



**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-CD

**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

**AVISO**

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 REPONDE 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 ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELEFONO LA OFICINA FIJADA AQUÍ ABAJO. ESTA OFICINA PUEDE PROVEERE CON INFORMACION DE COMO CONSEUIR UN ABOGADO.

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

PENNSYLVANIA BAR ASSOCIATION

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Clearfield, PA 16830

814-765-9646

## 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:

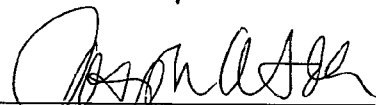
Principal Balance	\$30,081.31
Interest from 11/01/2002	\$4,945.33
through 04/30/2004 at 10.9900%	
Per Diem interest rate at \$9.03	
Attorney's Fee at 5.0% of Principal Balance	\$1,504.07
Late Charges from 12/01/2002 to 04/30/2004	\$237.44
Costs of suit and Title Search	\$900.00
	<hr/>
	\$37,668.15
Hazard 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	-\$201.44
	<hr/> <hr/>
	\$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.

- 5
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

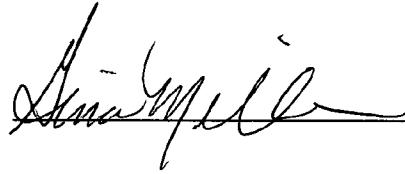
ATTORNEY FOR PLAINTIFF

53

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



A handwritten signature in cursive script, appearing to read 'Gina Miller', is written over a horizontal line.

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

ALTA Commitment

**COMMITMENT FOR TITLE INSURANCE****SCHEDULE A CONTINUED**

Commitment No. CF0670828

**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 #124-010-567-17.

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 (BAT) 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 notificación en adjunto es de suma importancia, pues afecta su derecho a continuar viviendo en su casa. Si no comprende el contenido de esta notificación obtenga una traducción inmediatamente llamando a esta agencia (Pennsylvania Housing Finance Agency) sin cargos al número mencionada arriba. Puedes ser elegible para un préstamo por el programa llamado "Homeowner's Emergency Mortgage Assistance Program" el cual puede salvar su casa de la pérdida 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



37  
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.

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**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.)**

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**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:

- 37.
- (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

37  
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

27.  
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  
APR 30 2004  
William A. Shaw  
Prothonotary/Clerk of Courts  
4cc skf  
85.00  
Any pd.

7160 3901 9848 4067 2348

**TO:** MAINES JR., RAY S.  
**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	ADELPHI 11/4
	Certified Fee	2.50
	Return Receipt Fee	2.50
	Restricted Delivery	2.50
	Total Postage & Fees	7.50

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)

The illustration shows a mailpiece with a return receipt (Form 3811) attached to its back. A curved arrow labeled "(Form 3800)" indicates that the Form 3800 receipt is to be placed between the return receipt and the mailpiece. The return receipt (Form 3811) contains the following information:

**TO:** David D. Doe  
Legal Segment Marketing Manager  
Weiz Postal Solutions, Inc.  
1588 South Mission Rd. Suite 110  
Fallsbrook, CA 92028-4112

**SENDER:** David D. Doe  
Legal Segment Marketing Manager  
Weiz Postal Solutions, Inc.  
1588 South Mission Rd. Suite 110  
Fallsbrook, CA 92028-4112

The mailpiece label contains the following information:

**Your Firm Name**  
123 Main Street, #1254  
City, State 12345

**RETURN RECEIPT REQUESTED**

**Article #** [Barcode]

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

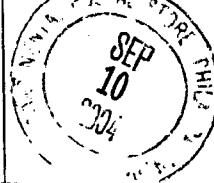
PS Form 3800, June 2000

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



**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.
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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)

The illustration shows a mailpiece with a return receipt (Form 3811) attached to its back. A curved arrow labeled "(Form 3800)" indicates that the Form 3800 receipt should be placed between the return receipt and the mailpiece. The mailpiece has a return address label on the front that reads:

David D. Doe  
Legal Segment Marketing Manager  
Walz Postal Solutions, Inc.  
1588 South Mission Rd. Suite 110  
Fallbrook, CA 92028-4112

The return receipt (Form 3811) has a return address label that reads:

David D. Doe  
Legal Segment Marketing Manager  
Walz Postal Solutions, Inc.  
1588 South Mission Rd. Suite 110  
Fallbrook, CA 92028-4112

The Form 3800 receipt is shown being placed between the return receipt and the mailpiece. It has a return address label that reads:

David D. Doe  
Legal Segment Marketing Manager  
Walz Postal Solutions, Inc.  
1588 South Mission Rd. Suite 110  
Fallbrook, CA 92028-4112

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 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	

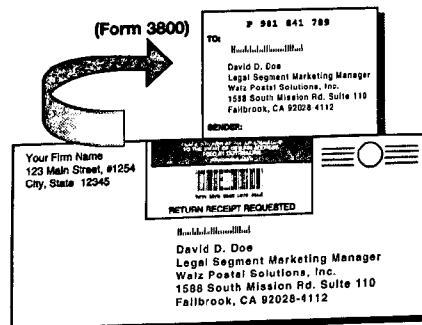
US Postal Service  
**Receipt for  
Certified Mail**

No Insurance Coverage Provided  
Do Not Use for International Mail

POSTMARK OR DATE

**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 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

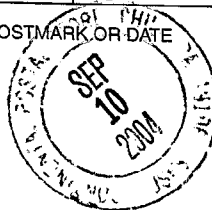
PS Form 3800, June 2000

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

US Postal Service  
**Receipt for  
Certified Mail**

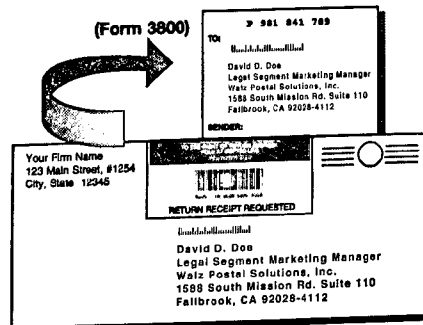
No Insurance Coverage Provided  
Do Not Use for International Mail

POSTMARK OR DATE



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

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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.

2. Article Number

7160 3901 9843 4067 2348



3. Service Type **CERTIFIED MAIL**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

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

GOLDBECK MCCAFFERTY & MCKEEVER  
MAINES, STACEY FEITZER JR. / SN-0187 11/05/04 - Clearfield

PS Form 3811, July 2001

Domestic Return Receipt

**COMPLETE THIS SECTION ON DELIVERY**

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X

Stacey Feitzer Jones  
If YES, enter delivery address below:

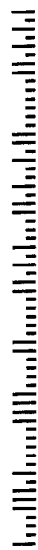
☐ Agent  
☐ Addressee  
☐ Yes  
☐ No

UNITED STATES POSTAL SERVICE

First-Class Mail  
Postage & Fees Paid  
USPS  
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



7160 3901 9846 4067 2331

3. Service Type **CERTIFIED MAIL**

4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:

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

GOLDBECK MCCAFFERTY & MCKEEVER  
MAINES, STACEY FETZER JR. / SN-0187 11/05/04 - Clearfield

PS Form 3811, July 2001

Domestic Return Receipt

**COMPLETE THIS SECTION ON DELIVERY**

A. Received By (Please Print Clearly)

B. Date of Delivery

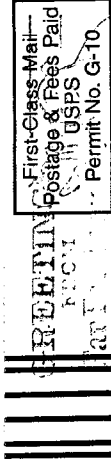
Stacey Fetzermaines 10-9-04

C. Signature

X Stacey Fetzermaines

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

UNITED STATES POSTAL SERVICE



First-Class Mail  
Postage & Fees Paid  
GSPS  
Permit No. G-70

● 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

19 Day Of May 2004

William A. Shaw

So Answers,

Chester A. Hawkins  
by Maury Hamer

Chester A. Hawkins  
Sheriff

**FILED**

O 2:05 PM

MAY 19 2004

60  
622  
622

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

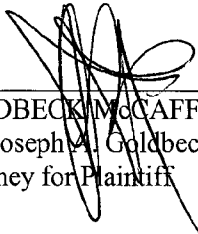
No. 04-605-CD

**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**

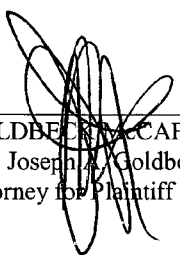
William A. Shaw  
Prothonotary/Clerk of Courts

ASSESSMENT OF DAMAGES

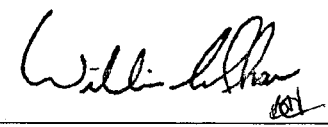
TO THE PROTHONOTARY:

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 23<sup>rd</sup> 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:



---

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:



---

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:

Debt

\$39,782.05

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.

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

*Defendant(s)*

In the Court of  
Common Pleas  
of Clearfield County

CIVIL ACTION - LAW

Action of  
Mortgage Foreclosure

Term  
No. 04-605-CD

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.**

(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

TO:

**STACEY FETZER MAINES**

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.

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P.O. Box 186  
Harrisburg, PA 17108  
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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:

**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

*Defendant(s)*

In the Court of  
Common Pleas  
of Clearfield County

CIVIL ACTION - LAW

Action of  
Mortgage Foreclosure

Term  
No. 04-605-CD

TO: **RAY S. MAINES JR.**  
149 Deer Creek Road  
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**  
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

*Defendant(s)*

In the Court of  
Common Pleas  
of Clearfield County

CIVIL ACTION - LAW

Action of  
Mortgage Foreclosure

Term  
No. 04-605-CD

TO: **STACEY FETZER MAINES**  
149 Deer Creek Road  
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

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

MJ: 28.1204  
JUN 23 2004

Atty pd. 20.00

William A. Shaw

Notice to Defs.

Prothonotary/Clerk of Courts

Statement to Atty  
of

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

COPY

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

Copy

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:

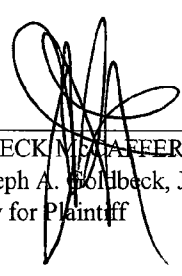
Amount Due

\$39,782.05

Interest from  
11/01/2002 to  
06/21/2004 at  
10.9900%

(Costs to be added)

125.00 Prothonotary costs

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

**FILED** 

**JUN 23 2004**

William A. Shaw  
Prothonotary/Clerk of Courts

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.  
(Mortgagor(s) and Record Owner(s))  
PO Box 166 Church Street a/k/a 107 Church Street  
Morrisdale, PA 16858

---

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

---

Prothonotary/Clerk of Courts

William A. Shaw

*Any pd. 20.00*

*FILED*  
*9/1:40 PM*  
*JUN 23 2004*  
*rec and*  
*le documents to SHF*

---

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.

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

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

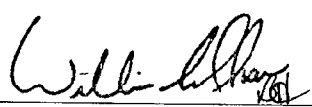
Interest From 11/01/2002  
Through 06/21/2004

(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.  
Mortgagor(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 55 degrees 50 minutes (55 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:

MANUFACTURERES & 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.

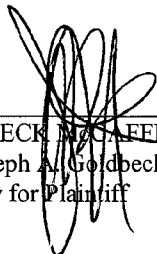
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

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**

O 2:43 PM 2004 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

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

04-605-CD

**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,

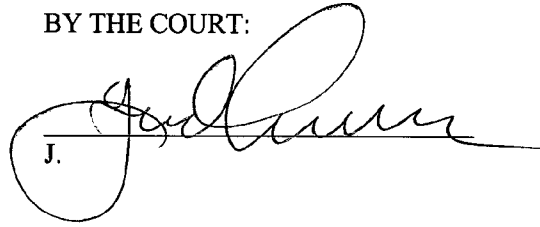
ORDERED and DECREED:

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:

J. 

**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** *WCC*

*mjl:213H*  
OCT 01 2004

*WCC* 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:

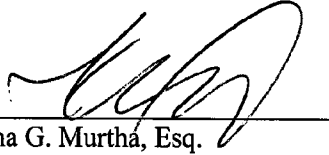
1. Plaintiff is the holder of a first mortgage upon the premises PO Box 166 Church Street  
a/k/a 107 Church Street, Morrisdale, PA, 16858, hereinafter, the "mortgaged premises".
2. Defendants, STACEY FETZER MAINES and RAY S. MAINES JR., are the mortgagors  
and real owners of the mortgaged premises.
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.

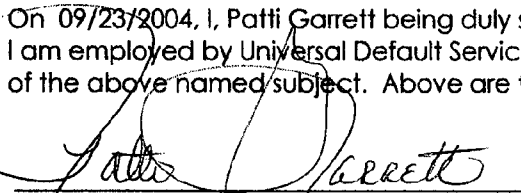
814-342-8332: Called possible relative, Clayton Maines, left message on answering machine, no response.

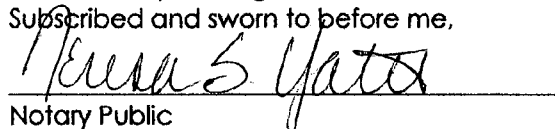
814-342-9196: Called possible, relative, Stephanie Maines, not related.

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

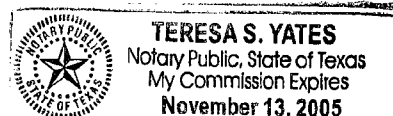
On 09/23/2004, I, Patti Garrett being duly sworn according to the law, deposes and says:  
I am employed by Universal Default Service. I have conducted an investigation into the whereabouts of the above named subject. Above are the results of my investigation.

Subscribed and sworn to before me,

  
Affiant Name: Patti Garrett

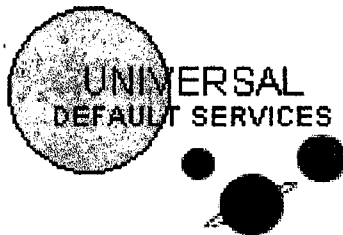
  
Notary Public

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.

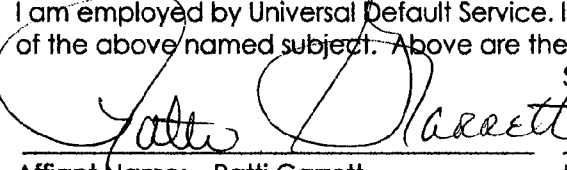
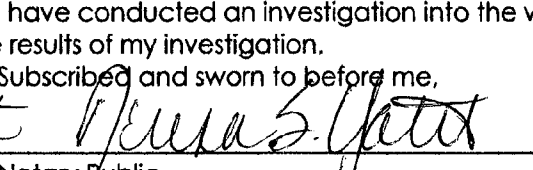
814-342-0386: Called possible relative, Jennifer Maines, there was no answer.

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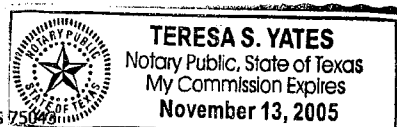
On 09/23/2004, I, Patti Garrett being duly sworn according to the law, deposes and says:

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



REAL ESTATE SALE

Night 2:12pm  
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

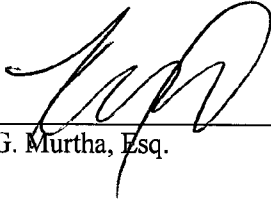
IN THE COURT OF COMMON PLEAS

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

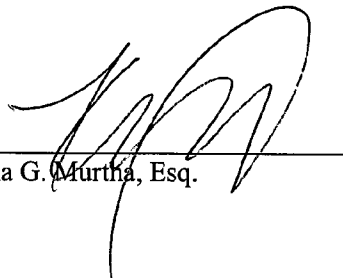
Of Clearfield County

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 24<sup>th</sup> day of September 2004, by first class mail, postage prepaid.

BY: Kristina G. Murtha, Esq.





GOLDBECK, McCAFFERTY & McKEEVER

SN-0187

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

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

E6K  
m/11:24/04  
OCT 18 2004

William A. Shaw  
Prothonotary, Court of Common Pleas

**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:

*Both served Nos PER CINDY @ S.O. 10/9/04*



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,

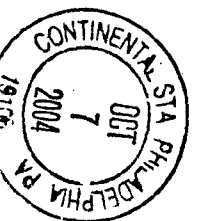
*Joseph A. Goldbeck, Jr.*  
BY: Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

Name and Address of Sender  
**GOLDBECK**  
**SUITE 5000**  
**701 MARKET STREET**  
**PHILADELPHIA, PA**  
**19106-1532**

Check type of mail or service:

<input type="checkbox"/> Certified	<input type="checkbox"/> Recorded Delivery (International)
<input type="checkbox"/> COD	<input type="checkbox"/> Registered
<input type="checkbox"/> Delivery Confirmation	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Express Mail	<input type="checkbox"/> Signature Confirmation
<input type="checkbox"/> Insured	

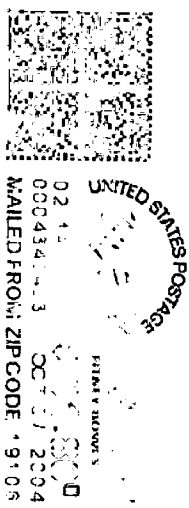
Affix Stamp Here  
(If issued as a  
certificate of mailing,  
or for additional copies  
of this bill)  
Postmark and  
Date of Receipt



Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Ratched	Insured Value	Due- Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
----------------	---	---------	-----	--------------------	----------------------------	------------------	--------------------------	-----------	-----------	-----------	-----------	-----------

1. MAINES, STACEY FETZER  
**STACEY FETZER MAINES**  
149 Deer Creek Road  
Morrisdale, PA 16858

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



3.												
4.												
5.												
6.												
7.												
8.												

Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving employee)	See Privacy Act Statement on Reverse
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PS Form 3877, February 2002 (Page 1 of 2)  
SN-0187  
Complete by Typewriter, Ink, or Ball Point Pen

STACEY FETZER MAINES & RAY S. MAINES JR.

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

PS Form 3877, April 1989

*Mine*

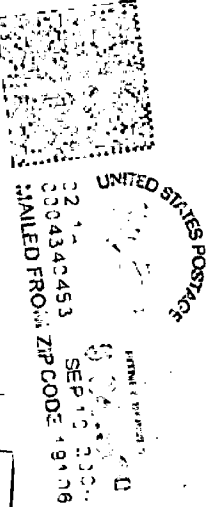
*SN-0187*

Complete by Typewriter, Ink, or Ball Point Pen

*Chenfeld*

The full declaration of value is required on all domestic and international registered mail. The maximum insurable value for the reconstruction of nonexpendable documents under Express Mail document reconstruction insurance is \$500,000 per piece subject to a limit of \$300,000 per occurrence. The maximum insurable value payable on Express Mail merchandise is \$500. The maximum insurable value payable on Registered Mail, sent with optional postal insurance, is \$500,000 per item. For limitations of coverage on insured and COD mail, see International Mail Manual for limitations of coverage on insured and COD mail. Special handling charges apply only to Standard Mail (45) and Standard Mail (65) parcels.

Line	Article Number	Addressee Name, Street, and PO Address	Postage	Fees	Handling Charge	Actual Value (if Reg.)	Insured Value	Due Sender if COD	RR Fee	DC Fee	SC Fee	SH Fee	SD Fee	RD Fee	Remarks
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		DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830													
3		BENEFICIAL CONSUMER DISCOUNT CO. 901 Weigel Drive Evanston, IL 60126													
4		BENEFICIAL CONSUMER DISCOUNT CO. D/B/A BENEFICIAL MORTGAGE CO. OF PA 1067 PENNSYLVANIA AVENUE TYRONE, PA 16686													
5		TENANTS/OCCUPANTS PO Box 166 Church Street a/k/a 107 Church Street Morrisdale, PA 16838													
6															
7															
8															
9															
10															
11															
12															
13															
14															
15															
Total Number of Pieces Listed by Sender			Total Number of Pieces Received at Post Office			Postmaster, Per (Name of receiving employ. -)									



Check type of mail:  
☐ Express  
☐ Registered  
☐ Insured  
☐ COD  
☐ Return Receipt for Merchandise  
☐ Certified  
☐ Int'l Rec. Del.  
☐ Del. Confirmation (DC)

If Registered Mail, check below:  
☐ Insured  
☐ Not Insured  
 Attach stamp here if issued as certificate of mailing, or for additional copies of this bill.  
 Postmark and Date of Receipt

**BOLDBECK McCAFFERTY & McKEEVER**  
 Mellon Independence Center, Suite 5000  
 31 Market Street  
 Philadelphia, PA 19106-1532

Check type of mail:  
☐ Express  
☐ Registered  
☐ Insured  
☐ COD

Return Receipt (PSN) for Merchandise  
☐ Certified  
☐ Init Rec. Del.  
☐ Del. Confirmation (DC)

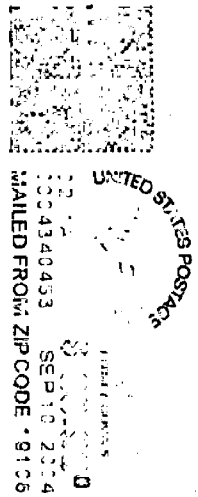
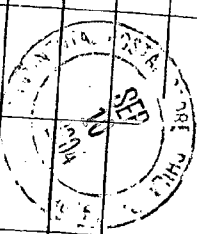
If Registered Mail,  
 check below:  
☐ Insured  
☐ Not Insured

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

Postmark and  
 Date of Receipt

Remarks

Line Number	Addressee Name, Street, and PO Address	Postage	Fee	Handling Charge	Actual Value (if Reg.)	Insured Value	Due Sender if COD	RR Fee	DC Fee	SC Fee	SH Fee	SD Fee	RD Fee
1													
2	MANUFACTURERS & TRADERS TRUST COMPANY 4TH FLOOR BUFFALO, NY 14210												
3													
4													
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
Total Number of Pieces		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving entity)										
Initiated by Sender													



S Form 3877, April 1999

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to Standard Mail (A) and Standard Mail (B) parcels.

Complete by Typewriter, Ink, or Ball Point Pen

Maimes  
 SN-0187

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:

MANUFACTURERES & 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.

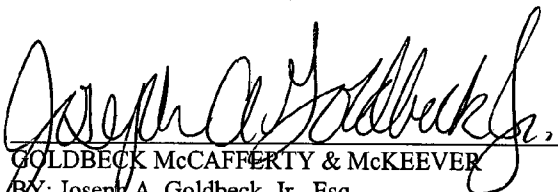
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

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**

02:43 PM

APR 05 2005

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,

  
By   
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.

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

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

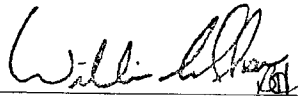
Interest From 11/01/2002  
Through 06/21/2004

(Costs to be added)

125.00 Prothonota  
costs

Dated:

6/23/04



Prothonotary, Common Pleas Court  
of Clearfield County, Pennsylvania

Deputy

Received June 23, 2004 @ 3:20 P.M.  
Chester A. Hawkins  
by Cynthia Butler-Aughenbaugh

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.  
Mortgagor(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.

# 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:

RDR	15.00
SERVICE	15.00
MILEAGE	9.75
LEVY	15.00
MILEAGE	9.75
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	10.00
CONTINUED SALES	20.00
TOTAL SHERIFF COSTS	244.94

## DEED COSTS:

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

## PLAINTIFF COSTS, DEBT & INTEREST:

DEBT-AMOUNT DUE	39,782.05
INTEREST THRU 4/5/04 @ 17.24	
TO BE ADDED TO SALE DATE	
ATTORNEY FEES	
PROTH. SATISFACTION	
LATE CHARGES & FEES	
COST OF SUIT -TO BE ADDED	
FORECLOSURE FEES/ESCROW DEFICIT	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
SATISFACTION FEE	
ESCROW DEFICIENCY	
TOTAL DEBT & INTEREST	39,782.05

## COSTS:

ADVERTISING	277.86
TAXES - collector	460.47
TAXES - tax claim	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	28.50
SHERIFF COSTS	244.94
LEGAL JOURNAL AD	153.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	1,613.26

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