

04-605-CD

Wachovia Bank National Association vs. STACEY FETZER MAINES, et al

Wachovia Bank vs Stacey & Ray Jr. Maines
2004-605-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

FILED

APR 30 2004

William A. Shaw
Prothonotary/Clerk of Courts

WACHOVIA BANK, NATIONAL ASSOCIATION,
AS TRUSTEE OF THE SECURITY NATIONAL
REMIC TRUST 2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

Plaintiff

vs.

STACEY FETZER MAINES
RAY S. MAINES JR.
Mortgagor(s) and Real Owner(s)

PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

Defendant(s)

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

Term
No. 04-605-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 ABCGADO, 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 REQUERIRA 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 ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELEFONO 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 E INFORMACION ACERCA AGENCIAS QUE PUEGAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQU UN HONORARIO REDUCIDO O GRATIS.

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COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE OF THE SECURITY NATIONAL REMIC TRUST 2003-1, 323 5th Street, PO Box 35 Eureka, CA 95502.
2. The name(s) and address (es) of the Defendant(s) is/are STACEY FETZER MAINES, 149 Deer Creek Road, Morrisdale, PA 16858 and RAY S. MAINES JR., 149 Deer Creek Road, Morrisdale, PA 16858, who is/are the mortgagor(s) and real owner(s) of the mortgaged premises hereinafter described.
3. On July 22, 1997 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to FHB FUNDING CORP, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Book: 1861 Page: 289. The mortgage has not been assigned unless said assignment to the Plaintiff is hereafter mentioned. The aforementioned mortgage was assigned to: WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE OF THE SECURITY NATIONAL REMIC TRUST 2003-1 by Assignment of Mortgage which Assignment is lodged for recording; and 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 December 01, 2002, 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	\$30,081.31
Interest from 11/01/2002	\$4,945.33
through 04/30/2004 at 10.9900%	
Per Diem interest rate at \$9.03	
Attorney's Fee at 5.0% of Principal Balance	\$1,504.07
Late Charges from 12/01/2002 to 04/30/2004	\$237.44
Costs of suit and Title Search	<u>\$900.00</u>
	\$37,668.15
Hazard Insurance	+\$114.09
Foreclosure Expenses	+\$75.00
Prior Servicer Foreclosure	+\$19.70
Prior Servicer Attorney Fees	+\$1,000.00
Taxes	+\$5.00
Prior Servicer Escrow Advance	+ \$631.99
Escrow Credit	<u>-\$201.44</u>
	\$39,312.49

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.

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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 \$39,312.49, together with interest at the rate of \$9.03, 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:


GOLDBECK McCAFFERTY & MCKEEVER

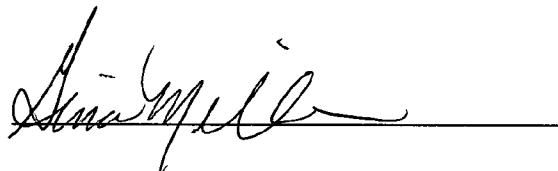
BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

5

VERIFICATION

I, Gina Miller, 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: 04-23-04



#161186 - STACEY FETZER MAINES and RAY S. MAINES JR.

07/31/97

21:30

NO. 293 D04

ALTA Commitment

COMMITMENT FOR TITLE INSURANCE

SCHEDULE A CONTINUED

Commitment No. CP0670828

Legal Description

ALL that certain lot, piece or parcel of ground situate and lying in the Township of Morris, County of Clearfield and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the Western side of Township Road, which is the Northeastern corner of Lot No. 36; thence along the Northern boundary line of Lot No. 36, South 65 degrees 50 minutes (65 degrees 50') West a distance of 109.50 feet to a point on the Easterly side of a private road; thence along the Easterly side of said private road North 20 degrees 31' West, 56 feet to a point; thence North 70 degrees 27' through the exact middle or center of a party wall or dividing wall of a double frame house to a distance of 103.65 feet to a point on the Westerly side of said Township Road South 27 degrees 08' East, 48.20 feet to a point and place of beginning.

PARCEL #124-Q10-567-17.

DBV. 1770, PAGE 49.

THIS COMMITMENT IS INVALID UNLESS THE INSURING PROVISIONS AND SCHEDULES A AND B ARE ATTACHED

Chicago Title Insurance Company

JUN. 27 '97 (SAT) 14:20 COMMUNICATION No. 91 PAGE 4

Certified Article Number

7160 3901 9848 2711 1907

SENDERS RECORD

Certified Article Number

7160 3901 9848 2711 1914

SENDERS RECORD

EXHIBIT A ACT 91 NOTICE

DATE OF NOTICE: February 26, 2004

TAKE ACTION TO SAVE YOUR

HOME FROM FORECLOSURE

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.

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 any 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 notification obtenga una traduccion immediatamente llamanda esta agencia (Pennsylvania Housing Finance Agency) sin cargos al numero mencionada 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.

Prepared by: GOLDBECK McCAFFERTY & MCKEEVER
Suite 5000 - Mellon Independence Center.
701 Market Street
Philadelphia, PA 19106
Fax (215) 627-7734

Certified Article Number

7160 3901 9848 2711 1921

SENDERS RECORD

Certified Article Number

7160 3901 9848 2711 1938

SENDERS RECORD

Date: **February 26, 2004**

Homeowners Name: **STACEY FETZER MAINES and RAY S. MAINES JR.**
Property Address: **PO Box 166 Church Street a/k/a 107 Church Street, Morrisdale, PA 16858**
Loan Account No.: **161186**
Original Lender: **FHB FUNDING CORP**
Current Lender/Servicer: **SN SERVICING CORP.**

**HOMEOWNERS'
EMERGENCY MORTGAGE ASSISTANCE PROGRAM**

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

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

- * IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR
CONTROL,**
- * IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR
MORTGAGE PAYMENTS, AND**
- * IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE
PENNSYLVANIA HOUSING FINANCE AGENCY.**

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated 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 fact-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: **PO Box 166 Church Street a/k/a 107 Church Street, Morrisdale, PA 16858** 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:

- (a) Monthly payment from 12/01/2002 thru 2/26/2004
(15 mos. at \$296.89/month) \$4,453.35
- (b) Late charges \$207.76
- (c) Other charges; Escrow, Inspec., NSF Checks
- (d) Other provisions of the mortgage obligation, if any
- (e) TOTAL AMOUNT REQUIRED AS OF THIS DATE: \$4,661.11

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 \$ 4,661.11**, PLUS ANY MORTGAGE PAYMENTS AND LATE 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 and sent to:

SN SERVICING CORP.
323 5th Street
PO Box 35
Eureka, CA 95502

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 brings legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

OTHER LENDER REMEDIES - The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE - If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements

under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately four (4) to six (6) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender: SN SERVICING CORP.

Address: 323 5th Street
PO Box 35
Eureka, CA 95502

Phone Number: 800-603-0836 x1218

Fax Number: 916-231-2508

Contact Person: Barbara Collins

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 sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

YOU MAY ALSO HAVE THE RIGHT:

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

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

* TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT

HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

Contact Person: Barbara Collins
Phone Number: 800-603-0836 x1218

**PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM**

CONSUMER CREDIT COUNSELING AGENCIES

CLEARFIELD COUNTY

KEYSTONE ECONOMIC DEVELOPMENT CORPORATION
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS OF WESTERN PENNSYLVANIA INC.
217 East Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS OF WESTERN PENNSYLVANIA
219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

INDIANA CO COMMUNITY ACTION PROGRAM
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

CCCS OF NORTHEASTERN PA
1631 South Atherton Street
Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

FILED *AM/15684* *85.00*
APR 30 2004 *4CC SRF*
William A. Shaw
Prothonotary/Clerk of Courts

7160 3901 9848 4067 2348

TO: MAINES JR., STACEY,
RAY S. MAINES JR.
149 Deer Creek Road
Morrisdale, PA 16858

SENDER: GOLDBECK MCCAFFERTY & MCKEEVER
October 7, 2004

REFERENCE: MAINES, STACEY FETZER JR. / SN-0187
11/05/04 - Clearfield

PS Form 3800, June 2000

RETURN RECEIPT SERVICE	Postage	ADULT 4/4
	Certified Fee	QF
	Return Receipt Fee	1/25
	Restricted Delivery	3/5
	Total Postage & Fees	2/25

US Postal Service

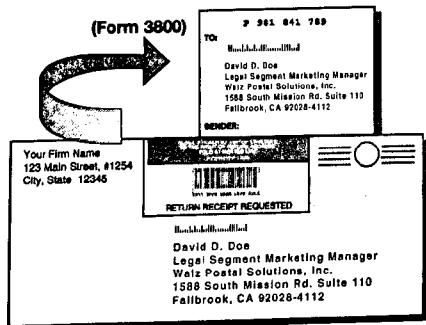
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

**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 7921

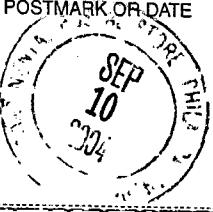
TO: MAINES, STACEY FETZER
STACEY FETZER MAINES
149 Deer Creek Road
Morrisdale, PA 16858

SENDER: GOLDBECK MCCAFFERTY & MCKEEVER
June 21, 2004

REFERENCE: MAINES, STACEY FETZER JR. / SN-018
11/5/04
- Clearfield

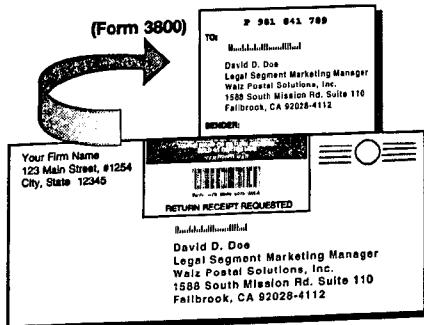
PS Form 3800, June 2000

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	POSTMARK OR DATE 
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7160 3901 9848 4067 2331

TO: MAINES, STACEY FETZER
STACEY FETZER MAINES

149 Deer Creek Road
Morrisdale, PA 16858



SENDER: GOLDBECK MCCAFFERTY & MCKEEVER
October 7, 2004

REFERENCE: MAINES, STACEY FETZER JR. / SN-0187
11/05/04 - Clearfield

PS Form 3800, June 2000

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

US Postal Service

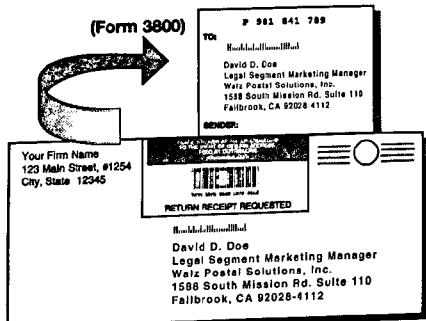
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

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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 7938

TO: MAINES JR., RAY S.
RAY S. MAINES JR.
149 Deer Creek Road
Morrisdale, PA 16858

SENDER: GOLDBECK MCCAFFERTY & MCKEEVER
June 21, 2004

REFERENCE: MAINES, STACEY FETZER JR. / SN-018
- Clearfield

PS Form 3800, June 2000

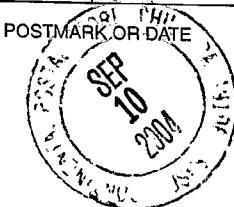
11/5/04

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

US Postal Service

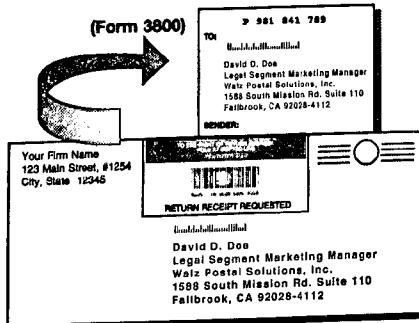
**Receipt for
Certified Mail**

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.

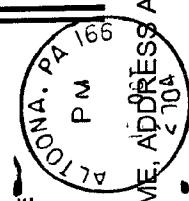
COMPLETE THIS SECTION ON DELIVERY	
A. Received by (Please Print Clearly)	B. Date of Delivery
<i>Stacey L. Fetter, M.A.</i>	10-9-04
C. Signature	
<i>Stacey L. Fetter, M.A.</i>	
D. Is delivery address different from item 1? If YES, enter delivery address below:	
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> Agent <input type="checkbox"/> Addressee <input type="checkbox"/> No	
1. Article Addressed to: MAINES JR, RAY S. RAY S. MAINES JR. 149 Deer Creek Road Morrisdale, PA 16858	
2. Article Number  744380184840672348	
3. Service Type CERTIFIED MAIL 4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

GOLDBECK MCCAFFERTY & MCKEEVER
 MAINES, STACEY FETTER JR / SN:0187 11/05/04 - Clarifield

PS Form 3811, July 2001

Domestic Return Receipt

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
U.S. POSTAL SERVICE
Permit No. G-10

• 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



COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

Stacey Fetzer Maines 10-9-04

B. Date of Delivery

Signature

X Henry J. Fetzer Maines

C. Signature

X

Henry J. Fetzer Maines
10-9-04
Maines, Stacey Fetzer
149 Deer Creek Road
Morrisdale, PA 16858D. Is delivery address different from file? Yes
 No

3. Service Type CERTIFIED MAIL

4. Restricted Delivery? (Extra Fee) Yes

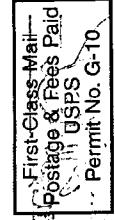
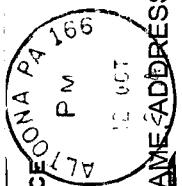
1. Article Addressed to:

Maines, Stacey Fetzer

STACEY FETZER MAINES149 Deer Creek Road
Morrisdale, PA 16858GOLDBECK MCCAFFERTY & MCKEEVER
MAINES, STACEY FETZER JR./SN-0187 11/05/04 - Clearfield

PS Form 3811, July 2001

Domestic Return Receipt



● PRINT YOUR NAME, ADDRESS AND ZIP CODE BELOW ●

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

In The Court of Common Pleas of Clearfield County, Pennsylvania

WACHOVIA BANK

VS.

MAINES, STACEY FETZER & RAY S. MAINES JR.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket # 15513

04-605-CD

SHERIFF RETURNS

NOW MAY 18, 2004 AT 8:32 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON STACEY FETZER MAINES, DEFENDANT AT RESIDENCE, 149 DEER CREEK ROAD, MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO STACEY FETZER MAINES (2) TWO TRUE AND ATTESTED COPIES OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF. (THIS IS 911 ADDRESS FOR PO BOX 166, CHURCH ST. a/k/a CHURCH ST., MORRISDALE, PA.)

SERVED BY: NEVLING/HUNTER

NOW MAY 18, 2004 AT 8:32 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON RAY S. MAINES JR. , DEFENDANT AT RESIDENCE, 149 DEER CREEK ROAD, MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO STACEY FETZER MAINES, WIFE (2) TWO TRUE AND ATTESTED COPIES OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF. (THIS IS 911 ADDRESS FOR PO BOX 166, CHURCH ST. a/k/a CHURCH ST., MORRISDALE, PA.)

SERVED BY: NEVLING/HUNTER

Return Costs

Cost Description

34.12 SHERIFF HAWKINS PAID BY: ATTY CK# 199187

40.00 SURCHARGE PAID BY: ATTY CK# 199188

Sworn to Before Me This

So Answers,

19 Day Of May 2004
William A. Shaw

Chester A. Hawkins
Chester A. Hawkins
Sheriff

FILED

02:05 PM

MAY 19 2004

*60
GZ
KT*

William A. Shaw
Prothonotary

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

WACHOVIA BANK, NATIONAL ASSOCIATION, AS
TRUSTEE OF THE SECURITY NATIONAL REMIC
TRUST 2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

Plaintiff
vs.

STACEY FETZER MAINES
RAY S. MAINES JR.
(**Mortgagor(s) and Record owner(s)**)
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 04-605-CD

ORDER FOR JUDGMENT

Please enter Judgment in favor of WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE OF THE SECURITY NATIONAL REMIC TRUST 2003-1, and against STACEY FETZER MAINES and RAY S. MAINES JR. 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 \$39,782.05.

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 WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE OF THE SECURITY NATIONAL REMIC TRUST 2003-1 323 5th Street PO Box 35 Eureka, CA 95502 and that the name(s) and last known address(es) of the Defendant(s) is/are STACEY FETZER MAINES, 149 Deer Creek Road Morrisdale, PA 16858 and RAY S. MAINES JR., 149 Deer Creek Road Morrisdale, PA 16858;

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

FILED

JUN 23 2004

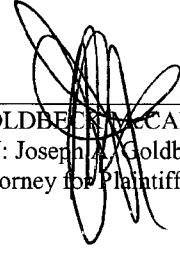
William A. Shaw
Prothonotary/Clerk of Courts

ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

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

Principal Balance	\$30,081.31
Interest from 11/01/2002 through 06/21/2004	\$5,414.89
Attorney's Fee at 5.0000% of principal balance	\$1,504.07
Late Charges	\$237.44
Costs of Suit and Title Search	\$900.00
Hazard Insurance	\$114.09
Foreclosure Expenses	\$75.00
Prior Servicer Foreclosure	\$19.70
Prior Servicer Attorney fees	\$1,000.00
Taxes	\$5.00
Prior Servicer Escrow Advance	\$631.99
Escrow Credit	\$-204.44
	<hr/>
	\$39,782.05


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

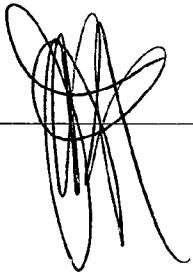
VERIFICATION OF NON-MILITARY SERVICE

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, STACEY FETZER MAINES, is about unknown years of age, that Defendant's last known residence is 149 Deer Creek Road, Morrisdale, PA 16858, 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 "STACEY FETZER MAINES", is written over a horizontal line. The signature is somewhat stylized and cursive.

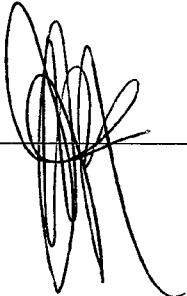
VERIFICATION OF NON-MILITARY SERVICE

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, RAY S. MAINES JR., is about unknown years of age, that Defendant's last known residence is 149 Deer Creek Road, Morrisdale, PA 16858, 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 "John Doe", is written over a horizontal line.

In the Court of Common Pleas of Clearfield County

WACHOVIA BANK, NATIONAL ASSOCIATION, AS
TRUSTEE OF THE SECURITY NATIONAL REMIC TRUST
2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

Plaintiff

vs.

No. 04-605-CD

STACEY FETZER MAINES
RAY S. MAINES JR.
(**Mortgagor(s) and Record Owner(s)**)
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

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 STACEY FETZER MAINES and RAY S. MAINES JR. by default for want of an Answer.

Assess damages as follows:

\$39,782.05

Debt

Interest - 11/01/2002 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. Goldbeck, Jr.
Attorney for Plaintiff
I.D. #16132

AND NOW June 23, 2004, Judgment is entered in favor of
WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE OF THE SECURITY NATIONAL REMIC TRUST
2003-1 and against STACEY FETZER MAINES and RAY S. MAINES JR. by default for want of an Answer and damages
assessed in the sum of \$39,782.05 as per the above certification.

Willie M. Hagan
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 8, 2004**

TO:

RAY S. MAINES JR.
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

WACHOVIA BANK, NATIONAL ASSOCIATION, AS
TRUSTEE OF THE SECURITY NATIONAL REMIC TRUST
2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

Plaintiff

vs.

STACEY FETZER MAINES
RAY S. MAINES JR.
(Mortgagor(s) and Record Owner(s))
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 04-605-CD

Defendant(s)

TO: **RAY S. MAINES JR.**
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

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 8, 2004

TO:

STACEY FETZER MAINES
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

WACHOVIA BANK, NATIONAL ASSOCIATION, AS
TRUSTEE OF THE SECURITY NATIONAL REMIC TRUST
2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

Plaintiff

vs.

STACEY FETZER MAINES
RAY S. MAINES JR.
(Mortagor(s) and Record Owner(s))
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 04-605-CD

Defendant(s)

TO: **STACEY FETZER MAINES**
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

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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 8, 2004**

TO:

RAY S. MAINES JR.
149 Deer Creek Road
Morrisdale, PA 16858

WACHOVIA BANK, NATIONAL ASSOCIATION, AS
TRUSTEE OF THE SECURITY NATIONAL REMIC TRUST
2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

Plaintiff

vs.

STACEY FETZER MAINES
RAY S. MAINES JR.
(Mortgagor(s) and Record Owner(s))
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 04-605-CD

Defendant(s)

TO: **RAY S. MAINES JR.**
149 Deer Creek Road
Morrisdale, PA 16858

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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 8, 2004**

TO:

STACEY FETZER MAINES
149 Deer Creek Road
Morrisdale, PA 16858

WACHOVIA BANK, NATIONAL ASSOCIATION, AS
TRUSTEE OF THE SECURITY NATIONAL REMIC TRUST
2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

Plaintiff

vs.

STACEY FETZER MAINES
RAY S. MAINES JR.
(Mortgagor(s) and Record Owner(s))
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 04-605-CD

Defendant(s)

TO: **STACEY FETZER MAINES**
149 Deer Creek Road
Morrisdale, PA 16858

IMPORTANT NOTICE

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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

WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE OF THE SECURITY NATIONAL REMIC TRUST
2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

Plaintiff

No. 04-605-CD

vs.

STACEY FETZER MAINES
RAY S. MAINES JR.
(**Mortgagors and Record Owner(s)**)
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

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 No cc
m
1:28 PM
JUN 23 2004
Att'y pd. 20.00
William A. Shaw
Prothonotary/Clerk of Courts
Notice to Defs.
Statement to Att'y

NOTICE OF JUDGMENT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CIVIL DIVISION

Wachovia Bank, National Association

Vs.

No. 2004-00605-CD

Stacey Fetzer Maines
Ray S. Maines Jr.

To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered
against you in the amount of \$39,782.05 on the June 23, 2004.

William A. Shaw
Prothonotary

William A. Shaw

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

Wachovia Bank, National Association
Plaintiff(s)

No.: 2004-00605-CD

Real Debt: \$39,782.05

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Stacey Fetzer Maines
Ray S. Maines Jr.
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

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

WACHOVIA BANK, NATIONAL ASSOCIATION, AS
TRUSTEE OF THE SECURITY NATIONAL REMIC
TRUST 2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

Plaintiff

vs.

STACEY FETZER MAINES
RAY S. MAINES JR.
Mortgagor(s) and Record Owner(s)
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 04-605-CD

PRAECIPE FOR WRIT OF EXECUTION

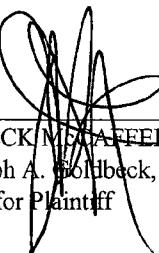
TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due	
Interest from 11/01/2002 to 06/21/2004 at 10.9900%	\$39,782.05

(Costs to be added)

125.00 Prothonotary costs


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

FILED *fm*

JUN 23 2004

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS
Term No. 04-605-CD

WACHOVIA BANK, NATIONAL ASSOCIATION, AS
TRUSTEE OF THE SECURITY NATIONAL REMIC
TRUST 2003-1

175.

STACEY FETZER MAINES and
RAY S. MAINES JR.
(Mortgagor(s) and Record Owner(s)
PO Box 166 Church Street a/k/a 107 Church
Morrisdale, PA 16858

**PRAEICEPIE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)**

FILED
JUN 14 2004
SACRIMONI
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le ~~units to Shift~~
10 AM pd. 20.00
William A. Shaw
Prothonotary/Clerk of Courts

Jospeh 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

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

WACHOVIA BANK, NATIONAL
ASSOCIATION, AS TRUSTEE OF THE
SECURITY NATIONAL REMIC TRUST 2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

vs.

In the Court of Common Pleas of
Clearfield County

No. 04-605-CD

STACEY FETZER MAINES
RAY S. MAINES JR.
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

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: PO Box 166 Church Street a/k/a 107 Church Street Morrisdale, PA 16858

See Exhibit "A" attached

AMOUNT DUE	\$39,782.05
------------	-------------

Interest From 11/01/2002
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. 04-605-CD

IN THE COURT OF COMMON PLEAS

WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE
OF THE SECURITY NATIONAL REMIC TRUST 2003-1

vs.

STACEY FETZER MAINES and
RAY S. MAINES JR.
Mortagor(s)
PO Box 166 Church Street a/k/a 107 Church Street Morrisdale, PA
16858

WRIT OF EXECUTION (Mortgage Foreclosure)	
REAL DEBT	\$39,782.05
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 that certain lot, piece or parcel of ground situate and lying in the Township of Morris, County of Clearfield and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the Western side of Township Road, which is the Northeastern corner of Lot No. 36; thence along the Northern boundary line of Lot No. 36, South 65 degrees 50 minutes (65 degrees 50') West a distance of 109.50 feet to a point on the Easterly side of a private road; thence along the Easterly side of said private road North 20 degrees 31' West, 56 feet to a point; thence North 70 degrees 27' through the exact middle or center of a party wall or dividing wall of a double frame house to a distance of 103.65 feet to a point on the Westerly side of said Township Road South 27 degrees 08' East, 48.20 feet to a point and place of beginning.

PARCEL #124-Q10-567-17.

DBV. 1770. PAGE 49.

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

WACHOVIA BANK, NATIONAL ASSOCIATION,
AS TRUSTEE OF THE SECURITY NATIONAL
REMIC TRUST 2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

Plaintiff

vs.

STACEY FETZER MAINES
RAY S. MAINES JR.
(Mortgagor(s) and Record Owner(s))
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 04-605-CD

AFFIDAVIT PURSUANT TO RULE 3129

WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE OF THE SECURITY NATIONAL REMIC TRUST 2003-1, 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:

PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

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

STACEY FETZER MAINES
149 Deer Creek Road
Morrisdale, PA 16858

RAY S. MAINES JR.
149 Deer Creek Road
Morrisdale, PA 16858

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

STACEY FETZER MAINES
149 Deer Creek Road
Morrisdale, PA 16858

RAY S. MAINES JR.
149 Deer Creek Road
Morrisdale, PA 16858

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

MANUFACTURERS & TRADERS TRUST COMPANY
*****AWAITING LIENHOLDER ADDRESS*****

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

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:

BENEFICIAL CONSUMER DISCOUNT CO.
961 Weigel Drive
Elmhurst, IL 60126

BENEFICIAL CONSUMER DISCOUNT CO. D/B/A BENEFICIAL MORTGAGE CO. OF PA
1067 PENNSYLVANIA AVENUE
TYRONE, PA 16686

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.

TENANTS/OCCUPANTS
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

(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

GOLDBECK McCAFFERTY & MCKEEVER
JOSEPH A. GOLDBECK, JR.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
BY: Kristina G. Murtha, Esq.
Attorney I.D.#61858
Attorney for Plaintiff

FILED

02-43 BA 200 Atty Goldbeck

OCT 05 2004

William A. Shaw
Prothonotary

WACHOVIA BANK, NATIONAL ASSOCIATION, AS
TRUSTEE OF THE SECURITY NATIONAL REMIC
TRUST 2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

04-605-CD

STACEY FETZER MAINES and RAY S. MAINES JR.
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

ORDER

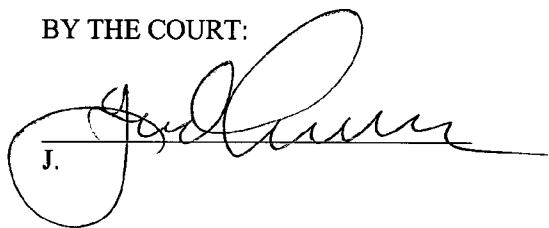
AND NOW, this 5 day of *October* 2004, upon consideration of the Plaintiff's

Motion for Substituted Service under Pa.R.C.P. 430(a) and it appearing to the Court that Plaintiff's good faith efforts to ascertain the present whereabouts of Defendants has been unsuccessful, it is,
ORDERED and DECREED:

that Plaintiff's Motion is granted and the Sheriff and/or Plaintiff is directed to Serve the Notice of Sheriff's Sale upon Defendants by posting a copy of the Notice upon the premises PO Box 166 Church Street a/k/a 107 Church Street n/k/a 149 Deer Creek Road, Morrisdale, PA, 16858, and Plaintiff is directed to serve the Notice of Sheriff Sale by certified and regular mail to the Defendants' last known address at 149 Deer Creek Road, Morrisdale, PA, 16858, and that all further service of legal papers, including but not limited to motions, petitions and rules be made by certified and regular mail to Defendants' last known address and that Notice of Sheriff Sale pursuant to Pennsylvania Rule of Civil Procedure 3129 may be made upon Defendants by sending copies of same to Defendants' last known

address by certified and regular mail and by posting the premises.

BY THE COURT:



A handwritten signature in black ink, appearing to read "John J. Flynn". The signature is fluid and cursive, with a horizontal line underneath it. A small "J." is written below the line to the left of the signature.

GOLDBECK McCAFFERTY & McKEEVER
JOSEPH A. GOLDBECK, JR.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
BY: Kristina G. Murtha, Esq.
Attorney I.D.#61858
Attorney for Plaintiff

FILED NO

3/1/2004

OCT 01 2004

BS William A. Shaw
Prothonotary/Clerk of Courts

WACHOVIA BANK, NATIONAL ASSOCIATION, AS
TRUSTEE OF THE SECURITY NATIONAL REMIC
TRUST 2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

vs.

STACEY FETZER MAINES and RAY S. MAINES JR.
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 04-605-CD

**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.**

**MOTION FOR SUBSTITUTED SERVICE
UNDER PA.R.C.P. 430(a)**

Plaintiff, by and through its attorney, Kristina G. Murtha, Esq., in support of its Motion for Substituted Service, represents as follows:

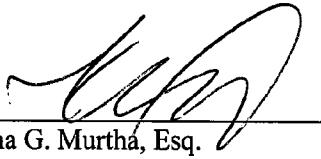
1. Plaintiff is the holder of a first mortgage upon the premises PO Box 166 Church Street a/k/a 107 Church Street, Morrisdale, PA, 16858, hereinafter, the "mortgaged premises".
2. Defendants, STACEY FETZER MAINES and RAY S. MAINES JR., are the mortgagors and real owners of the mortgaged premises.
3. The last known address of Defendants is 149 Deer Creek Road, Morrisdale, PA 16858. This address is also formally known as P.O. Box 166 Church Street a/k/a 107 Church Street, Morrisdale, PA 16858.
4. The Sheriff has been unable to effect service of the Notice of Sale upon Defendants at

their last known address after numerous attempts.

1. September 8, 2004 at 6:27 P.M., No Answer.
2. September 10, 2004 at 4:37 P.M., No Answer.
3. September 23, 2004 at 11:03 A.M., No Answer.

5. The following investigation was conducted in a good faith attempt to ascertain the whereabouts of Defendants.

WHEREFORE, Plaintiff prays that the Court enter the attached order allowing Plaintiff to serve the Notice of Sale upon Defendants by posting the premises and certified and regular mail to the Defendants' last known address.



BY: Kristina G. Murtha, Esq.



Affidavit of Good Faith Investigation

Client provided information:

File Number: SN-0187

Attorney Firm: Goldbeck, McCafferty & McKeever

File Name: Maines

Subject Name: Ray S. Maines, Jr.

Property Address:

Street: P. O. Box 166 Church Street, n/k/a 149 Deer Creek Road

City: Morrisdale State: PA Zip: 16858

Skip Results: Date of Birth: 06/29/1967 Universal File Number: 9734

Last Known Dates: As of 09/23/2004

Street: 149 Deer Creek Road Phone: 814-342-2701

City: Morrisdale State: PA Zip: 16858

Death Records: As of 09/23/2004, the Social Security Administration has no death record on file for Ray S. Maines, Jr.

Social Security Number search completed.

Employment Search: Unable to verify current employer.

Creditor Information:

Creditors indicated the last reported address for Ray S. Maines, Jr. as 149 Deer Creek Road, Morrisdale, PA 16858

Department of Motor Vehicle Records:

The Pennsylvania Department of Motor Vehicles provided no change for Ray S. Maines, Jr. from 149 Deer Creek Road, Morrisdale, PA 16858

Public Licenses (Pilot, Real Estate, etc): Search performed provided no information.

Voter Registration Information:

The County Voters Registration Office has no listing for Ray S. Maines, Jr.

National Postal Address Search: Has no change for Ray S. Maines, Jr. from 149 Deer Creek Road, Morrisdale, PA 16858

Comments:

814-342-2701: Number listed to Stacey and Ray Maines at 149 Deer Creek Road, Morrisdale, PA 16858, there was no answer.

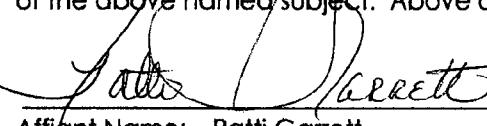
814-342-8332: Called possible relative, Clayton Maines, left message on answering machine, no response.

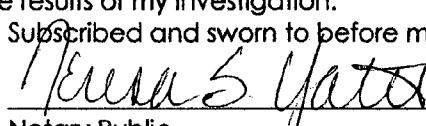
814-342-9196: Called possible, relative, Stephanie Maines, not related.

814-342-0386: Called possible relative, Jennifer Maines, there was no answer.

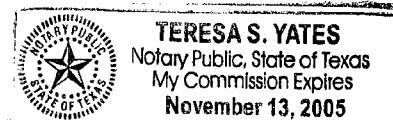
On 09/23/2004, I, Patti Garrett being duly sworn according to the law, deposes and says: I am employed by Universal Default Service. I have conducted an investigation into the whereabouts of the above named subject. Above are the results of my investigation.

Subscribed and sworn to before me,


Affiant Name: Patti Garrett

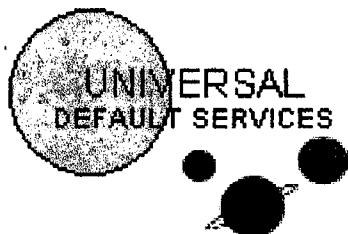

Notary Public

Date: 09/23/2004



329 OAKS TRAIL PLAZA • SUITE 202 • GARLAND, TEXAS 75043

OFFICE : (972) 226-8883 • FAX : (972) 226-8887



Affidavit of Good Faith Investigation

Client provided information:

File Number: SN-0187

Attorney Firm: Goldbeck, McCafferty & McKeever

File Name: Maines

Subject Name: Stacey Fetzer Maines

Property Address:

Street: P. O. Box 166 Church Street, n/k/a 149 Deer Creek Road

City: Morrisdale State: PA Zip: 16858

Skip Results: Date of Birth: 02/25/1972 Universal File Number: 9734

Last Known Dates: As of 09/23/2004

Street: 149 Deer Creek Road Phone: 814-342-2701

City: Morrisdale State: PA Zip: 16858

Death Records: As of 09/23/2004, the Social Security Administration has no death record on file for Stacey Fetzer Maines

Social Security Number search completed.

Employment Search: Unable to verify current employer.

Creditor Information:

Creditors indicated the last reported address for Stacey Fetzer Maines as 149 Deer Creek Road, Morrisdale, PA 16858

Department of Motor Vehicle Records:

The Pennsylvania Department of Motor Vehicles provided no change for Stacey Fetzer Maines from 149 Deer Creek Road, Morrisdale, PA 16858

Public Licenses (Pilot, Real Estate, etc): Search performed provided no information.

Voter Registration Information:

The County Voters Registration Office has no listing for Stacey Fetzer Maines.

National Postal Address Search: Has no change for Stacey Fetzer Maines from 149 Deer Creek Road, Morrisdale, PA 16858

Comments:

814-342-2701: Number listed to Stacey and Ray Maines at 149 Deer Creek Road, Morrisdale, PA 16858, there was no answer.

814-342-8332: Called possible relative, Clayton Maines, left message on answering machine, no response.

814-342-9196: Called possible, relative, Stephanie Maines, not related.

814-342-0386: Called possible relative, Jennifer Maines, there was no answer.

On 09/23/2004, I, Patti Garrett being duly sworn according to the law, deposes and says: I am employed by Universal Default Service. I have conducted an investigation into the whereabouts of the above named subject. Above are the results of my investigation.

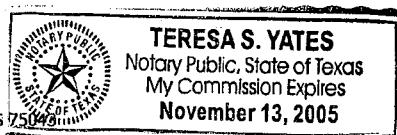
Subscribed and sworn to before me,

Affiant Name: Patti Garrett

Notary Public

Date: 09/23/2004

329 OAKS TRAIL PLAZA • SUITE 202 • GARLAND, TEXAS 75040
OFFICE : (972) 226-8883 • FAX : (972) 226-8887



REAL ESTATE SALE

Night. 212pm 5:30
REAL ESTATE SALE

EXECUTION SERVICE SHEET

DKT: EX PAGE: 16151

DATE RECEIVED: JUNE 23, 2004

DEPUTY RECEIVED: 8-20-04

DEFENDANT(S): RAY S. MAINES, JR. STACEY FETZER MAINES

ADDRESS: PO BOX 166 CHURCH ST. A/K/A 107 CHURCH ST. 149 DEER CREEK ROAD
MORRISDALE, PA 16858 MORRISDALE, PA 16858

LEVY & POST AT: SAME AS ABOVE

SERVE AND LEAVE WITH: DEFENDANT POST GARNISHEE

WRIT OF EXECUTION NOTICE OF SALE TO POST / SERVE WRIT LEVY

INTERROGATORIES TO GARNISHEE WRIT OF POSSESSION

MUST BE SERVED, POSTED OR LEVIED BY: SEPTEMBER 16, 2004 ASAP

DATE SERVED, POSTED OR LEVIED: _____ TIME: _____

NAME OF PERSON SERVED: _____

TITLE: _____

WHERE SERVED /POSTED(ADDRESS): _____

DEFENDANT(S): RESIDENCE EMPLOYMENT

SIGNATURE OF PERSON SERVED: _____

DATE: _____

ATTEMPTS: 9/8/04 N/H 6:27pm

9/10/04 - 4:37pm - N/H

9/23/04 11:03 AM N/H

PERSONAL PROPERTY: AMOUNT DUE AT PRESENT - \$

SPECIAL DIRECTIONS:

NO 04-605-CD MAINES

SERVED, POSTED OR LEVIED ON BY: _____

GOLDBECK McCAFFERTY & McKEEVER

JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

BY: Kristina G. Murtha, Esq.

Attorney I.D.#61858

Attorney for Plaintiff

WACHOVIA BANK, NATIONAL ASSOCIATION, AS
TRUSTEE OF THE SECURITY NATIONAL REMIC
TRUST 2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

vs.

STACEY FETZER MAINES and RAY S. MAINES JR.
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

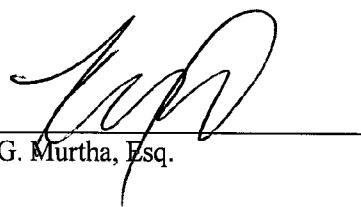
IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 04-605-CD

VERIFICATION

I, Kristina G. Murtha, Esq., Attorney for Petitioner do hereby verify that the facts set forth in the foregoing Motion for Substituted Service 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.

BY: Kristina G. Murtha, Esq.



GOLDBECK McCAFFERTY & McKEEVER

JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

BY: Kristina G. Murtha, Esq.

Attorney I.D.#61858

Attorney for Plaintiff

WACHOVIA BANK, NATIONAL ASSOCIATION,
AS TRUSTEE OF THE SECURITY NATIONAL
REMIC TRUST 2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

vs.

STACEY FETZER MAINES
RAY S. MAINES JR.
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

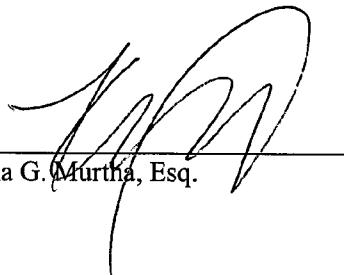
IN THE COURT OF COMMON PLEAS

Of Clearfield County

No. 04-605-CD

CERTIFICATE OF SERVICE

Kristina G. Murtha, Esq., does hereby certify that true and correct copies of the foregoing Motion for Substituted Service have been served upon the Defendants this 24th day of September 2004, by first class mail, postage prepaid.

BY: 
Kristina G. Murtha, Esq.

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
Attorney for Plaintiff

SN-0187

WACHOVIA BANK, NATIONAL ASSOCIATION, AS
TRUSTEE OF THE SECURITY NATIONAL REMIC
TRUST 2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

Plaintiff
vs.

STACEY FETZER MAINES
RAY S. MAINES JR.
Mortgagor(s) and
Record Owner(s)

PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 04-605-CD

EGK
m/11/24/04 NO CC
OCT 18 2004

William A. Shaw
Prothonotary, Common Pleas Courts

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

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

(X) () () () ()

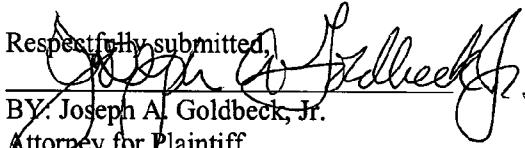
Personal Service by the Sheriff's Office/competent adult (copy of return attached).
Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached).
Certified mail by Sheriff's Office.
Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s) of record (proof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

Name and Address of Sender

**GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532**

STACEY FETZER MAINES & RAY S. MAINES JR.

SN-0187

PS Form 3877, February 2002 (Page 1 of 2)

Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse

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

Line	Article Number	Addressee Name, Street, and PO Address	Check type of mail:				If Registered Mail. Affix stamp here if issued						
			Postage	Fees	Handling Charge	Actual Value (if Reg.)	Insured Value	Dues Sender if COD	RR Fee	DC Fee	SC Fee	SH Fee	SD Fee
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					0	Not Insured					
2		DOMESTIC RELATIONS OF CLEARFIELD COUNTY 210 E. Market Street Clearfield, PA 16830											
3		BENEFICIAL CONSUMER DISCOUNT CO. 961 Weigel Drive Elmhurst, IL 60126											
4		BENEFICIAL CONSUMER DISCOUNT CO. 106 PENNSYLVANIA AVENUE TYRONE, PA 66866											
5		TENANTS/OCCUPANTS PO Box 166 Church Street aka 107 Church Street Morristown, Pa. 16558											
6													
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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 reconstruction insurance is \$200. The maximum indemnity payable on Express Mail is \$50,000 per piece subject to a limit of \$2000 per occurrence. The maximum indemnity payable on Domestic Mail is \$25,000 for registered mail sent with optional postal insurance. See Domestic Mail Manual Rule 5013, and 5221 for limitations of coverage on International mail. See Standard Mail (8) per piece.								
PS Form 3877, April 1999 Complete by Typewriter, Ink, or Ball Point Pen													

14 SEP 10 1999
UNITED STATES POSTAGE
5212 SEP 10 1999
330434453
MAILED FROM ZIP CODE 19106

MW
SN-0187

Clearfield

OLDBECK McCAFFERTY & MCKEEVER
Jellon Independence Center, Suite 5000
11 Market Street
Philadelphia, PA 19106 1523

Philadelphia, PA

Philadelphia, PA 19106-1532

McCARTHY & MCKEEVER
Bellon Independence Center, Suite 5000
11 Market Street

Point Pen

piece subject to a limit of \$50,000 per occurrence. The maximum indemnity payable for insurance is \$50,000. The maximum indemnity payable for reconstruction insurance is \$50,000 per occurrence. The maximum indemnity payable for registered mail, sent with optional postal insurance, is \$22,000. See *Standard Mail (B) parcels* for limitations of coverage on insured and COD mail. See *International Mail*. Special handling charges apply only to *Standard Mail (A)* and *Standard Mail (B) parcels*.

666

SN-0187 Maine

Clearfield

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

WACHOVIA BANK, NATIONAL ASSOCIATION,
AS TRUSTEE OF THE SECURITY NATIONAL
REMIC TRUST 2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

Plaintiff

vs.

STACEY FETZER MAINES
RAY S. MAINES JR.
Mortgagor(s) and Record Owner(s)

PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 04-605-CD

AFFIDAVIT PURSUANT TO RULE 3129

WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE OF THE SECURITY NATIONAL REMIC TRUST 2003-1, 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:

PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

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

STACEY FETZER MAINES
149 Deer Creek Road
Morrisdale, PA 16858

RAY S. MAINES JR.
149 Deer Creek Road
Morrisdale, PA 16858

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

STACEY FETZER MAINES
149 Deer Creek Road
Morrisdale, PA 16858

RAY S. MAINES JR.
149 Deer Creek Road
Morrisdale, PA 16858

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

MANUFACTURERS & TRADERS TRUST COMPANY
693 SENECA STREET
4TH FLOOR
BUFFALO, NY 14210

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

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:

BENEFICIAL CONSUMER DISCOUNT CO.
961 Weigel Drive
Elmhurst, IL 60126

BENEFICIAL CONSUMER DISCOUNT CO. D/B/A BENEFICIAL MORTGAGE CO. OF PA
1067 PENNSYLVANIA AVENUE
TYRONE, PA 16686

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.

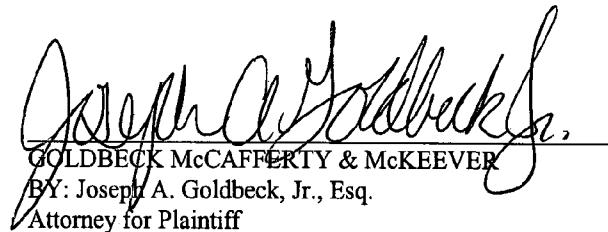
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

(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 14, 2004


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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 16151
NO. 04-605-CD

PLAINTIFF: WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE OF THE SECURITY NATIONAL REMIC
VS.

DEFENDANT: MAINES, RAY S. JR.

WRIT OF EXECUTION REAL ESTATE

FILED
04-43-01
APR 05 2005 (6K)

William A. Shaw
Prothonotary/Clerk of Courts

SHERIFF RETURN

DATE RECEIVED WRIT: 06/23/2004

LEVY TAKEN 09/08/2004 @ 5:00 PM

POSTED 09/08/2004 @ 6:27 PM

SALE HELD 12/03/2004

SOLD TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE OF THE SECURITY NATIONAL
REMIC

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 04/05/2005

DATE DEED FILED 04/01/2005

PROPERTY ADDRESS PO BOX 166 CHURCH STREET. A/K/A 107 CHURCH ST. MORRISDALE , PA 16858

SERVICES

10/09/2004 @ 5:00 PM SERVED RAY S. MAINES, JR.

SERVED RAY S. MAINES, JR. DEFENDANT, AT HIS RESIDENCE 149 DEER CREEK ROAD, MORRISDALE, CLEARFIELD COUNTY,
PENNSYLVANIA BY HANDING TO RAY S. MAINES, JR.

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

10/09/2004 @ 5:00 PM SERVED STACEY FETZER MAINES

SERVED STACEY FETZER MAINES, DEFENDANT, AT HER RESIDENCE 149 DEER CREEK ROAD, MORRISDALE, CLEARFIELD COUNTY,
PENNSYLVANIA BY HANDING TO RAY MAINES/HUSBAND/DEFENDANT

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 16151

NO: 04-605-CD

PLAINTIFF: WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE OF THE SECURITY NATIONAL REMIC
VS.

DEFENDANT: MAINES, RAY S. JR.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$244.94

SURCHARGE \$40.00 PAID BY

Sworn to Before Me This

____ Day of _____ 2005

So Answers,

Chester A. Hawkins
By *Cynthia Butler-Augustine*
Chester A. Hawkins
Sheriff

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

WACHOVIA BANK, NATIONAL
ASSOCIATION, AS TRUSTEE OF THE
SECURITY NATIONAL REMIC TRUST 2003-1
323 5th Street
PO Box 35
Eureka, CA 95502

vs.

In the Court of Common Pleas of
Clearfield County

No. 04-605-CD

STACEY FETZER MAINES
RAY S. MAINES JR.
PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858

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: PO Box 166 Church Street a/k/a 107 Church Street Morrisdale, PA 16858

See Exhibit "A" attached

AMOUNT DUE	\$39,782.05
------------	-------------

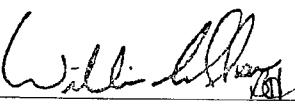
Interest From 11/01/2002
Through 06/21/2004

(Costs to be added)

125.00 Prothonotary
Costs

Dated:

6/23/04


Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Received June 23, 2004 at 3:20 P.M., Deputy _____

Christina A. Hawkins

by Cynthia Butler-Aughbaugh

Term
No. 04-605-CD

IN THE COURT OF COMMON PLEAS

WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE
OF THE SECURITY NATIONAL REMIC TRUST 2003-1

vs.

STACEY FETZER MAINES and

RAY S. MAINES JR.

Mortagor(s)

PO Box 166 Church Street a/k/a 107 Church Street Morrisdale, PA
16858

WRIT OF EXECUTION
(Mortgage Foreclosure)

\$39,782.05

REAL DEBT
INTEREST from
COSTS PAID:

PROTHY

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 that certain lot, piece or parcel of ground situate and lying in the Township of Morris, County of Clearfield and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the Western side of Township Road, which is the Northeastern corner of Lot No. 36; thence along the Northern boundary line of Lot No. 36, South 65 degrees 50 minutes (65 degrees 50') West a distance of 109.50 feet to a point on the Easterly side of a private road; thence along the Easterly side of said private road North 20 degrees 31' West, 56 feet to a point; thence North 70 degrees 27' through the exact middle or center of a party wall or dividing wall of a double frame house to a distance of 103.65 feet to a point on the Westerly side of said Township Road South 27 degrees 08' East, 48.20 feet to a point and place of beginning.

PARCEL #124-Q10-567-17.

DBV. 1770, PAGE 49.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME MAINES NO. 04-605-CD

NOW, December 3, 2004, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on the 3RD day of DECEMBER 2004, I exposed the within described real estate of STACEY FETZER MAINES AND RAY S. MAINES, JR. to public venue or outcry at which time and place I sold the same to WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE OF THE SECURITY NATIONAL REMIC TRUST 2003-1 he/she being the highest bidder, for the sum of \$1.00 + COSTS and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT & INTEREST:

RDR	15.00	DEBT-AMOUNT DUE	39,782.05
SERVICE	15.00	INTEREST THRU 4/5/04 @ 17.24	
MILEAGE	9.75	TO BE ADDED TO SALE DATE	
LEVY	15.00	ATTORNEY FEES	
MILEAGE	9.75	PROTH. SATISFACTION	
POSTING	15.00	LATE CHARGES & FEES	
CSDS	10.00	COST OF SUIT -TO BE ADDED	
COMMISSION 2%		FORECLOSURE FEES/ESCROW DEFICIT	
POSTAGE	4.44	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE	15.00	ESCROW DEFICIENCY	
DEED	30.00		
ADD'L POSTING		TOTAL DEBT & INTEREST	39,782.05
ADD'L MILEAGE			
ADD'L LEVY			
BID AMOUNT	1.00	COSTS:	
RETURNS/DEPUTIZE		ADVERTISING	277.86
COPIES/BILLING	15.00	TAXES - collector	460.47
	5.00	TAXES - tax claim	
BILLING/PHONE/FAX	10.00	DUE	
CONTINUED SALES	20.00	LIEN SEARCH	100.00
TOTAL SHERIFF		ACKNOWLEDGEMENT	5.00
COSTS	244.94	DEED COSTS	28.50
DEED COSTS:		SHERIFF COSTS	244.94
ACKNOWLEDGEMENT	5.00	LEGAL JOURNAL AD	153.00
REGISTER & RECORDER	28.50	PROTHONOTARY	125.00
TRANSFER TAX 2%		MORTGAGE SEARCH	40.00
TOTAL DEED		MUNICIPAL LIEN	1,613.26
COSTS	28.50	TOTAL COSTS	3,048.03

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
A PROFESSIONAL CORPORATION
SUITE 5000 - MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
FAX (215) 627-7734**

November 2, 2004

Clearfield

Chester A. Hawkins
SHERIFF OF CLEARFIELD COUNTY
Sheriff's Office
230 E. Market Street
Clearfield, PA 16830
FAX 814-765-5915

RE: **WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE OF THE SECURITY
NATIONAL REMIC TRUST 2003-1**
vs.
STACEY FETZER MAINES and RAY S. MAINES JR.
Term No. 04-605-CD

Property address:

**PO Box 166 Church Street a/k/a 107 Church Street
Morrisdale, PA 16858**

Sheriff's Sale Date: November 05, 2004

Dear Sir/Madam:

Kindly postpone the above-captioned Sheriff's Sale scheduled for November 05, 2004 to December 03, 2004.

Thank you for your cooperation.

Very truly yours,

Joseph A. Goldbeck, Jr.
JOSEPH A. GOLDBECK, JR.

JAG/agd

cc: **Barbara Collins
SN SERVICING CORP.
Acct. #161186**

FILED

APR 05 2005

William A. Shaw
Prothonotary/Clerk of Courts