

2004-550-CD
CITIBANK N.A.

VS

CHARLES D. BTSS

Citibank, N.A. vs Charles D. Biss et al
2004-550-CD

GOLDBECK McCAFFERTY & MCKEEVER
BY: JOSEPH A. GOLDBECK, JR.
ATTORNEY I.D. #16132
SUITE 5000 – MELLON INDEPENDENCE CENTER.
701 MARKET STREET
PHILADELPHIA, PA 19106
(215) 627-1322
ATTORNEY FOR PLAINTIFF

CITIBANK N.A. AS TRUSTEE UNDER POOLING
AND SERVICING AGREEMENT DATED AS OF
NOVEMBER 30, 2001-I
One Old Country Road
Suite 429
Carle Place, NY 11514

Plaintiff

vs.

CHARLES D. BISS

CAROL A. HUEY

Mortgagor(s) and Real Owner(s)

422 Reams Street
Dubois, PA 15810

Defendant(s)

IN THE COURT OF COMMON PLEAS

OF Clearfield COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 04-550-CJ

**CIVIL ACTION: MORTGAGE
FORECLOSURE**

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

NOTICE

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

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

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

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646
A V I S O

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

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

USTED DEBE LLEVAR ESTE PAPEL A SU ABOGADO ENSEGUNDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELFONO LA OFICINA FIJADA AQUI ABAJO. ESTA OFICINA PUEDE PROVEER CON INFORMACION DE COMO CONSEGUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ESTA OFICINA PUEDE PROVEER INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE A UN HONORARIO REDUCIDO O GRATIS.

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

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

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is CITIBANK N.A. AS TRUSTEE UNDER POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 30, 2001-I, One Old Country Road, Suite 429 Carle Place, NY 11514.
2. The name(s) and address(es) of the Defendant(s) is/are CHARLES D. BISS, 422 Reams Street, Dubois, PA 15801 and CAROL A. HUEY, 422 Reams Street, Dubois, PA 15801, who is/are the mortgagor(s) and real owner(s) of the mortgaged premises hereinafter described. Original Mortgagor, BENJAMIN HUEY, is deceased and hereby released of record.
3. On August 31, 1999 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PARKWAY MORTGAGE, A DIVISION OF MIDLAND NATIONAL LIFE INSURANCE CO., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #: 199915402. The mortgage has not been assigned unless said assignment to the Plaintiff is hereafter mentioned. The aforementioned mortgage was assigned to: CITIBANK N.A. AS TRUSTEE UNDER POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 30, 2001-I by Assignment of Mortgage, which is being lodged for recording. These documents are matters of public record and are incorporated herein by reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g).
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payment of principal and interest upon said mortgage due November 04, 2003, and each month thereafter are due and unpaid, and by the terms of said mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due thereon are collectible forthwith.
6. The following amounts are due on the mortgage:

Principal Balance	\$29,573.99
Interest from 10/04/2003	\$1,854.30
through 04/30/2004 at 10.9000%	
Per Diem interest rate at \$8.83	
Attorney's Fee at 5.0% of Principal Balance	\$1,478.70
Late Charges from 11/04/2003 to 04/30/2004	\$86.76
Monthly late charge amount at \$14.46	
Costs of suit and Title Search	<hr/> \$900.00
Escrow	\$33,893.75
Corporate Advance	+\$1,412.37
Monthly Escrow amount \$122.39	+\$119.32
	<hr/> \$35,434.44

7. The Attorney's Fees set forth above are in conformity with the Mortgage documents and Pennsylvania law, and, will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale reasonable Attorney's Fees will be charged based on work actually performed.

8. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant(s) by Certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "A". The Defendant(s) has/have not had the required face-to-face meeting within the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendant(s) through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands an in rem judgment in mortgage foreclosure in the sum of \$35,434.44, together with interest at the rate of \$8.83, per day and other expenses incurred by the Plaintiff which are properly chargeable in accordance with the terms of the mortgage, and for the foreclosure and sale of the mortgaged premises.

By: Joseph A. Goldbeck, Jr.
GOLDBECK McCAFFERTY & MCKEEVER
BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

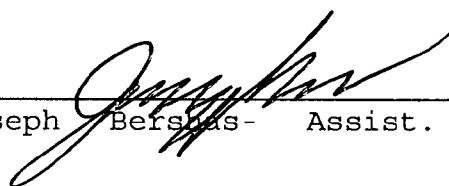
VERIFICATION

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

Date: 4-16-04

President

Joseph Bershad Assist. Vice



This Indenture,

Made this 14th day of May

in the year of our Lord,

one thousand nine hundred and eighty-seven

BETWEEN DEPOSIT BANK, Administrator, C.T.A. of the Estate of H. GLENN GROSS, late of the City of DuBois, Clearfield County, Pennsylvania, party of the first part, hereinafter referred to as the Grantor

A N D

CHARLES D. BISS, of an undivided one-half thereof, and BENJAMIN L. HUEY and CAROL A. HUEY, husband and wife, as tenants by the entireties of the other undivided one-half thereof, each undivided interest to be held as joint tenants with the right of survivorship and not as tenants in common

WHEREAS, H. GLENN GROSS died on February 18, 1986 and the said Deposit Bank was duly appointed Administrator C.T.A. of said Estate; and

WITNESSETH, That the said Grantor

for and in consideration of the sum of Three Thousand Five Hundred ----- Dollars, lawful money of the United States unto it well and truly paid by the said Grantees at or before the sealing and delivery hereof, the receipt of which is hereby acknowledged, has granted, bargained, sold, aliened, released and confirmed, and by these presents does grant, bargain, sell, alien, release and confirm unto the said Grantees, their heirs and assigns forever;

Three (3) certain pieces, parcels or tracts of land situate, lying and being in the Fourth Ward of the City of DuBois, County of Clearfield and State of Pennsylvania, known on the plan of H. S. Knarr's Addition to said City of DuBois as parts of Lots No. 190, No. 191 and No. 192, and being bounded and described as follows, to wit:

BEGINNING at a post at a corner formed by the intersection of the westerly side of Reams Street with the southerly side of Knarr Alley; thence South 27-1/2 degrees West by line of said Reams Street one hundred thirty-five feet, more or less, to a post at corner of land now or formerly of Grover C. and Maybelle M. Peoples; thence North 62 degrees West by line of said Grover C. and Maybelle M. Peoples 99 feet, more or less, to a post at corner of lands now or formerly of Harry A. and Ruth A. Henneman; thence North 28 degrees East along line of said land now or formerly of Henneman at all points parallel with Reams Street 146 feet, more or less, to Knarr Alley; thence South 55 degrees East by line of said Knarr Alley 99 feet, more or less, to a point at Reams Street and place of beginning.

FAXED
1329

vol. 1159, no. 100

BEING the same premises which became vested in H. Glenn Gross and Mary Jane Gross, husband and wife, by deed of Oliver S. Muth et ux., dated October 7, 1944, and recorded in Clearfield County Deed Book 362, page 467. The said Mary Jane Gross having died, title vested in H. Glenn Gross by operation of law.

023364
COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
REALTY TRANSFER MAY 1987
TAX
FEB. 11 1988
\$35.00

DUBOIS AREA SCHOOL DISTRICT
1% REALTY TRANSFER TAX
AMOUNT 1,250.00
PAID 5-22-82 MICHAEL R. LYNN
DRAFT Agent

NOTICE

In accordance with the provisions of "The Bituminous Mine Subsidence and Land Conservation Act of 1966", I/we, the undersigned grantee/grantees, hereby certify that I/we know and understand that I/we may not be obtaining the right of protection against subsidence resulting from coal mining operations and that the purchased property may be protected from damage due to mine subsidence by a private contract with the owners of the economic interest in the coal. I/we further certify that this certification is in a color contrasting with that in the deed proper and is printed in twelve point type preceded by the word "notice" printed in twenty-four point type.

This day of



DF785

CHARLES D BISS

422 REAMS STREET
DUBOIS, PA 15810

January 7, 2004
0005398697

NBRC

EXHIBIT A

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

To see if HEMAP can help you, 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 NOTIFICAION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION IMMEDIATAMENTE 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 HIPOTECAS.

HomEq Servicing Corporation is a debt collector. HomEq is attempting to collect a debt

and any information obtained will be used for that purpose.

SEE LAST PAGE FOR ADDITIONAL IMPORTANT DISCLOSURES

THIS NOTICE CONTINUES ON THE NEXT PAGE



DF785

CAROL HUEY

**422 REAMS STREET
DUBOIS, PA 15810**

**January 7, 2004
0005398697**

NBRC

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

To see if HEMAP can help you, 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 NOTIFICAION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION IMMEDIATAMENTE 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 HIPOTECAS.

HomEq Servicing Corporation is a debt collector. HomEq is attempting to collect a debt

and any information obtained will be used for that purpose.

SEE LAST PAGE FOR ADDITIONAL IMPORTANT DISCLOSURES

THIS NOTICE CONTINUES ON THE NEXT PAGE

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

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

- YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,
- YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND
- 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 the foreclosure on your mortgage for thirty (30) days from the date of this notice. During that time you must arrange for and attend a "face-to-face" meeting with one of the consumer counseling agencies listed at the end of this notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT THIRTY (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 attend a face-to-face meeting with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take further action against you for thirty (30) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer counseling agencies for the county in which your property is located are set forth at the end of this notice.** It is necessary to schedule only one face-to-face meeting. You should advise this lender/servicer **immediately** of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE

Your mortgage is in default for the reasons set forth later in this notice (see the 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/servicer, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Fund. 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 completed 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. Funds 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 Agency of its decision on your application.

THIS NOTICE CONTINUES ON THE NEXT PAGE

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

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

NATURE OF THE DEFAULT

The MORTGAGE debt secured by your property located at:

422 REAMS STREET DUBOIS, PA 15810

IS SERIOUSLY IN DEFAULT because:

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

a) Number of Payments Delinquent:	3
b) Delinquent Amount Due:	\$1,234.53
c) Late Charges:	\$43.38
d) Recoverable Corporate Advances:	\$0.00
e) Other Charges and Advances:	\$\$0.00
f) Less funds in Suspense:	\$0.00
g) Total amount required as of (due date):	\$\$1,277.91

2. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION: (Do not use if not applicable)

HOW TO CURE THE DEFAULT – You may cure this default within THIRTY (30) days from the date of this letter **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER/SERVICER, WHICH IS \$1,234.53 PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES (and other charges) WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cashier's check, certified check, or money order made payable to:**

Regular Mail
HomEq Servicing Corporation
P.O. Box 96012 Charlotte, NC 28296-0012

Overnight
Attn: Cash Central NC 4726
1100 Corporate Center Drive
Raleigh, NC 27607-5066

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this notice: (Do not use if not applicable)

IF YOU DO NOT CURE THE DEFAULT

If you do not cure the default within THIRTY (30) days of this notice, the lender/servicer 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 opportunity to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS OF THE DATE OF THIS LETTER, HomEq Servicing Corporation also intends to instruct its attorneys to start a 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/servicer refers your case to its attorneys, but you cure the delinquency before the attorney begins legal proceedings against you, you will still be required to pay the reasonable attorneys' fees actually incurred up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorneys' fees actually incurred even if they are over \$50.00. Any attorneys' fees will be added to the amount you owe the lender/servicer, 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 attorneys' fees.

OTHER LENDER/SERVICER REMEDIES

The lender/servicer may also sue you personally for the unpaid principal balance and all other sums due under the Mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE

If you have not cured the default within the THIRTY (30) day period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due plus any late charges, other charges then due, reasonable attorneys' 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/servicer 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 Sheriff's sale could be held would be **approximately five (5) 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. 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/servicer.

HOW TO CONTACT THE LENDER/SERVICER BY TELEPHONE OR MAIL:

Name of Lender/Servicer	HomEq Servicing Corporation
Address	Attn: Account Research, Mail Code CA3345
	P.O. Box 13716
	Sacramento, CA 95853
Telephone Number:	1-866-577-8834

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/servicer at any time.

ASSUMPTION OF MORTGAGE

You may not sell or transfer your home to a buyer or transferee who will assume the mortgage debt.

YOU MAY ALSO HAVE THE RIGHT

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT, OR 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 THE RIGHT TO CURE YOUR DEFAULTS ANY MORE THAN THREE TIMES IN A CALENDAR YEAR;
- TO ASSERT THE NON-EXISTENCE 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/SERVICER; OR
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

THE CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY ARE
ATTACHED TO THIS LETTER

If you received a discharge of the account through the Bankruptcy Court and if your account has not been reaffirmed, the acceleration and sale will not result in your being held personally liable for the debt and this letter is not an attempt to collect a personal debt. However, failure to pay the delinquent balance is necessary to avoid foreclosure.

You are notified that this default, and any other legal action that may occur as a result thereof, may be reported by HomEq to one or more credit reporting agencies.

Please take appropriate action with respect to the important matters discussed herein.

Sincerely,

HomEq Servicing Corporation

THIS NOTICE CONTINUES ON THE NEXT PAGE

IMPORTANT DISCLOSURES

Colorado

Collection agencies are licensed by the Colorado Collection Agency Board, 1525 Sherman Street, 5th Floor, Denver, Colorado 80203. Please do not send payments to the collection agency board.

Minnesota

This collection agency is licensed by the Minnesota Department of Commerce.

Nebraska

Any credit insurance issued in connection with the loan contract may be canceled unless the borrower cures the default.

New York City

**Collection Agency License: #1099500 – North Highlands, CA (Main office)
#1099501 – Raleigh, NC (Branch)
#1099512 – Boone, NC (Branch)**

North Carolina

**North Carolina Department of Insurance Permit: #3677 – North Highlands, CA (Main office)
#3676 – Raleigh, NC (Branch)
#3675 – Boone, NC (Branch)**

Tennessee

This collection agency is licensed by the Collection Service Board, State Department of Commerce and Industry, 500 James Robertson Parkway, Nashville, Tennessee 37243

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 16183
NO: 04-550-CD

PLAINTIFF: CITIBANK N.A. AS TRUSTEE UNDER POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 30, 2001-I

VS.

DEFENDANT: CHARLES D. BISS AND CAROL A. HUEY

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 06/23/2004

LEVY TAKEN 08/24/2004 @ 11:30 AM

POSTED 08/27/2004 @ 11:30 AM

SALE HELD 11/05/2004

SOLD TO CITIBANK N.A. AS TRUSTEE UNDER POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 30, 2001-I

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 02/18/2005

DATE DEED FILED 02/18/2005

PROPERTY ADDRESS 422 REAMS STREET DUBOIS , PA 15801

SERVICES

08/27/2004 @ 11:30 AM SERVED CHARLES D. BISS

SERVED CHARLES D. BISS, DEFENDANT, AT THE RESIDENCE LISTED ABOVE BY HANDING TO SAM NEISWONGER, SON-IN-LAW/AAR

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY AND BY MAKING KNOWN TO HIM/HER THE CONTENTS THEREOF.

08/27/2004 @ 11:30 AM SERVED CAROL A. HUEY

SERVED CAROL A. HUEY, DEFENDANT, AT THE RESIDENCE LISTED ABOVE BY HANDING TO SAM NEISWONGER, SON-IN-LAW/AAR

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY AND BY MAKING KNOWN TO HIM/HER THE CONTENTS THEREOF.

FILED NO
6K 01/3:47 PM
FEB 18 2005

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 16183
NO: 04-550-CD

PLAINTIFF: CITIBANK N.A. AS TRUSTEE UNDER POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 30, 2001-I

vs.

DEFENDANT: CHARLES D. BISS AND CAROL A. HUEY

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$228.94

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2005

So Answers,

Chester Hawkins
By: Catherine Butler - Deputy Sheriff
Chester A. Hawkins
Sheriff

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

CITIBANK N.A. AS TRUSTEE UNDER
POOLING AND SERVICING AGREEMENT
DATED AS OF NOVEMBER 30, 2001-I
One Old Country Road
Suite 429
Carle Place, NY 11514

vs.

In the Court of Common Pleas of
Clearfield County

No. 04-550-CD

CHARLES D. BISS
CAROL A. HUEY
422 Reams Street
Dubois, PA 15810

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 422 Reams Street Dubois, PA 15810

See Exhibit "A" attached

AMOUNT DUE	
	\$36,158.30

Interest From 10/04/2003
Through 06/21/2004

(Costs to be added)

125.00 Prothono.
Costs


Will Shaffer
Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Dated: 6/23/04

Deputy _____

Received June 28, 2004 @ 3:20 P.M.
Chester A. Hauflein
by Cynthia Butler-Aughenbaugh

Term
No. 04-550-CD

IN THE COURT OF COMMON PLEAS

CITIBANK N.A. AS TRUSTEE UNDER POOLING AND
SERVICING AGREEMENT DATED AS OF NOVEMBER 30,
2001-1

vs.

CHARLES D. BISS and
CAROL A. HUEY
Mortagor(s)
422 Reams Street Dubois, PA 15810

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$36,158.30
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ 125.00
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
(215) 627-1322

ALL THOSE 3 CERTAIN PIECES, PARCELS OR TRACTS OF LAND SITUATE, LYING AND BEING IN THE FOURTH WARD OF THE CITY OF DUBOIS, COUNTY OF CLEARFIELD AND STATE OF PENNSYLVANIA, KNOWN ON THE PLAN OF H.S. KNARR'S ADDITION TO SAID CITY OF DUBOIS AS PARTS OF LOTS NO. 190 AND 192, AND BEING BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A POST AT A CORNER FORMERLY BY THE INTERSECTION OF THE WESTERLY SIDE OF REAMS STREET WITH THE SOUTHERLY SIDE OF KNARR ALLEY; THENCE SOUTH 27 $\frac{1}{2}$ DEGREES WEST BY LINE OF SAID REAMS STREET 135 FEET, MORE OR LESS, TO A POST AT CORNER OF LAND NOW OR FORMERLY OF GROVER C. AND MAYBELLE M. PEOPLES; THENCE NORTH 62 DEGREES WEST BY LINE OF SAID GROVER C. AND MAYBELLE M. PEOPLES 99 FEET, MORE OR LESS, TO A POST AT CORNER OF LANDS NOW OR FORMERLY OF HARRY A. AND RUTH A. HENNEMAN; THENCE NORTH 28 DEGREES EAST ALONG LINE OF SAID LAND NOW OR FORMERLY HENNEMAN AT ALL POINTS PARALLEL WITH REAMS STREET 146 FEET, MORE OR LESS, TO KNARR ALLEY; THENCE SOUTH 55 DEGREES EAST BY LINE OF SAID KNARR ALLEY 99 FEET, MORE OR LESS, TO A POINT AT REAMS STREET AND PLACE OF BEGINNING.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME CHARLES D. BISS

NO. 04-550-CD

NOW, February 15, 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 Charles D. Biss And Carol A. Huey to public venue or outcry at which time and place I sold the same to CITIBANK N.A. AS TRUSTEE UNDER POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 30, 2001-I he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	14.25
LEVY	15.00
MILEAGE	14.25
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$228.94

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	28.50
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$28.50

PLAINTIFF COSTS, DEBT AND INTEREST:

	DEBT-AMOUNT DUE	36,158.30
	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	\$36,198.30	
COSTS:		
ADVERTISING		306.90
TAXES - COLLECTOR		
TAXES - TAX CLAIM		
DUE		
LIEN SEARCH		100.00
ACKNOWLEDGEMENT		5.00
DEED COSTS		28.50
SHERIFF COSTS		228.94
LEGAL JOURNAL COSTS		162.00
PROTHONOTARY		125.00
MORTGAGE SEARCH		40.00
MUNICIPAL LIEN		
TOTAL COSTS	\$996.34	

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

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

MS-1390

Attorney for Plaintiff

CITIBANK N.A. AS TRUSTEE UNDER POOLING
AND SERVICING AGREEMENT DATED AS OF
NOVEMBER 30, 2001-I
One Old Country Road
Suite 429
Carle Place, NY 11514

Plaintiff
vs.

CHARLES D. BISS
CAROL A. HUEY
**Mortgagor(s) and
Record Owner(s)**

422 Reams Street
Dubois, PA 15810

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Clearfield County
CIVIL ACTION – LAW
ACTION OF MORTGAGE FORECLOSURE

Term
No. 04-550-CD

EOK
FILED NOCC
m/13/2004
OCT 25 2004

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

William A. Shaw
Prothonotary Clerk of Courts

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

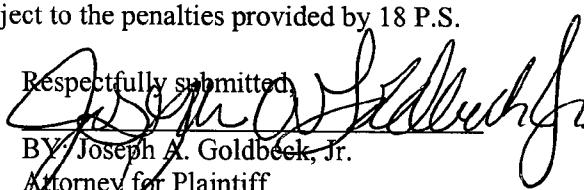
Personal Service by the Sheriff's Office/competent adult (copy of return attached).
 Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached).
 Certified mail by Sheriff's Office.
 Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
 Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
 Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

Premises was posted by Sheriff's Office/competent adult (copy of return attached).
 Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
 Certified Mail & ordinary mail by Joseph A. Goldbeck, Jr. (original receipt(s) for Certified Mail attached).

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

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

Respectfully submitted,

BY Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

7160 3901 9848 3826 8393

TO: HUEY, CAROL A..
CAROL A. HUEY
422 Reams Street
Dubois, PA 15801

SENDER: GOLDBECK MCCAFFERTY & MCKEEVER
June 21, 2004

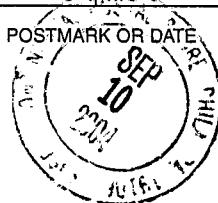
REFERENCE: BISS, CHARLES D. / MS-1390
- Clearfield

PS Form 3800, June 2000

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

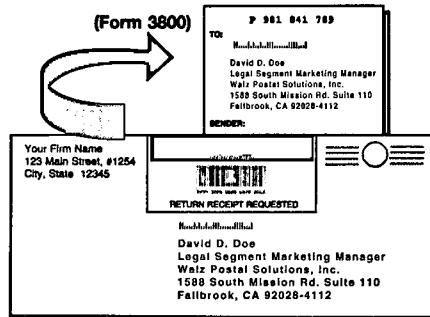
US Postal Service
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail



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

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



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

7160 3901 9848 3826 8386

TO: BISS, CHARLES D.
CHARLES D. BISS
422 Reams Street
Dubois, PA 15801

SENDER: GOLDBECK MCCAFFERTY & MCKEEVER
June 21, 2004

REFERENCE: BISS, CHARLES D. / MS-1390
11/5/04 - Clearfield

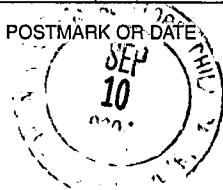
PS Form 3800, June 2000

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

US Postal Service

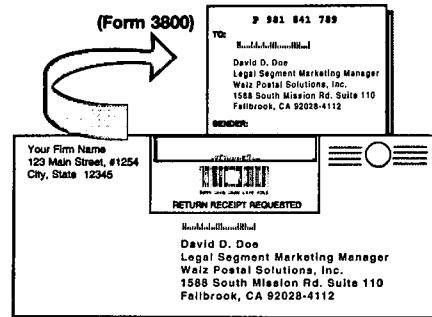
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail



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

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



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

2. Article Number



7160 3901 9848 3826 8386

3. Service Type CERTIFIED MAIL

4. Restricted Delivery? (Extra Fee) Yes

1. Article Addressed to:

BISS, CHARLES D.

CHARLES D. BISS

422 Reams Street

Dubois, PA 15801

GOLDBECK MCCAFFERTY & MCKEEVER
BISS, CHARLES D. / MS-1390 — Clearfield

PS Form 3811, July 2001

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

0-20-04

C. Signature

X *Thomas W. Felton* Agent Addressee

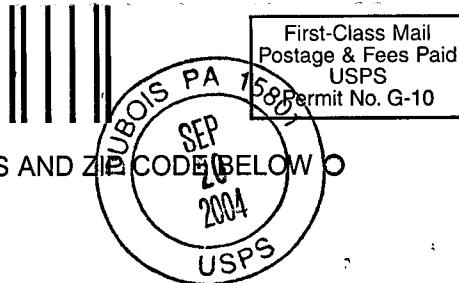
D. Is delivery address different from item 1?

If YES, enter delivery address below:

Yes
 No

11/5/04

UNITED STATES POSTAL SERVICE



PRINT YOUR NAME, ADDRESS AND ZIP CODE BELOW

GOLDBECK MCCAFFERTY & MCKEEVER
STE 5000 - MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA PA 19106-1538

2. Article Number



7160 3901 9848 3826 8393

3. Service Type **CERTIFIED MAIL**

4. Restricted Delivery? (Extra Fee) Yes

1. Article Addressed to:

HUEY, CAROL A..

CAROL A. HUEY

422 Reams Street

Dubois, PA 15801

GOLDBECK MCCAFFERTY & MCKEEVER
BISS, CHARLES D. / MS-1390 - Clearfield

PS Form 3811, July 2001

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY	
A. Received by (Please Print Clearly)	B. Date of Delivery
<i>Carol Huey</i>	<i>9-14-04</i>
C. Signature	
<input checked="" type="checkbox"/> Carol Huey	
D. Is delivery address different from item 1? If YES, enter delivery address below:	
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
<i>PO Box 75</i>	

11/5/04

UNITED STATES POSTAL SERVICE

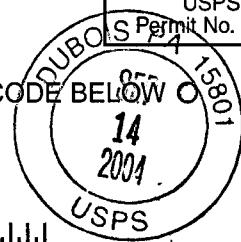


First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

PRINT YOUR NAME, ADDRESS AND ZIP CODE BELOW



GOOLBECK MCCAFFERTY & MCKEEVER
STE 5000 - MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA PA 19106-1538



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

Check type of mail:

- Express
- Registered
- Insured
- COD

- Return Receipt Requested
- Certified
- Int'l Rec. Del.
- Del. Confirmation (DC)

If Registered Mail

check below:

- Insured
- Not Insured

Postmark and

Date of Receipt

Remarks

Line	Account Number	Addressess Name, Street, and PO Address	Postage	Fee	Handling Charge	Actual Value if Rec'd	Insured Value	Due Sender	RR	DC	SC	SH	SD	RD
1		PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675												
2		STATE COLLEGE, PA 16801												
3		HOLIDAY CONSUMER DISCOUNT BOX 230 3180 W. COLLEGE AVENUE												
4		DOMESTIC RELATIONS OF CLEARFIELD COUNTY												
5		UNION MORTGAGE CO. INC 13151 EMILY STREET DALLAS, TX 75251-5929												
6		COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE INHERITANCE TAX DIVISION 6TH FLOOR HARRISBURG, PA 17128												
7		INTERNAL REVENUE SERVICE - SPECIAL PROCEDURES BRANCH 1001 Liberty Avenue Thirteenth Floor, Suite 1300 Pittsburgh, PA 15222												
8		DEPARTMENT OF PUBLIC WELFARE Estate Recovery Program PO Box 8486, Willow Oak Building Harrisburg, PA 17105-8486												
9		TENANTS/OCCUPANTS 422 Reams Street Dubois, PA 15810												
10														
11														
12														
13														
14														
15														
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per Name of receiving employ-:											

The full declaration of value is required on all domestic and international Registered mail.

The maximum indemnity payable on Express Mail documents under Express Mail document reconstruction insurance is \$500,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Domestic Mail is \$25,000 per piece subject to a limit of \$25,000 per occurrence. The maximum indemnity payable on Express Mail documents under Express Mail document reconstruction insurance is \$500,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Domestic Mail is \$25,000 per piece subject to a limit of \$25,000 per occurrence. See Domestic Mail Manual, SEP12, and SEP21 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on International mail. Special handling charges apply only to Standards (A) and Standard Mail (B) parcels.

Completed by Typewriter, Ink, or Ball Point Pen

PS Form 3877, April 1999

65-1390

Marfield

Marfield

GOLDBECK McCAFFERTY & MCKEEVER

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

CITIBANK N.A. AS TRUSTEE UNDER POOLING
AND SERVICING AGREEMENT DATED AS OF
NOVEMBER 30, 2001-I
One Old Country Road
Suite 429
Carle Place, NY 11514

Plaintiff

vs.

CHARLES D. BISS
CAROL A. HUEY
Mortgagor(s) and Record Owner(s)

422 Reams Street
Dubois, PA 15810

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 04-550-CD

AFFIDAVIT PURSUANT TO RULE 3129

CITIBANK N.A. AS TRUSTEE UNDER POOLING AND SERVICING AGREEMENT DATED AS OF
NOVEMBER 30, 2001-I, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the
date the praecipe for the writ of execution was filed the following information concerning the real property located at:

422 Reams Street
Dubois, PA 15810

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

CHARLES D. BISS
422 Reams Street
Dubois, PA 15801

CAROL A. HUEY
422 Reams Street
Dubois, PA 15801

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

CHARLES D. BISS
422 Reams Street
Dubois, PA 15801

CAROL A. HUEY
422 Reams Street
Dubois, PA 15801

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

HOLIDAY CONSUMER DISCOUNT
3180 W. COLLEGE AVENUE
BOX 230
STATE COLLEGE, PA 16801

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

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

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

UNION MORTGAGE CO. INC
13151 EMILY STREET
DALLAS , TX 75251-5929

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

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

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

COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE INHERITANCE
TAX DIVISION
1131 STRAWBERRY SQUARE
6TH FLOOR
HARRISBURG, PA 17128

INTERNAL REVENUE SERVICE - SPECIAL PROCEDURES BRANCH
1001 Liberty Avenue
Thirteenth Floor, Suite 1300
Pittsburgh, PA 15222

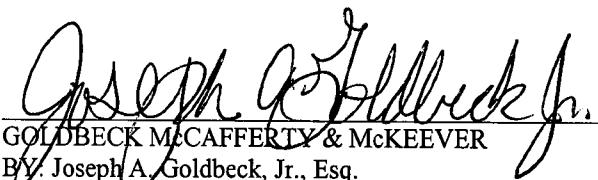
DEPARTMENT OF PUBLIC WELFARE
Estate Recovery Program
PO Box 8486, Willow Oak Building
Harrisburg, PA 17105-8486

TENANTS/OCCUPANTS
422 Reams Street
Dubois, PA 15810

(attach separate sheet if more space is needed)

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

DATED: October 1, 2004


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

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 500 – The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

FILED

JUN 23 2004

William A. Shaw
Prothonotary/Clerk of Courts

CITIBANK N.A. AS TRUSTEE UNDER POOLING
AND SERVICING AGREEMENT DATED AS OF
NOVEMBER 30, 2001-I
One Old Country Road
Suite 429
Carle Place, NY 11514

Plaintiff
vs.

CHARLES D. BISS
CAROL A. HUEY
(Mortgagor(s) and Record owner(s))
422 Reams Street
Dubois, PA 15810

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 04-550-CD

ORDER FOR JUDGMENT

Please enter Judgment in favor of CITIBANK N.A. AS TRUSTEE UNDER POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 30, 2001-I, and against CHARLES D. BISS and CAROL A. HUEY for failure to file an Answer in the above action within (20) days (or sixty (60) days if defendant is the United States of America) from the date of service of the Complaint, in the sum of \$36,158.30.

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

I hereby certify that the above names are correct and that the precise residence address of the judgment creditor is CITIBANK N.A. AS TRUSTEE UNDER POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 30, 2001-I One Old Country Road Suite 429 Carle Place, NY 11514 and that the name(s) and last known address(es) of the Defendant(s) is/are CHARLES D. BISS, 422 Reams Street Dubois, PA 15801 and CAROL A. HUEY, 422 Reams Street Dubois, PA 15801;

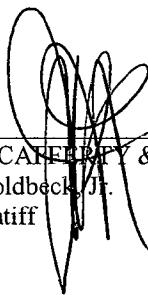
GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

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

Principal Balance	\$29,573.99
Interest from 10/04/2003 through 06/21/2004	\$2,313.46
Attorney's Fee at 5.0000% of principal balance	\$1,478.70
Late Charges	\$115.68
Costs of Suit and Title Search	\$900.00
Escrow	\$1,627.15
Corporate Advance	\$119.32
	<hr/>
	\$36,158.30


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

AND NOW, this 23rd day of June, 2004 damages are assessed as above.



Pro Prothy

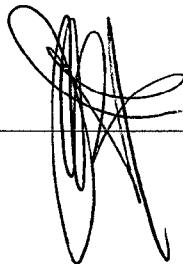
VERIFICATION OF NON-MILITARY SERVICE

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

1. That the above named Defendant, CHARLES D. BISS, is about unknown years of age, that Defendant's last known residence is 422 Reams Street, Dubois, PA 15801, and is engaged in the unknown business located at unknown address.

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

Date:

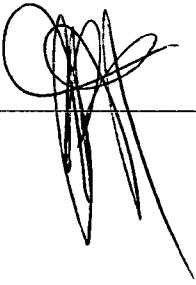
A handwritten signature in black ink, appearing to read "CHARLES D. BISS", is written over a horizontal line. The signature is somewhat stylized and cursive.

VERIFICATION OF NON-MILITARY SERVICE

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

1. That the above named Defendant, CAROL A. HUEY, is about unknown years of age, that Defendant's last known residence is 422 Reams Street, Dubois, PA 15801, and is engaged in the unknown business located at unknown address.

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

Date: 

In the Court of Common Pleas of Clearfield County

CITIBANK N.A. AS TRUSTEE UNDER POOLING AND
SERVICING AGREEMENT DATED AS OF NOVEMBER 30,
2001-I
One Old Country Road
Suite 429
Carle Place, NY 11514

Plaintiff

vs.

No. 04-550-CD

CHARLES D. BISS
CAROL A. HUEY
(Mortgagor(s) and Record Owner(s))
422 Reams Street
Dubois, PA 15810

Defendant(s)

PRAECIPE FOR JUDGMENT

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

Enter the Judgment in favor of Plaintiff and against CHARLES D. BISS and CAROL A. HUEY by default for want of an Answer.

Assess damages as follows:

\$36,158.30

Debt

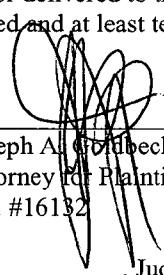
Interest - 10/04/2003 to 06/21/2004

Total

(Assessment of Damages attached)

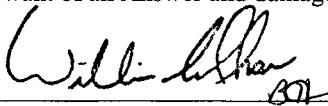
**I CERTIFY THAT FOREGOING ASSESSMENT OF DAMAGES IS FOR SPECIFIED AMOUNTS ALLEGED TO
BE DUE IN THE COMPLAINT AND IS CALCULABLE AS A SUM CERTAIN FROM THE COMPLAINT.**

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



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

AND NOW June 23, 2004, Judgment is entered in favor of
CITIBANK N.A. AS TRUSTEE UNDER POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 30,
2001-I and against CHARLES D. BISS and CAROL A. HUEY by default for want of an Answer and damages assessed in
the sum of \$36,158.30 as per the above certification.



Will L. Johnson
Prothonotary

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

DATE OF THIS NOTICE: June 2, 2004

TO:

CAROL A. HUEY
422 Reams Street
Dubois, PA 15801

CITIBANK N.A. AS TRUSTEE UNDER POOLING AND
SERVICING AGREEMENT DATED AS OF NOVEMBER 30,
2001-I

One Old Country Road
Suite 429
Carle Place, NY 11514

Plaintiff

vs.

CHARLES D. BISS
CAROL A. HUEY
(Mortgagor(s) and Record Owner(s))
422 Reams Street
Dubois, PA 15810

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 04-550-CD

Defendant(s)

TO: **CAROL A. HUEY**
422 Reams Street
Dubois, PA 15801

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS 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.

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

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

GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 5000 - Mellon Independence Center.
701 Market Street
Philadelphia, PA 19106 215-627-1322

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

DATE OF THIS NOTICE: June 2, 2004

TO:

CHARLES D. BISS
422 Reams Street
Dubois, PA 15801

CITIBANK N.A. AS TRUSTEE UNDER POOLING AND
SERVICING AGREEMENT DATED AS OF NOVEMBER 30,
2001-I

One Old Country Road
Suite 429
Carle Place, NY 11514

Plaintiff

vs.
CHARLES D. BISS
CAROL A. HUEY
(Mortgagor(s) and Record Owner(s))
422 Reams Street
Dubois, PA 15810

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 04-550-CD

Defendant(s)

TO: **CHARLES D. BISS**
422 Reams Street
Dubois, PA 15801

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS 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.

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

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

GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 5000 - Mellon Independence Center.
701 Market Street
Philadelphia, PA 19106 215-627-1322

Rule of Civil Procedure No. 236 – Revised

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

CITIBANK N.A. AS TRUSTEE UNDER POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 30, 2001-I
One Old Country Road
Suite 429
Carle Place, NY 11514

Plaintiff

No. 04-550-CD

vs.

CHARLES D. BISS
CAROL A. HUEY
(Mortgagors and Record Owner(s))
422 Reams Street
Dubois, PA 15810

Defendant(s)

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

NOTICE

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

William Shaw
Prothonotary

By: _____

Deputy

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

Joseph A. Goldbeck, Jr.
Goldbeck McCafferty & McKeever
Suite 500 – The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322

FILED Att'y pd. 80.00

311287 No cc
JUN 23 2004

W.A. Shaw
William A. Shaw
Notary/Clerk of Courts
S. Prothonotary/Clerk of Courts
Statement to Pff

NOTICE OF JUDGMENT

Copy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CIVIL DIVISION

Citibank, N.A.

Vs.

No. 2004-00550-CD

Charles D. Biss
Carol A. Huey

To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered
against you in the amount of \$36,158.30 on June 23, 2004.

William A. Shaw
Prothonotary

William A. Shaw

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

COPY

Citibank, N.A.

Plaintiff(s)

No.: 2004-00550-CD

Real Debt: \$36,158.30

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Charles D. Biss

Carol A. Huey

Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: June 23, 2004

Expires: June 23, 2009

Certified from the record this 23rd day of June, 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

In The Court of Common Pleas of Clearfield County, Pennsylvania

CITIBANK

VS.

BISS, CHARLES D. & CAROL A. HUEY

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket #

15465

04-550-CD

SHERIFF RETURNS

NOW MAY 12, 2004 AT 10:45 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON CAROL A .HUEY, DEFENDANT AT RESIDENCE, 422 REAMS ST., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO SAMUEL NEISWONGER, SON IN LAW A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: MCCLEARY/COUDRIET

NOW MAY 12, 2004 AT 10:45 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ONCHARLES D. BISS, DEFENDANT AT RESIDENCE, 422 REAMS ST., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO SAMUEL NEISWONGER, FRIEND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: MCCLEARY/COUDRIET

Return Costs

Cost	Description
38.62	SHERIFF HAWKINS PAID BY: ATTY CK# 198732
20.00	SURCHARGE PAID BY: ATTY CK#198733

Sworn to Before Me This

19 Day Of May 2004
William A. Shaw

So Answers,


Chester A. Hawkins
Sheriff

FILED
O 2:01 PM
MAY 19 2004 

William A. Shaw
Prothonotary

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

Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

CITIBANK N.A. AS TRUSTEE UNDER POOLING
AND SERVICING AGREEMENT DATED AS OF
NOVEMBER 30, 2001-I
One Old Country Road
Suite 429
Carle Place, NY 11514

Plaintiff
vs.

CHARLES D. BISS
CAROL A. HUEY
Mortgagor(s) and Record Owner(s)
422 Reams Street
Dubois, PA 15810

Defendant(s)

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

No. 04-550-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

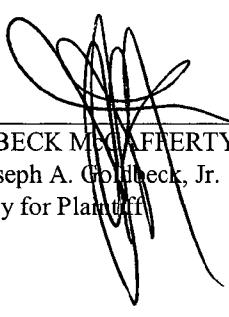
Amount Due

\$36,158.30

Interest from
10/04/2003 to
06/21/2004 at
10.9000%

(Costs to be added)

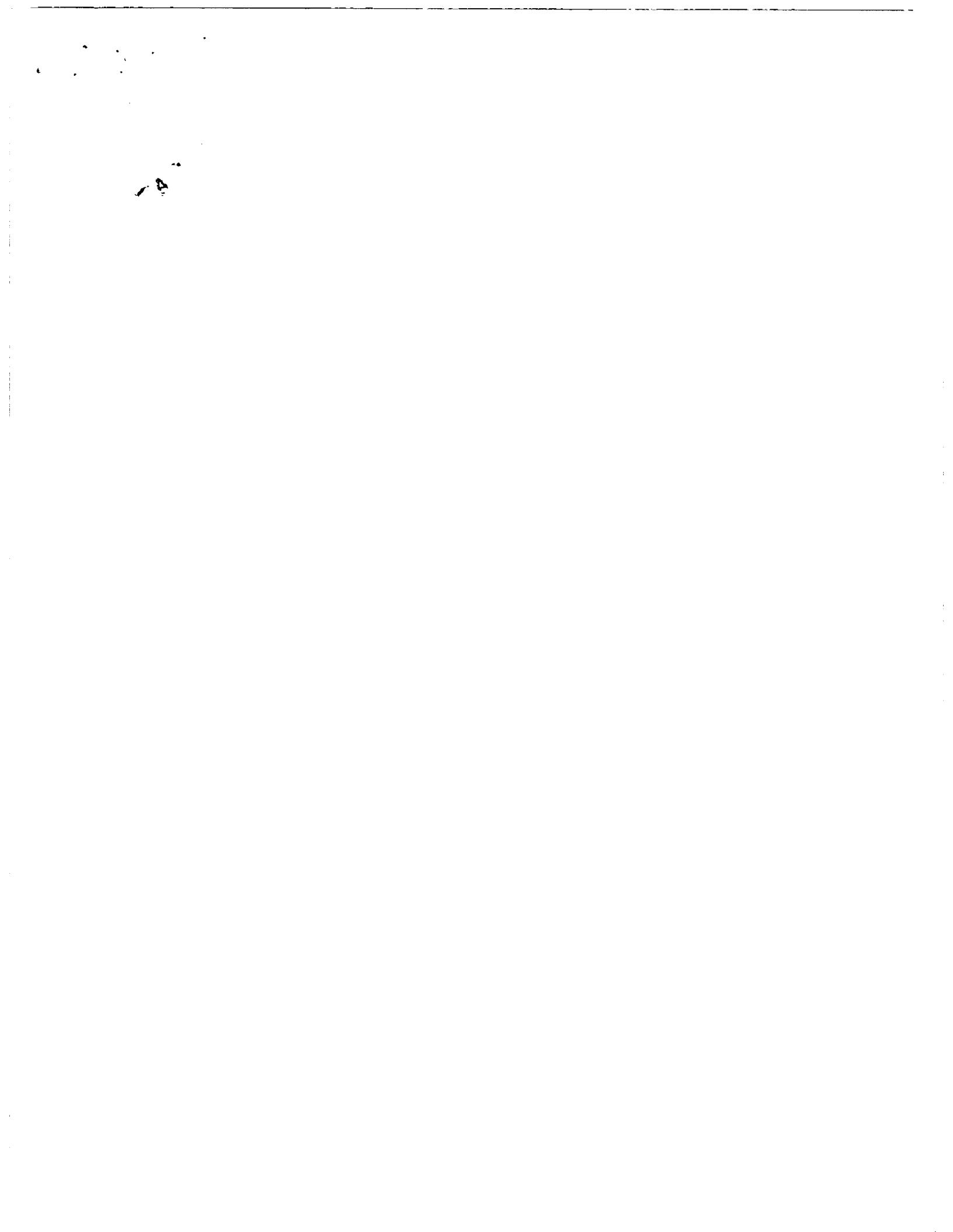
125.00 Prothonotary costs


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

FILED

JUN 23 2004

William A. Shaw
Prothonotary/Clerk of Courts



Term
No. 04-550-CD
IN THE COURT OF COMMON PLEAS

CITIBANK N.A. AS TRUSTEE UNDER POOLING AND
SERVICING AGREEMENT DATED AS OF NOVEMBER
30, 2001-I

vs.

CHARLES D. BISS and
CAROL A. HUEY
(Mortgagor(s) and Record Owner(s))
422 Reams Street
Dubois, PA 15810

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Prothonotary/Clerk of Courts
William A. Shraw

RECEIVED
MAY 23 2004
44th Rd. 80.00
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322

FILED

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 500 – The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322

Goldbeck McCafferty & McKeever
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 500 – The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

CITIBANK N.A. AS TRUSTEE UNDER POOLING
AND SERVICING AGREEMENT DATED AS OF
NOVEMBER 30, 2001-I
One Old Country Road
Suite 429
Carle Place, NY 11514

Plaintiff
vs.

CHARLES D. BISS
CAROL A. HUEY
(Mortgagor(s) and Record Owner(s))
422 Reams Street
Dubois, PA 15810

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 04-550-CD

AFFIDAVIT PURSUANT TO RULE 3129

CITIBANK N.A. AS TRUSTEE UNDER POOLING AND SERVICING AGREEMENT DATED AS OF
NOVEMBER 30, 2001-I, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the
date the praecipe for the writ of execution was filed the following information concerning the real property located at:

422 Reams Street
Dubois, PA 15810

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

CHARLES D. BISS
422 Reams Street
Dubois, PA 15801

CAROL A. HUEY
422 Reams Street
Dubois, PA 15801

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

CHARLES D. BISS
422 Reams Street
Dubois, PA 15801

CAROL A. HUEY
422 Reams Street
Dubois, PA 15801

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

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

HOLIDAY CONSUMER DISCOUNT
3180 W. COLLEGE AVENUE
BOX 230
STATE COLLEGE, PA 16801

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

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

UNION MORTGAGE CO. INC
13151 EMILY STREET
DALLAS , TX 75251-5929

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

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

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

COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE INHERITANCE
TAX DIVISION
1131 STRAWBERRY SQUARE
6TH FLOOR
HARRISBURG, PA 17128

INTERNAL REVENUE SERVICE - SPECIAL PROCEDURES BRANCH
1001 Liberty Avenue
Thirteenth Floor, Suite 1300
Pittsburgh, PA 15222

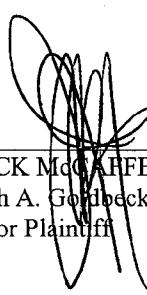
DEPARTMENT OF PUBLIC WELFARE
Estate Recovery Program
PO Box 8486, Willow Oak Building
Harrisburg, PA 17105-8486

TENANTS/OCCUPANTS
422 Reams Street
Dubois, PA 15810

(attach separate sheet if more space is needed)

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

DATED: June 21, 2004


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

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

CITIBANK N.A. AS TRUSTEE UNDER
POOLING AND SERVICING AGREEMENT
DATED AS OF NOVEMBER 30, 2001-I
One Old Country Road
Suite 429
Carle Place, NY 11514

vs.

In the Court of Common Pleas of
Clearfield County

No. 04-550-CD

CHARLES D. BISS
CAROL A. HUEY
422 Reams Street
Dubois, PA 15810

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 422 Reams Street Dubois, PA 15810

See Exhibit "A" attached

AMOUNT DUE	
	<u>\$36,158.30</u>

Interest From 10/04/2003
Through 06/21/2004

(Costs to be added)

*125.00 Prothonotary
Costs*

Dated: 6/23/04



Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy _____

Term
No. 04-550-CD

IN THE COURT OF COMMON PLEAS

CITIBANK N.A. AS TRUSTEE UNDER POOLING AND
SERVICING AGREEMENT DATED AS OF NOVEMBER 30,
2001-I

vs.

CHARLES D. BISS and
CAROL A. HUEY
Mortagor(s)
422 Reams Street Dubois, PA 15810

WRIT OF EXECUTION	
(Mortgage Foreclosure)	
REAL DEBT	\$36,158.30
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ <u>125.00</u>
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	\$ _____
Judg. Fee	\$ _____
Cr.	\$ _____
Sat.	\$ _____

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 500 – The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
(215) 627-1322

ALL THOSE 3 CERTAIN PIECES, PARCELS OR TRACTS OF LAND SITUATE, LYING AND BEING IN THE FOURTH WARD OF THE CITY OF DUBOIS, COUNTY OF CLEARFIELD AND STATE OF PENNSYLVANIA, KNOWN ON THE PLAN OF H.S. KNARR'S ADDITION TO SAID CITY OF DUBOIS AS PARTS OF LOTS NO. 190 AND 192, AND BEING BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A POST AT A CORNER FORMERLY BY THE INTERSECTION OF THE WESTERLY SIDE OF REAMS STREET WITH THE SOUTHERLY SIDE OF KNARR ALLEY; THENCE SOUTH 27 $\frac{1}{2}$ DEGREES WEST BY LINE OF SAID REAMS STREET 135 FEET, MORE OR LESS, TO A POST AT CORNER OF LAND NOW OR FORMERLY OF GROVER C. AND MAYBELLE M. PEOPLES; THENCE NORTH 62 DEGREES WEST BY LINE OF SAID GROVER C. AND MAYBELLE M. PEOPLES 99 FEET, MORE OR LESS, TO A POST AT CORNER OF LANDS NOW OR FORMERLY OF HARRY A. AND RUTH A. HENNEMAN; THENCE NORTH 28 DEGREES EAST ALONG LINE OF SAID LAND NOW OR FORMERLY HENNEMAN AT ALL POINTS PARALLEL WITH REAMS STREET 146 FEET, MORE OR LESS, TO KNARR ALLEY; THENCE SOUTH 55 DEGREES EAST BY LINE OF SAID KNARR ALLEY 99 FEET, MORE OR LESS, TO A POINT AT REAMS STREET AND PLACE OF BEGINNING.