DEED COSTS	30.00

PLAINTIFF COSTS, DEBT & INTEREST:

DEBT-AMOUNT DUE	57,595.08
INTEREST FROM 2/4/04 @15.33	
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	57,595.08

COSTS:

ADVERTISING	454.74
TAXES - collector PAID	
TAXES - tax claim NONE	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	30.00
SHERIFF COSTS	204.44
LEGAL JOURNAL AD	198.00
PROTHONOTARY	165.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	1,197.18

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