

04-634-CD
NORTHWEST SAVINGS BANK vs. EDWARD J. HANSLOVAN et al.

Northwest Savings vs Edward Hanslovan
2004-634-CD

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

NORTHWEST SAVINGS BANK)
Plaintiff,)
vs.) Case No. 04-634-CD
EDWARD J. HANSLOVAN and) MORTGAGE FORECLOSURE
MARY E. HANSLOVAN,)
Defendants.)

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 this Complaint and Notice are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so, the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

Court Administrator's Office
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830
Telephone No. 814-765-2641, Ext. 5982

MILLER, KISTLER, CAMPBELL,
MILLER, WILLIAMS & BENSON, INC.

By: Tracey G. Benson
Tracey G. Benson

Dated: May 6, 2005

FILED

MAY 07 2004

William A. Shaw
Prothonotary/Clerk of Courts

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

NORTHWEST SAVINGS BANK)
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 Plaintiff,)
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 vs.) Case No.
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EDWARD J. HANSLOVAN and) MORTGAGE FORECLOSURE
MARY E. HANSLOVAN,)
)
 Defendants.)

COMPLAINT

Plaintiff, Northwest Savings Bank, by and through its counsel, Tracey G. Benson, Esquire, and Miller, Kistler, Campbell, Miller, Williams & Benson, Inc., hereby brings this action, and states in support of its cause of action as follows:

1. The plaintiff is Northwest Savings Bank, a banking corporation with offices and a principal place of business at 108 Liberty Street, P.O. Box 1793, Warren, Pennsylvania 16365. The plaintiff also maintains a branch banking office at 1200 Old Town Road, Clearfield, Clearfield County, Pennsylvania 16830.
2. The defendants are Edward J. Hanslovan and Mary E. Hanslovan, husband and wife, who are the real owner of the premises hereinafter described.
3. On May 20, 1999 defendants Edward J. Hanslovan and Mary E. Hanslovan executed a Note through which they borrowed and promised to repay plaintiff the sum of \$150,000.00, plus interest at a fixed rate of 6.875% per year, in monthly payments of

\$1,337.78, beginning on July 1, 1999 and each month thereafter for one hundred eighty months, or until paid in full. A copy of that Note is attached hereto as Exhibit A.

4. Also on May 20, 1999 the defendants, Edward J. Hanslovan and Mary E. Hanslovan made, executed and delivered a mortgage in the amount of \$150,000.00, upon premises hereinafter described, to Northwest Saving Bank, plaintiff, which mortgage was recorded in the Recorder's Office of Clearfield County at Instrument Number 1999-08136 on May 20, 1999. A true and correct copy of said Mortgage is attached hereto as Exhibit B, and made a part hereof by reference.

5. By Notice dated September 11, 2003, and served upon the defendants Edward J. Hanslovan and Mary E. Hanslovan by certified mail, return receipt requested, the defendants were notified that they were in default of said Note and Mortgage, that the amounts due and owing would be accelerated by the plaintiff, and that an action in mortgage foreclosure would be brought against the defendants. Nevertheless, defendants have failed to cure their respective defaults on said Note and Mortgage. Copies of the Notice of Default that was served upon defendants are attached hereto collectively as Exhibit C.

6. The premises subject to said Mortgage is located in the Township of Morris, County of Clearfield, Commonwealth of Pennsylvania, and are more fully described as follows:

All that certain piece or parcel of land situate in the Township of Morris, County of Clearfield and State of Pennsylvania bounded and described as follows:

BEGINNING at an iron axle located on the East side of State Route #1009, said point is also the northwest corner of Edward J. Jr. and Elaine M. Hanslovan; thence along said Road, North twelve (12°) degrees thirty-three (33') minutes, thirty-five (35") seconds East, one hundred fifty-five and eighty-nine hundredths (155.89) feet to an iron axle and also the southwest corner of other lands of Edward J. Jr. and Elaine M. Hanslovan; thence along lands of same the following courses and distances, South eight-four (84°) degrees fifty-two (52') minutes forty (40") seconds East, four hundred seventeen and forty-six hundredths (417.26) feet to an iron axle; thence North twelve (12°) degrees twenty-four (24') minutes ten (10") seconds East three hundred thirteen and thirty-nine hundredths (313.39) feet to an iron axle; thence North eighty-four (84°) degrees fifty-three (53') minutes forty-five (45") seconds West, four hundred fourteen and twenty-seven hundredths (414.27) feet to an iron axle located on the East side of State Route #1009; thence along said Road, North eleven (11°) degrees fifty-nine (59') minutes East, three hundred fifty-nine and fifty-one hundredths (359.51) to a P.K. nail in macadam located on the South side of State Route \$2030; thence along said Road, North eighty-seven (87°) degrees seven (7') minutes fifty-five (55") seconds East, six hundred thirty-seven and sixty-nine hundredths (637.69) feet to an iron pin and also the northwest corner of now or formerly Terry Bumbarger; thence along lands of same, South no (0°) degrees forty-four (44') minutes ten (10") seconds West, eight hundred three and nineteen hundredths (803.19) feet to an iron pin on line of, now or formerly, the Frank Albert Estate; thence along lands of same, South eighty-nine (89°) degrees twenty-nine (29') minutes twenty (20") seconds West, two hundred ninety and sixty-four hundredths (290.64) feet to an iron pin; thence still along lands of same, South three (3°) degrees seventeen (17') minutes twenty-five (25") seconds West, eighty-two and five tenths (82.5) feet to an iron axle and also the northeast corner of Edward J. Jr. and Elaine M. Hanslovan; thence along lands of same, North eighty-four (84°) degrees forty-six (46') minutes fifteen (15") seconds West five hundred twelve and forty-four hundredths (512.44) feet to an iron axle and place of beginning.

CONTAINING 10.6632 acres and being the residual land conveyed to Edward and Mary Hanslovan and recorded in Clearfield in Deed Book 510, page 232, and being the residual land conveyed to Edward and Mary

Hanslovan and recorded in Clearfield in Deed Book 446, page 569 and being the same premises conveyed to Edward and Mary Hanslovan and recorded in Clearfield in Deed Book 447, page 145.

7. The foregoing Note and Mortgage are in default because:

a. The defendants defaulted in monthly installments due on said Note and Mortgage for the month of July, 2003 and each and every month thereafter, each of said monthly installments having been due on the first day of each month, and each in the amount of \$1,337.78;

b. The defendants have failed to pay said installments for a period in excess of thirty (30) days from the date the same were due and payable;

c. By the terms of said Mortgage and accompanying Note, upon default on payment of any installment of principal or interest, or any part thereof, for thirty (30) days after the same falls due, the whole of the said debt, together with interest shall, at the option of the Mortgagee, become due and payable.

8. As of April 21, 2004, the following amounts are currently due on said Mortgage given to the plaintiff by defendants:

a.	Principal	\$123,626.06
b.	Interest	\$7,669.36
c.	Late charges	\$ 668.90
d.	Negative Escrow Balance	\$956.25
e.	Counsel fees (15% of delinquent amount)	\$19,942.36

e.	Satisfaction Fee	\$ 28.50
f.	Costs of suit	

Total amount due		\$152,891.43

9. On or about November 3, 2003, defendants filed a Chapter 7 Bankruptcy proceeding in the United States Bankruptcy Court for the Western District of Pennsylvania at Case No. 03-33840-BM.

10. By Order of Court dated March 29, 2004, debtors Edward J. Hanslovan and Mary E. Hanslovan were issued a Discharge by the Bankruptcy Court. A copy of that Order is attached hereto as Exhibit D.

11. By Order of Court dated March 29, 2004 the trustee of the bankruptcy estate was discharged and the Chapter 7 bankruptcy case was closed. A copy of that Order is attached hereto as Exhibit E.

12. Plaintiff Northwest Savings Bank brings this action seeking judgment against the defendants Edward J. Hanslovan and March E. Hanslovan in order to pursue remedies of possession, foreclosure and sale of the mortgaged property, in rem.

WHEREFORE, plaintiff Northwest Savings Bank demands judgment in rem against the defendants, Edward J. Hanslovan and Mary E. Hanslovan in the amount of \$146,818.99, in addition to contractual interest of 6.875% per annum (\$23.61 per day) accruing under the terms of the Note from April 22, 2004, until paid, along with attorney

fees, costs of suit and other charges collectible under the Note and Mortgage, and for the possession, foreclosure and sale of the mortgaged property.

Tracey G. Benson
Tracey G. Benson

MILLER, KISTLER, CAMPBELL,
MILLER, WILLIAMS & BENSON, INC.
124 North Allegheny Street
Bellefonte, PA 16823
(814) 355-5474

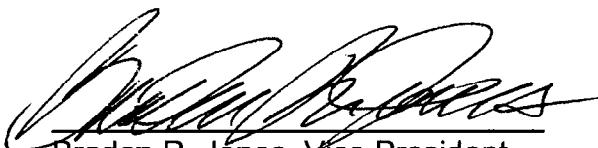
Counsel for Plaintiff,
Northwest Savings Bank

Dated: May 6, 2004

VERIFICATION

I, Braden R. Jones, Vice President, Retail collections of the Northwest Savings Bank, Bellefonte Branch, state that the facts contained in the foregoing Complaint are true and correct to the best of my knowledge, information and belief.

I make this Verification pursuant to 18 Pa.C.S.A. Section 4904 pertaining to unsworn falsification to authorities.



Braden R. Jones, Vice President
Northwest Savings Bank

EXHIBIT A

NOTE

May 20th

, 1999

Clearfield

[City]

Pennsylvania

[State]

Route 2 Box 230 Morrisdale PA 16858

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 150,000.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is Northwest Savings Bank. I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 6.875 %. The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month. I will make my monthly payments on the 1st day of each month beginning on July 1st, , 1999. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on June 1, 2014, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date."

I will make my monthly payments at 1200 Old Town Road Clearfield, PA 16830 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 1,337.78.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorney's fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

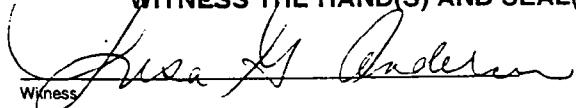
I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.
Witness

as to both

Witness


Borrower Edward Hanslovan

(Seal)


Borrower Mary Hanslovan

(Seal)

Witness

Borrower

(Seal)

Witness

Borrower

(Seal)

[SIGN ORIGINAL ONLY]

EXHIBIT B

Northwest Savings Bank
1200 Old Town Road
Clearfield, PA 16830

COMMONWEALTH : PENNSYLVANIA

County of _____

} :ss

Recorded in the Register and Recorder's Office of said County,
in Mortgage Book _____ Page _____
WITNESS my hand and official seal this
____ day of _____

Recorder of Deeds _____

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on May 20, 1999
The mortgagor is Edward Hanslovan and Mary Hanslovan _____
("Borrower").
This Security Instrument is given to Northwest Savings Bank _____
_____, which is organized and existing under the laws of the Commonwealth of Pennsylvania _____, and
whose address is 1200 Old Town Road Clearfield, PA 16830 _____
("Lender"). Borrower owes Lender the principal sum of One Hundred Fifty Thousand and 00/100
Dollars (U.S. \$ 150,000.00). This debt
is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments,
with the full debt, if not paid earlier, due and payable on June 1, 2014 . This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of
this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the
Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in
Clearfield County, Pennsylvania:

The premises are more particularly described in Exhibit "A"
attached hereto and made a part hereof.

Index No. _____

which has the address of

Route 2 Box 230 Morrisdale PA 16858 _____

property address

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and
fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument.
All of the foregoing is referred to in this Security Instrument as the "Property".

BORROWER CONVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage,
grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants
and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited
variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items". Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et.seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon Payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage, or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's action may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing the Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given on conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM CONVENTIONS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. Lender shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or other defense of Borrower to acceleration and foreclosure. If the default is not cured as specified, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by applicable law.

22. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument and the estate conveyed shall terminate and become void. After such occurrence, Lender shall discharge and satisfy this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waivers. Borrower, to the extent permitted by applicable law, waives and releases any error or defects in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

24. Reinstatement Period. Borrower's time to reinstate provided in paragraph 18 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

25. Purchase Money Mortgage. If any of the debt secured by this Security Instrument is lent to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

26. Interest Rate After Judgment. Borrower agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the rate payable from time to time under the Note.

27. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)]

Adjustable Rate Rider
 Graduated Payment Rider
 Balloon Rider
 Other(s) [specify]

Condominium Rider
 Planned Unit Development Rider
 Rate Improvement Rider

1-4 Family Rider
 Biweekly Payment Rider
 Second Home Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:


Borrower **Edward Hanslovan**

(Seal)


Borrower **Mary Hanslovan**

(Seal)


Borrower _____

(Seal)


Borrower _____

(Seal)

[Space Below This Line For Acknowledgment]

COMMONWEALTH OF PENNSYLVANIA,

Clearfield County

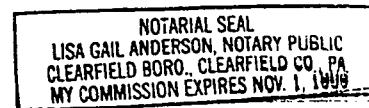
County ss:

On this 20 day of May, 1999, before me, the undersigned, a Notary Public in and for said State, personally appeared Edward Hanslovan and Mary Hanslovan

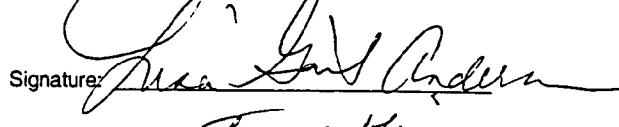
(known to me) (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) subscribed to the foregoing instrument and acknowledged that _____ they executed the same _____ are

WITNESS my hand and official seal.

(Reserved for official seal)



Signature:


Name (typed or printed)

My Commission expires:

Certificate of Residence

I certify that the precise place of business of the within named Mortgagee is 1200 Old Town Road Clearfield,
PA 16830

EXHIBIT "A"

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

BEGINNING at an iron axle located on the East side of State Route #1009, said point is also the northwest corner of Edward J. Jr. and Elaine M. Hanslovan; thence along said Road, North twelve (12°) degrees thirty-three (33') minutes, thirty-five (35") seconds East, one hundred fifty-five and eighty-nine hundredths (155.89) feet to an iron axle and also the southwest corner of other lands of Edward J. Jr. and Elaine M. Hanslovan; thence along lands of same the following courses and distances, South eighty-four (84°) degrees fifty-two (52') minutes forty (40") seconds East, four hundred seventeen and forty-six hundredths (417.46) feet to an iron axle; thence North twelve (12°) degrees twenty-four (24') minutes ten (10") seconds East three hundred thirteen and thirty-nine hundredths (313.39) feet to an iron axle; thence North eighty-four (84°) degrees fifty-three (53') minutes forty-five (45") seconds West, four hundred fourteen and twenty-seven hundredths (414.27) feet to an iron axle located on the East side of State Route #1009; thence along said Road, North eleven (11°) degrees fifty-nine (59') minutes East, three hundred fifty-nine and fifty-one hundredths (359.51) to a P.K. nail in macadam located on the South side of State Route #2030; thence along said Road, North eighty-seven (87°) degrees seven (7') minutes fifty-five (55") seconds East, six hundred thirty-seven and sixty-nine hundredths (637.69) feet to an iron pin and also the northwest corner of now or formerly Terry Bumbarger; thence along lands of same, South no (0°) degrees forty-four (44') minutes ten (10") seconds West, eight hundred three and nineteen hundredths (803.19) feet to an iron pin on line of, now or formerly, the Frank Albert Estate; thence along lands of same, South eighty-nine (89°) degrees twenty-nine (29') minutes twenty (20") seconds West, two hundred ninety and sixty-four hundredths (290.64) feet to an iron pin; thence still along lands of same, South three (3°) degrees seventeen (17') minutes twenty-five (25") seconds West, eighty-two and five tenths (82.5) feet to an iron axle and also the northeast corner of Edward J. Jr. and Elaine M. Hanslovan; thence along lands of same, North eighty-four (84°) degrees forty-six (46') minutes fifteen (15") seconds West five hundred twelve and forty-four hundredths (512.44) feet to an iron axle and place of beginning.

CONTAINING 10.6632 acres and being the residual land conveyed to Edward and Mary Hanslovan and recorded in Clearfield in Deed Book 510, page 232, and being the residual land conveyed to Edward and Mary Hanslovan and recorded in Clearfield in Deed Book 446, page 569 and being the same premises conveyed to Edward and Mary Hanslovan and recorded in Clearfield in Deed Book 447, page 145.

EXHIBIT C

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

Date: September 11, 2003

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 the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this notice with you when you meet with the Counseling Agency.

The name, address and Phone number of Consumer Credit Counseling Agencies serving your County are listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HI POT ECA.

HOMEOWNER'S NAME(S):	Edward Hanslovan Mary Hanslovan
PROPERTY ADDRESS:	RR#2 Box 230 Morrisdale, PA 16858
LOAN ACCT. NO.:	1555003498
ORIGINAL LENDER:	Northwest Savings Bank
CURRENT LENDER/SERVICER:	Northwest Savings Bank

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

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

TEMPORARY STAY OF FORECLOSURE—Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT 30 DAYS.** IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE

CONSUMER CREDIT COUNSELING AGENCIES—If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE—Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.

AGENCY ACTION—Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.
(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)

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

NATURE OF THE DEFAULT—The MORTGAGE debt held by the above lender on your property located at:

RR#2 Box 230 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:

7/01/03 - \$1,337.78, 8/01/03 - \$1,337.78, 9/01/03 - \$1,337.78

Other charges (explain/itemize): Late fees - \$133.78

TOTAL AMOUNT PAST DUE \$4,147.12

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

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 \$ 4,147.12 PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:**

Northwest Savings Bank
PO Box 1793
Warren, Pa. 16365

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

IF YOU DO NOT CURE THE DEFAULT—If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON—The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

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

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE—If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE—It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately 4 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: Northwest Savings Bank
Address: PO Box 1793
Warren, Pa. 16365
Phone Number: 1-877-300-5773
Fax Number: 1-814-728-7724
Contact Person: Craig Harger

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 or may not (CHECK ONE) sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

YOU MAY ALSO HAVE THE RIGHT:

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CREDIT COUNSELING AGENCIES ARE LISTED ON THE ATTACHED PAGE

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

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

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

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

CCCS of Northeastern PA
208 Hamilton Ave, Suite 1
Hamilton Square Plaza
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

EXHIBIT D

Form B18 (Official Form 18)(12/03)

United States Bankruptcy Court

Western District of Pennsylvania

Case No. 03-33840-BM

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Edward J. Hanslovan
2061 Allport Cutoff
Morrisdale, PA 16858Mary E. Hanslovan
2061 Allport Cutoff
Morrisdale, PA 16858Social Security No.:
xxx-xx-2538

xxx-xx-1126

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/29/04Bernard Markovitz
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXHIBIT E

Form 129

UNITED STATES BANKRUPTCY COURT
Western District of Pennsylvania14
cric

In re:

Bankruptcy Case No.: 03-33840-BM

Edward J. Hanslovan
Debtor(s)Chapter: 7
Mary E. Hanslovan**FINAL DECREE**

The estate of the above named debtor has been fully administered.

IT IS ORDERED THAT:

Lisa M. Swope is discharged as trustee of the estate of the above-named debtor and the bond is cancelled; the chapter 7 case of the above named debtor is closed.

Dated: 3/29/04

Bernard Markovitz
Judge

In The Court of Common Pleas of Clearfield County, Pennsylvania

NORTHWEST SAVINGS BANK

VS.

HANSLOVAN, EDWARD J. & MARY E.

Sheriff Docket #

15545

04-634-CD

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW MAY 11, 2004 AT 12:55 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MARY E. HANSLOVAN, DEFENDANT AT RESIDENCE, 2061 ALLPORT CUTOFF, MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MARY HANSLOVAN A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: NEVLING/HUNTER

NOW MAY 11, 2004 AT 12:55 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON EDWARD J. HANSLOVAN, DEFENDANT AT RESIDENCE, 2061 ALLPORT CUTOFF, MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MARY HANSLOVAN, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: NEVLING/HUNTER

Return Costs

Cost	Description
34.12	SHERIFF HAWKINS PAID BY: ATTY CK# 34129
20.00	SURCHARGE PAID BY: ATTY CK# 34130

Sworn to Before Me This

19 Day Of May 2004
W.A. Shaw

So Answers,


Chester A. Hawkins
Sheriff

FILED
0 2:03 PM
MAY 19 2004


William A. Shaw
Prothonotary

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

NORTHWEST SAVINGS BANK)
Plaintiff,)
vs.) Case No. 2004-00634-CD
EDWARD J. HANSLOVAN and) MORTGAGE FORECLOSURE
MARY E. HANSLOVAN,)
Defendants.)

FILED

JUN 02 2004

To: Edward J. Hanslovan

William A. Shaw
Prothonotary/Clerk of Courts

Date of Notice: June 1, 2004

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. 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 NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

Court Administrator's Office
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830
(814) 765-2641, Ext. 5982

MILLER, KISTER, CAMPBELL,
MILLER, WILLIAMS & BENSON, INC.

By: Tracey J. Benson
Tracey J. Benson, Esquire

Dated: June 1, 2004

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

NORTHWEST SAVINGS BANK)
Plaintiff,)
vs.) Case No.
EDWARD J. HANSLOVAN and) MORTGAGE FORECLOSURE
MARY E. HANSLOVAN,)
Defendants.)

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing **Important Notice** was hereby served by depositing the same within the custody of the United States Postal Service, First Class, postage prepaid, addressed as follows:

Mary L. Hanselvan
2061 Allport Cutoff
Morrisdale, PA 16858

Edward L. Hanslovan
2061 Allport Cutoff
Morrisdale, PA 16858

MILLER, KISTLER, CAMPBELL,
MILLER, WILLIAMS & BENSON, INC.

By: Tracey G. Benscn
Tracey G. Benscn

Dated: June 1, 2004

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

NORTHWEST SAVINGS BANK)
Plaintiff,)
vs.) Case No. 2004-00634-CD
EDWARD J. HANSLOVAN and) MORTGAGE FORECLOSURE
MARY E. HANSLOVAN,)
Defendants.)

FILED

JUN 02 2004

To: Mary E. Hanslovan

William A. Shaw
Prothonotary/Clerk of Courts

Date of Notice: June 1, 2004

Date of Notice: June 1, 2004

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. 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 NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

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MILLER, KISTLER, CAMPBELL,
MILLER, WILLIAMS & BENSON, INC.

By: Tracey G. Benson
Tracey G. Benson, Esquire

Dated: June 1, 2004

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

NORTHWEST SAVINGS BANK)
)
 Plaintiff,)
)
)
 vs.) Case No.
)
EDWARD J. HANSLOVAN and) MORTGAGE FORECLOSURE
MARY E. HANSLOVAN,)
)
)
 Defendants.)

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing **Important Notice** was hereby served by depositing the same within the custody of the United States Postal Service, First Class, postage prepaid, addressed as follows:

Mary L. Hanslovan
2061 Allport Cutoff
Morrisdale, PA 16858

Edward L. Hanslovan
2061 Allport Cutoff
Morrisdale, PA 16858

MILLER, KISTLER, CAMPBELL,
MILLER, WILLIAMS & BENSON, INC.

By: Tracey G. Benson
Tracey G. Benson

Dated: June 1, 2004

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

NORTHWEST SAVINGS BANK)
)
 Plaintiff,)
)
 vs.) Case No. 04-634-CJ
)
 EDWARD J. HANSLOVAN and) MORTGAGE FORECLOSURE
 MARY E. HANSLOVAN,)
)
 Defendants.)

PRAECIPE FOR ENTRY OF DEFAULT JUDGMENT

TO: William Shaw, Prothonotary
Court of Common Pleas of Clearfield County, PA

Kindly enter a default judgment in favor of Northwest Savings Bank, and against, Mary L. Hanslovan and Edward Hanslovan. Defendants have failed to file an answer or otherwise respond to the Complaint filed in this matter and served on May 11, 2004. Default judgment in rem is hereby requested in the amount of \$146,818.99, in addition to contractual interest of 6.875% per annum (\$23.61 per day) accruing under the terms of the Note from April 22, 2004, until paid, along with attorney fees, costs of suit and other charges collectible under the Note and Mortgage, and for the possession, foreclosure and sale of the mortgaged property. An Important Notice informing of intention to enter default judgment was mailed to defendants Mary L. Hanslovan and Edward Hanslovan on June 1, 2004. Copies of the same and the Certificates of Service thereto are attached hereto as Exhibit A.

Tracey G. Benson
Tracey G. Benson

MILLER, KISTLER, CAMPBELL,
MILLER, WILLIAMS & BENSON, INC.
124 North Allegheny Street
Bellefonte, PA 16823
(814) 355-5474

Counsel for Plaintiff
Northwest Savings Bank

FILED

Dated: June 17, 2004

JUN 18 2004

William A. Shaw
Prothonotary

EXHIBIT A

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

NORTHWEST SAVINGS BANK)
)
)
Plaintiff,)
)
)
-- vs.) Case No. 2004-00634-CD
)
)
EDWARD J. HANSLOVAN and) MORTGAGE FORECLOSURE
MARY E. HANSLOVAN,)
)
)
Defendants.)

FILED
JUN 8 2004
William A. Shaw
Prothonotary/Clerk of Courts

IMPORTANT NOTICE

To: Mary E. Hanslovan

Date of Notice: June 1, 2004

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. 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 NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

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230 East Market Street
Clearfield, PA 16830
(814) 765-2641, Ext. 5982

MILLER, KISTLER, CAMPBELL,
MILLER, WILLIAMS & BENSON, INC.

By: Tracey G. Benson
Tracey G. Benson, Esquire

Dated: June 1, 2004

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

NORTHWEST SAVINGS BANK)
)
) Plaintiff,)
)
)
vs.) Case No.
)
)
EDWARD J. HANSLOVAN and) MORTGAGE FORECLOSURE
MARY E. HANSLOVAN,)
)
) Defendants.)

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing **Important Notice** was hereby served by depositing the same within the custody of the United States Postal Service, First Class, postage prepaid, addressed as follows:

Mary L. Hanslovan
2061 Allport Cutoff
Morrisdale, PA 16858

Edward L. Hanslovan
2061 Allport Cutoff
Morrisdale, PA 16858

MILLER, KISTLER, CAMPBELL,
MILLER, WILLIAMS & BENSON, INC.

By: Tracey G. Benson
Tracey G. Benson

Dated: June 1, 2004

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

NORTHWEST SAVINGS BANK)
Plaintiff,)
-- vs.) Case No. 2004-00634-CD
EDWARD J. HANSLOVAN and) MORTGAGE FORECLOSURE
MARY E. HANSLOVAN,)
Defendants.)

IMPORTANT NOTICE

To: Edward J. Hanslovan

Date of Notice: June 1, 2004

FILED
JUN 02 2004
William A. Snaw
Prothonotary/Clerk of Courts

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. 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 NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

Court Administrator's Office
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830
(814) 765-2641, Ext. 5982

MILLER, KISTLER, CAMPBELL,
MILLER, WILLIAMS & BENSON, INC.

By: Tracey G. Benson
Tracey G. Benson, Esquire

Dated: June 1, 2004

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

NORTHWEST SAVINGS BANK)
Plaintiff,)
vs.) Case No.
EDWARD J. HANSLOVAN and) MORTGAGE FORECLOSURE
MARY E. HANSLOVAN,)
Defendants.)

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing **Important Notice** was hereby served by depositing the same within the custody of the United States Postal Service, First Class, postage prepaid, addressed as follows:

Mary L. Hanslovan
2061 Allport Cutoff
Morrisdale, PA 16858

Edward L. Hanslovan
2061 Allport Cutoff
Morrisdale, PA 16858

MILLER, KISTLER, CAMPBELL,
MILLER, WILLIAMS & BENSON, INC.

By: Tracey G. Benson

Dated: June 1, 2004

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

NORTHWEST SAVINGS BANK)
)
 Plaintiff,)
)
 vs.) Case No.
)
EDWARD J. HANSLOVAN and) MORTGAGE FORECLOSURE
MARY E. HANSLOVAN,)
)
 Defendants.)

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the within **Praecipe for Entry of Default Judgment** was hereby served by depositing the same within the custody of the United States Postal Service, certified mail, return receipt requested, addressed as follows:

Mary L. Hanslovan
2061 Allport Cutoff
Morrisdale, PA 16858

Edward L. Hanslovan
2061 Allport Cutoff
Morrisdale, PA 16858

MILLER, KISTLER, CAMPBELL,
MILLER, WILLIAMS & BENSON, INC.

By: Tracey Q. Benson
Tracey Q. Benson

Dated: June 17, 2004

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

Northwest Savings Bank
Plaintiff(s)

No.: 2004-00634-CD

Real Debt: \$146,818.99

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Edward J. Hanslovan
Mary E. Hanslovan
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: June 18, 2004

Expires: June 18, 2009

Certified from the record this 18th day of June, 2004

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment, Debt,
Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

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

PRAEICE FOR WRIT OF EXECUTION

TO: William Shaw, Prothonotary
Clearfield County Court of Common Pleas

Kindly issue a Writ of Execution in the above matter directed to the Sheriff of Clearfield County, and index this writ against defendants Edward J. Hanslovan and Mary E. Hanslovan, as follows:

Amount Due	\$146,818.99
Interest from April 22, 2004 to May 26, 2005 accruing at 6.875% (\$23.61 per day)	\$ 9,420.39
Interest from May 27, 2005 until paid accruing at 6.875% (\$23.61 per day)	\$
Satisfaction Fee	\$ 35.00
Costs of Execution	\$ _____
Total	\$156,274.38

FILED Atty pd.
MAY 27 2005 8:01 20.00
MAY 27 2005 ICC &
William A. Shaw Lewists
Prothonotary/Clerk of Courts
to Shiff
(6R)

Miller, Kistler, Campbell,
Miller, Williams & Benson, Inc.

By: Tracey G. Benson
Tracey G. Benson

Counsel for Plaintiff
Northwest Savings Bank

Dated: May 26, 2005

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

NORTHWEST SAVINGS BANK)
)
 Plaintiff,)
)
 vs.) Case No. 04-634-CD
)
 EDWARD J. HANSLOVAN and) MORTGAGE FORECLOSURE
 MARY E. HANSLOVAN,)
)
 Defendants.)

WRIT OF EXECUTION

Commonwealth of Pennsylvania)
) ss.
 County of Clearfield)

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest, and costs against Edward J. Hanslovan and Mary E. Hanslovan, Defendants in the above matter, you are directed to levy upon the real property of the defendants and to sell their interest therein located at RR #2, Box 230, 2061 Allport Cutoff, Morrisdale, Pennsylvania 16858. A detailed description of the property to be sold is as follows:

BEGINNING at an iron axle located on the East side of State Route #1009, said point is also the northwest corner of Edward J. Jr. and Elaine M. Hanslovan; thence along said Road, North twelve (12°) degrees thirty-three (33') minutes, thirty-five (35") seconds East, one hundred fifty-five and eighty-nine hundredths (155.89) feet to an iron axle and also the southwest corner of other lands of Edward J. Jr. and Elaine M. Hanslovan; thence along lands of same the following courses and distances, South eight-four (84°) degrees fifty-two (52') minutes forty (40") seconds East, four hundred seventeen and forty-six hundredths (417.26) feet to an iron axle; thence North twelve (12°) degrees twenty-four (24') minutes ten (10") seconds East three hundred thirteen and thirty-nine hundredths (313.39) feet to an iron axle; thence North eighty-four (84°) degrees fifty-three (53') minutes forty-five (45") seconds West, four hundred fourteen and twenty-seven hundredths (414.27) feet to an iron axle located on the East side of State Route #1009; thence along said Road, North eleven (11°) degrees fifty-nine (59') minutes East, three hundred fifty-nine and fifty-one hundredths (359.51) to a P.K. nail in macadam located on the South side of State Route #2030; thence along said Road, North eighty-seven (87°) degrees seven (7') minutes fifty-five (55") seconds

East, six hundred thirty-seven and sixty-nine hundredths (637.69) feet to an iron pin and also the northwest corner of now or formerly Terry Bumbarger; thence along lands of same, South no (0°) degrees forty-four (44') minutes ten (10") seconds West, eight hundred three and nineteen hundredths (803.19) feet to an iron pin on line of, now or formerly, the Frank Albert Estate; thence along lands of same, South eighty-nine (89°) degrees twenty-nine (29') minutes twenty (20") seconds West, two hundred ninety and sixty-four hundredths (290.64) feet to an iron pin; thence still along lands of same, South three (3°) degrees seventeen (17') minutes twenty-five (25") seconds West, eighty-two and five tenths (82.5) feet to an iron axle and also the northeast corner of Edward J. Jr. and Elaine M. Hanslovan; thence along lands of same, North eighty-four (84°) degrees forty-six (46') minutes fifteen (15") seconds West five hundred twelve and forty-four hundredths (512.44) feet to an iron axle and place of beginning.

CONTAINING 10.6632 acres and being the residual land conveyed to Edward and Mary Hanslovan and recorded in Clearfield in Deed Book 510, page 232, and being the residual land conveyed to Edward and Mary Hanslovan and recorded in Clearfield in Deed Book 446, page 569 and being the same premises conveyed to Edward and Mary Hanslovan and recorded in Clearfield in Deed Book 447, page 145.

(Clearfield County Control No. 124088671 and Map No. Q09-000-009.1)

Amount Due	\$146,818.99
Interest from April 22, 2004 to May 26, 2005 accruing at 6.875% (\$23.61 per day)	\$ 9,420.39
Interest from May 27, 2005 until paid accruing at 6.875% (\$23.61 per day)	\$
Satisfaction Fee	\$ 35.00
Costs of Execution	\$ _____
Total	\$156,274.38
	125.00 Prothonotary costs

Dated: 5/27/05

Prothonotary

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

NORTHWEST SAVINGS BANK)
)
)
Plaintiff,)
)
)
vs.) Case No. 04-634-CD
)
)
EDWARD J. HANSLOVAN and) MORTGAGE FORECLOSURE
MARY E. HANSLOVAN,)
)
)
Defendants.)

AFFIDAVIT OF SERVICE

I, Tracey G. Benson, Esquire, counsel for Northwest Savings Bank, hereby certify that service of the Notice of Sheriff's Sale was made upon the defendants Edward J. Hanslovan and Mary E. Hanslovan by certified mail, return receipt requested, as well as by first class mail on August 18, 2005. Notice to all interested parties identified in the Affidavit Pursuant to Rule 3129.1, was mailed by depositing the same in the United States mail, on August 18, 2005. Copies of U.S. Postal Service Certificates of Mailing (PS Form 3817) are attached hereto.

Tracey G. Benson
Tracey G. Benson

Sworn to and subscribed
before me this 18th day
of August, 2005.

Nancy L. Fravel
Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Nancy L. Fravel, Notary Public
Bellefonte Boro, Centre County
My Commission Expires Mar. 30, 2009

Member, Pennsylvania Association of Notaries

FILED
M7/3261 NO CC
AUG 19 2005

William A. Shaw
Prothonotary/Clerk of Courts

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER			
Received From: Tracey G. Benson, Esq.		Miller, Kistler, & Campbell	
124 N. Allegheny Street		AUG 18 2005	
Bellefonte, PA 16823		USPS	
One piece of ordinary mail addressed to: Clearfield County Domestic Rel.		\$0.90	
230 E. Market Street		00083658-03	
Clearfield, PA 16830		AMOUNT	

PS Form 3817, Mar. 1989 GPO : 1993 O - 151-051

U.S. POSTAGE
PAID
BELLFONTE, PA
16823
AUG 18 2005
AMOUNT

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER			
Received From: Tracey G. Benson, Esq.		Miller, Kistler, & Campbell	
124 N. Allegheny Street		AUG 18 2005	
Bellefonte, PA 16823		USPS	
One piece of ordinary mail addressed to: Northwest Savings Bank		\$0.90	
108 Liberty Street		00083658-03	
One piece of ordinary mail addressed to: P.O. Box 1793		AMOUNT	

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER			
Received From: Tracey G. Benson, Esq.		Miller, Kistler, & Campbell	
124 N. Allegheny Street		AUG 18 2005	
Bellefonte, PA 16823		USPS	
One piece of ordinary mail addressed to: Edward J. Hanslovan		\$0.90	
RR2, Box 230		00083658-03	
2061 Allport Cutoff		AMOUNT	

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER			
Received From: Tracey G. Benson, Esq.		Miller, Kistler, & Campbell	
124 N. Allegheny Street		AUG 18 2005	
Bellefonte, PA 16823		USPS	
One piece of ordinary mail addressed to: Morrisdale, PA 16858		\$0.90	
RR2, Box 230		00083658-03	
2061 Allport Cutoff		AMOUNT	

PS Form 3817, Mar. 1989 GPO : 1993 O - 151-051

U.S. POSTAGE
PAID
BELLFONTE, PA
16823
AUG 18 2005
AMOUNT

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER			
Received From: Tracey G. Benson, Esq.		Miller, Kistler, & Campbell	
124 N. Allegheny Street		AUG 18 2005	
Bellefonte, PA 16823		USPS	
One piece of ordinary mail addressed to: Mary E. Hanslovan		\$0.90	
RR2, Box 230		00083658-03	
2061 Allport Cutoff		AMOUNT	

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER			
Received From: Tracey G. Benson, Esq.		Miller, Kistler, & Campbell	
124 N. Allegheny Street		AUG 18 2005	
Bellefonte, PA 16823		USPS	
One piece of ordinary mail addressed to: Morrisdale, PA 16858		\$0.90	
RR2, Box 230		00083658-03	
2061 Allport Cutoff		AMOUNT	

PS Form 3817, Mar. 1989 GPO : 1993 O - 151-051

U.S. POSTAGE
PAID
BELLFONTE, PA
16823
AUG 18 2005
AMOUNT

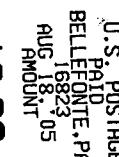
U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER			
Received From: Tracey G. Benson, Esq.		Miller, Kistler, & Campbell	
124 N. Allegheny Street		Bellefonte, PA 16823	
Bellefonte, PA 16823		AUG 18 2005	
One piece of ordinary mail addressed to:		MidAtlantic Financial, Inc.	
100 East McMurry Road		USPS	
McMurry, PA 15317		\$0.90	
00083658-03			

PS Form 3817, Mar. 1989 GPO : 1993 O - 151-051



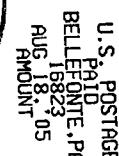
U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER			
Received From: Tracey G. Benson, Esq.		Miller, Kistler, & Campbell	
124 N. Allegheny Street		Bellefonte PA 16823	
Bellefonte PA 16823		AUG 18 2005	
One piece of ordinary mail addressed to:		National City Bank of Pennsylvania	
116 Allegheny Center		Pittsburgh, PA 15212	
Pittsburgh, PA 15212		\$0.90	
00083658-03			

PS Form 3817, Mar. 1989 GPO : 1993 O - 151-051



U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER			
Received From: Tracey G. Benson, Esq.		Miller, Kistler, & Campbell	
124 N. Allegheny Street		Bellefonte, PA 16823	
Bellefonte, PA 16823		AUG 18 2005	
One piece of ordinary mail addressed to:		USA Dept. of Treasury Int. Rev. Ser.	
Tech. Support Adv. IRS Lien Unit		Internal Revenue Service	
1001 Liberty Ave., Suite 1300		\$0.90	
Pittsburgh, PA 15222		00083658-03	

PS Form 3817, Mar. 1989 GPO : 1993 O - 151-051



U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER			
Received From: Tracey G. Benson, Esq.		Miller, Kistler, & Campbell	
124 N. Allegheny Street		Bellefonte, PA 16823	
Bellefonte, PA 16823		AUG 18 2005	
One piece of ordinary mail addressed to:		Orix Financial Services, Inc.	
846 East Algonquin Road		Bridgewater, PA 15017	
Bridgewater, PA 15017		\$0.90	
00083658-03			

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE—POSTMASTER

Received From: Tracey G. Benson, Esq.
Miller, Kistler, & Campbell
124 N. Allegheny Street
Bellefonte, PA 16823

One piece of ordinary mail addressed to:
Tyler Blasting Company AUG 18
Rt. 255
Pennfield, PA 15849

U.S. POSTAGE PAID BELLEFONTE, PA 16823 AUG 18 '05 AMOUNT \$0.90

PS Form 3817, Mar. 1989 GPO : 1993 O - 151-051

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE—POSTMASTER

Received From: Tracey G. Benson, Esq.
Miller, Kistler, & Campbell
124 N. Allegheny Street
Bellefonte, PA 16823

One piece of ordinary mail addressed to:
U.S. POSTAGE PAID BELLEFONTE, PA 16823 AUG 18 '05 AMOUNT \$0.90

U.S. POSTAGE PAID BELLEFONTE, PA 16823 AUG 18 '05 AMOUNT \$0.90

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U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE—POSTMASTER

Received From: Tracey G. Benson, Esq.
Miller, Kistler, & Campbell
124 N. Allegheny Street
Bellefonte, PA 16823

One piece of ordinary mail addressed to:
Tyler Blasting Company AUG 1
c/o Robert Hanak, Esq.
498 Jeffers Street
DuBois, PA 15801

U.S. POSTAGE PAID BELLEFONTE, PA 16823 AUG 18 '05 AMOUNT \$0.90

PS Form 3817, Mar. 1989 GPO : 1993 O - 151-051

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE—POSTMASTER

Received From: Tracey G. Benson, Esq.
Miller, Kistler, & Campbell
124 N. Allegheny Street
Bellefonte, PA 16823

One piece of ordinary mail addressed to:
Clearfield County Tax Claim Bureau AUG 18 2005
230 East Market Street
Suite 121
Clearfield, PA 16830

U.S. POSTAGE PAID BELLEFONTE, PA 16823 AUG 18 '05 AMOUNT \$0.90

PS Form 3817, Mar. 1989 GPO : 1993 O - 151-051

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER			
Received From: Tracey G. Benson, Miller, Kistler, & Campbell, LLC		PA 16823	
124 N. Allegheny Street Bellefonte, PA 16823		AUG 4 8 2005	
One piece of ordinary mail addressed to: Morris Township Municipal Auditor 5719 Morris-Allport Highway P.O. Box 121 Allport, PA 16821			
0000		60.90 0083658-03	
U.S. POSTAGE PAID BELLEFONTE, PA 16823 AUG 18 05 AMOUNT			

PS Form 3817, Mar. 1989 GPO : 1993 O - 151-051

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

AFFIDAVIT OF SERVICE

I, Tracey G. Benson, Esquire, counsel for Northwest Savings Bank, hereby certify that service of the Notice of Sheriff's Sale was made upon Orix Financial Services, Inc. at 100 N. Riverside Plaza, Ste. 1400, Chicago, IL 60606 by depositing the same in the United States mail, on August 25, 2005. A copy of U.S. Postal Service Certificate of Mailing (PS Form 3817) are attached hereto.

Tracey G. Benson
Tracey G. Benson

Sworn to and subscribed
before me this 25th day
of August, 2005.

Nancy L. Fravel
Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Nancy L. Fravel, Notary Public
Bellefonte Borough, Centre County
My Commission Expires Mar. 30, 2009

Member, Pennsylvania Association of Notaries

FILED

AUG 26 2005

M 12:45 | u

William A. Shaw
Notary/Clerk of Courts

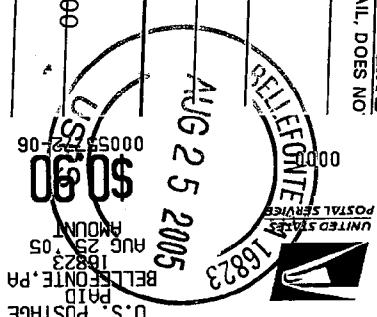
1 cent to Army

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NO
PROVIDE FOR INSURANCE—POSTMASTER

Received From:
Tracey G. Benson

Miller, Kistler, Campbell
124 North Allegheny Street

Bellefonte, PA 16823
One piece of ordinary mail addressed to:
Orix Financial Services, Inc.
100 N. Riverside Plaza, Ste 1400
Chicago, IL 60606-1



PS Form 3817, Mar. 1989 GPO : 1993 O - 151-0

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

NORTHWEST SAVINGS BANK)
Plaintiff,)
vs.) Case No. 04-634-CD
EDWARD J. HANSLOVAN and) MORTGAGE FORECLOSURE
MARY E. HANSLOVAN,)
Defendants.)

AFFIDAVIT OF SERVICE

I, Tracey G. Benson, Esquire, counsel for Northwest Savings Bank, hereby certify that service of the Notice of Sheriff's Sale was made upon Mid Atlantic Financial, Inc. at P.O. Box 913, McMurray, PA 15317 by depositing the same in the United States mail, on August 24, 2005. A copy of U.S. Postal Service Certificate of Mailing (PS Form 3817) is attached hereto.

Tracy H. Benson
Tracy G. Benson

Sworn to and subscribed
before me this 24th day
of August, 2005.

Nancy L. Frazee
Notary Public

FILED

AUG 25 2005
MO/12:01 PM
William A. Shaw (LW)
Prothonotary/Clerk of Courts
~~WILLIAM A. SHAW~~
1 CENT TO AIR

CERTIFICATE OF MAILING	
U.S. POSTAL SERVICE MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER	
Received From:	Tracey G. Benson, Esq.
	Miller, Kistler Campbell 124 N. Allegheny Street Bellefonte, PA 16823
 BELLEFONTE, PA 16823 00090529-10	
U.S. POSTAGE PAID BELLEFONTE, PA 16823 AUG. 24 '05 AMOUNT	
\$0.90 00090529-10	
One piece of ordinary mail addressed to: Mid-Atlantic Financial, Inc. P.O. Box 913 McMurray, PA 15317	
PS Form 3817, Mar. 1989 GPO : 1993 O - 151-051	

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20181
NO: 04-634-CD

PLAINTIFF: NORTHWEST SAVINGS BANK

vs.

DEFENDANT: EDWARD J. HANSLOVAN AND MARY E. HANSLOVAN

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 05/27/2005

LEVY TAKEN 08/11/2005 @ 10:01 AM
POSTED 08/11/2005 @ 10:01 AM
SALE HELD 10/07/2005
SOLD TO LORI J. ABERSOLD
SOLD FOR AMOUNT \$156,808.00 PLUS COSTS
WRIT RETURNED 11/22/2005
DATE DEED FILED 11/22/2005

PROPERTY ADDRESS RR #2, BOX 230, 2061 ALLPORT CUTOFF MORRISDALE , PA 16858

SERVICES

08/12/2005 @ 1:51 PM SERVED EDWARD J. HANSLOVAN
SERVED EDWARD J. HANSLOVAN, DEFENDANT, AT THIS RESIDENCE RR #2, BOX 230, 2061 ALLPORT CUTOFF, MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MARY E. HANSLOVAN WIFE/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.

08/12/2005 @ 1:51 PM SERVED MARY E. HANSLOVAN
SERVED MARY E. HANSLOVAN, DEFENDANT, AT HER RESIDENCE RR #2, BOX 230, 2061 ALLPORT CUTOFF, MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MARY E. HANSLOVAN
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.

FILED
09-3681
NOV 22 2005
JR

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20181
NO: 04-634-CD

PLAINTIFF: NORTHWEST SAVINGS BANK

vs.

DEFENDANT: EDWARD J. HANSLOVAN AND MARY E. HANSLOVAN

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$3,367.19

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2005

So Answers,

Chester A. Hawkins
By Cynthia Butler-Aufderhaf
Chester A. Hawkins
Sheriff

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

WRIT OF EXECUTION

Commonwealth of Pennsylvania)
) ss.
County of Clearfield)

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

To satisfy the judgment, interest, and costs against Edward J. Hanslovan and Mary E. Hanslovan, Defendants in the above matter, you are directed to levy upon the real property of the defendants and to sell their interest therein located at RR #2, Box 230, 2061 Allport Cutoff, Morrisdale, Pennsylvania 16858. A detailed description of the property to be sold is as follows:

BEGINNING at an iron axle located on the East side of State Route #1009, said point is also the northwest corner of Edward J. Jr. and Elaine M. Hanslovan; thence along said Road, North twelve (12°) degrees thirty-three (33') minutes, thirty-five (35") seconds East, one hundred fifty-five and eighty-nine hundredths (155.89) feet to an iron axle and also the southwest corner of other lands of Edward J. Jr. and Elaine M. Hanslovan; thence along lands of same the following courses and distances, South eight-four (84°) degrees fifty-two (52') minutes forty (40") seconds East, four hundred seventeen and forty-six hundredths (417.26) feet to an iron axle; thence North twelve (12°) degrees twenty-four (24') minutes ten (10") seconds East three hundred thirteen and thirty-nine hundredths (313.39) feet to an iron axle; thence North eighty-four (84°) degrees fifty-three (53') minutes forty-five (45") seconds West, four hundred fourteen and twenty-seven hundredths (414.27) feet to an iron axle located on the East side of State Route #1009; thence along said Road, North eleven (11°) degrees fifty-nine (59') minutes East, three hundred fifty-nine and fifty-one hundredths (359.51) to a P.K. nail in macadam located on the South side of State Route #2030; thence along said Road, North eighty-seven (87°) degrees seven (7') minutes fifty-five (55") seconds

East, six hundred thirty-seven and sixty-nine hundredths (637.69) feet to an iron pin and also the northwest corner of now or formerly Terry Bumbarger; thence along lands of same, South no (0°) degrees forty-four (44') minutes ten (10") seconds West, eight hundred three and nineteen hundredths (803.19) feet to an iron pin on line of, now or formerly, the Frank Albert Estate; thence along lands of same, South eighty-nine (89°) degrees twenty-nine (29') minutes twenty (20") seconds West, two hundred ninety and sixty-four hundredths (290.64) feet to an iron pin; thence still along lands of same, South three (3°) degrees seventeen (17') minutes twenty-five (25") seconds West, eighty-two and five tenths (82.5) feet to an iron axle and also the northeast corner of Edward J. Jr. and Elaine M. Hanslovan; thence along lands of same, North eighty-four (84°) degrees forty-six (46') minutes fifteen (15") seconds West five hundred twelve and forty-four hundredths (512.44) feet to an iron axle and place of beginning.

CONTAINING 10.6632 acres and being the residual land conveyed to Edward and Mary Hanslovan and recorded in Clearfield in Deed Book 510, page 232, and being the residual land conveyed to Edward and Mary Hanslovan and recorded in Clearfield in Deed Book 446, page 569 and being the same premises conveyed to Edward and Mary Hanslovan and recorded in Clearfield in Deed Book 447, page 145.

(Clearfield County Control No. 124088671 and Map No. Q09-000-009.1)

Amount Due	\$146,818.99
Interest from April 22, 2004 to May 26, 2005 accruing at 6.875% (\$23.61 per day)	\$ 9,420.39
Interest from May 27, 2005 until paid accruing at 6.875% (\$23.61 per day)	\$
Satisfaction Fee	\$ 35.00
Costs of Execution	\$ _____
Total	\$156,274.38
	125.00 Prothonotary costs

Dated: 5/27/05

Received May 27, 2005 @ 3:30 P.M.
Chester A. Hawkins
By Cynthia Butler-Aylenbough



Prothonotary

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME EDWARD J. HANSLOVAN

NO. 04-634-CD

NOW, November 22, 2005, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on October 07, 2005, I exposed the within described real estate of Edward J. Hanslovan And Mary E. Hanslovan to public venue or outcry at which time and place I sold the same to LORI J. ABERSOLD he/she being the highest bidder, for the sum of \$156,808.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR SERVICE	15.00
MILEAGE	15.00
LEVY	10.53
MILEAGE POSTING	15.00
CSDS	10.00
COMMISSION	3,136.16
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	10.53
ADD'L LEVY	
BID AMOUNT	156,808.00
RETURNS/DEPUTIZE COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$3,367.19

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	30.50
TRANSFER TAX 2%	3,726.95
TOTAL DEED COSTS	\$3,757.45

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	146,818.99
INTEREST @ 23.6100 %	3,140.13
FROM 05/27/2005 TO 10/07/2005	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	35.00
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	9,420.39
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$159,454.51
COSTS:	
ADVERTISING	513.16
TAXES - COLLECTOR	3,745.11
TAXES - TAX CLAIM	4,060.13
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	3,757.45
SHERIFF COSTS	3,367.19
LEGAL JOURNAL COSTS	252.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$15,965.04

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