

04-96-CD  
JP MORGAN CHASE BANK vs. WALTER I. HUBLER, JR.

JP Morgan Chase Bank vs Walter Hubler Jr.  
2004-96-CD

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

JP Morgan Chase Bank, as  
Trustee  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833  
Defendant(s)

NO. 04-96- CD

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 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.

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

FILED

JAN 22 2004

William A. Shaw  
Prothonotary

**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 asentar 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 dafiene, 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 SUFFICIENTE 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.**

**UDREN LAW OFFICES, P.C.  
/s/ Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, NJ 08003-3620  
(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: EquiFirst Corporation

Assignments of Record to: JP Morgan Chase Bank, as Trustee

Recording Date: LODGED FOR RECORDING.

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: 220 Muller Street

MUNICIPALITY/TOWNSHIP/BOROUGH: Borough of Curwensville

COUNTY: Clearfield

DATE EXECUTED: 8/7/02

DATE RECORDED: 8/8/02 INSTRUMENT NO.: 200212594

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 1/20/04:

Principal of debt due	\$53,952.26
Unpaid Interest at 8.65%* from 8/12/03 to 1/20/04 (the per diem interest accruing on this debt is \$12.96 and that sum should be added each day after 1/20/04)	2,061.20
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Late Charges (monthly late charge of \$21.19 should be added in accordance with the terms of the note each month after 1/20/04)	84.76
Fees Billed	79.50
Attorneys Fees (anticipated and actual to 5% of principal)	<u>2,697.61</u>
TOTAL	\$59,405.33

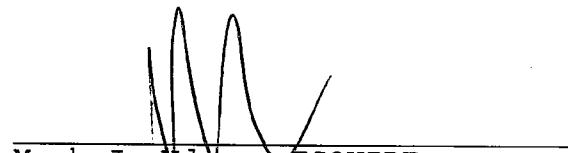
\* This interest rate is subject to adjustment as more fully set forth in the Note and Mortgage.

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 \$59,405.33 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



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Mark J. Udren, ESQUIRE  
UDREN LAW OFFICES, P.C.  
Attorney for Plaintiff  
Attorney I.D. No. 04302

ALI. that certain lot or piece of ground situate in the Borough of Curwensville, County of Clearfield, and State of Pennsylvania, bounded and described as follows:

BEGINNING at a stake in the east line of Muller Street, said stake being the northwest corner of other land now or formerly of Charles Raymond Smith and Phoebe Jane Smith and being also the southwest corner of the lot herein conveyed; thence along the east line of Muller Street North twenty-five (25°) degrees twenty-three (23') minutes West sixty-four (64) feet to a stake; thence along the line of land now or formerly of John J. Bartell North sixty-four (64°) degrees thirty-seven (37') minutes East one hundred twenty-seven and two tenths (127.2) feet to a stake; thence still by the same South twenty-five (25°) degrees twenty-three (23') minutes East sixty-four (64) feet to a stake; thence along the line of other land now or formerly of Charles Raymond Smith and Phoebe Jane Smith South sixty-four (64°) degrees thirty-seven (37') minutes West one hundred twenty-seven and two-tenths (127.2) feet to a stake and place of beginning.

**Homecomings Financial**  
A GMAC Company

November 17, 2003

Certified Mail, Return Receipt Requested

0434535580  
Walter L Hubler Jr  
220 Muller Street  
Curwensville, PA 16833

Re: Property Address: 220 Muller Street  
Curwensville, PA 16833

Loan Number: 0434535580

A default exists under the above referenced Mortgage/Deed of Trust loan agreement. The action required to cure the default is the payment of all sums due under the Mortgage/Deed of Trust loan agreement. As of the date of this letter the total amount due is \$ 1,344.01. That sum includes the following:

3 payments totaling:	\$ 1,271.13
Late charges:	\$ 42.38
Other fees and/or costs:	\$ 30.50
Unapplied Funds:	N/A

The total amount due shown above is subject to further increases for additional monthly payments, late charges, attorney fees, and/or other fees and cost which may become due, after the date of this letter. To obtain an update of the total amount due to cure this default, contact us at 1.800.206.2901.

**TO CURE THIS DEFAULT, SEND YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK IN THE AMOUNT OF S. 1,344.01 BY December 17, 2003 TO THE FOLLOWING ADDRESS: Homecomings Financial, P.O. Box 78426 Phoenix, AZ 85062-8426 OR OVERNIGHT TO: 2445 W. Dunlap Avenue, Suite 100 Phoenix, AZ 85021-2803.**

If the default is not cured within thirty (30) days of the mailing of this letter, the lender, without further notice or demand, will accelerate the maturity date of the Note and declare all sums secured by the Mortgage/Deed of Trust to be immediately due and payable. The lender then intends to have the property sold at a public foreclosure sale. After acceleration, a curing of the default and reinstatement of the loan will be permitted up to the time of the sale by paying the past due monthly payments and other sums then due under the Mortgage/Deed of Trust loan agreement and by complying with all terms of reinstatement.

You have the right to bring a court action to assert the nonexistence of a default or any other defense that may exist to prevent acceleration and sale of the property.

**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.**

Sincerely,

Loan Counseling Department

HLH

Homecomings Financial  
2711 North Haskell Avenue Suite 900 Dallas, Texas 75204  
800.206.2901 Homecomings.com

**EXHIBIT A**

# ACT 91 NOTICE

## TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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.

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) 730-1369).

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 IMMEDIATAMENTE LLAMANDA 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.

Date: November 17, 2003

TO: Walter L Hubler Jr  
220 Muller Street  
Curwensville, PA 16833

Premises: 220 Muller Street  
Curwensville, PA 16833

Re: Loan Number: 0434535589  
FROM: Homecomines Financial

**HOMEOWNERS' 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.

**LENDER CONTACT IN REGARDS TO PENNSYLVANIA HOUSING FINANCIAL ASSISTANCE**

HomeComings Financial  
2711 North Haskell Ave. Suite 900  
Dallas, Texas 75204  
Attn: Loss Mitigation Department, Stephanie Crouch  
Phone: 1-800-206-2901, ext. 2506

ALL CORRESPONDENCE REGARDING PHFA ASSISTANCE SHOULD BE FORWARDED TO THE ABOVE REFERENCED ADDRESS.

**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 CONSTRUED 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:

220 Muller Street, Curwensville, PA 16833

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 from 09/12/03 to 11/12/03 totaling:	\$ 1,271.13
Late Charges:	\$ 42.38
Other fees and/or costs (including NSF charges and property inspections):	\$ 30.50
LESS: Unapplied Funds:	N/A
<b>TOTAL:</b>	<b>\$ 1,344.01</b>

**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 DUE TO THE LENDER, WHICH IS \$ 1,344.01, 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:

Homecomings Financial, P.O. Box 78426 Phoenix, AZ 85062-8426 OR OVERNIGHT TO:  
2445 W. Dunlap Avenue, Suite 100 Phoenix, AZ 85021-2803.

**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 right 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 attorney 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 attorney, 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 (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:**

Homecomings Financial  
2711 N. Haskell, Suite 900  
Dallas, TX 75204  
Attn: Loan Counseling Department  
Phone: 1.800.206.2901

**EFFECT OF THE 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 be able to 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.

Sincerely,

Loan Counseling Department

Enclosure(s)  
List of Counseling Agencies

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

JP Morgan Chase Bank, as  
Trustee

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.  
Walter L. Hubler, Jr.  
Defendant(s)

NO. 04-96-CD

**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.

UDREN LAW OFFICES, P.C.

DATED: March 2, 2004

BY:

Mark J. Udren, Esquire  
Attorney for Plaintiff

**FILED**

MAR 10 2004

William A. Shaw  
Prothonotary/Clerk of Courts

FILED

NO  
cc

3/11/04  
SAC  
MAR 10 2004

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  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-482-6900

ATTORNEY FOR PLAINTIFF

JP Morgan Chase Bank, as  
Trustee  
Plaintiff

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

DATED: March 2, 2004

BY:

Mark J. Udren, Esquire  
Attorney for Plaintiff

**FILED**

MAR 10 2004

William A. Shaw  
Prothonotary/Clerk of Courts

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

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: 1-28-04

  
Name: Rick Wilken  
Title: Supervisor  
Company: Fidelity National

Walter L. Hubler, Jr.  
Loan #0434535589  
MJU #03120766

FILED NO  
3/11/2004 cc  
MAR 10 2004  
FED

William A. Shaw  
Prothonotary/Clerk of Courts

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  
UDREN LAW OFFICES, P.C.

**FILED**

0 1:43 PM 86-02  
1/22/04 to JFF

JAN 22 2004

William A. Shaw  
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

JP MORGAN CHASE BANK

VS.

HUBLER, WALTER L. JR.

**COMPLAINT IN MORTGAGE FORECLOSURE**

Sheriff Docket # 15103

04-96-CD

**SHERIFF RETURNS**

NOW JANUARY 26, 2004 AT 11:23 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON WALTER L. HUBLER, JR., DEFENDANT AT RESIDENCE, 220 MULLER ST., CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO RACHEL O'DELL, ADULT AT RESIDENCE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: COUDRIET/RYEN

**Return Costs**

Cost	Description
22.50	SHERIFF HAWKINS PAID BY: ATTY CK#1911
10.00	SURCHARGE PAID BY: ATTY CK# 1912

Sworn to Before Me This

15<sup>th</sup> Day Of April 2004  
William A. Shaw SH

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

So Answers,

*Chester Hawkins*  
*by Marilyn Harr*  
Chester A. Hawkins  
Sheriff

FILED  
0335-201702  
APR 15 2004

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  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-482-6900

ATTORNEY FOR PLAINTIFF

JP Morgan Chase Bank, as  
Trustee  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.  
Walter L. Hubler, Jr.  
Defendant(s)

NO. 04-96-CD

**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.

UDREN LAW OFFICES, P.C.

DATED: April 20, 2004

BY: \_\_\_\_\_

Mark J. Udren, Esquire  
Attorney for Plaintiff

**FILED**

APR 26 2004

William A. Shaw  
Prothonotary/Clerk of Courts

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

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: 1-28-04

  
Name: Rick Witten  
Title: Supervisor  
Company: Fidelity National

Walter L. Hubler, Jr.  
Loan #0434535589  
MJU #03120766

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

JP Morgan Chase Bank, as  
Trustee  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Plaintiff

v.

Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833

NO. 04-96-CD

APR 26 2004  
William A. Shaw  
Prothonotary/Clerk of Courts

Defendant(s)

**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	\$59,405.33
Interest Per Complaint	1,179.36
From 1/21/04 to 4/20/04	
Late charges per Complaint	<u>63.57</u>
From 1/21/04 to 4/20/04	
 TOTAL	 <u>\$60,648.26</u>

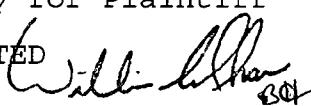
I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: April 26, 2004

  
PRO PROTHY

FILED

Att'y pd.  
20.00

APR 26 2004

1cc or Notice to  
William A. Shaw  
Def.

Prothonotary/Clerk of Courts

Statement to Att'y

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  
856-482-6900

ATTORNEY FOR PLAINTIFF

JP Morgan Chase Bank, as Trustee  
Plaintiff

v.

Walter L. Hubler, Jr.  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 04-96-CD

TO: Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833

DATE of Notice: February 20, 2004  
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  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, New Jersey 08003-3620

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  
856-482-6900

ATTORNEY FOR PLAINTIFF

JP Morgan Chase Bank, as Trustee  
Plaintiff

v.

Walter L. Hubler, Jr.  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 04-96-CD

TO: Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833

DATE of Notice: February 20, 2004  
IMPORTANT NOTICE

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LAWYER REFERRAL SERVICE  
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SERVICIO DE REFERENCIA LEGAL  
LAWYER REFERRAL SERVICE  
David S. Meholic  
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Clearfield County Courthouse  
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/s/  
Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, New Jersey 08003-3620

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

JP Morgan Chase Bank, as  
Trustee  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

v.  
Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833  
Defendant(s)

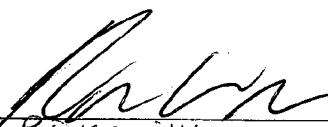
NO. 04-96-CD

AFFIDAVIT OF NON-MILITARY SERVICE

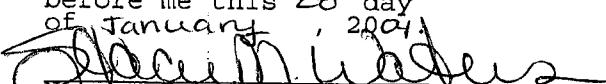
STATE OF Minnesota :  
COUNTY OF Dakota : SS

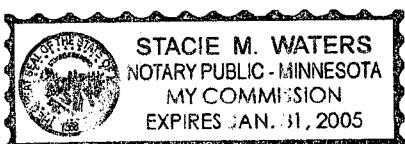
THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States 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: Walter L. Hubler, Jr.  
Age: Over 18  
Residence: As captioned above  
Employment: Unknown

  
Name: Rick Wilken  
Title: Supervisor  
Company: Fidelity National

Sworn to and subscribed  
before me this 28 day  
of January, 2004.

  
Notary Public



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

**COPY**

JP Morgan Chase Bank, as  
Trustee  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Plaintiff

v.

Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833

NO. 04-96-CD

Defendant(s)

TO: Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833

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

JP Morgan Chase Bank, as  
Trustee  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Plaintiff

v.

Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833

NO. 04-96-CD

Defendant(s)

**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	\$59,405.33
Interest Per Complaint	1,179.36
From 1/21/04 to 4/20/04	
Late charges per Complaint	<u>63.57</u>
From 1/21/04 to 4/20/04	
TOTAL	<u>\$60,648.26</u>

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: April 26, 2004

PRO PROTHY

*Walter L. Hubler Jr.*

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

COPY

JP Morgan Chase Bank  
Plaintiff(s)

No.: 2004-00096-CD

Real Debt: \$60,648.26

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Walter L. Hubler Jr.  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: April 26, 2004

Expires: April 26, 2009

Certified from the record this 26th day of April, 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

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

JP Morgan Chase Bank, as  
Trustee  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Plaintiff

v.

Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833

NO. 04-96-CD

Defendant(s)

PRAECIPE FOR WRIT OF EXECUTION

TO THE SHERIFF:

Issue Writ of Execution in the above matter:

Amount due \$60,648.26

Interest From 4/21/04

to Date of Sale \_\_\_\_\_  
Per diem @\$12.96

(Costs to be added) \$ 125.00 *Prothonotary costs*

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

FILED

APR 26 2004

William A. Shaw  
Prothonotary/Clerk of Courts

**FILED** Atty pd 20.00  
MAY 21 2004  
APR 26 2004  
1ccs-600075  
William A. Shaw  
Prothonotary/Clerk of Courts  
FBI w/ prop desc. 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

JP Morgan Chase Bank, as  
Trustee  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff  
v.

Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 04-96-CD

Defendant(s)

**CERTIFICATE TO THE SHERIFF**

I HEREBY CERTIFY THAT:

I. The judgment entered in the above matter is based on an Action:

- A. In Assumpsit (Contract)
- B. In Trespass (Accident)
- C. In Mortgage Foreclosure
- D. On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.

II. The Defendant(s) own the property being exposed to sale as:

- A. An individual
- B. Tenants by Entireties
- C. Joint Tenants with right of survivorship
- D. A partnership
- E. Tenants in Common
- F. A corporation

III. The Defendant(s) is (are):

- A. Resident in the Commonwealth of Pennsylvania
- B. Not resident in the Commonwealth of Pennsylvania
- C. If more than one Defendant and either A or B above is not applicable, state which Defendant is resident of the Commonwealth of Pennsylvania.  
Resident:

Mark J. Udren, ESQUIRE  
Address & I.D. # as above

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

JP Morgan Chase Bank, as  
Trustee  
1270 Northland Drive  
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Mendota Heights, MN 55120

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Plaintiff

v.

Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833

NO. 04-96-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  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-482-6900

**ATTORNEY FOR PLAINTIFF**

JP Morgan Chase Bank, as  
Trustee  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

**Plaintiff**

v.

Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

## MORTGAGE FORECLOSURE

NO. 04-96-CD

Defendant (s)

AFFIDAVIT PURSUANT TO RULE 3129.1

JP Morgan Chase Bank, as Trustee, 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: 220 Muller Street, Curwensville, PA 16833.

Walter L. Hubler, Jr. 220 Muller Street  
Curwensville, PA 16833

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

SAME AS #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

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 220 Muller Street  
Curwensville, PA 16833

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: April 20, 2004

Mark J. Udreh, 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  
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COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Plaintiff

v.

Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833

NO. 04-96-CD

Defendant(s)

COPY

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:

220 Muller Street  
Curwensville, PA 16833  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$60,648.26

Interest From 4/21/04

to Date of Sale \_\_\_\_\_  
Per diem @\$12.96

(Costs to be added) \$ \_\_\_\_\_

*125.00 Prothonotary  
Costs*

By \_\_\_\_\_  
Clerk

Date 4/26/04

COURT OF COMMON PLEAS  
NO. 04-96-CD

JP Morgan Chase Bank, as Trustee  
vs.  
Walter L. Hubler, Jr.

WRIT OF EXECUTION

REAL DEBT \$ 60,648.26

INTEREST \$ \_\_\_\_\_  
from 4/21/04 to \_\_\_\_\_  
Date of Sale \_\_\_\_\_  
Per diem @\$12.96

COSTS PAID:

PROTHY \$ 125.00

SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:

220 Muller Street  
Curwensville, PA 16833

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 lot or piece of ground situate in the Borough of Curwensville, County of Clearfield, and State of Pennsylvania, bounded and described as follows:

BEGINNING at a stake in the east line of Muller Street, said stake being the northwest corner of other land now or formerly of Charles Raymond Smith and Phoebe Jane Smith and being also the southwest corner of the lot herein conveyed; thence along the east line of Muller Street North twenty-five (25°) degrees twenty-three (23') minutes West sixty-four (64) feet to a stake; thence along the line of land now or formerly of John J. Bartell North sixty-four (64°) degrees thirty-seven (37') minutes East one hundred twenty-seven and two tenths (127.2) feet to a stake; thence still by the same South twenty-five (25°) degrees twenty-three (23') minutes East sixty-four (64) feet to a stake; thence along the line of other land now or formerly of Charles Raymond Smith and Phoebe Jane Smith South sixty-four (64°) degrees thirty-seven (37') minutes West one hundred twenty-seven and two-tenths (127.2) feet to a stake and place of beginning.

BEING KNOWN AS: 220 MULLER STREET, CURWENSVILLE, PA 16833

PROPERTY ID NO. 6.2-H10-284-00008

TITLE TO SAID PREMISES IS VESTED IN WALTER L. HUBLER, JR., AN ADULT INDIVIDUAL BY DEED FROM RAYMOND G. SMITH AND DONNA J. SMITH, HUSBAND AND WIFE DATED 8/2/02 RECORDED 8/8/02 INSTRUMENT NO. 200212593

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  
856-669-5400

ATTORNEY FOR PLAINTIFF

JP Morgan Chase Bank, as  
Trustee  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
NO. 04-96-CD

v.  
Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833  
Defendant(s)

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to  
the captioned matter.

UDREN LAW OFFICES, P.C.

Date: July 14, 2004

BY: Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

FILED <sup>NO cc</sup>  
mjl: DGS  
JUL 23 2004  
William A. Shaw  
Prothonotary/Clerk of Courts

JP Morgan Chase Bank as trustee, et. al., Plaintiff(s)  
vs.  
Walter L. Hubler, Jr., et. al., Defendant(s)



Service of Process by  
**APS International, Ltd.**  
**1-800-328-7171**  
APS International Plaza  
7800 Glenroy Rd.  
Minneapolis, MN 55439-3122

UDREN LAW OFFICES, P.C.  
Ms. Jodie L. Boos  
111 Woodcrest Road  
Suite 200  
Cherry Hill, NJ 08003-3620

## AFFIDAVIT OF SERVICE -- Individual

Service of Process on:

—Walter L. Hubler, Jr.  
Court Case No. 04-96-CD

State of: PA ss.  
County of: Clearfield

Name of Server:

DAVID Johns

that at the time of service, s/he was over the age of twenty-one, was not a party to this action;  
that on the 5 day of July, 2004, at 11:43 o'clock A.M.

Date/Time of Service:

Place of Service: at 220 Muller Street, in Curwensville, PA 16833

Documents Served:

the undersigned served the documents described as:  
Notice of Sheriff's Sale of Real Property

Service of Process on:

Person Served, and  
Method of Service:

A true and correct copy of the aforesaid document(s) was served on:  
Walter L. Hubler, Jr.

By personally delivering them into the hands of the person to be served.  
 By delivering them into the hands of \_\_\_\_\_, a person of  
suitable age and discretion residing at the Place of Service,  
whose relationship to the person to be served is \_\_\_\_\_

Description of Person  
Receiving Documents:

The person receiving documents is described as follows:

Sex M; Skin Color white; Hair Color Black; Facial Hair Goatee  
Approx. Age 34; Approx. Height 6' 3"; Approx. Weight 180

To the best of my knowledge and belief, said person was not engaged in the US Military at  
the time of service.

Signature of Server:

Undersigned declares under penalty of perjury  
that the foregoing is true and correct.

David Johns 7-5-04  
Signature of Server

(Date)

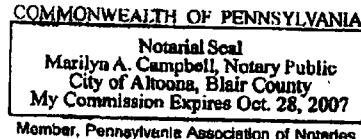
Subscribed and sworn to before me this

9th day of July, 2004

Marilyn A. Campbell 10-28-07  
Notary Public (Commission Expires)

APS International, Ltd.

APS File #: 066762-0001



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

JP Morgan Chase Bank, as  
Trustee  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833  
Defendant(s)

NO. 04-96-CD

**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: July 21, 2004

UDREN LAW OFFICES, P.C.

BY:

Mark J. Udren, Esquire  
Attorney for Plaintiff

FILED

No  
cc

100 m/2:05 AM  
JUL 29 2004

William A. Shaw  
Prothonotary/Clerk of Courts

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

JP Morgan Chase Bank, as  
Trustee  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833  
Defendant(s)

NO. 04-96-CD

**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 Praecept 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: July 21, 2004

UDREN LAW OFFICES, P.C.

BY:

Mark J. Udren, Esquire  
Attorney for Plaintiff

FILED NO CO  
m/2/05/04

W.A. Shaw  
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  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

JP Morgan Chase Bank, as  
Trustee  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff

v.  
Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833  
Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
NO. 04-96-CD

DATE: June 21, 2004

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

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

OWNER(S): Walter L. Hubler, Jr.

PROPERTY: 220 Muller Street  
Curwensville, PA 16833

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on August 6, 2004, at 10:00 am, 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 Rd.  
Cherry Hill, NJ 08003

Registered  
 Insured  
 COD  
 Certified

Return Receipt for  
Merchandise  
 Int'l Recorded Del.

Express Mail

With Postal Insurance

Without postal Insurance

Check appropriate block for  
Registered Mail:

With Postal Insurance

Without postal Insurance

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

Postmark and Date of Receipt

If COD

R.R. Fee

S.D. Fee

S.H. Fee

Rst. Del. Fee

Remarks

EXHIBIT A

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge (If Regis.)	Act. Value Value	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks
1	Hubler	Real Estate Tax Dept., 1 N. Second St., Ste 116 Clearfield, PA 16830											
2	03120766	Domestic Relations Section, 1 N. Second St., Ste 116 Clearfield, PA 16830											
3	Clearfield	Commonwealth of PA, Dept. of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946											
4	Jodie	Tenants/Occupants, 220 Muller St., Cunwenvsille, PA 16833											
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 R900, SG13, and SG91 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.										

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  
856-669-5400

ATTORNEY FOR PLAINTIFF

JP Morgan Chase Bank, as Trustee 1270 Northland Drive Suite 200 Mendota Heights, MN 55120	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County
Plaintiff	NO. 04-96-CD
v.	
Walter L. Hubler, Jr. 220 Muller Street Curwensville, PA 16833	
Defendant(s)	

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to  
the captioned matter.

UDREN LAW OFFICES, P.C.

Date: July 14, 2004

BY:

Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

EXHIBIT B

JP Morgan Chase Bank as trustee, et. al., Plaintiff(s)  
vs.  
Walter L. Hubler, Jr., et. al., Defendant(s)



Service of Process by  
**APS International, Ltd.**  
**1-800-328-7171**

APS International Plaza  
7800 Glenroy Rd.  
Minneapolis, MN 55439-3122

## AFFIDAVIT OF SERVICE -- Individual

UDREN LAW OFFICES. P.C.  
Ms. Jodie L. Boos  
111 Woodcrest Road  
Suite 200  
Cherry Hill, NJ 08003-3620

Service of Process on:

--Walter L. Hubler, Jr.  
Court Case No. 04-96-CD

State of: PA ss.

County of: Clearfield

Name of Server: DANIEL JOHNS, undersigned, being duly sworn, deposes and says that at the time of service, s/he was over the age of twenty-one, was not a party to this action;

Date/Time of Service: that on the 5 day of July, 2004, at 11:43 o'clock A M

Place of Service: at 220 Muller Street, in Curwensville, PA 16833

Documents Served: the undersigned served the documents described as:  
**Notice of Sheriff's Sale of Real Property**

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:  
**Walter L. Hubler, Jr.**

Person Served, and Method of Service:  By personally delivering them into the hands of the person to be served.

By delivering them into the hands of \_\_\_\_\_, a person of suitable age and discretion residing at the Place of Service, whose relationship to the person to be served is \_\_\_\_\_

Description of Person Receiving Documents: The person receiving documents is described as follows:  
Sex M; Skin Color white; Hair Color Brown; Facial Hair Goatee  
Approx. Age 34; Approx. Height 6'3"; Approx. Weight 180

To the best of my knowledge and belief, said person was not engaged in the US Military at the time of service.

Signature of Server: Undersigned declares under penalty of perjury Subscribed and sworn to before me this  
that the foregoing is true and correct.

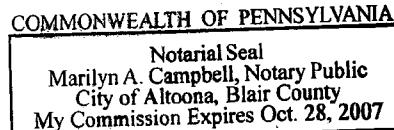
Daniel Johns 7-5-04  
Signature of Server

(Date)

9th day of July, 2004  
Marilyn A. Campbell 10-28-07  
Notary Public (Commission Expires)

**APS International, Ltd.**

APS File #: 066762-0001



Member, Pennsylvania Association of Notaries

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 15763

JP MORGAN CHASE BANK, AS TRUSTEE

04-96-CD

VS.

HUBLER, WALTER L., JR.

WRIT OF EXECUTION

REAL ESTATE

**SHERIFF RETURNS**

NOW, JUNE 16, 2004 @ 10:22 A.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS POSTED THIS DATE @ 10:25 A.M. O'CLOCK.

A SALE DATE OF AUGUST 6, 2004 WAS SET.

EBIC  
**FILED** <sup>No  
cc</sup>  
m 12 2004  
OCT 25 2004

William A. Shaw  
Prothonotary/Clerk of Courts

THE ATTORNEY HAD DAVID JOHNS, DEFENDANT, PERSONALLY SERVED WITH THE NOTICE OF SALE ON JULY 5, 2004 @ 112:43 A.M. O'CLOCK AT 220 MULLER STREET, CURWENSVILLE, CLEARFIELD COUNTY, PA.

NOW, JULY 23 SERVED WALTER L. HUBLER, JR., DEFENDANT, WITH A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY, AT 220 MULLER STREET, CURWENSVILLE, CLEARFIELD COUNTY, PA 16830. CERTIFIED #70033110000193809896.

NOW, AUGUST 10, 2004 RECEIVED CERTIFIED MAIL TO WALTER L. HUBLER, JR., AT 220 MULLER STREET, CURWENSVILLE, PA BACK WITHOUT SIGNATURE. CERTIFIED #70033110000193809896.

NOW, AUGUST 6, 2004 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS. 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 FROM ATTORNEY FOR ADDITIONAL COSTS.

NOW, OCTOBER 22, 2004 PAID THE COSTS FROM THE ADVANCE AND ADDITIONAL CHECK.

NOW, OCTOBER 25, 2004 RETURN WRIT AS A SALE BEING HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 15763

JP MORGAN CHASE BANK, AS TRUSTEE

04-96-CD

VS.

HUBLER, WALTER L., JR.

WRIT OF EXECUTION

REAL ESTATE

**SHERIFF RETURNS**

---

**\$1.00 + COSTS.**

**NOW, OCTOBER 25, 2004 A DEED WAS FILED.**

**SHERIFF HAWKINS \$213.19**

**SURCHARGE 420.00**

**PAID BY ATTORNEY**

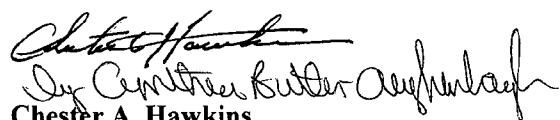
---

**Sworn to Before Me This**

25<sup>th</sup> Day Of October 2004

Walter Hawkins

**So Answers,**

  
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  
856-482-6900

ATTORNEY FOR PLAINTIFF

JP Morgan Chase Bank, as  
Trustee  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Plaintiff

v.

Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833

NO. 04-96-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:

220 Muller Street  
Curwensville, PA 16833  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$60,648.26

Interest From 4/21/04

to Date of Sale \_\_\_\_\_  
Per diem @\$12.96

(Costs to be added)

\$ 125.00 Prothonotary  
Costs

Received April 26, 2004 @ 2:20 P.M.  
Chester A. Hartman  
by Cynthia Miller Aughencamp

By Willie L. Hubler  
Clerk

Date April 26, 2004

COURT OF COMMON PLEAS  
NO. 04-96-CD

JP Morgan Chase Bank, as Trustee  
vs.  
Walter L. Hubler, Jr.

WRIT OF EXECUTION

REAL DEBT \$ 60,648.26

INTEREST \$ \_\_\_\_\_  
from 4/21/04 to \_\_\_\_\_  
Date of Sale \_\_\_\_\_  
Per diem @\$12.96

COSTS PAID:  
PROTHY \$ 125.00

SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:  
220 Muller Street  
Curwensville, PA 16833

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 lot or piece of ground situate in the Borough of Curwensville, County of Clearfield, and State of Pennsylvania, bounded and described as follows:

BEGINNING at a stake in the east line of Muller Street, said stake being the northwest corner of other land now or formerly of Charles Raymond Smith and Phoebe Jane Smith and being also the southwest corner of the lot herein conveyed; thence along the east line of Muller Street North twenty-five (25°) degrees twenty-three (23') minutes West sixty-four (64) feet to a stake; thence along the line of land now or formerly of John J. Bartall North sixty-four (64°) degrees thirty-seven (37') minutes East one hundred twenty-seven and two tenths (127.2) feet to a stake; thence still by the same South twenty-five (25°) degrees twenty-three (23') minutes East sixty-four (64) feet to a stake; thence along the line of other land now or formerly of Charles Raymond Smith and Phoebe Jane Smith South sixty-four (64°) degrees thirty-seven (37') minutes West one hundred twenty-seven and two tenths (127.2) feet to a stake and place of beginning.

BEING KNOWN AS: 220 MULLER STREET, CURWENSVILLE, PA 16833

PROPERTY ID NO. 6.2-H10-284-00008

TITLE TO SAID PREMISES IS VESTED IN WALTER L. HUBLER, JR., AN ADULT INDIVIDUAL BY DEED FROM RAYMOND G. SMITH AND DONNA J. SMITH, HUSBAND AND WIFE DATED 8/2/02 RECORDED 8/8/02 INSTRUMENT NO. 200212593

**REAL ESTATE SALE****REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION****REAL ESTATE SALE**

NAME      HUBLER      NO.      04-96-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      WALTER L. HUBLER, JR.      to public venue or outcry at which time and place I sold the same to      JP MORGAN CHASE BANK, AS TRUSTEE      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	4.50
LEVY	15.00
MILEAGE	4.50
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	9.69
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	13.50
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>213.19</b>
<b>DEED COSTS:</b>	
ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	28.50
TRANSFER TAX 2%	
<b>TOTAL DEED COSTS</b>	<b>28.50</b>

**PLAINTIFF COSTS, DEBT & INTEREST:**

DEBT-AMOUNT DUE	60,648.26
INTEREST FROM 4/21/04	
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>60,648.26</b>
<b>COSTS:</b>	
ADVERTISING	372.24
TAXES - collector	PD 8/31
TAXES - tax claim	PD 8/23
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	28.50
SHERIFF COSTS	213.19
LEGAL JOURNAL AD	180.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	179.90
<b>TOTAL COSTS</b>	<b>1,243.83</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

JP Morgan Chase Bank as trustee, et. al., Plaintiff(s)  
vs.  
Walter L. Hubler, Jr., et. al., Defendant(s)



Service of Process by  
**APS International, Ltd.**  
**1-800-328-7171**

APS International Plaza  
7800 Glenroy Rd.  
Minneapolis, MN 55439-3122

## AFFIDAVIT OF SERVICE -- Individual

**UDREN LAW OFFICES. P.C.**

Ms. Jodie L. Boos  
111 Woodcrest Road  
Suite 200  
Cherry Hill, NJ 08003-3620

Service of Process on:

—Walter L. Hubler, Jr.  
Court Case No. 04-96-CD

State of: PA ss.

County of: Clearfield

Name of Server: DAVID J. HUNS, undersigned, being duly sworn, deposes and says that at the time of service, s/he was over the age of twenty-one, was not a party to this action;

Date/Time of Service: that on the 5 day of July, 2004, at 11:43 o'clock AM

Place of Service: at 220 Muller Street, in Curwensville, PA 16833

Documents Served: the undersigned served the documents described as:  
Notice of Sheriff's Sale of Real Property

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:  
Walter L. Hubler, Jr.

Person Served, and Method of Service:  By personally delivering them into the hands of the person to be served.

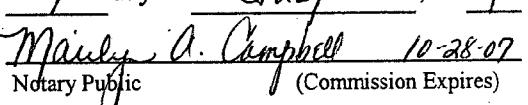
By delivering them into the hands of \_\_\_\_\_, a person of suitable age and discretion residing at the Place of Service, whose relationship to the person to be served is \_\_\_\_\_

Description of Person Receiving Documents: The person receiving documents is described as follows:  
Sex M; Skin Color white; Hair Color Brown; Facial Hair Goatee  
Approx. Age 34; Approx. Height 6'3"; Approx. Weight 180

To the best of my knowledge and belief, said person was not engaged in the US Military at the time of service.

Signature of Server: Undersigned declares under penalty of perjury that the foregoing is true and correct.

  
Signature of Server (Date) 7-5-04

Subscribed and sworn to before me this 9th day of July, 2004  
  
Notary Public (Commission Expires) 10-28-07

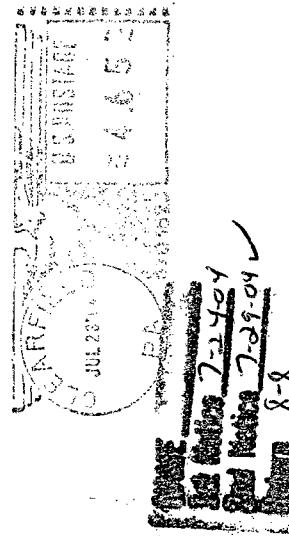
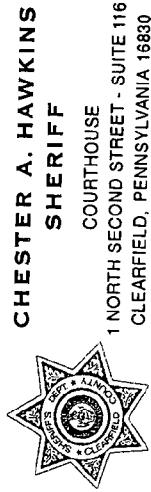
**APS International, Ltd.**

APS File #: 066762-0001

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal  
Marilyn A. Campbell, Notary Public  
City of Altoona, Blair County  
My Commission Expires Oct. 28, 2007  
Member, Pennsylvania Association of Notaries

BIT B



7003 3110 0001 9380 9896

Walter L. Hubler, Jr.  
220 Muller Street  
Curwenville, PA 16833

UNCLAIMED  
R/T/S  
RETURN TO SENDER

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

16833/2435/Indicates Undeliverable

## 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:

Walter L. Hubler, Jr.  
220 Muller Street  
Curwensville, PA 16833

## 2. Article Number

(Transfer from service label)

7003 3110 0001 9380 9896

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

## COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

 Agent Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

## 3. Service Type

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

## 4. Restricted Delivery? (Extra Fee)

 Yes

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (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>	
CURWENSVILLE, PA 16833	
Postage	\$ 40.60
Certified Fee	\$ 2.30
Return Receipt Fee (Endorsement Required)	\$ 1.75
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 44.65
<p>Sent To Walter L. Hubler, Jr. Street, Apt. No.; or PO Box No. 220 Muller Street City, State, ZIP Curwensville, PA 16833</p>	

7003 3110 0001 9380 9896

PS Form 3800, June 2002

See Reverse for Instructions

