

Deutsche Bank vs. Benjamin Lockett et al
2004-226-CD

04-226-CD
DEUTSCHE BANK TRUST COMPANY VS. BENJAMIN A. LOCKETT

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

v.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661

Defendant(s)

NO. 04-226-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

FEB 17 2004

William A. Shaw
Prothonotary/Clerk of Courts

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 ascentar 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. Ademias, 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 INMEDIATAMENTE, 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.

**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: 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: 11/13/00 Instr No.: 200016817

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: Star Rt. Box 122 a/k/a HC 1 Box 122

MUNICIPALITY/TOWNSHIP/BOROUGH: Township of Bigler

COUNTY: Clearfield

DATE EXECUTED: 11/06/00

DATE RECORDED: 11/13/00 INSTR NO.: 200016816

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 02/04/04:

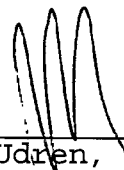
Principal of debt due	\$43,413.56
Unpaid Interest at 11.375% from 09/01/03 to 02/04/04 (the per diem interest accruing on this debt is \$13.53 and that sum should be added each day after 02/04/04)	2,098.19
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$70.29 and that sum should be added on the first of each month after 02/04/04)	43.61
Late Charges (monthly late charge of \$21.57 should be added in accordance with the terms of the note each month after 02/04/04)	111.44
Property Inspection Fee	15.90
Breach Fee	75.00
Attorneys Fees (anticipated and actual to 5% of principal)	<u>2,170.68</u>
TOTAL	\$48,458.38

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 \$48,458.38 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
UDREN LAW OFFICES, P.C.
Attorney for Plaintiff
Attorney I.D. No. 04302

ALL that certain piece or parcel of land and house thereon situate in the Township of Bigler, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a corner at an Alley; thence North along Township Road or now State Highway approximately One Hundred Sixty (160') feet at the corner of property now or formerly of William Pool; thence East along the lot now or formerly of William Pool to the New York Central; thence South along New York Central right-of-way to Alley; thence West along said Alley to place of beginning. Containing approximately $\frac{1}{2}$ Acre and having thereon erected a two-story frame dwelling and known as the Goshorn property, formerly owned by Samuel Wells.

EXCEPTING AND RESERVING all exceptions and reservations as are contained in prior deeds in the chain of title.

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 INMEDITAMENTE 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.

EXHIBIT A

HOMEOWNER'S NAME(S):	Benjamin A. Lockett Terrie L. Lockett
PROPERTY ADDRESS:	Star Rt Box 122 Madera, PA 16661
LOAN ACCT. NO.:	11289249
ORIGINAL LENDER:	Saxon Mortgage Services, Inc.
CURRENT LENDER:	Deutsche Bank

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

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/Service:	Saxon Mortgage Services, Inc.
Address:	P.O. Box 161489
	Fort Worth, TX 76161
Phone Number:	800-874-9516
Fax Number:	N/A
Contact Person:	Customer Service

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

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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

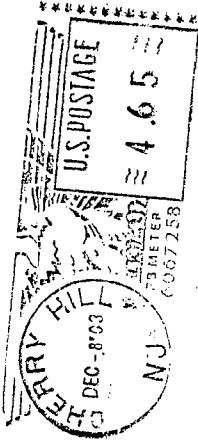
Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

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

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

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

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



7003 1010 0001 0451 3659
7003 1010 0001 0451 3659

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	\$ 600
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 405

Postmark
Here

Sent To Terrie L. Lockett
Street, Apt. No. or PO Box No. 2572 Pelsena Road
City, State, ZIP+4 Madera, CA 93694

PS Form 3800, June 2002 See Reverse for Instructions

To 25 M

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

03120159 gje

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:

TERRIE L. LOCKETT
2572 BELSARA ROAD
MADISON, PA 17051

2. Article Number

(Transfer from service label)

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

B. Received by (*Printed Name*)

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

3. Service Type

☒ Certified Mail ☐ Express Mail

☐ Registered

☐ Registered ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

657E 2:00

0003 1070 0001 0451 3691

2. Article Number

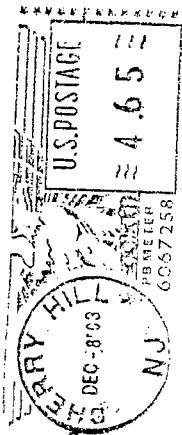
(Transfer from service label)

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

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



7003 1010 0001 0451 3512
 7003 1010 0001 0451 3512

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	\$ 600
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 405

Postmark Here

Sent To: Benjamin A. Lockett
 Street, Apt. No. or PO Box No.: 2572 Belsina Rd.
 City, State, ZIP: Madras, Pa. 16661

PS Form 3800, June 2002 See Reverse for Instructions

03120159 gao

PS Form 3811, August 2001

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:

Benjamin A. Lockett
2572 Belsera Rd.
Madera, Pa. 16801

2. Article Number
(Transfer from service label)

7003 1010 0001 0451 3512
PS Form 3811, August 2001

Domestic Return Receipt

2595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

- A. Signature **X**
- B. Received by (Printed Name) ☐ Agent ☐ Addressee
- C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

Certified Mail

- A mailing receipt
- A unique identifier
- A record of delivery
- Important Return Receipt (PS Form 3811)
- Certified Mail
- NO INSURANCE
- For an additional fee, Endorse Receipt (PS Form 3811)
- For an additional fee, Endorse Receipt (PS Form 3811)
- For an addressee's endorsement
- If a postmark is required.

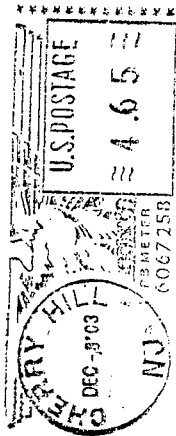
IMPORTANT: Internet access is not required.

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

03/20/59 giv



7003 1010 0001 0451 8036
7003 1010 0001 0451 8036



U.S. Postal Service TM	
CERTIFIED MAIL TM RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$ 600
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 1005
Sent To Benjamin A. Lockett	
Street, Apt. No., or PO Box No. Star Rt. Box 122	
City, State, Zip Madera, CA 93601	
PS Form 3800, June 2002 See Reverse for Instructions	

Postmark
Here

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:

Benjamin A Lockyer
Star Rt. Box 122
Madera, Pa 16801

2. Article Number
(Transfer from service label)

PS Form 3811, August 2001

Domestic Return Receipt

7003 1010 0001 0451 8036

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☒ Agent ☐ Addressee
- B. Received by (Printed Name) ☐ Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below: ☐ Yes ☐ No

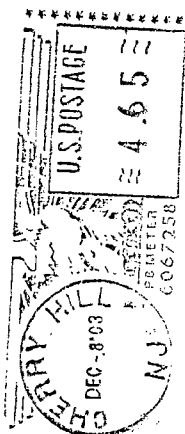
3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☒ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.
4. Restricted Delivery? (Extra Fee) ☐ Yes

Certified Mail
A mailing receipt
A unique id
A record of
Important Receipt
Certified Mail
Certified Mail
NO INSURANCE
valuable, postage
For an additional
Receipt (PS)
fee. Endorse
a duplicate
required.
For an addressee's
endorsement
If a postmark
cle at the post
receipt is not
IMPORTANT: Internet access
addressed to

LAW OFFICES
 K. J. UDREN & ASSOCIATES
 140 N. KINGS HIGHWAY
 SUITE 500
 CHILL, NJ 08034



7003 1010 0001 0451 3550
 7003 1010 0001 0451 3550



U.S. Postal Service	
CERTIFIED MAIL RECEIPT	
<i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$ 600
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 1005
Postmark Here	
Sent To Terrie L. Lockett	
Street, Apt. No. or PO Box No. Star Rt. Box 122	
City, State, Zip Madera, PA 16744	
PS Form 3800, June 2002 See Reverse for Instructions	

08120159 ju

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS, HOLD IN IMPRINTED LINE

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:

Terrie L. Lockett
Star Rt. Box 122.
Madera, Pa 16801

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent
☒ Addressee

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

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

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

2. Article Number
(Transfer from service label)

7003 1010 0001 0451 3550

PS Form 3811, August 2001

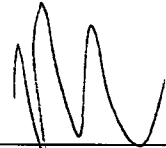
Domestic Return Receipt

102595-02-M-1540

Important: If a postman addresses a mailpiece at the post office, a return receipt is not required. For an addressee's endorsement, a duplicate receipt (PS Form 3811) must be attached to the mailpiece. If a postman delivers a mailpiece, a duplicate receipt (PS Form 3811) must be attached to the mailpiece. If a postman delivers a mailpiece, a duplicate receipt (PS Form 3811) must be attached to the mailpiece.

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.

3-30-04 Document
Reinstated/~~Reissued~~ to Sheriff/~~Attorney~~
for service.

~~Deputy~~ Prothonotary

FILED
M/15:07
FEB 17 2004
William A. Shaw
Prothonotary/Clerk of Courts
4cc shx
Att. 8500

CH

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
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 04226-CD

FILED

MAR 23 2004

v.
Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
Defendant(s)

William A. Shaw
Prothonotary

ORDER

AND NOW, this *23rd* day of *March*, 20*04*, upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Terrie L. Lockett, mortgagor, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Terrie L. Lockett, mortgagor at 2572 Belsena Road, Madera, PA 16661 and Star Rt. Box 122 a/k/a HC 1 Box 122, Madera, PA 16661 and by posting the mortgaged premises located at Star Rt. Box 122 a/k/a HC 1 Box 122, Madera, PA 16661.

BY THE COURT:

[Signature]
J.

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

Plaintiff

v.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 04226-CD

FILED

MAR 22 2004

William A. Shaw
Prothonotary/Clerk of Courts

MOTION FOR SPECIAL SERVICE PURSUANT
TO SPECIAL ORDER OF COURT

Plaintiff, by its counsel, Mark J. Udren, Esquire, moves this Honorable Court for an Order directing service of the Complaint in Mortgage Foreclosure upon Defendant(s), Terrie L. Lockett, mortgagor by regular mail and certified mail and by posting the mortgaged premises and in support thereof avers the following:

1. Process was unable to be served at the then last known address of said Defendant(s) at 2572 Belsena Road, Madera, PA 16661, A copy of the Verification of Service is attached hereto as Exhibit "A".

2. Process was also unable to be served at Star Rt. Box 122 a/k/a HC1 Box 122, Madera, PA 16661, which is the mortgaged premises. A copy of the Verification of Service is attached hereto as Exhibit "B".

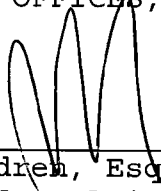
3. Pursuant to Pa.R.C.P. 430, Plaintiff made a Good Faith Investigation, the report thereof being attached hereto as Exhibit "C".

4. Said investigation was unable to determine an alternate address for said Defendant(s).

5. The last known address of Defendant(s) is as set forth in the attached Exhibits.

WHEREFORE, Plaintiff prays and respectfully requests that this Honorable Court enter an Order pursuant to Pa.R.C.P. 430 directing service of the Complaint in Mortgage Foreclosure by regular mail and certified mail and by posting the mortgaged premises upon said Defendant(s), Terrie L. Lockett, mortgagor.

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	:	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. 04226-CD
Services, Inc. as its	:	
attorney-in-fact	:	
Plaintiff	:	
	:	
v.	:	
Benjamin A. Lockett	:	
Terrie L. Lockett, Mortgagor	:	
Defendant(s)	:	

MEMORANDUM OF LAW

Pennsylvania Rule of Civil Procedure 430(a) specifically provides:

(a) If service cannot be made under the applicable rule the plaintiff may move the court for a special order directing the method of service. The motion shall be accompanied by an affidavit stating the nature and extent of the investigation which has been made to determine the whereabouts of the defendant and the reasons why service cannot be made.

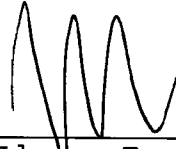
NOTE: A sheriff's return of "not found" or the fact that a defendant has moved without leaving a new forwarding address is insufficient evidence of concealment. Gonzales vs. Polis, 238 Pa. Super. 362, 357 A.2d 580 (1976). Notice of intended adoption mailed to last known address requires a "good faith effort" to discover the correct address. Adoption of Walker, 468 Pa. 165, 360 A2d 603 (1976).

An illustration of a good faith effort to locate the defendant includes (1) inquiries of postal authorities including inquiries pursuant to the Freedom of Information Act, 39 C.F.R. Part 265, (2) inquiries of relatives, neighbors, friends and employers of the defendant and (3) examinations of local telephone directories, voter registration records, local tax records, and motor vehicle records.

As set forth in the Verifications of Service marked Exhibits "A" and "B", the Sheriff and/or Process Server has been unable to serve the Complaint in Mortgage Foreclosure. A good faith effort to discover the whereabouts of the Defendant(s) has been made as evidenced by the attached Affidavit of Good Faith Investigation marked Exhibit "C".

WHEREFORE, Plaintiff prays and respectfully requests service of the Complaint in Mortgage Foreclosure upon Defendant(s) by regular mail and certified mail and by posting the mortgaged premises.

UDREN LAW OFFICES, P.C.

A handwritten signature in black ink, appearing to be 'M. Udren', written over a horizontal line.

By: _____
Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

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

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.

Benjamin A. Lockett

Terrie L. Lockett, Mortgagor

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 04226-CD

VERIFICATION OF SERVICE

Based upon information supplied by the Sheriff of Clearfield County, service of the Complaint in Mortgage Foreclosure upon the below listed Defendant(s) was unsuccessful in accordance with Pa.R.C.P. 402 or 3129.2:

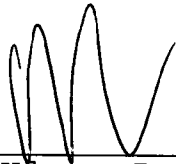
Defendant: Terrie L. Lockett, Mortgagor

Place of Service: 2572 Belsena Road
Madera, PA 16661

Defendant not found because: ☐ Moved ☐ Unknown ☐ No Answer ☒ Vacant ☐ Other After numerous attempts, service was not made

Mark J. Udren, Esquire, the undersigned, understands that the statements herein set forth above are made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

March 17, 2004



Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

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

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

MORTGAGE FORECLOSURE

NO. 04226-CD

v.

Benjamin A. Lockett

Terrie L. Lockett, Mortgagor

Defendant(s)

VERIFICATION OF SERVICE

Based upon information supplied by the Sheriff of Clearfield County, service of the Complaint in Mortgage Foreclosure upon the below listed Defendant(s) was unsuccessful in accordance with Pa.R.C.P. 402 or 3129.2:

Defendant: Terrie L. Lockett, Mortgagor

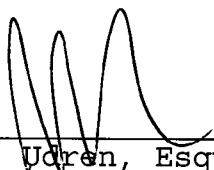
Place of Service: Star Rt. Box 122 a/k/a HC 1 Box 122
Madera, PA 16661

EXHIBIT B

Defendant not found because: ☐ Moved ☒ Unknown ☐ No Answer
Vacant ☐ Other

Mark J. Udren, Esquire, the undersigned, understands that the statements herein set forth above are made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

March 17, 2004



Mark J. Udren, Esquire
Attorney for Plaintiff

PLAYERS NATIONAL LOCATOR

AFFIDAVIT OF GOOD FAITH INVESTIGATION

Loan Number: **03120159**

Attorney Firm: **MARK J UDREN & ASSOCIATES**

Case Number:

Subject: **Terrie L Lockett**

A.K.A.: **Terrie L Sebolt**

Property Address: **Hc 1 Box 122**
Madera, Pa 16661

Last Known Address: **2572 Belsena Road**
Madera, PA 16661

Last Known Number: () -

Melissa Kozma, being duly sworn according to law, deposes and says:

1. I am employed in the capacity of Location Specialist for Players National Locator.
2. On 02/09/2004, I conducted an investigation into the whereabouts of the above named defendant(s). The results of my investigation are as follows:

CREDIT INFORMATION -

- A. SOCIAL SECURITY NUMBER(S): **162-64-3121**
- B. EMPLOYMENT SEARCH:
We were unable to verify current employment for Terrie L Lockett.
- C. INQUIRY OF CREDITORS:
Creditors indicated the last reported address for Terrie L Lockett is HC 1 Box 122, Madera, PA 16661 with no valid home number.

INQUIRY OF TELEPHONE COMPANY -

- A. DIRECTORY ASSISTANCE SEARCH:
Directory assistance had no listing for Terrie L Lockett. We called (814) 378-8924 and spoke with a relative who stated Terrie L Lockett is living at HC 1 Box 122, Madera, PA 16661.

INQUIRY OF NEIGHBORS - N/A

EXHIBIT C

INQUIRY OF POST OFFICE -

- A. NATIONAL ADDRESS UPDATE:
As of February 06, 2004 the National Change of Address (NCOA) has no change for Terrie L Lockett from HC 1 Box 122, Madera, PA 16661.

MOTOR VEHICLE REGISTRATION -

- A. MOTOR VEHICLE & DMV OFFICE:
The Pennsylvania Department of Motor Vehicles has Terrie L Lockett listed at HC 1 Box 122, Madera, PA 16661.

OTHER INQUIRIES -

- A. DEATH RECORDS:
As of February 06, 2004 the Social Security Administration has no death record on file for Terrie L Lockett and/or A.K.A's under the social security number provided.

B. PUBLIC LICENSES (PILOT, REAL ESTATE, ETC.):
None Found.

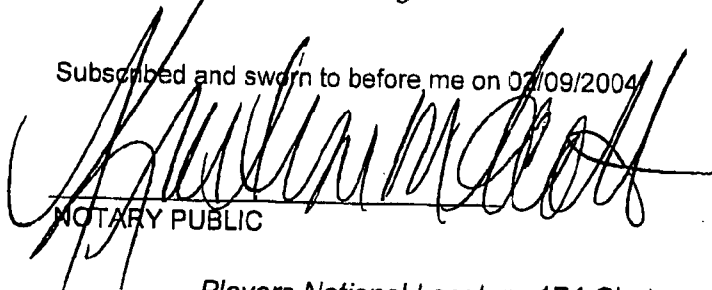
C. COUNTY VOTER REGISTRATION:
The Clearfield County Voters Registration Office has no listing.

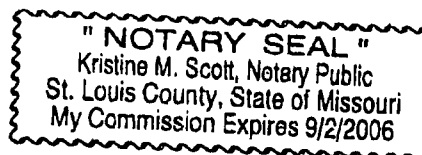
ADDITIONAL INFORMATION ON SUBJECT -

A. DATE OF BIRTH:
December 10, 1977


AFFIANT Melissa Kozma

Subscribed and sworn to before me on 02/09/2004


NOTARY PUBLIC



Players National Locator 174 Clarkson Road, Suite 225 St. Louis, MO 63011
Phone: (636) 230-9922 Fax: (636) 230-0558

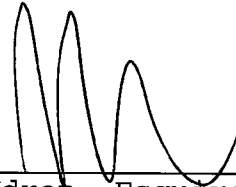
EXHIBIT C

VERIFICATION

Mark J. Udren, Esquire, hereby states that he is the Attorney for the Plaintiff in this action, that he is authorized to take this Verification, and that the statements made in the foregoing MOTION FOR SPECIAL SERVICE PURSUANT TO SPECIAL ORDER OF COURT are true and correct to the best of his knowledge, information and belief.

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

UDREN LAW OFFICES, P.C.

A handwritten signature in black ink, consisting of several loops and a trailing flourish, positioned above a horizontal line.

Date:

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	:	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. 04226-CD
Services, Inc. as its	:	
attorney-in-fact	:	
Plaintiff	:	
	:	
v.	:	
Benjamin A. Lockett	:	
Terrie L. Lockett, Mortgagor	:	
Defendant(s)	:	

CERTIFICATE OF SERVICE

I, Mark J. Udren, Esquire hereby certify that I have served true and correct copies of the attached Motion For Special Service upon the following person(s) named herein at their last known address or their attorney of record by:

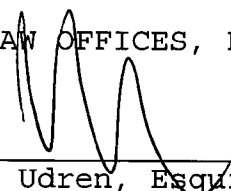
<u> x </u>	Regular First Class Mail
<u> </u>	Certified Mail
<u> </u>	Other

Date Served:

TO: Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661

Star Rt. Box 122
a/k/a HC 1 Box 122
Madera, PA 16661

UDREN LAW OFFICES, P.C.

By: 
Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620
856. 482. 6900
FAX: 856. 482. 1199

PENNSYLVANIA OFFICE
215-568-9500
215-568-1141 FAX

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
CHRISTOPHER J. FOX***
MARISA JOY MYERS***
LORRAINE DOYLE**
ALAN M. MINATO***
DWIGHT MICHAELSON***
*ADMITTED NJ, PA, FL
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

March 17, 2004

Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661

Re: 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.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
Clearfield County C.C.P. No. 04226-CD

Dear Terrie L. Lockett, Mortgagor:

In connection with the above captioned matter, enclosed you will
find a copy of the Motion for Alternate Service which was sent for
filing on .

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.**

Should you have any questions, please contact our office.

Sincerely yours,

Mark J. Udren, Esquire/
UDREN LAW OFFICES, P.C.

/sr
Enclosures

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620
856 . 482 . 6900
FAX: 856 . 482 . 1199

PENNSYLVANIA OFFICE
215-568-9500
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MARK J. UDREN*
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**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

March 17, 2004

Terrie L. Lockett, Mortgagor
Star Rt. Box 122
a/k/a HC 1 Box 122
Madera, PA 16661

Re: 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.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
Clearfield County C.C.P. No. 04226-CD

Dear Terrie L. Lockett, Mortgagor:

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Sincerely yours,

Mark J. Udren, Esquire
UDREN LAW OFFICES, P.C.

/sr
Enclosures

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

Plaintiff

v.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 04226-CD

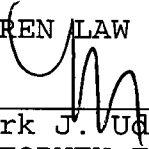
PRAECIPE TO REINSTATE COMPLAINT

TO THE PROTHONOTARY:

Kindly reinstate the Complaint on the above-captioned matter.

DATE: March 26, 2004

UDREN LAW OFFICES, P.C.


Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED

MAR 30 2004

William A. Shaw
Prothonotary

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
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856-482-6900

ATTORNEY FOR PLAINTIFF

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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.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 04-226-2

FILED
FEB 17 2004
William A. Shaw
Prothonotary/Clerk of Courts

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. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

COPY
03120159 ML

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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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

NO. 04226-CD

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

MAR 23 2004

v.
Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
Defendant(s)

Attest.

William D. Shaw
Prothonotary/
Clerk of Courts

O R D E R

AND NOW, this *23rd* day of *March*, 20 *04*, upon
consideration of Plaintiff's Motion and the Affidavit of Good Faith
investigation attached hereto, it is hereby ORDERED that the
Complaint in Mortgage Foreclosure and the Complaint in
Belsena Road, Madera, PA 16661 and Star Rt. Box 122 a/k/a HC 1 Box
122, Madera, PA 16661 and by posting the mortgaged premises located
at Star Rt. Box 122 a/k/a HC 1 Box 122, Madera, PA 16661.

BY THE COURT:

Judith J. Cunningham
J.

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	:	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. 04226-CD
Services, Inc. as its	:	
attorney-in-fact	:	
Plaintiff	:	
	:	
	:	
v.	:	
Benjamin A. Lockett	:	
Terrie L. Lockett, Mortgagor	:	
Defendant(s)	:	

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Complaint in Mortgage Foreclosure to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED:

Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661

Star Rt. Box 122
A/k/a HC 1 Box 122
Madera, PA 16661

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties relating to unsworn falsification to authorities.

Dated:

UDREN LAW OFFICES, P.C.



Mark J. Udren, Esquire
Attorney for Plaintiff

FILED

APR 06 2004

William A. Shaw
Prothonotary/Clerk of Courts

IREN LAW OFFICES, P.C.
CREST CORPORATE CENTER
11 WOODCREST ROAD
CHERRY HILL, NJ 08003

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

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

OFFICIAL USE

Postage	\$ 1.06
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.11

Postmark
Here

Sent To Terrie L. Lockett
Street, Apt. No.: STAR R+ Box 122
or PO Box No. MADERA, PA 16661
City, State, ZIP+4

PS Form 3800, June 2002 See Reverse for Instructions

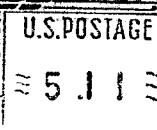
7003 0922 9000 8952 7888
7003 0922 9000 8952 7888



CERTIFIED MAILTM

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

Terrie L. Lockett, Mortgage
STAR R+. Box 122
A/K/A HC 1 Box 122
MADERA, PA 16661



Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for 1 year

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail.
- NO INSURANCE COVERAGE IS PROVIDED for Certified Mail unless you purchase additional insurance. For an additional fee, a Return Receipt may be purchased. To obtain Return Receipt service, please use Return Receipt (PS Form 3811) to the article and add appropriate fee. Endorse mailpiece "Return Receipt Requested" and attach a duplicate return receipt, a USPS® postmark on a separate sheet of paper, or a return receipt from the post office.
- For an additional fee, delivery may be restricted to addressee's authorized agent. Advise the clerk of the restriction and attach "Restricted Delivery" endorsement.
- If a postmark on the Certified Mail receipt is obscured, the clerk at the post office for postmarking. If a postmark is not needed, detach and affix label with postmark.

IMPORTANT: Save this receipt and present it at the post office for delivery information. It is not valid for internet access to delivery information. It is not valid for delivery to APOs and FPOs.

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:

Terrie L. Lockett
Mortgage
Star R+ 1 Box 122
A/K/A HC 1 Box 122
Madera, PA 16661

2. 7003 2260 0006 7568 8831

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

- ☐ Agent
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

REN LAW OFFICES, P.C.
REST CORPORATE CENTER
11 WOODCREST ROAD
CHERRY HILL, NJ 08003

**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	\$ 4.06
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.11

Postmark
Here

Sent To

Terrie L. Lockett, Mortgage
Street, Apt. No.,
or PO Box No. 2572 Belsena Road

City, State, ZIP+4

MADERA, PA 16661

PS Form 3800, June 2002

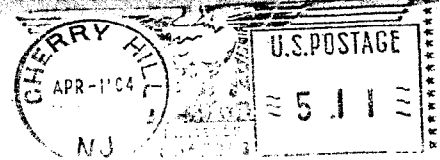
See Reverse for Instructions

8688 8952 9000 0922 E002
8688 8952 9000 0922 E002



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

Terrie L. Lockett, mortgage
2572 Belsena Road
MADERA, PA 16661



Certified Mail Provides:

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

*(Reverse) 2001***Important Reminders:**

- Certified Mail may **ONLY** be combined with First-Class Mail.
- Certified Mail is **not** available for any class of international mail.
- **NO INSURANCE COVERAGE IS PROVIDED** with Certified Mail. For an additional fee, a *Return Receipt* may be requested.

For an additional fee, a *Return Receipt* may be requested. To obtain a *Return Receipt*, please complete PS Form 3811 to the article and add applicable fee. Endorse mailpiece, "Return Receipt Requested". To receive a duplicate return receipt, a USPS® postmark on your Certified Mail is required.

- For an additional fee, delivery may be restricted to the addressee's authorized agent. Advise the clerk or mark the endorsement, "Restricted Delivery".

■ If a postmark on the Certified Mail receipt is desired, please affix it at the post office for postmarking. If a postmark on the receipt is not needed, detach and affix label with postage. **IMPORTANT: Save this receipt and present it when making an Internet access to delivery information is not available addressed to APDs and FPOs.**

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:

Tierne L. Lockett, mortgage
2572 Belsena Rd.
MADERA, PA 16661

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

2.

7003 2260 0006 7568 8893

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

In The Court of Common Pleas of Clearfield County, Pennsylvania

DEUTSCHE BANK TRUST COMPANY

VS.

LOCKETT, BENJAMIN A. & TERRIE L.

Sheriff Docket # 15188

04-226-CD

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW FEBRUARY 18, 2004 AT 12:30 PM SERVED THE WITHIN COMPLAINTS IN MORTGAGE FORECLOSURE ON BENJAMIN A. LOCKETT, DEFENDANT AT RESIDENCE, 2572 BELSENA ROAD, MADERA, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MALINDA KLINE, ADULT AT RESIDENCE (2) TWO TRUE AND ATTESTED COPIES OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF. STAR ROUTE BOX 122 a/k/a HC 1 BOX 122, MADERA and 2572 BELSENA ROAD, MAERA, PA. ARE THE SAME PROPERTY.
SERVED BY: MCCLEARY/NEVLING.

NOW APRIL 7, 2004 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN THE WITHIN COMPLAINTS IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO TERRIE L. LOCKETT, DEFENDANT. DEFENDANT RESIDES IN LEWISTOWN, PA.

Return Costs

Cost	Description
49.75	SHERIFF HAWKINS PAID BY: ATTY CK# 3899
40.00	SURCHARGE PAID BY: ATTY Ck# 3898

Sworn to Before Me This

12th Day Of April 2004
William A. Shaw

So Answers,

Chester A. Hawkins
by Marilyn Horns
Chester A. Hawkins
Sheriff

FILED

APR 12 2004
01:45 am
William A. Shaw
Prothonotary

UDREN LAW OFFICES, P.C. WE HEREBY CERTIFY THE
BY: Mark J. Udren, Esquire WITHIN TO BE A TRUE AND
ATTY I.D. NO. 04302 CORRECT COPY OF THE ORIGINAL
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-482-6900

Deutsche Bank Trust Company : COURT OF COMMON PLEAS
Americas formerly known as : CIVIL DIVISION
Banker's Trust Company, as :
Trustee and Custodian by: : Clearfield County
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. :
Benjamin A. Lockett :
Terrie L. Lockett, Mortgagor : NO. 04-226-W
2572 Belsena Road :
Madera, PA 16661 :
Defendant(s) :

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. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

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

FEB 17 2004

Attest.

William D. Shaw
Prothonotary/
Clerk of Courts

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 dafiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademias, 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 INMEDIATAMENTE, 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.

**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: 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: 11/13/00 Instr No.: 200016817

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: Star Rt. Box 122 a/k/a HC 1 Box 122

MUNICIPALITY/TOWNSHIP/BOROUGH: Township of Bigler

COUNTY: Clearfield

DATE EXECUTED: 11/06/00

DATE RECORDED: 11/13/00 INSTR NO.: 200016816

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 02/04/04:


Principal of debt due	\$43,413.56
Unpaid Interest at 11.375% from 09/01/03 to 02/04/04 (the per diem interest accruing on this debt is \$13.53 and that sum should be added each day after 02/04/04)	2,098.19
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$70.29 and that sum should be added on the first of each month after 02/04/04)	43.61
Late Charges (monthly late charge of \$21.57 should be added in accordance with the terms of the note each month after 02/04/04)	111.44
Property Inspection Fee	15.90
Breach Fee	75.00
Attorneys Fees (anticipated and actual to 5% of principal)	<u>2,170.68</u>
TOTAL	\$48,458.38

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 \$48,458.38 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
UDREN LAW OFFICES, P.C.
Attorney for Plaintiff
Attorney I.D. No. 04302

ALL that certain piece or parcel of land and house thereon situate in the Township of Bigler, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a corner at an Alley; thence North along Township Road or now State Highway approximately One Hundred Sixty (160') feet at the corner of property now or formerly of William Pool; thence East along the lot now or formerly of William Pool to the New York Central; thence South along New York Central right-of-way to Alley; thence West along said Alley to place of beginning. Containing approximately $\frac{1}{2}$ Acre and having thereon erected a two-story frame dwelling and known as the Goshorn property, formerly owned by Samuel Wells.

EXCEPTING AND RESERVING all exceptions and reservations as are contained in prior deeds in the chain of title.

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 INMEDITAMENTE 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.

EXHIBIT A

HOMEOWNER'S NAME(S):	Benjamin A. Lockett Terrie L. Lockett
PROPERTY ADDRESS:	Star Rt Box 122 Madera, PA 16661
LOAN ACCT. NO.:	11289249
ORIGINAL LENDER:	Saxon Mortgage Services, Inc.
CURRENT LENDER:	Deutsche Bank

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:

**Star Rt Box 122
Madera, PA 16661**

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 Payments of \$501.83 for October 1, 2003 thru December 1, 2003 = \$1505.49

Monthly Late Charges of \$21.57 for October 1, 2003 thru November 1, 2003 = \$43.14

Other charges (explain/itemize): Accumulated Late Charges=\$25.16

Other Fee=\$75.00

Property Inspection=\$7.95

TOTAL AMOUNT PAST DUE: \$1656.74

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 \$1656.74, 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/Service:	<u>Saxon Mortgage Services, Inc.</u>
Address:	<u>P.O. Box 161489</u> <u>Fort Worth, TX 76161</u>
Phone Number:	<u>800-874-9516</u>
Fax Number:	<u>N/A</u>
Contact Person:	<u>Customer Service</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

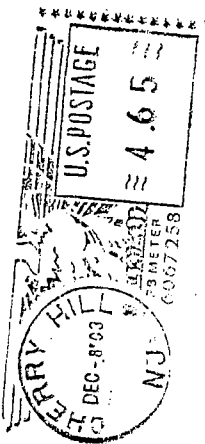
Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

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

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

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

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



7003 1010 0001 0451 3659
7003 1010 0001 0451 3659

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

U.S. Postal Service_{TM}	
CERTIFIED MAIL_® RECEIPT	
<small>(Domestic Mail Only; No Insurance Coverage Provided)</small>	
<small>For delivery information visit our website at www.usps.com</small>	
OFFICIAL USE	
Postage	\$ 6.00
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 10.05
Postmark Here	
Sent To Terrie L. Lockett	
Street, Apt. No., or PO Box No. 2572 Belsera Road	
City, State, ZIP+4 [®] Madera, CA 93541	
PS Form 3800, June 2002 See Reverse for Instructions	

Te 25 M

03120159gio



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:

Terrie L. Lockett
2572 Pelsora Road
Madison, PA 17051

2. Article Number

(Transfer from service label)

7003 1010 0001 0451 3659

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

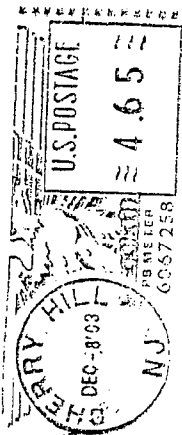
COMPLETE THIS SECTION ON DELIVERY

A. Signature		<input type="checkbox"/> Agent
X		<input type="checkbox"/> Addressee
B. Received by (Printed Name)	C. Date of Delivery	
D. Is delivery address different from item 1? <input type="checkbox"/> Yes		
If YES, enter delivery address below: <input type="checkbox"/> No		

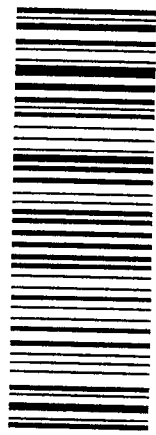
3. Service Type	
<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input checked="" type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee)	<input type="checkbox"/> Yes
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Certified Mail
■ A mailing
■ A unique
■ A record o
■ Important R
■ Certified M
■ Certified M
■ NO INSU
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■ For an adc
■ delivery, to
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7003 1010 0001 0451 3512

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

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 US	
Postage	\$ 6.00
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 10.05
Postmark Here	
Sent To Benjamin A. Lockett	
Street, Apt. No. or PO Box No. 2572 Belsina Rd.	
City, State, ZIP Madras, Pa. 16851	
PS Form 3800, June 2002 See Reverse for Instructions	

03120159 gao

CELESTIAL

- COMPLETE THIS SECTION ON DELIVERY**

☒ Agent

B. Received by (Printed Name)

3. Service Type

1. Restricted Delivery? (Evid. F. 1)

☐ Yes

(Transfer from service label)

7003 1010 0001 0451 3512
Domestic Return Receipt

Domestic Return Receipt

2595-02-M-1540

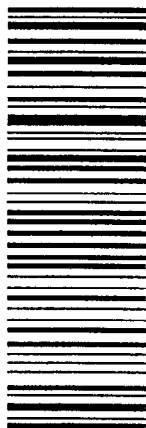
Certified Mail

- A mailing receipt
- A unique identifier
- A record of delivery
- Certified Mail
- Certified Mail
- NO INSURANCE
- Valuable, perishable, or irreplaceable items
- For an additional fee, Endorsement for Return Receipt (PS Form 3800)
- For an additional fee, Endorsement for Restricted Delivery
- For an additional fee, Endorsement for Signature Required
- For an additional fee, Endorsement for Signature Restricted
- If a postman receives a receipt is not

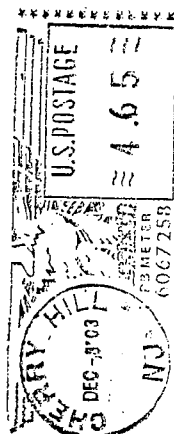
IMPORTANT: Internal access to the Internet is not

■ For an addressee's endorsement, if a postmark is at the place of receipt is not important; Internet access is addressed to

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



7003 1010 0001 0451 8036
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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	\$ 6.00	Postmark Here
Certified Fee	2.30	
Return Receipt Fee (Endorsement Required)	1.75	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 10.05	

Sent To Benjamin A. Lockett
Street, Apt. No.,
or PO Box No. Star Rt. - Box 122
City, State, ZIP+4 Madera, Pa 16841

PS Form 3800, June 2002 See Reverse for Instructions

03/20/59 jee

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:

Benjamin A. Lockyer
Star Rt. Box 122
Madera, Pa 16801

2. Article Number
(Transfer from service label)

PS Form 3811, August 2001

Domestic Return Receipt

7003 1010 0001 0451 8036

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

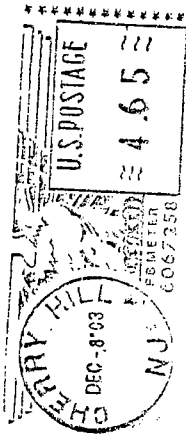
- A. Signature ☒ Agent ☐ Addressee
- B. Received by (Printed Name) ☐ Addressee
- C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below: ☐ Yes ☐ No

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

Certified Mail
A mailing receipt
A unique identifier
A record of
Important Receipt
Certified Mail
Certified Mail
NO INSURANCE
valuable property
For an additional fee, Endorsement, to delivery, to receipt (PS Form 3811, August 2001)
For an addressee's endorsement
If a postmark is at the place of receipt is not
IMPORTANT: Internet access addressed to



7003 1010 0001 0451 3550



7003 1010 0001 0451 3550
7003 1010 0001 0451 3550

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

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	\$ 6.00
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 10.05
Sent To	
Terrie L. Lockett	
Street, Apt. No., or PO Box No.	
Star Rt. Box 172	
City, State, ZIP+4	
Madera, PA 16141	
PS Form 3800, June 2002 See Reverse for Instructions	

Postmark
Here

08120159 jue

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS. NO POSTAGE REQUIRED IF MAILED IN THE U.S.

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

Terrie L. Lockett
Star Rt. Box 122.
Madura, Pa 16841

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent
☒ Addressee

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

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

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

Article Number (Transfer from service label) 7003 1010 0001 0451 3550

PS Form 3811, August 2001

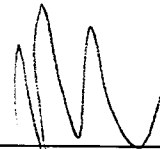
Domestic Return Receipt

102595-02-M-1540

Important: If a postmark is not received, the post office will not accept the mailpiece. For an addressee's endorsement, a duplicate receipt is required. See Endorsement Receipt (PS Form 3811) for details. For an addressee's endorsement, a duplicate receipt is required. See Endorsement Receipt (PS Form 3811) for details.

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.

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

WE HEREBY CERTIFY THE

WITHIN TO BE A TRUE AND ATTORNEY FOR PLAINTIFF

CORRECT COPY OF THE ORIGINAL

M

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.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661
Defendant(s)

NO. 04-226-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. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

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

FEB 17 2004

Attest.

William S. R...
Prothonotary/
Clerk of Courts

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 defiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademias, 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 INMEDIATAMENTE, 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.

**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: 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: 11/13/00 Instr No.: 200016817

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: Star Rt. Box 122 a/k/a HC 1 Box 122

MUNICIPALITY/TOWNSHIP/BOROUGH: Township of Bigler

COUNTY: Clearfield

DATE EXECUTED: 11/06/00

DATE RECORDED: 11/13/00 INSTR NO.: 200016816

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 02/04/04:


Principal of debt due	\$43,413.56
Unpaid Interest at 11.375% from 09/01/03 to 02/04/04 (the per diem interest accruing on this debt is \$13.53 and that sum should be added each day after 02/04/04)	2,098.19
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$70.29 and that sum should be added on the first of each month after 02/04/04)	43.61
Late Charges (monthly late charge of \$21.57 should be added in accordance with the terms of the note each month after 02/04/04)	111.44
Property Inspection Fee	15.90
Breach Fee	75.00
Attorneys Fees (anticipated and actual to 5% of principal)	<u>2,170.68</u>
TOTAL	\$48,458.38

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 \$48,458.38 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
UDREN LAW OFFICES, P.C.
Attorney for Plaintiff
Attorney I.D. No. 04302

ALL that certain piece or parcel of land and house thereon situate in the Township of Bigler, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a corner at an Alley; thence North along Township Road or now State Highway approximately One Hundred Sixty (160') feet at the corner of property now or formerly of William Pool; thence East along the lot now or formerly of William Pool to the New York Central; thence South along New York Central right-of-way to Alley; thence West along said Alley to place of beginning. Containing approximately $\frac{1}{2}$ Acre and having thereon erected a two-story frame dwelling and known as the Goshorn property, formerly owned by Samuel Wells.

EXCEPTING AND RESERVING all exceptions and reservations as are contained in prior deeds in the chain of title.

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 INMEDITAMENTE 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.

EXHIBIT A

HOMEOWNER'S NAME(S):	Benjamin A. Lockett Terrie L. Lockett
PROPERTY ADDRESS:	Star Rt Box 122 Madera, PA 16661
LOAN ACCT. NO.:	11289249
ORIGINAL LENDER:	Saxon Mortgage Services, Inc.
CURRENT LENDER:	Deutsche Bank

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

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.

**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.**

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

Star Rt Box 122
Madera, PA 16661

TOTAL AMOUNT PAST DUE:	\$1656.74
-------------------------------	------------------

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

Page 3 of 3

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

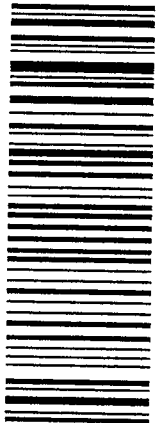
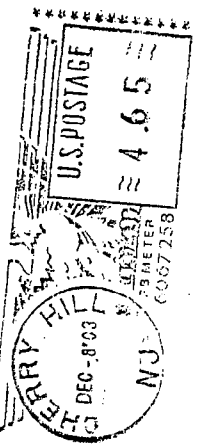
Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

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

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

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

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



7003 1010 0001 0451 3659
7003 1010 0001 0451 3659

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

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	\$ 6.00
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 10.05

Postmark
Here

Sent To Terrie L. Lockett
Street, Apt. No.,
or PO Box No. 2572 Belsera Road
City, State, ZIP+4 Madera, CA 93541
PS Form 3800, June 2002 See Reverse for Instructions

Te 25 M

03120159gie



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:

TERRIE L. LOCKETT
2572 BELSARA ROAD
MADISON, PA 16121

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent
☒ Addressee

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

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

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) 7003 1010 0001 0451 3659

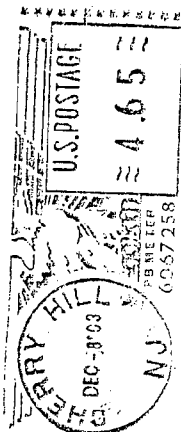
PS Form 3811, August 2001 Domestic Return Receipt 102595-02-M-1540

Certified Mail
■ A mailing
■ A unique
■ A record
■ Important
■ Certified
■ NO INSURANCE
■ For an additional fee, Endorsement (P) delivery, To Receipt (P) a duplicate required.
■ For an address endorsement, if a postage receipt is required.
IMPORTANT
Internet account addressed to

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



7003 1010 0001 0451 3512
 7003 1010 0001 0451 3512



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	\$ 608	Postmark Here
Certified Fee	230	
Return Receipt Fee (Endorsement Required)	175	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 1013	

Sent To: **Benjamin A. Lockett**
 Street, Apt. No. or PO Box No. **2572 Belsina Rd.**
 City, State, ZIP **Madison, Pa. 17051**

PS Form 3800, June 2002 See Reverse for Instructions

03120159 gao

THE NEW YORK PUBLIC LIBRARY
ASTOR LENOX TILDEN FOUNDATIONS
500 5TH AVENUE, NEW YORK 17, N.Y.

- COMPLETE THIS SECTION ON DELIVERY**

A. Signature

1. Received by (Printed Name)

Certified Mail

☒ Certified Mail ☐ Express Mail

Registered

☐ Registered ☒ Express Mail ☒ Return Receipt

Insured Mail

Restricted Delivery

1

0007

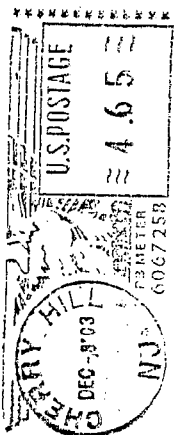
idip

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

03120159 gic



7003 1010 0001 0451 8036
 7003 1010 0001 0451 8036



U.S. Postal Service™	
CERTIFIED MAIL™ RECEIPT	
<i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$ 60
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 465
Sent To Benjamin A. Lockett	
Street, Apt. No., or PO Box No. Star Rt - Box 122	
City, State, ZIP+4 Madera, Pa 16841	
PS Form 3800, June 2002 See Reverse for Instructions	

Postmark Here

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:

Benjamin A. Lock
Star Rt. Box 122
Madera, Pa 16801

2. Article Number
(Transfer from service label)

PS Form 3811, August 2001

Domestic Return Receipt

7003 1010 0001 0451 8036

102595-02-M-1540

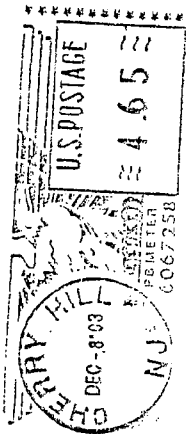
COMPLETE THIS SECTION ON DELIVERY

- A. Signature **X**
- B. Received by (Printed Name) ☐ Agent ☐ Addressee
- C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

Certified Mail
 ■ A mailing receipt
 ■ A unique identification number
 ■ A record of delivery
 ■ Important Receipt
 ■ Certified Mail
 ■ Certified Mail
 ■ NO INSURANCE
 ■ Valuable, perishable, or fragile contents
 ■ For an additional fee, Endorsement (PS) Receipt (PS) delivery, To (PS) duplicate required.
 ■ For an addressee's endorsement, if a postmark receipt is not
 ■ IMPORTANT: Internet access addressed to



CERTIFIED MAIL



7003 1010 0001 0451 3550
7003 1010 0001 0451 3550

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

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	\$ 600
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 1005
Postmark Here	
Sent To Terrie L. Lockett	
Street, Apt. No., or PO Box No. Star Rt. Box 172	
City, State, ZIP+4 Madera, PA 16741	
PS Form 3800, June 2002 See Reverse for Instructions	

08120159 gne

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:

Terrie L. Lockett
Star Rt. Box 122.
Madera, Pa 16801

2. Article Number
(Transfer from service label)

PS Form 3811, August 2001

7003 1010 0001 0451 3550

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☐ Addressee

X

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 ☒ Certified Mail ☐ Express Mail

☐ Registered ☒ Return Receipt for Merchandise

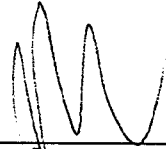
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

Postage and fees paid by addressee. If a postmark is required, it must be placed on the reverse of the mailpiece. For an addressee's endorsement, a duplicate receipt (PS Form 3811) must be attached to the reverse of the mailpiece. If a postmark is required, it must be placed on the reverse of the mailpiece. For an addressee's endorsement, a duplicate receipt (PS Form 3811) must be attached to the reverse of the mailpiece. If a postmark is required, it must be placed on the reverse of the mailpiece. For an addressee's endorsement, a duplicate receipt (PS Form 3811) must be attached to the reverse of the mailpiece.

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.

In The Court of Common Pleas of Clearfield County, Pennsylvania

DEUTSCHE BANK TRUST COMPANY

VS.

LOCKETT, BENJAMIN A. & TERRIE L.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket #

15188

04-226-CD

SHERIFF RETURNS

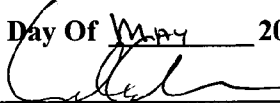
NOW APRIL 14, 2004 AT 10:31 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON THE PROPERTY OF TERRIE L. LOCKETT, DEFENDANT AT STAR RT. BOX 122 a/k/a HC 1 BOX 122, MADERA, CLEARFIELD COUNTY, PENNSYLVANIA.
SERVED BY: DAVIS/MORGILLO

Return Costs

Cost	Description
25.49	SHERIFF HAWKINS PAID BY: ATTY CK# 7482
10.00	SURCHARGE PAID BY: ATTY Ck# 8265

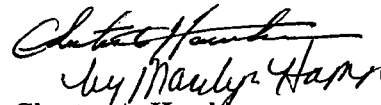
Sworn to Before Me This

11 Day Of May 2004



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


So Answers,



Chester A. Hawkins
Sheriff

FILED

MAY 11 2004


01:15 PM
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

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

NO. 04226-CD

v.
Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
Defendant(s)

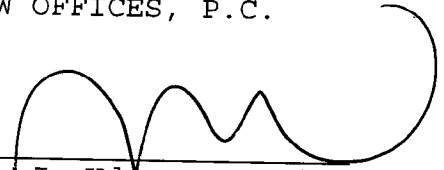
PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

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

DATED: May 18, 2004

UDREN LAW OFFICES, P.C.

BY: 
Mark J. Udren, Esquire
Attorney for Plaintiff

FILED

MAY 21 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: February 26, 2004


Name: SCOTT BARNES
Title: Assistant Vice President
Company: Saxon Mortgage Services

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
Loan #11289249
MJU #03120159

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

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.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 04226-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE SHERIFF:

Issue Writ of Execution in the above matter:

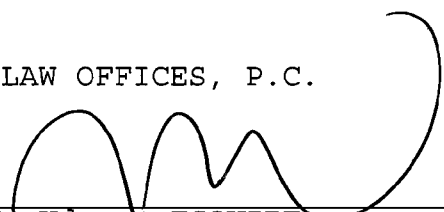
Amount due \$50,162.65

Interest From 5/19/04
to Date of Sale _____
Per diem @\$13.53

(Costs to be added)

\$ _____
132.00 Prothonotary Costs

UDREN LAW OFFICES, P.C.


Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED

MAY 21 2004

William A Shaw
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

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

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.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 04226-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
- (X) 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.

ATTORNEY FOR PLAINTIFF

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

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.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 04226-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 Praecipe for the Writ of Execution was filed the following information concerning the real property located at: Star Rt. Box 122 a/k/a HC 1 Box 122, Madera (Bigler Twp.), PA 16661

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

Name

Address

Benjamin A. Lockett

2572 Belsena Road
Madera, PA 16661

Star Rt. Box 122 a/k/a
HC 1 Box 122
Madera (Bigler Twp.), PA 16661

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

Name

Address

Terrie L. Lockett, Mortgagor

2572 Belsena Road
Madera, PA 16661

Star Rt. Box 122 a/k/a
HC 1 Box 122
Madera (Bigler Twp.), PA 16661

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:

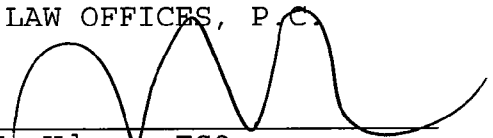
Name Address

Tenants/Occupants Star Rt. Box 122
a/k/a HC 1 Box 122
Madera (Bigler Twp.), PA 16661

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.

DATED: May 18, 2004

UDREN LAW OFFICES, P.C.


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
856-669-5400

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
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661

NO. 04226-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:

Star Rt. Box 122
a/k/a HC 1 Box 122
Madera (Bigler Twp.), PA 16661
SEE LEGAL DESCRIPTION ATTACHED

Amount due

\$50,162.65

Interest From 5/19/04
to Date of Sale _____
Per diem @\$13.53

(Costs to be added)

\$ _____
132.00 Prothonotary
Costs

By

William L. Lockett
Clerk

Date May 21, 2004

COURT OF COMMON PLEAS
NO. 04226-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.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 50,162.65

INTEREST \$ _____
from 5/19/04 to _____
Date of Sale _____
Per diem @\$13.53

COSTS PAID:

PROTHY \$ 132.00

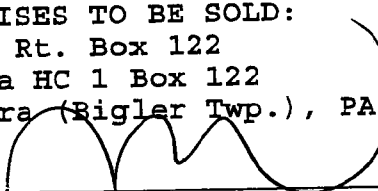
SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:

Star Rt. Box 122
a/k/a HC 1 Box 122
Madera (Bigler Twp.), PA 16661



Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
(856) 669-5400

ALL that certain piece or parcel of land and house thereon situate in the Township of Bigler, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a corner at an Alley; thence North along Township Road or now State Highway approximately One Hundred Sixty (160') feet at the corner of property now or formerly of William Pool; thence East along the lot now or formerly of William Pool to the New York Central; thence South along New York Central right-of-way to Alley; thence West along said Alley to place of beginning. Containing approximately 1/2 Acre and having thereon erected a two-story frame dwelling and known as the Goshorn property, formerly owned by Samuel Wells.

EXCEPTING AND RESERVING all exceptions and reservations as are contained in prior deeds in the chain of title.

BEING KNOWN AS: STAR RT. BOX 122 A/K/A HC 1 BOX 122, MADERA (BIGLER TWP.), PA 16661

PROPERTY ID NO. 103-K13-000-5

TITLE TO SAID PREMISES IS VESTED IN BENJAMIN A. LOCKETT, AN INDIVIDUAL BY DEED FROM TERRIE L. LOCKETT, AN INDIVIDUAL, AND BENJAMIN A. LOCKETT, AN INDIVIDUAL DATED 2/20/01 RECORDED 2/20/01 INSTRUMENT NO. 200102465

UDREN LAW OFFICES, P.C.
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ATTY I.D. NO. 04302
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Plaintiff

v.

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Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 04226-CD

FILED

MAY 21 2004

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) **Benjamin A. Lockett and Terrie L. Lockett, Mortgagor** 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	\$48,458.38
Interest Per Complaint	1,407.12
From 2/5/04 to 5/18/04	
Late charges per Complaint	86.28
From 2/5/04 to 5/18/04	
Escrow payment per Complaint	<u>210.87</u>
From 2/5/04 to 5/18/04	

TOTAL \$50,162.65

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: May 21, 2004

PRO PROTHY

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
856-669-5400

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Mortgage Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its attorney-
in-fact

Plaintiff
v.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 04226-CD

TO: Terrie L. Lockett, Mortgagor
Star Rt. Box 122 a/k/a
HC 1 Box 122
Madera, PA 16661

DATE of Notice: May 7, 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. Meholick
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 SUFICIENTE 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 ASISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL
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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

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ATTY I.D. NO. 04302
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Mortgage Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its attorney-
in-fact

Plaintiff
v.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 04226-CD

TO: Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661

DATE of Notice: May 7, 2004

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/s/ 
Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, New Jersey 08003-3620

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Mortgage Services, Inc. as its attorney-
in-fact

Plaintiff
v.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 04226-CD

TO: Benjamin A. Lockett
Star Rt. Box 122 a/k/a
HC 1 Box 122
Madera, PA 16661

DATE of Notice: May 7, 2004

IMPORTANT NOTICE

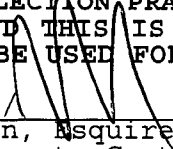
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Plaintiff

v.

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Terrie L. Lockett, Mortgagor
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 04226-CD

TO: Benjamin A. Lockett
2572 Belsena Road
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DATE of Notice: May 7, 2004

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Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 04226-CD

v.
Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661
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: Benjamin A. Lockett
Age: Over 18
Residence: As captioned above
Employment: Unknown

Defendant: Terrie L. Lockett, Mortgagor
Age: Over 18
Residence: As captioned above
Employment: Unknown

Sworn to and subscribed
before me this 26 day
of February 2007

Notary Public

Name: Scott Barnes
Title: Assistant Vice President
Company: Saxon Mortgage Services



FILED

Atty Udren p.d. 20.00
m/1:42 PM Statement to Atty Udren
MAY 21 2004 Notice & front page of judg to:

William A. Shaw
Prothonotary/Clerk of Courts

Terrie L. Lockett
2572 Belsara Road
Madera, PA 16801
and
Terrie L. Lockett
Star Route Box 122 aka
HC 1 Box 122
Madera (Bigler Twp), PA
16801

and
Benjamin A Lockett
2572 Belsara Road
Madera, PA 16801
and
Benjamin A. Lockett
Star Route Box 122 aka
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16801

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Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 04226-CD

TO: Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661

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 5/21/04

- ☒ 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: 856-669-5400

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

COPY

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.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 04226-CD

TO: Terrie L. Lockett, Mortgagor
Star Rt. Box 122 a/k/a
HC 1 Box 122
Madera (Bigler Twp.), PA 16661

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CC
7

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Plaintiff

v.

Benjamin A. Lockett
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Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

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1270 Northland Drive Suite 200
Mendota Heights, MN 55120

Plaintiff

v.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 04226-CD

TO: Benjamin A. Lockett
Star Rt. Box 122 a/k/a
HC 1 Box 122
Madera (Bigler Twp.), PA 16661

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IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400

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

COPY

Deutsche Bank Trust Company Americas
Plaintiff(s)

No.: 2004-00226-CD

Real Debt: \$50,162.65

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Benjamin A. Lockett
Terrie L. Lockett
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: May 21, 2004

Expires: May 21, 2009

Certified from the record this 21st day of May, 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
856-669-5400

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
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 04226-CD


v.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
Defendant

PRAECIPE TO WITHDRAW JUDGMENT AND DISCONTINUE WITHOUT PREJUDICE

TO THE PROTHONOTARY:

Kindly mark the above captioned matter JUDGMENT
WITHDRAWN and ACTION DISCONTINUED WITHOUT PREJUDICE, upon payment
of your costs only.


Mark J. Udren, Esquire
UDREN LAW OFFICES, P.C.
Attorney for Plaintiff

DATED: March 15, 2005

FILED ^{NO} cc
m/19:30/301 Cert. of Disc.
MAR 22 2005 to Atty
William A. Shaw copy to CIA
Prothonotary/Clerk of Courts (OK)

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

Deutsche Bank Trust Company Americas

Vs.

No. 2004-00226-CD

Benjamin A. Lockett
Terrie L. Lockett

CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on March 22, 2005, marked:

Judgment Withdrawn and Action Discontinued without Prejudice

Record costs in the sum of \$132.00 have been paid in full by Mark J. Udren, Esq.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 22nd day of March A.D. 2005.

William A. Shaw, Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 15943

NO: 04-226-CD

PLAINTIFF: DEUTSCHE BANK TRUST COMPANY AMERICAS FORMERLY KNOWN AS BANKER'S TRUT CO ET AL
vs.

DEFENDANT: BENJAMIN A. LOCKETT AND TERRIE L. LOCKETT

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 05/21/2005

LEVY TAKEN @

POSTED @

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 05/27/2005

DATE DEED FILED **NOT SOLD**

FILED
0110930
MAY 27 2005

William A. Shaw
Prothonctary/Clerk of Courts

DETAILS

@ SERVED BENJAMIN A. LOCKETT

@ SERVED TERRIE L. LOCKETT

@ SERVED

NOW, JULY 19, 2004 RECEIVED A FAX LETTER FROM PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE.
DEFENDANTS ENTERED INTO A FORBERANCE AGREEMENT. TIME EXPIRED.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 15943

NO: 04-226-CD

PLAINTIFF: DEUTSCHE BANK TRUST COMPANY AMERICAS FORMERLY KNOWN AS BANKER'S TRUT CO ET AL
vs.

DEFENDANT: BENJAMIN A. LOCKETT AND TERRIE L. LOCKETT


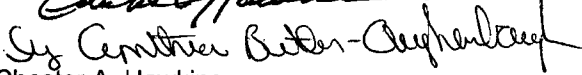
WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$254.96

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,


By 
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
856-669-5400

ATTORNEY FOR PLAINTIFF

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

v.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor
2572 Belsena Road
Madera, PA 16661

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 04226-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:

Star Rt. Box 122
a/k/a HC 1 Box 122
Madera (Bigler Twp.), PA 16661
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$50,162.65

Interest From 5/19/04
to Date of Sale _____
Per diem @\$13.53

(Costs to be added)

\$ _____
Prothonotary
132.00 Prothonotary
Costs

Received May 21, 2004 @ 3:00 P.M.
Chester A. Stauffer's
By Cynthia Butler-Arphandauer

By

William L. Stauffer
Clerk

Date

May 21, 2004

COURT OF COMMON PLEAS
NO. 04226-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.

Benjamin A. Lockett
Terrie L. Lockett, Mortgagor

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 50,162.65

INTEREST \$ _____
from 5/19/04 to _____
Date of Sale _____
Per diem @\$13.53

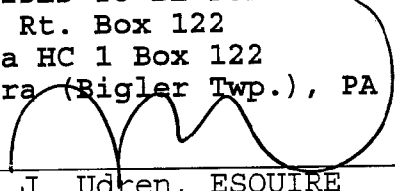
COSTS PAID:
PROTHY \$ 132.00

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:
Star Rt. Box 122
a/k/a HC 1 Box 122
Madera (Bigler Twp.), PA 16661



Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
(856) 669-5400

ALL that certain piece or parcel of land and house thereon situate in the Township of Bigler, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a corner at an Alley; thence North along Township Road or now State Highway approximately One Hundred Sixty (160") feet at the corner of property now or formerly of William Pool; thence East along the lot now or formerly of William Pool to the New York Central; thence South along New York Central right-of-way to Alley; thence West along said Alley to place of beginning. Containing approximately 1/2 Acre and having thereon erected a two-story frame dwelling and known as the Goshorn property, formerly owned by Samuel Wells.

EXCEPTING AND RESERVING all exceptions and reservations as are contained in prior deeds in the chain of title.

BEING KNOWN AS: STAR RT. BOX 122 A/K/A HC 1 BOX 122, MADERA (BIGLER TWP.), PA 16661

PROPERTY ID NO. 103-K13-000-5

TITLE TO SAID PREMISES IS VESTED IN BENJAMIN A. LOCKETT, AN INDIVIDUAL BY DEED FROM TERRIE L. LOCKETT, AN INDIVIDUAL, AND BENJAMIN A. LOCKETT, AN INDIVIDUAL DATED 2/20/01 RECORDED 2/20/01 INSTRUMENT NO. 200102465

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME

NO. 04-226-CD

NOW, May 27, 2005, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of Lockett, Benjamin A. to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of \$7,248.17 and made the following appropriations, viz:

SHERIFF COSTS:

RDR SERVICE	15.00
MILEAGE	
LEVY	
MILEAGE POSTING	
CSDS	
COMMISSION	144.96
POSTAGE	
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$254.96

DEED COSTS:

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$0.00

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	50,162.65
INTEREST @	0.00
FROM TO	

PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$50,202.65

COSTS:

ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	254.96
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	
MORTGAGE SEARCH	
MUNICIPAL LIEN	
TOTAL COSTS	\$254.96

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

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROADSUITE 200
CHERRY HILL, NEW JERSEY 08003-3620
856. 669. 5400
FAX: 856. 669. 5399PENNSYLVANIA OFFICE
215-568-9500
215-568-1141 FAXMARK J. UDREN**
STUART WINNIG**
GAYL SPIVAK CRLOFF***
HEIDI R. SPIVAK***
CHRISTOPHER J. FOX***
MARISA JOY MYERS***
LORRAINE DOYLE**
ALAN M. MINATO***
DWIGHT MICHAELSON***
**ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR**FREDDIE MAC**
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

July 19, 2004

Sent via telefax #1-814-765-5915

Clearfield County Sheriff's Office
Clearfield County Courthouse
1 North Second Street Suite 116
Clearfield, PA 16830
ATTN: CindyRe: 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

VE.

Benjamin A. Lockett & Terrie L. Lockett, Mortgagor
Clearfield County C.C.P. No. 04226-CD
Premises: Star Rt. Box 122, a/k/a HC 1 Box 122
Madera (Bigler Twp.), PA 16661
SS Date: October 1, 2004 at 10:00 am

Dear Cindy:

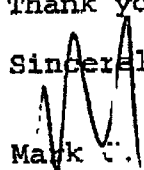
Please Stay the Sheriff's Sale scheduled for October 1, 2004 at
10:00 am.

Sale is stayed for the following reason:

Defendant (s) entered into a Forbearance Agreement, amount
collected in consideration of the stay \$7,248.17.....

Thank you for your attention to this matter.

Sincerely yours,


Mark J. Udren
UDREN LAW OFFICES, P.C.

/jlb