

04-1280-CD
CITIFINANCIAL MORTGAGE CO., INC. VS RICHARD SEDGWICK, et al

Citifinancial vs Richard Sedgwick et al
2004-1280-CD

FEDERMAN AND PHELAN, LLP
By: FRANK FEDERMAN, ESQ., Id. No. 12248
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

11-9-04 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

William A. Shaw
Deputy Prothonotary

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.
8333 RIDGE POINT DRIVE
ATTN: AVCO UNIT
IRVING, TX 75063

COURT OF COMMON PLEAS

Aug 23, 2004 Document
CIVIL DIVISION
Reinstated/Reissued to Sheriff/Attorney
for service.

TERM

Ady
NO. 04-1280-CS Deputy Prothonotary

Plaintiff
v.

RICHARD R. SEDGEWICK
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

CLEARFIELD COUNTY

ANITA P. SEDGEWICK
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

FILED *E. LOK* 4CC Shff
M/11/04 AUG 19 2004 Atty ad. 85.00

William A. Shaw
Prothonotary/Clerk of Courts

Defendant(s)

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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.

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Lawyer Referral Service:
Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
100 South Street
PO Box 186
Harrisburg, PA 17108
800-692-7375

Notice to Defend:
David S. Meholic, Court Administrator
Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982

IF THIS IS THE FIRST NOTICE THAT YOU HAVE RECEIVED FROM THIS OFFICE, BE ADVISED THAT:

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, 15 U.S.C. § 1692 et seq. (1977), DEFENDANT(S) MAY DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF. IF DEFENDANT(S) DO SO IN WRITING WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL OBTAIN AND PROVIDE DEFENDANT(S) WITH WRITTEN VERIFICATION THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED TO BE VALID. LIKEWISE, IF REQUESTED WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL SEND DEFENDANT(S) THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM ABOVE.

THE LAW DOES NOT REQUIRE US TO WAIT UNTIL THE END OF THE THIRTY (30) DAY PERIOD FOLLOWING FIRST CONTACT WITH YOU BEFORE SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH THE LAW PROVIDES THAT YOUR ANSWER TO THIS COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION OF THAT TIME. FURTHERMORE, NO REQUEST WILL BE MADE TO THE COURT FOR A JUDGMENT UNTIL THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF YOU REQUEST PROOF OF THE DEBT OR THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAY PERIOD THAT BEGINS UPON YOUR RECEIPT OF THIS COMPLAINT, THE LAW REQUIRES US TO CEASE OUR EFFORTS (THROUGH LITIGATION OR OTHERWISE) TO COLLECT THE DEBT UNTIL WE MAIL THE REQUESTED INFORMATION TO YOU. YOU SHOULD CONSULT AN ATTORNEY FOR ADVICE CONCERNING YOUR RIGHTS AND OBLIGATIONS IN THIS SUIT.

IF YOU HAVE FILED BANKRUPTCY AND RECEIVED A DISCHARGE, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT. IT IS AN ACTION TO ENFORCE A LIEN ON REAL ESTATE.

1. Plaintiff is

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT COMPANY,
INC.
8333 RIDGE POINT DRIVE
ATTN: AVCO UNIT
IRVING, TX 75063

2. The name(s) and last known address(es) of the Defendant(s) are:

RICHARD R. SEDGEWICK
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

ANITA P. SEDGEWICK
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

who is/are the mortgagor(s) and real owner(s) of the property hereinafter described.

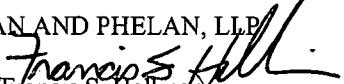
3. On 08/31/2000 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No. 2000129470.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 02/06/2004 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$46,394.61
Interest	3,609.22
01/06/2004 through 08/18/2004	
(Per Diem \$15.97)	
Attorney's Fees	1,250.00
Cumulative Late Charges	59.67
8/31/2000 to 08/18/2004	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 51,863.50
Escrow	
Credit	0.00
Deficit	0.00
Subtotal	<u>\$ 0.00</u>
TOTAL	\$ 51,863.50

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. This action does not come under Act 91 of 1983 because the mortgage premises is not the principal residence of Defendant(s).

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 51,863.50, together with interest from 08/18/2004 at the rate of \$15.97 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

FEDERMAN AND PHELAN, LLP

By: /s/Francis S. Hallinan
FRANK FEDERMAN, ESQUIRE
LAWRENCE T. PHELAN, ESQUIRE
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

LEGAL DESCRIPTION

All that certain lot or piece of ground, situate in the Village of West Houtzdale, Woodward Township, Clearfield County, State of Pennsylvania, known and described as follows:

BEGINNING at a post on Ida Street at the Southeast corner of Lot No.1127; thence along said Street two hundred and fifty-nine (259) feet to post at the intersection of Hannah and Ida Streets; thence fifty-one (51) feet to a post; thence North 28 degrees East thirty-five (35) feet to a post; thence North 35 degrees, 45 minutes West three hundred thirty-six (336) feet to a post on the East line of Lot No.1187; thence along said lot one hundred and forty-seven (147) feet to a post on Ida Street, the place of beginning and known as the South one-half of Lot No.1188 in the general plan of the village of West Houtzdale; and having thereon erected a two story, frame dwelling house.

BEING the same premises which became vested in Ernest B. Sedgwick and Anita P. Sedgwick by Deed of Mary E Lorigen, dated October 7, 1963 and recorded in Clearfield County Deed Book 504, page 646. Ernest B. Sedgwick having died on April 7, 1994, thereby vesting complete title in Anita P. Sedgwick, by operation of law.

UNDER AND SUBJECT to all exceptions, reservations, restrictions, conditions, easements, rights and rights of way as contained in prior deeds and instruments of record.

Being Known As: RR1 Box 10 ida street

VERIFICATION

TERESA SKINNER hereby states that she is NORTHEAST REGIONAL MANAGER of CITIFINANCIAL MORTGAGE COMPANY, INC., mortgage servicing agent for the plaintiff in this matter, that she is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of her knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities


TERESA SKINNER

DATE 8/16/14

In The Court of Common Pleas of Clearfield County, Pennsylvania

CITIFINANCIAL MORTGAGE COMPANY INC.

VS.

SEGEWICK, RICHARD R. & ANITA P.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket # 16149

04-1280-CD

SHERIFF RETURNS

NOW SEPTEMBER 2, 2004 AT 9:55 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON RICHARD R. SEDGEWICK, DEFENDANT AT RESIDENCE, 307 E. CHERRY ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO RICHARD R. SEDGEWICK (2) TWO TRUE AND ATTESTED COPIES OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

RESIDENCE AT RR#1 BOX 10, IDA ST., HOUTZDALE, PA. IS "EMPTY".

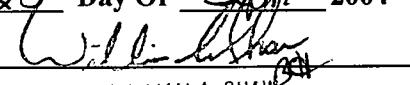
NOW SEPTEMBER 21, 2004 AFTER DILIGENT SEARCH IN MY BALIWICK I RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE (2 COPIES) "NOT FOUND" AS TO ANITA P. SEDGEWICK, DEFENDANT IS "DECEASED".

Return Costs

Cost	Description
53.87	SHERIFF HAWKINS PAID BY: ATTY CK# 372082
40.00	SURCHARGE PAID BY: ATTY CK# 373307

Sworn to Before Me This

23rd Day Of Sept. 2004


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

So Answers,


Chester A. Hawkins
Sheriff

FILED *EGK*
01815904
SEP 23 2004

William A. Shaw
Prothonotary/Clerk of Courts

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IRVING, TX 75063

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 04-1280-CJ

CLEARFIELD COUNTY

Plaintiff
v.

RICHARD R. SEDGEWICK
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

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

ANITA P. SEDGEWICK
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Attest.

William B. Moholick
Prothonotary/
Clerk of Courts

Defendant(s)

AUG 19 2004

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FEDERMAN AND PHELAN

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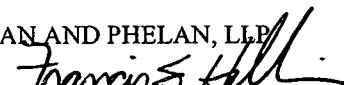
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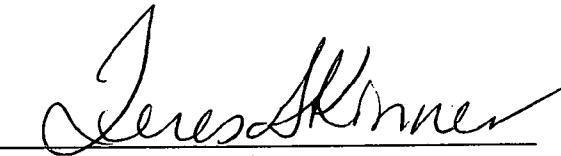
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TERESA SKINNER

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COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 04-1280-CQ

CLEARFIELD COUNTY

Plaintiff
v.

RICHARD R. SEDGEWICK
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original filing date and
FEDERAL MORTGAGE RECORD
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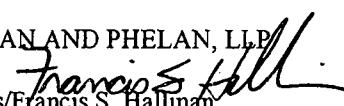
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Attorney's Fees	1,250.00
Cumulative Late Charges	59.67
8/31/2000 to 08/18/2004	
Cost of Suit and Title Search	\$ 550.00
Subtotal	\$ 51,863.50
Escrow	
Credit	0.00
Deficit	0.00
Subtotal	\$ 0.00
TOTAL	\$ 51,863.50

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. This action does not come under Act 91 of 1983 because the mortgage premises is not the principal residence of Defendant(s).

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 51,863.50, together with interest from 08/18/2004 at the rate of \$15.97 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

FEDERMAN AND PHELAN, LLP

By: /s/ Francis S. Hallinan
FRANK FEDERMAN, ESQUIRE
LAWRENCE T. PHELAN, ESQUIRE
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

LEGAL DESCRIPTION

All that certain lot or piece of ground, situate in the Village of West Houtzdale, Woodward Township, Clearfield County, State of Pennsylvania, known and described as follows:

BEGINNING at a post on Ida Street at the Southeast corner of Lot No.1127; thence along said Street two hundred and fifty-nine (259) feet to post at the intersection of Hannah and Ida Streets; thence fifty-one (51) feet to a post; thence North 28 degrees East thirty-five (35) feet to a post; thence North 35 degrees, 45 minutes West three hundred thirty-six (336) feet to a post on the East line of Lot No.1187; thence along said lot one hundred and forty-seven (147) feet to a post on Ida Street, the place of beginning and known as the South one-half of Lot No.1188 in the general plan of the village of West Houtzdale; and having thereon erected a two story, frame dwelling house.

BEING the same premises which became vested in Ernest B. Sedgwick and Anita P. Sedgwick by Deed of Mary E Lorigen, dated October 7, 1963 and recorded in Clearfield County Deed Book 504, page 646. Ernest B. Sedgwick having died on April 7, 1994, thereby vesting complete title in Anita P. Sedgwick, by operation of law.

UNDER AND SUBJECT to all exceptions, reservations, restrictions, conditions, easements, rights and rights of way as contained in prior deeds and instruments of record.

Being Known As: RR1 Box 10 ida street

VERIFICATION

TERESA SKINNER hereby states that she is NORTHEAST REGIONAL MANAGER of CITIFINANCIAL MORTGAGE COMPANY, INC., mortgage servicing agent for the plaintiff in this matter, that she is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of her knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities


TERESA SKINNER

DATE 8/16/14

FEDERMAN PHELAN, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.
8333 RIDGE POINT DRIVE
ATTN: AVCO UNIT
IRVING, TX 75063

COURT OF COMMON PLEAS
CIVIL DIVISION
TERM
NO. 04-1280-CD
CLEARFIELD COUNTY

Plaintiff

v.

RICHARD R. SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK, DECEASED
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

UNKNOWN HEIRS, SUCCESSORS,
ASSIGNS, AND ALL PERSONS, FIRMS,
OR ASSOCIATIONS CLAIMING RIGHT,
TITLE, OR INTEREST FROM OR UNDER
ANITA P. SEDGWICK, DECEASED
RR1 BOX 10 IDA STREET
CLEARFIELD, PA 16651

Defendants

CIVIL ACTION - LAW
REINSTATE
COMPLAINT IN MORTGAGE FORECLOSURE

FILED
M 11/29/04 PM 9:00
3CC to Shif Reinstated
NOV 09 2004

William A. Shaw
Prothonotary

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.

Lawyer Referral Service:

Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
100 South Street
PO Box 186
Harrisburg, PA 17108
800-692-7375

Notice to Defend:

David S. Meholic, Court Administrator
Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982

IF THIS IS THE FIRST NOTICE THAT YOU HAVE RECEIVED FROM THIS OFFICE, BE ADVISED THAT:

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, 15 U.S.C. § 1692 et seq. (1977), DEFENDANT(S) MAY DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF. IF DEFENDANT(S) DO SO IN WRITING WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL OBTAIN AND PROVIDE DEFENDANT(S) WITH WRITTEN VERIFICATION THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED TO BE VALID. LIKEWISE, IF REQUESTED WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL SEND DEFENDANT(S) THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM ABOVE.

THE LAW DOES NOT REQUIRE US TO WAIT UNTIL THE END OF THE THIRTY (30) DAY PERIOD FOLLOWING FIRST CONTACT WITH YOU BEFORE SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH THE LAW PROVIDES THAT YOUR ANSWER TO THIS COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION OF THAT TIME. FURTHERMORE, NO REQUEST WILL BE MADE TO THE COURT FOR A JUDGMENT UNTIL THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF YOU REQUEST PROOF OF THE DEBT OR THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAY PERIOD THAT BEGINS UPON YOUR RECEIPT OF THIS COMPLAINT, THE LAW REQUIRES US TO CEASE OUR EFFORTS (THROUGH LITIGATION OR OTHERWISE) TO COLLECT THE DEBT UNTIL WE MAIL THE REQUESTED INFORMATION TO YOU. YOU SHOULD CONSULT AN ATTORNEY FOR ADVICE CONCERNING YOUR RIGHTS AND OBLIGATIONS IN THIS SUIT.

IF YOU HAVE FILED BANKRUPTCY AND RECEIVED A DISCHARGE, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT. IT IS AN ACTION TO ENFORCE A LIEN ON REAL ESTATE.

1. Plaintiff is

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT COMPANY,
INC.
8333 RIDGE POINT DRIVE
ATTN: AVCO UNIT
IRVING, TX 75063

2. The name(s) and last known address(es) of the Defendant(s) are:

RICHARD R. SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK, DECEASED
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

UNKNOWN HEIRS, SUCCESSORS,
ASSIGNS, AND ALL PERSONS, FIRMS,
OR ASSOCIATIONS CLAIMING RIGHT,
TITLE, OR INTEREST FROM OR UNDER
ANITA P. SEDGWICK, DECEASED
RR1 BOX 10 IDA STREET
CLEARFIELD, PA 16651

who is/are the mortgagor(s) and/or real owner(s) of the property hereinafter described.

3. On 08/31/2000 RICHARD SEDGWICK and ANITA P. SEDGWICK made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No. 200012947
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 02/06/2004 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$46,394.61
Interest	4,838.91
01/06/2004 through 11/03/2004	
(Per Diem \$15.97)	
Attorney's Fees	1,250.00
Cumulative Late Charges	59.67
09/06/2000 to 11/03/2004	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 53,093.19
Escrow	
Credit	0.00
Deficit	0.00
Subtotal	<u>\$ 0.00</u>
TOTAL	\$ 53,093.19

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. Mortgagor ANITA P. SEDGWICK, died on 03/26/2002, and upon information and belief, her surviving heirs are RICHARD SEDGWICK and UNKNOWN PARTIES
10. Plaintiff contacted the Register of Wills of Clearfield County and was informed as of 11/03/2004, no estate has been raised on behalf of the decedent mortgagor.
11. Plaintiff hereby releases ANITA P. SEDGWICK, from liability for the debt secured by the mortgage.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 53,093.19, together with interest from 11/03/2004 at the rate of \$15.97 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

By: 
FEDERMAN PHELAN, LLP

s/ Francis S. Hallinan
LAWRENCE T. PHELAN, ESQUIRE
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

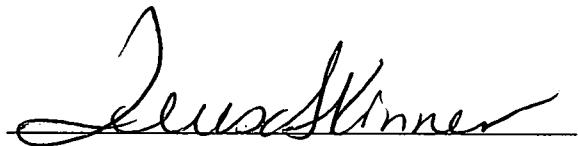
ALL THAT CERTAIN lot or piece of ground, situate in the Village of West Houtzdale, Woodward Township, Clearfield County, State of Pennsylvania, known and described as follows:

BEGINNING at a post on Ida Street at the Southeast corner of Lot No. 1127; thence along said Street two hundred and fifty-nine (259) feet to a post at the intersection of Hannah and Ida Streets; thence fifty-one (51) feet to a post; thence North 28 degrees East thirty-five (35) feet to a post; thence North 35 degrees, 45 minutes West three hundred thirty-six (336) feet to a post on the East line of Lot No. 1187; thence along said lot one hundred and forty-seven (147) feet to a post on Ida Street, the place of beginning and known as the South one-half of Lot No. 1188 in the General Plan of the village of West Houtzdale; and having thereon erected a two story frame dwelling, house.

PREMISES BEING: RR 1 BOX 10 IDA STREET

VERIFICATION

TERESA SKINNER hereby states that he/she is NORTHEAST REGIONAL MANAGER of CITIFINANCIAL MORTGAGE COMPANY, INC. mortgage servicing agent or Plaintiff in this matter, that he/she is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his/her knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



DATE: 01/01/04

FEDERMAN AND PHELAN, LLP
BY: FRANK FEDERMAN, ESQUIRE
Identification No. 62695
Suite 1400, One Penn Center Plaza
Philadelphia, PA 19103
(215) 563-7000

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

v.

CLEARFIELD COUNTY

RICHARD R. SEDGEWICK
ANITA P. SEDGEWICK

NO. 04-1280-CD

**PRAECIPE TO CORRECT CAPTION
ON COMPLAINT IN MORTGAGE FORECLOSURE**

TO THE PROTHONOTARY:

KINDLY, correct the caption on Plaintiff's Complaint, as the last name of the defendants was listed incorrectly as SEDGEWICK. The correct spelling of the defendants' names is:

RICHARD R. SEDGEWICK

ANITA P. SEDGEWICK

Kindly change the information on the docket.

DATE: 11/24/04


Francis S. Hallinan, Esquire
Attorney for Plaintiff

E64
FILED ^{10cc}
M/12/4834
NOV 29 2004

William A. Shaw
Prothonotary/Clerk of Courts

FEDERMAN AND PHELAN, LLP
BY: FRANK FEDERMAN, ESQUIRE
Identification No. 62695
Suite 1400, One Penn Center Plaza
Philadelphia, PA 19103
(215) 563-7000

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

v.

CLEARFIELD COUNTY

RICHARD R. SEDGEWICK

NO. 04-1280-CD

ANITA P. SEDGEWICK

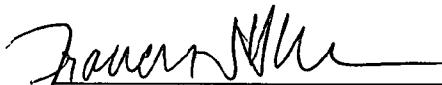
CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of Plaintiff's Praeclipe to Correct Caption on Complaint in Mortgage Foreclosure was sent via first class mail to the Defendants on the date listed below:

RICHARD R. SEDGEWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGEWICK, DECEASED
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

UNKNOWN HEIRS OF
ANITA P. SEDGEWICK, DECEASED
RR1 BOX 10 IIDA STREET
CLEARFIELD, PA 16651

Date: 11/24/04


Francis S. Hallinan, Esquire
Attorney for Plaintiff

FILED ^{EGK}
NOV 29 2004
m 10:48 AM
William A. Shaw
Prothonotary/Clerk of Courts

FEDERMAN AND PHELAN
BY: FRANCIS S. HALLINAN, Esquire
ATTORNEY I.D. #62695
One Penn Center at Suburban Station,
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.

v.

RICHARD R. SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK, DECEASED

UNKNOWN HEIRS, SUCCESSORS,
ASSIGNS AND ALL PERSONS,
FIRMS OR ASSOCIATIONS CLAIMING
RIGHT, TITLE OR INTEREST FROM
OR UNDER ANITA P. SEDGWICK, DECEASED

COURT OF COMMON PLEAS
CIVIL DIVISION

NO. 04-1280-CD

CLEARFIELD COUNTY

ORDER

AND NOW, this 6th day of Dec, 2004, upon consideration of Plaintiff's Motion for Service Pursuant to Special Order of court, it is hereby;

ORDERED that Plaintiff may obtain service of the Complaint on UNKNOWN HEIRS, SUCCESSORS, ASSIGNS, AND ALL PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT, TITLE, OR INTEREST FROM OR UNDER ANITA P. SEDGWICK, DECEASED by mailing a true and correct copy of the complaint by Certified mail and Regular mail and by posting the mortgaged premises at RR1 BOX 10 IIDA STREET, CLEARFIELD, PA 16651.

Service of the aforementioned mailings is effective upon the date of mailing and is to be done by Plaintiff's attorney, who will file with the Prothonotary's Office an Affidavit of Service.

BY THE COURT:


J.

FILED ^{EGK}
013:03 AM ^{ICC}
DEC 06 2004 Atty
Hallinan

William A. Shaw
Prothonotary/Clerk of Courts

FEDERMAN AND PHELAN
BY: FRANCIS S. HALLINAN, Esquire
ATTORNEY I.D. #62695
One Penn Center at Suburban Station,
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.

COURT OF COMMON PLEAS
CIVIL DIVISION

v.

NO. 04-1280-CD

RICHARD R. SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK, DECEASED

CLEARFIELD COUNTY

UNKNOWN HEIRS, SUCCESSORS,
ASSIGNS AND ALL PERSONS,
FIRMS OR ASSOCIATIONS CLAIMING
RIGHT, TITLE OR INTEREST FROM
OR UNDER ANITA P. SEDGWICK, DECEASED

**MOTION FOR SERVICE PURSUANT TO
SPECIAL ORDER OF COURT**

Plaintiff, CITIFINANCIAL MORTGAGE COMPANY, INC., by its counsel, Francis S. Hallinan, Esquire, respectfully requests that this Honorable Court enter an ORDER granting Plaintiff's Motion for Service Pursuant to Special Order of Court in the above captioned matter and in support thereof avers the following:

1. On 8/31/00, RICHARD SEDGWICK AND ANITA P. SEDGWICK, made, executed and delivered a Mortgage upon premises known as RR1 BOX 10 IIDA STREET, CLEARFIELD, PA 16651.
2. The loan is in default as payments due 2/6/04 and each month thereafter remain due and unpaid.

FILED *blm 10:55 AM* NOV 29 2004
cc
NOV 29 2004

William A. Shaw
Prothonotary/Clerk of Courts

3. Mortagor, ANITA P. SEDGWICK, died on 3/26/02, and upon information and belief, her surviving heir at law is RICHARD SEDGWICK. Any other parties who may have an interest in the mortgaged premises are unknown to Plaintiff. Attached hereto, made a part hereof, and marked as Exhibit "A" is a true and correct copy of the Affidavit of Good Faith Investigation.

4. Plaintiff contacted the Register of Wills of CLEARFIELD County and was informed that no estate has been raised on behalf of the decedent mortagor.

5. Plaintiff performed additional investigation to locate RICHARD SEDGWICK, HEIR OF ANITA P. SEDGWICK, DECEASED. Attached hereto, marked as Exhibit "B" is a true and correct copy of Plaintiff's Affidavit of Good Faith Investigation.

6. By letter dated 10/20/04, Plaintiff attempted to contact RICHARD SEDGWICK, HEIR OF ANITA P. SEDGWICK, DECEASED to inform him of the foreclosure. Plaintiff attached with its letter a waiver by heir of right to be named as a defendant. Plaintiff also requested additional heir information for ANITA P. SEDGWICK, DECEASED. To date, Plaintiff has not received a response or executed waiver from RICHARD SEDGWICK. Attached hereto, marked as Exhibit "C" is a true and correct copy of Plaintiff's letter.

7. Plaintiff had filed its original Action in Mortgage Foreclosure on or about 8/19/04, naming RICHARD R. SEDGWICK AND ANITA P. SEDGWICK as defendants. Thereafter, Plaintiff ascertained that defendant ANITA P. SEDGWICK is deceased. On 11/9/04, Plaintiff filed a reinstated complaint naming as defendants, RICHARD SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK, DECEASED, and the UNKNOWN HEIRS OF ANITA P. SEDGWICK, DECEASED. Attached hereto, marked as Exhibit "D" is a true and correct copy of the Reinstated Complaint in Mortgage Foreclosure.

8. Plaintiff hereby releases ANITA P. SEDGWICK from liability for the debt secured by the mortgage.

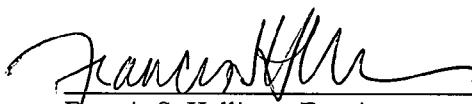
9. No one has come forward to save the mortgaged property from foreclosure.

10. In order to convey clear and marketable title after a foreclosure sale, title companies customarily require the foreclosing mortgagee name as a defendant the unknown heirs, successors, assigns and all persons, firms or associations claiming right, title or interest from or under the decedent mortgagor.

11. It deserves special mention that Plaintiff's action is merely seeking a judgment in rem in order to divest all claims against the mortgaged premises.

12. Because there may be parties with an interest in the mortgaged premises who Plaintiff does not know of, Plaintiff must effectuate service through Special Order of Court.

WHEREFORE, Plaintiff respectfully requests this Honorable Court enter an Order pursuant to Pennsylvania Rule of Civil Procedure 430 directing service of the Complaint by Regular Mail, Certified Mail and by posting the premises.



Francis S. Hallinan, Esquire
Attorney for Plaintiff

EXHIBIT "A"

SKN Data Research Inc.
AFFIDAVIT OF GOOD FAITH INVESTIGATION

File Number: **D-14088**

Attorney Firm: **Federman & Phelan**

Subject: **Anita Sedgwick**

Current Address: **RR1 Box 10 Ida St. Clearfield, PA 16651**

Property Address: **RR1 Box 10 Ida St. Clearfield, PA 16651**

Mailing Address: **RR1 Box 10 Ida St. Clearfield, PA 16651**

I Scott Nulty, being duly sworn according to law, do hereby depose and state as follows, on 10-13-04 I conducted an investigation into the whereabouts of the above-noted individual(s) and have discovered the following:

I. CREDIT INFORMATION

A. SOCIAL SECURITY NUMBER

Our search verified the following information to be true and correct

Anita Sedgwick - 165-54-6042

B. EMPLOYMENT SEARCH

Anita Sedgwick - A review of the credit reporting agencies provided no employment information.

C. INQUIRY OF CREDITORS

Our inquiry of creditors indicated that Anita Sedgwick reside(s) at: RR1 Box 10 Ida St. Clearfield, PA 16651

II. INQUIRY OF TELEPHONE COMPANY

A. DIRECTORY ASSISTANCE SEARCH

We contacted 814-359-2771 registered at 307 Cherry St. several times and received the answering machine..

III. INQUIRY OF NEIGHBORS

Our office attempted to contact neighbors, they were not able to verify that Anita Sedgwick reside(s) at: RR1 Box 10 Ida St. Clearfield, PA 16651

IV. ADDRESS INQUIRY

A. NATIONAL ADDRESS UPDATE

We reviewed the National Address database and found the following information, Anita Sedgwick - RR1 Box 10 Ida St. Clearfield, PA 16651

B. ADDITIONAL ACTIVE MAILING ADDRESSES

Per our inquiry of creditors, the following is a possible mailing address: no addresses on file

V. DRIVERS LICENSE INFORMATION

A. MOTOR VEHICLE & DMV OFFICE

Per the PA Department of Motor Vehicles, we were unable to obtain address information on Anita Sedgwick.

VI. OTHER INQUIRIES

A. DEATH RECORDS

Vital Records and all public databases have death record on file for Anita Sedgwick.

B. COUNTY VOTER REGISTRATION

The County Voter registration was unable to confirm a registration for Anita Sedgwick residing at: last registered address.

VII. ADDITIONAL INFORMATION OF SUBJECT

A. DATE OF BIRTH

Anita Sedgwick -YOB 1923

B. A.K.A.

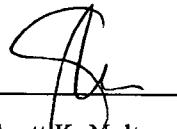
none

* All accessible public databases have been checked and cross-referenced for the above named individual(s).

* Please be advised all database information indicates the subject resides at the current address.

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

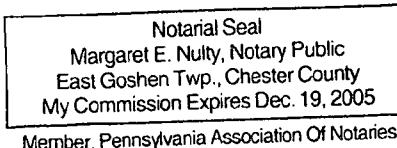
I hereby verify that the statements made herein are true and correct to the best of my knowledge, information and belief and that this affidavit of investigation is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



AFFIANT Scott K. Nulty
SKN Data Research Inc. President

Sworn to and subscribed before me this 13th day of October 2004

margaret E. Nulty
NOTARY PUBLIC



Member, Pennsylvania Association Of Notaries

The above information is obtained from available public records
and we are only liable for the cost of the affidavit

SSN Death Index

1 match(es) found (matches 1 - 1 on this page)

#	Name	Born	Died	SSN	Zip
1	ANITA P SEDGWICK	01/09/1923	03/26/2002	165546042	16866

EXHIBIT "B"

2129246

SKN Data Research Inc.
AFFIDAVIT OF GOOD FAITH INVESTIGATION

File Number: 4-11928PA

Attorney Firm: Federman & Phelan

Subject: Richard R. Sedgewick

Current Address: 307 E. Cherry St. Clearfield, PA 16830

Property Address: RR1 Box 10 Ida St. Clearfield, PA 16651

Mailing Address: 307 E. Cherry St. Clearfield, PA 16830

I Scott Nulty, being duly sworn according to law, do hereby depose and state as follows, I have conducted an investigation into the whereabouts of the above-noted individual(s) and have discovered the following:

I. CREDIT INFORMATION

A. SOCIAL SECURITY NUMBER

Our search verified the following information to be true and correct

Richard R. Sedgewick - 177-58-5979

B. EMPLOYMENT SEARCH

Richard R. Sedgewick - Beaver Block Co. 121 N. Harrison Rd. Pleasant Gap, PA 19823 - 5/20 spoke to male who confirmed Richard works there.

C. INQUIRY OF CREDITORS

Our inquiry of creditors indicated that Richard R. Sedgewick reside(s) at: 307 E. Cherry St. Clearfield, PA 16830

II. INQUIRY OF TELEPHONE COMPANY

A. DIRECTORY ASSISTANCE SEARCH

On 5-20-04 our office contacted directory assistance which indicated that Richard R. Sedgewick reside(s) at: 307 E. Cherry St. Clearfield, PA 16830. Our office made a telephone call to the mortgagors phone number and received the following information: 814-359-2771 5/20 12:20p spoke to male who confirmed work address.

III. INQUIRY OF NEIGHBORS

Our office attempted to contact R. Dixon 309 E. Cherry St. Clearfield, PA 16830, they were not able to verify that Richard R. Sedgewick reside(s) at: 307 E. Cherry St. Clearfield, PA 16830

IV. ADDRESS INQUIRY

A. NATIONAL ADDRESS UPDATE

On 5-20-04 we reviewed the National Address database and found the following information, Richard R. Sedgewick - 307 E. Cherry St. Clearfield, PA 16830

B. ADDITIONAL ACTIVE MAILING ADDRESSES

Per our inquiry of creditors, the following is a possible mailing address: 307 E. Cherry St. Clearfield, PA 16830

V. DRIVERS LICENSE INFORMATION

A. MOTOR VEHICLE & DMV OFFICE

Per the PA Department of Motor Vehicles, we were unable to obtain address information on Richard R. Sedgewick.

VI. OTHER INQUIRIES

A. DEATH RECORDS

As of 5-20-04 Vital Records and all public databases have no death record on file for Richard R. Sedgewick.

B. COUNTY VOTER REGISTRATION

**The Clearfield County Voter registration was unable to confirm a registration for
Richard R. Sedgewick residing at: last registered address.**

VII. ADDITIONAL INFORMATION OF SUBJECT

A. DATE OF BIRTH

Richard R. Sedgewick -YOB 1982

B. A.K.A.

none

*** All accessible public databases have been checked and cross-referenced for the
above named individual(s).**

*** Please be advised all database information indicates the subject resides at the
current address.**

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

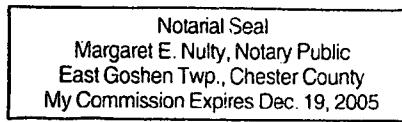
I hereby verify that the statements made herein are true and correct to the best of my knowledge, information and belief and that this affidavit of investigation is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



AFFIANT Scott K. Nulty
SKN Data Research Inc. President

Sworn to and subscribed before me this 20th day of May 2004


NOTARY PUBLIC



Member, Pennsylvania Association Of Notaries

The above information is obtained from available public records
and we are only liable for the cost of the affidavit

EXHIBIT “C”

FEDERMAN AND PHELAN, L.L.P.
Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
215-563-7000
Fax: 215-563-4491
Jennifer.Redling@fedphe.com

Jennifer Redling
Legal Assistant, Decedent Department

Representing Lenders in
Pennsylvania and New Jersey

October 20, 2004

Richard Sedgwick, Individually
And Heir of Anita P. Sedgwick, Deceased
307 East Cherry Street
Clearfield, PA 16830

FILE COPY

RE: ANITA P. SEDGWICK; RR1 BOX 10 IDA STREET, CLEARFIELD, PA 16651
CITIFINANCIAL MORTGAGE; NO. 2129296

Dear Mr. Sedgwick:

Kindly be advised that the Law Offices of Federman and Phelan represent CITIFINANCIAL MORTGAGE, the holder of the mortgage against the above-referenced mortgaged premises. The loan is in default as payments due 2/6/04 and each month thereafter remain due and unpaid. Our office has been retained to bring a foreclosure action.

Our office has been informed of ANITA P. SEDGWICK'S unfortunate death. We are sorry for your loss. As you are an heir of ANITA P. SEDGWICK, you were automatically vested with an ownership interest in the mortgaged premises upon her death under 20 Pa.C.S.A. §301(b). Accordingly, it will be necessary to bring a foreclosure action against your interest in the property.

This letter serves to afford you an opportunity to waive your right to be named as a defendant in the foreclosure action. Please find attached a Waiver which I would appreciate your executing and returning to the undersigned within **fourteen (14)** days of the date of this correspondence.

If the Waiver is timely returned, and the Court does not require the mortgagee to raise an estate on behalf of the decedent mortgagor, it will not be necessary to name you as a Defendant in the foreclosure action, in your capacity as heir. If, however, the Waiver is not timely returned, our office will proceed to name you as a Defendant. It will, however, be necessary to name you as a defendant in the foreclosure as you are Co-Mortgagor and Record Owner of the premises.

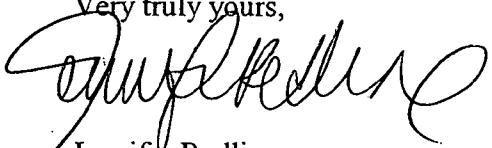
* This firm is a debt collector. Any information we receive will be used for that purpose. If your personal liability for the debt has been discharged in bankruptcy, we are only proceeding against the real estate secured by the mortgage.

Please contact the undersigned to provide any additional information for the heirs of ANITA P. SEDGWICK, DECEASED, as they too have an ownership interest in the premises. Thank you for your cooperation in this regard.

Please note that this waiver does not preclude you from attempting to sell the subject premises and recovering any possible equity in the mortgaged premises prior to the completion of the foreclosure action.

If you would like to request a payoff or reinstatement figure, please call (215) 563-7000, and ask for the Foreclosure Resolution Department. If you have any other questions regarding this letter, please contact the undersigned at (215) 563-7000, ex. 1200.

Very truly yours,



Jennifer Redling
Legal Assistant

* This firm is a debt collector. Any information we receive will be used for that purpose. If your personal liability for the debt has been discharged in bankruptcy, we are only proceeding against the real estate secured by the mortgage.

FEDERMAN AND PHELAN, LLP
By: Francis S. Hallinan
Identification No. 62695
Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103

Attorney for Plaintiff

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.

v.

ESTATE OF ANITA P. SEDGWICK, DECEASED

**WAIVER BY HEIR OF RIGHT TO BE NAMED
AS A DEFENDANT IN FORECLOSURE ACTION**

I, RICHARD SEDGWICK, Heir of ANITA P. SEDGWICK, DECEASED, hereby waive my right to be named as a defendant in a foreclosure action to be instituted by CITIFINANCIAL MORTGAGE COMPANY, INC. involving a mortgage secured on premises RR1, BOX 10, IDA STREET, CLEARFIELD, PA 16651, which property was owned by decedent at the time of her death.

I hereby consent to the foreclosure action, without any further notice of proceedings of Sheriff's sale, and understand that any interest I may have in the mortgaged premises will be divested upon completion of the foreclosure action.

I understand it is Plaintiff's intention to name me as a defendant in the foreclosure as I am Co-Mortgagor and Record Owner of the premises.

Date: _____

Richard Sedgwick, Heir
Of Anita P. Sedgwick, Deceased

EXHIBIT “D”

FEDERMAN PHELAN, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.
8333 RIDGE POINT DRIVE
ATTN: AVCO UNIT
IRVING, TX 75063

COURT OF COMMON PLEAS
CIVIL DIVISION
TERM
NO. 04-1280-CD
CLEARFIELD COUNTY

Plaintiff

v.

RICHARD R. SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK, DECEASED
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

UNKNOWN HEIRS, SUCCESSORS,
ASSIGNS, AND ALL PERSONS, FIRMS,
OR ASSOCIATIONS CLAIMING RIGHT,
TITLE, OR INTEREST FROM OR UNDER
ANITA P. SEDGWICK, DECEASED
RR1 BOX 10 IDA STREET
CLEARFIELD, PA 16651

Defendants

CIVIL ACTION – LAW
REINSTATED
COMPLAINT IN MORTGAGE FORECLOSURE

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.

Lawyer Referral Service:

Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
100 South Street
PO Box 186
Harrisburg, PA 17108
800-692-7375

Notice to Defend:

David S. Meholick, Court Administrator
Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982

We hereby certify the
within to be a true and
correct copy of the
original filed of record
FEDERMAN AND PHELAN

IF THIS IS THE FIRST NOTICE THAT YOU HAVE RECEIVED FROM THIS OFFICE, BE ADVISED THAT:

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, 15 U.S.C. § 1692 et seq. (1977), DEFENDANT(S) MAY DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF. IF DEFENDANT(S) DO SO IN WRITING WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL OBTAIN AND PROVIDE DEFENDANT(S) WITH WRITTEN VERIFICATION THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED TO BE VALID. LIKEWISE, IF REQUESTED WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL SEND DEFENDANT(S) THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM ABOVE.

THE LAW DOES NOT REQUIRE US TO WAIT UNTIL THE END OF THE THIRTY (30) DAY PERIOD FOLLOWING FIRST CONTACT WITH YOU BEFORE SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH THE LAW PROVIDES THAT YOUR ANSWER TO THIS COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION OF THAT TIME. FURTHERMORE, NO REQUEST WILL BE MADE TO THE COURT FOR A JUDGMENT UNTIL THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF YOU REQUEST PROOF OF THE DEBT OR THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAY PERIOD THAT BEGINS UPON YOUR RECEIPT OF THIS COMPLAINT, THE LAW REQUIRES US TO CEASE OUR EFFORTS (THROUGH LITIGATION OR OTHERWISE) TO COLLECT THE DEBT UNTIL WE MAIL THE REQUESTED INFORMATION TO YOU. YOU SHOULD CONSULT AN ATTORNEY FOR ADVICE CONCERNING YOUR RIGHTS AND OBLIGATIONS IN THIS SUIT.

IF YOU HAVE FILED BANKRUPTCY AND RECEIVED A DISCHARGE, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT. IT IS AN ACTION TO ENFORCE A LIEN ON REAL ESTATE.

1. Plaintiff is

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT COMPANY,
INC.
8333 RIDGE POINT DRIVE
ATTN: AVCO UNIT
IRVING, TX 75063

2. The name(s) and last known address(es) of the Defendant(s) are:

RICHARD R. SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK, DECEASED
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

UNKNOWN HEIRS, SUCCESSORS,
ASSIGNS, AND ALL PERSONS, FIRMS,
OR ASSOCIATIONS CLAIMING RIGHT,
TITLE, OR INTEREST FROM OR UNDER
ANITA P. SEDGWICK, DECEASED
RR1 BOX 10 IDA STREET
CLEARFIELD, PA 16651

who is/are the mortgagor(s) and/or real owner(s) of the property hereinafter described.

3. On 08/31/2000 RICHARD SEDGWICK and ANITA P. SEDGWICK made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No. 200012947
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 02/06/2004 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$46,394.61
Interest	4,838.91
01/06/2004 through 11/03/2004	
(Per Diem \$15.97)	
Attorney's Fees	1,250.00
Cumulative Late Charges	59.67
09/06/2000 to 11/03/2004	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 53,093.19
Escrow	
Credit	0.00
Deficit	0.00
Subtotal	<u>\$ 0.00</u>
TOTAL	\$ 53,093.19

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. Mortgagor ANITA P. SEDGWICK, died on 03/26/2002, and upon information and belief, her surviving heirs are RICHARD SEDGWICK and UNKNOWN PARTIES
10. Plaintiff contacted the Register of Wills of Clearfield County and was informed as of 11/03/2004, no estate has been raised on behalf of the decedent mortgagor.
11. Plaintiff hereby releases ANITA P. SEDGWICK, from liability for the debt secured by the mortgage.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 53,093.19, together with interest from 11/03/2004 at the rate of \$15.97 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

By: 
 FEDERMAN PHELAN, LLP
 s/ Francis S. Hallinan
 LAWRENCE T. PHELAN, ESQUIRE
 FRANCIS S. HALLINAN, ESQUIRE
 Attorneys for Plaintiff

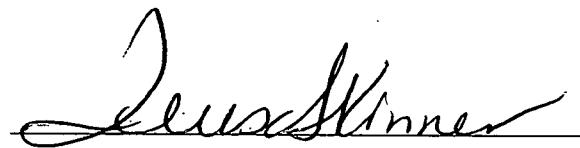
ALL THAT CERTAIN lot or piece of ground, situate in the Village of West Houtzdale, Woodward Township, Clearfield County, State of Pennsylvania, known and described as follows:

BEGINNING at a post on Ida Street at the Southeast corner of Lot No. 1127; thence along said Street two hundred and fifty-nine (259) feet to a post at the intersection of Hannah and Ida Streets; thence fifty-one (51) feet to a post; thence North 28 degrees East thirty-five (35) feet to a post; thence North 35 degrees, 45 minutes West three hundred thirty-six (336) feet to a post on the East line of Lot No. 1187; thence along said lot one hundred and forty-seven (147) feet to a post on Ida Street, the place of beginning and known as the South one-half of Lot No. 1188 in the General Plan of the village of West Houtzdale; and having thereon erected a two story frame dwelling, house.

PREMISES BEING: RR 1. BOX 10 IDA STREET

VERIFICATION

TERESA SKINNER hereby states that he/she is NORTHEAST REGIONAL MANAGER of CITIFINANCIAL MORTGAGE COMPANY, INC. mortgage servicing agent or Plaintiff in this matter, that he/she is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his/her knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



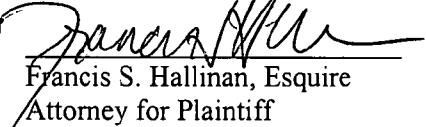
DATE: 01/01/04

VERIFICATION

Francis S. Hallinan, Esquire, hereby states that he is the Attorney for the Plaintiff in this action, that he is authorized to take this Affidavit, and that the statements made in the foregoing **MOTION FOR SERVICE OF THE COMPLAINT IN MORTGAGE FORECLOSURE PURSUANT TO SPECIAL ORDER OF COURT** are true and correct to the best of his knowledge, information, and belief.

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

Date: 11/24/04


Francis S. Hallinan, Esquire
Attorney for Plaintiff

FEDERMAN AND PHELAN
BY: FRANCIS S. HALLINAN, Esquire
ATTORNEY I.D. #62695
One Penn Center at Suburban Station,
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.

COURT OF COMMON PLEAS
CIVIL DIVISION

v.

NO. 014-1280-CD

RICHARD R. SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK, DECEASED

CLEARFIELD COUNTY

UNKNOWN HEIRS, SUCCESSORS,
ASSIGNS AND ALL PERSONS,
FIRMS OR ASSOCIATIONS CLAIMING
RIGHT, TITLE OR INTEREST FROM
OR UNDER ANITA P. SEDGWICK, DECEASED

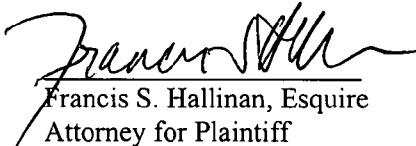
CERTIFICATION OF SERVICE

I hereby certify a true and correct copy of the foregoing Plaintiff's Motion for Special Service was served by regular mail on Defendant (s) on the date listed below:

RICHARD SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK, DECEASED
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

UNKNOWN HEIRS OF
ANITA P. SEDGWICK, DECEASED
RR1 BOX 10 IDA STREET
CLEARFIELD, PA 16651

11/24/04
Date


Francis S. Hallinan, Esquire
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., ID. NO. 32227
FRANCIS S. HALLINAN, ESQ., ID. NO. 62695
DANIEL G. SCHMIEG, ESQ., ID. NO. 62205
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL MORTGAGE COMPANY,
INC., F/K/A

: COURT OF COMMON PLEAS

ASSOCIATES HOME EQUITY CONSUMER
DISCOUNT COMPANY,
INC.

: CIVIL DIVISION

: CLEARFIELD County

Plaintiff

P
FILED

vs.

RICHARD R. SEDGWICK
ANITA P. SEDGWICK

: No. 04-1280-CD

Defendants

:

DEC 23 2004

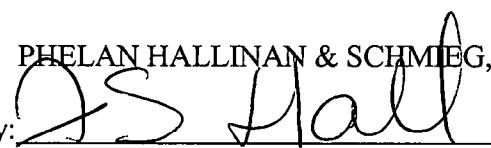
ml 11.15.04
William A. Shaw
Prothonotary

no court fee
ISSUED 1 REINSTATE
COMPLAINT TO STATE

PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE

TO THE PROTHONOTARY:

Kindly reinstate the Civil Action in Mortgage Foreclosure with reference to the above
captioned matter.

By: 
PHELAN HALLINAN & SCHMIEG, LLP
FRANCIS S. HALLINAN, ESQUIRE
LAWRENCE T. PHELAN, ESQUIRE
DANIEL G. SCHMIEG, ESQUIRE
Attorneys for Plaintiff

Date: December 20, 2004

/cdc, Svc Dept.
File# 93100

In The Court of Common Pleas of Clearfield County, Pennsylvania

CITIFINANCIAL MORTGAGE COMPANY INC.

vs.

SEGEWICK, RICHARD R. & ANITA P.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket # 16149

04-1280-CD

SHERIFF RETURNS

NOW DECEMBER 23, 2004 RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT SERVED, TIME EXPIRED" AS TO RICHARD R. SEDGWICK/SEGEWICK and UNKNOWN HEIRS, DEFENDANTS. TWO SPELLINGS OF DEFENDANTS LAST NAME UNKNOWN WHICH IS CORRECT.

Return Costs

Cost	Description
15.00	SHERIFF HAWKINS PAID BY: ATTY CK# 386276
20.00	SURCHARGE PAID BY: ATTY

Sworn to Before Me This

____ Day Of _____ 2004

So Answers,

*Chester A. Hawkins
by Marilynn Harris*
Chester A. Hawkins
Sheriff

FILED
610 0/9:07 AM
JAN 19 2005

William A. Shaw
Prothonotary/Clerk of Courts

FEDERMAN PHELAN, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

11-9-04 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

William B. Shanahan
Deputy Prothonotary

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.
8333 RIDGE POINT DRIVE
ATTN: AVCO UNIT
IRVING, TX 75063

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 04-1280-CD

CLEARFIELD COUNTY

Plaintiff

v.

RICHARD R. SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK, DECEASED
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

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

UNKNOWN HEIRS, SUCCESSORS,
ASSIGNS, AND ALL PERSONS, FIRMS,
OR ASSOCIATIONS CLAIMING RIGHT,
TITLE, OR INTEREST FROM OR UNDER
ANITA P. SEDGWICK, DECEASED
RR1 BOX 10 IDA STREET
CLEARFIELD, PA 16651

NOV 09 2004

Attest.

William B. Shanahan
Prothonotary/
Clerk of Courts

Defendants

CIVIL ACTION - LAW
REINSTATED
COMPLAINT IN MORTGAGE FORECLOSURE

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.

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Lawyer Referral Service:
Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
100 South Street
PO Box 186
Harrisburg, PA 17108
800-692-7375

Notice to Defend:
David S. Meholic, Court Administrator
Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982

We hereby certify the
within to be a true and
correct copy of the
original filed of record
FEDERMAN AND PHELAN

IF THIS IS THE FIRST NOTICE THAT YOU HAVE RECEIVED FROM THIS OFFICE, BE ADVISED THAT:

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1. Plaintiff is

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT COMPANY,
INC.
8333 RIDGE POINT DRIVE
ATTN: AVCO UNIT
IRVING, TX 75063

2. The name(s) and last known address(es) of the Defendant(s) are:

RICHARD R. SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK, DECEASED
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

UNKNOWN HEIRS, SUCCESSORS,
ASSIGNS, AND ALL PERSONS, FIRMS,
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RR1 BOX 10 IDA STREET
CLEARFIELD, PA 16651

who is/are the mortgagor(s) and/or real owner(s) of the property hereinafter described.

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6. The following amounts are due on the mortgage:

Principal Balance	\$46,394.61
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(Per Diem \$15.97)	
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Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 53,093.19
Escrow	
Credit	0.00
Deficit	0.00
Subtotal	<u>\$ 0.00</u>
TOTAL	\$ 53,093.19

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. Mortgagor ANITA P. SEDGWICK, died on 03/26/2002, and upon information and belief, her surviving heirs are RICHARD SEDGWICK and UNKNOWN PARTIES
10. Plaintiff contacted the Register of Wills of Clearfield County and was informed as of 11/03/2004, no estate has been raised on behalf of the decedent mortgagor.
11. Plaintiff hereby releases ANITA P. SEDGWICK, from liability for the debt secured by the mortgage.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 53,093.19, together with interest from 11/03/2004 at the rate of \$15.97 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

FEDERMAN PHELAN, LLP
By: 
/s/ Francis S. Hallinan
LAWRENCE T. PHELAN, ESQUIRE
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

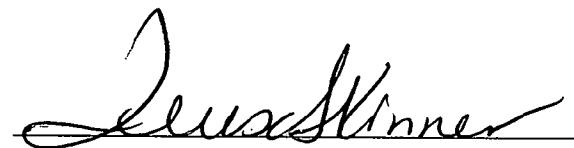
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PREMISES BEING: RR 1 BOX 10 IDA STREET

VERIFICATION

TERESA SKINNER hereby states that he/she is NORTHEAST REGIONAL MANAGER of CITIFINANCIAL MORTGAGE COMPANY, INC. mortgage servicing agent or Plaintiff in this matter, that he/she is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his/her knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



DATE: 01/01/04

FEDERMAN PHELAN, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

11-9-04 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

William L. Hart
Deputy Prothonotary

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.
8333 RIDGE POINT DRIVE
ATTN: AVCO UNIT
IRVING, TX 75063

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 04-1280-CD

CLEARFIELD COUNTY

Plaintiff

v.

RICHARD R. SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK, DECEASED
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

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

UNKNOWN HEIRS, SUCCESSORS,
ASSIGNS, AND ALL PERSONS, FIRMS,
OR ASSOCIATIONS CLAIMING RIGHT,
TITLE, OR INTEREST FROM OR UNDER
ANITA P. SEDGWICK, DECEASED
RR1 BOX 10 IDA STREET
CLEARFIELD, PA 16651

NOV 09 2004

Attest.

William L. Hart
Prothonotary/
Clerk of Courts

Defendants

CIVIL ACTION - LAW
REINSTATED
COMPLAINT IN MORTGAGE FORECLOSURE

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.

Lawyer Referral Service:
Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
100 South Street
PO Box 186
Harrisburg, PA 17108
800-692-7375

Notice to Defend:
David S. Meholick, Court Administrator
Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982

We hereby certify the
within to be a true and
correct copy of the
original filed of record
FEDERMAN AND PHELAN

IF THIS IS THE FIRST NOTICE THAT YOU HAVE RECEIVED FROM THIS OFFICE, BE ADVISED THAT:

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, 15 U.S.C. § 1692 et seq. (1977), DEFENDANT(S) MAY DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF. IF DEFENDANT(S) DO SO IN WRITING WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL OBTAIN AND PROVIDE DEFENDANT(S) WITH WRITTEN VERIFICATION THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED TO BE VALID. LIKEWISE, IF REQUESTED WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL SEND DEFENDANT(S) THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM ABOVE.

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IF YOU HAVE FILED BANKRUPTCY AND RECEIVED A DISCHARGE, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT. IT IS AN ACTION TO ENFORCE A LIEN ON REAL ESTATE.

1. Plaintiff is

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT COMPANY,
INC.
8333 RIDGE POINT DRIVE
ATTN: AVCO UNIT
IRVING, TX 75063

2. The name(s) and last known address(es) of the Defendant(s) are:

RICHARD R. SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK, DECEASED
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

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TITLE, OR INTEREST FROM OR UNDER
ANITA P. SEDGWICK, DECEASED
RR1 BOX 10 IDA STREET
CLEARFIELD, PA 16651

who is/are the mortgagor(s) and/or real owner(s) of the property hereinafter described.

3. On 08/31/2000 RICHARD SEDGWICK and ANITA P. SEDGWICK made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No. 200012947
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 02/06/2004 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$46,394.61
Interest	4,838.91
01/06/2004 through 11/03/2004	
(Per Diem \$15.97)	
Attorney's Fees	1,250.00
Cumulative Late Charges	59.67
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FEDERMAN PHELAN, LLP

 By: Francis S. Hallinan
 LAWRENCE T. PHELAN, ESQUIRE
 FRANCIS S. HALLINAN, ESQUIRE
 Attorneys for Plaintiff

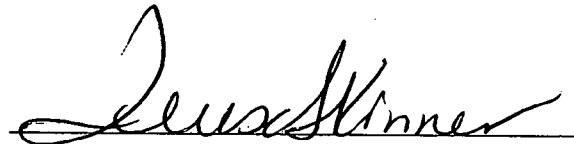
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DATE: 01/01/04

FEDERMAN PHELAN, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
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Deputy Prothonotary

ATTORNEY FOR PLAINTIFF

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COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 04-1280-CD

CLEARFIELD COUNTY

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NOV 09 2004

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Defendants
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REINSTATED
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By: 
 FEDERMAN PHELAN, LLP
 /s/ Francis S. Hallinan
 LAWRENCE T. PHELAN, ESQUIRE
 FRANCIS S. HALLINAN, ESQUIRE
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DATE: 01/01/04

PHELAN HALLINAN & SCHMIEG LLP
By: Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

CITIFINANCIAL MORTGAGE
COMPANY, INC., F/K/A ASSOCIATES
HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.

Plaintiff

vs.

RICHARD R. SEDGWICK,
INDIVIDUALLY AND HEIR OF ANITA P.
SEDGWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS,
ASSIGNS AND ALL PERSONS, FIRMS
OR ASSOCIATIONS CLAIMING RIGHT,
TITLE OF INTEREST FROM OR UNDER
ANITA P. SEDGWICK, DECEASED

Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

CLEARFIELD COUNTY

NO. 04-1280-CD

FILED

6th
JAN 24 2005

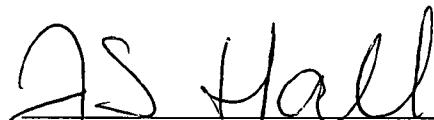
m/ 2:10 (ent)

William A. Shaw
Prothonotary

**AFFIDAVIT OF SERVICE OF COMPLAINT
BY MAIL PURSUANT TO COURT ORDER**

I hereby certify that a true and correct copy of the Civil Action Complaint in Mortgage
Foreclosure in the above captioned matter was sent by regular and certified mail, return receipt
requested, to the following persons, UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND
**ALL PERSONS, FIRMS OR ASSOCIATIONS CLAIMING RIGHT, TITLE OF
INTEREST FROM OR UNDER ANITA P. SEDGWICK, DECEASED at RR BOX 10 IDA
STREET, CLEARFIELD, PA 16651** on January 19, 2005, in accordance with the Order of
Court dated **DECEMBER 6, 2004**. The undersigned understands that this statement is made
subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities.

Date: January 19, 2005


FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100091
NO: 04-1280-CD
SERVICE # 1 OF 1
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CITIFINANCIAL MORTGAGE COMPANY INC.

VS.

DEFENDANT: RICHARD R. SEDGWICK, ind & heir of Anita P. Sedgwick, Deceased; Unknown Heirs, successors, assigns et al

SHERIFF RETURN

NOW, December 30, 2004 AT 10:46 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE AT RR#1 BOX 10 IDA ST., HOUTZDALE, CLEARFIELD COUNTY, PENNSYLVANIA.

SERVED BY: DAVIS / MORGILLO

FILED
03/28/05
FEB 01 2005


William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100091
NO: 04-1280-CD
SERVICES 1
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PLAINTIFF: CITIFINANCIAL MORTGAGE COMPANY INC.

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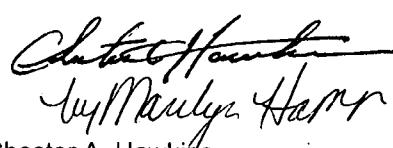
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	FEDERMAN	394904	10.00
SHERIFF HAWKINS	FEDERMAN	394934	22.50

Sworn to Before Me This

____ Day of _____ 2005

So Answers,


Chester A. Hawkins
Sheriff

FEDERMAN PHELAN, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
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ATTORNEY FOR PLAINTIFF

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COURT OF COMMON PLEAS
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TERM
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AND HEIR OF ANITA P. SEDGWICK, DECEASED
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

UNKNOWN HEIRS, SUCCESSORS,
ASSIGNS, AND ALL PERSONS, FIRMS,
OR ASSOCIATIONS CLAIMING RIGHT,
TITLE, OR INTEREST FROM OR UNDER
ANITA P. SEDGWICK, DECEASED
RR1 BOX 10 IDA STREET
CLEARFIELD, PA 16651

Defendants
CIVIL ACTION - LAW
REINSTATED
COMPLAINT IN MORTGAGE FORECLOSURE

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.

Lawyer Referral Service:
Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
100 South Street
PO Box 186
Harrisburg, PA 17108
800-692-7375

Notice to Defend:
David S. Meholic, Court Administrator
Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982

We hereby certify the
within to be a true and
correct copy of the
original filed of record
FEDERMAN AND PHFLAN

IF THIS IS THE FIRST NOTICE THAT YOU HAVE RECEIVED FROM THIS OFFICE, BE ADVISED THAT:

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, 15 U.S.C. § 1692 et seq. (1977), DEFENDANT(S) MAY DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF. IF DEFENDANT(S) DO SO IN WRITING WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL OBTAIN AND PROVIDE DEFENDANT(S) WITH WRITTEN VERIFICATION THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED TO BE VALID. LIKEWISE, IF REQUESTED WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL SEND DEFENDANT(S) THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM ABOVE.

THE LAW DOES NOT REQUIRE US TO WAIT UNTIL THE END OF THE THIRTY (30) DAY PERIOD FOLLOWING FIRST CONTACT WITH YOU BEFORE SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH THE LAW PROVIDES THAT YOUR ANSWER TO THIS COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION OF THAT TIME. FURTHERMORE, NO REQUEST WILL BE MADE TO THE COURT FOR A JUDGMENT UNTIL THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF YOU REQUEST PROOF OF THE DEBT OR THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAY PERIOD THAT BEGINS UPON YOUR RECEIPT OF THIS COMPLAINT, THE LAW REQUIRES US TO CEASE OUR EFFORTS (THROUGH LITIGATION OR OTHERWISE) TO COLLECT THE DEBT UNTIL WE MAIL THE REQUESTED INFORMATION TO YOU. YOU SHOULD CONSULT AN ATTORNEY FOR ADVICE CONCERNING YOUR RIGHTS AND OBLIGATIONS IN THIS SUIT.

IF YOU HAVE FILED BANKRUPTCY AND RECEIVED A DISCHARGE, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT. IT IS AN ACTION TO ENFORCE A LIEN ON REAL ESTATE.

1. Plaintiff is

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT COMPANY,
INC.
8333 RIDGE POINT DRIVE
ATTN: AVCO UNIT
IRVING, TX 75063

2. The name(s) and last known address(es) of the Defendant(s) are:

RICHARD R. SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK, DECEASED
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

UNKNOWN HEIRS, SUCCESSORS,
ASSIGNS, AND ALL PERSONS, FIRMS,
OR ASSOCIATIONS CLAIMING RIGHT,
TITLE, OR INTEREST FROM OR UNDER
ANITA P. SEDGWICK, DECEASED
RR1 BOX 10 IDA STREET
CLEARFIELD, PA 16651

who is/are the mortgagor(s) and/or real owner(s) of the property hereinafter described.

3. On 08/31/2000 RICHARD SEDGWICK and ANITA P. SEDGWICK made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No. 200012947
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 02/06/2004 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$46,394.61
Interest	4,838.91
01/06/2004 through 11/03/2004	
(Per Diem \$15.97)	
Attorney's Fees	1,250.00
Cumulative Late Charges	59.67
09/06/2000 to 11/03/2004	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 53,093.19
Escrow	
Credit	0.00
Deficit	0.00
Subtotal	<u>\$ 0.00</u>
TOTAL	\$ 53,093.19

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. Mortgagor ANITA P. SEDGWICK, died on 03/26/2002, and upon information and belief, her surviving heirs are RICHARD SEDGWICK and UNKNOWN PARTIES
10. Plaintiff contacted the Register of Wills of Clearfield County and was informed as of 11/03/2004, no estate has been raised on behalf of the decedent mortgagor.
11. Plaintiff hereby releases ANITA P. SEDGWICK, from liability for the debt secured by the mortgage.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 53,093.19, together with interest from 11/03/2004 at the rate of \$15.97 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

FEDERMAN PHELAN, LLP
By: 
s/ Francis S. Hallinan
LAWRENCE T. PHELAN, ESQUIRE
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

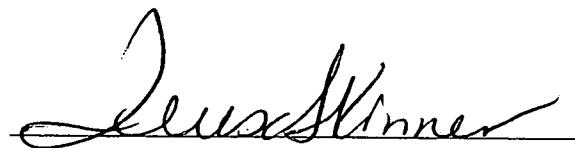
ALL THAT CERTAIN lot or piece of ground, situate in the Village of West Houtzdale, Woodward Township, Clearfield County, State of Pennsylvania, known and described as follows:

BEGINNING at a post on Ida Street at the Southeast corner of Lot No. 1127; thence along said Street two hundred and fifty-nine (259) feet to a post at the intersection of Hannah and Ida Streets; thence fifty-one (51) feet to a post; thence North 28 degrees East thirty-five (35) feet to a post; thence North 35 degrees, 45 minutes West three hundred thirty-six (336) feet to a post on the East line of Lot No. 1187; thence along said lot one hundred and forty-seven (147) feet to a post on Ida Street, the place of beginning and known as the South one-half of Lot No. 1188 in the General Plan of the village of West Houtzdale; and having thereon erected a two story frame dwelling, house.

PREMISES BEING: RR 1 BOX 10 IDA STREET

VERIFICATION

TERESA SKINNER hereby states that he/she is NORTHEAST REGIONAL MANAGER of CITIFINANCIAL MORTGAGE COMPANY, INC. mortgage servicing agent or Plaintiff in this matter, that he/she is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his/her knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

A handwritten signature in black ink, appearing to read "Teresa Skinner", is written over a horizontal line.

DATE: 11/01/04

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIFINANCIAL MORTGAGE COMPANY, INC.
F/K/A ASSOCIATES HOME EQUITY CONSUMER
DISCOUNT COMPANY, INC.
8333 RIDGE POINT DRIVE, ATTN: AVCO UNIT
IRVING, TX 75063

No.: 04-1280-CD

vs.

RICHARD R. SEDGWICK, INDIVIDUALLY AND
HEIR OF ANITA P. SEDGWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND
ALL PERSONS, FIRMS, OR ASSOCIATIONS
CLAIMING RIGHT, TITLE, OR INTEREST FROM
OR UNDER ANITA P. SEDGWICK, DECEASED
RR 1 BOX 10 IDA STREET
HOUTZDALE, PA 16651

FILED *Atty pd.*
20.00

m/2/10/05 1cc notice
MAR 03 2005 to def's

(68) William A. Shaw *Statement*
Prothonotary/Clerk of Courts *to Atty*

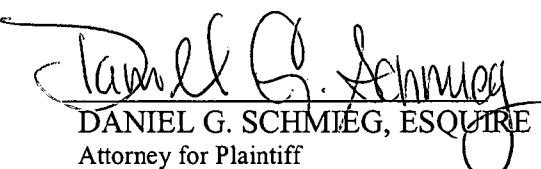
**PRAECIPE FOR IN REM JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES**

TO THE PROTHONOTARY:

Kindly enter an in rem judgment in favor of the Plaintiff and against RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK, DECEASED and UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND ALL PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT, TITLE, OR INTEREST FROM OR UNDER ANITA P. SEDGWICK, DECEASED, Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$53,093.19
Interest (11/4/04 to 3/1/05)	<u>1,884.46</u>
TOTAL	\$54,977.65

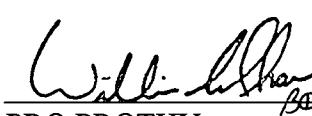
I hereby certify that (1) the addresses of the Plaintiff and Defendant(s) are as shown above, and (2) that notice has been given in accordance with Rule 237.1, copy attached.


DANIEL G. SCHMIEG, ESQUIRE

Attorney for Plaintiff

Damages are hereby assessed as indicated.

DATE: March 3, 2005


PRO PROTHY

KIO

PHELAN, HALLINAN AND SCHMIEG
By: Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL MORTGAGE COMPANY, INC., : COURT OF COMMON PLEAS
F/K/A ASSOCIATES HOME EQUITY CONSUMER
DISCOUNT COMPANY, INC. : CIVIL DIVISION
Plaintiff : CLEARFIELD COUNTY
Vs. : NO. 04-1280-CD

RICHARD R. SEDGWICK, INDIVIDUALLY AND
HEIR OF ANITA P. SEDGWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS, AND
ALL PERSONS, FIRMS, OR ASSOCIATIONS
CLAIMING RIGHT, TITLE, OR INTEREST FROM OR
UNDER ANITA P. SEDGWICK, DECEASED
Defendants

FILE COPY

TO: **RICHARD R. SEDGWICK**
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

DATE OF NOTICE: FEBRUARY 9, 2005

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN AGAINST PROPERTY.

IMPORTANT NOTICE

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

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

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

CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT
ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641 x 5982

PENNSYLVANIA LAWYER REFERRAL
SERVICE
PENNSYLVANIA BAR ASSOCIATION
100 SOUTH STREET
P.O. BOX 186
HARRISBURG, PA 17108
800-692-7375

PHELAN, HALLINAN AND SCHMIEG
By: Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
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Philadelphia, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL MORTGAGE COMPANY, INC., : COURT OF COMMON PLEAS
F/K/A ASSOCIATES HOME EQUITY CONSUMER
DISCOUNT COMPANY, INC. : CIVIL DIVISION
Plaintiff : CLEARFIELD COUNTY
Vs. : NO. 04-1280-CD

RICHARD R. SEDGWICK, INDIVIDUALLY AND
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UNKNOWN HEIRS, SUCCESSORS, ASSIGNS, AND
ALL PERSONS, FIRMS, OR ASSOCIATIONS
CLAIMING RIGHT, TITLE, OR INTEREST FROM OR
UNDER ANITA P. SEDGWICK, DECEASED
Defendants

FILE COPY

TO: UNKNOWN HEIRS, SUCCESSORS, ASSIGNS, AND ALL PERSONS, FIRMS, OR ASSOCIATIONS
CLAIMING RIGHT, TITLE, OR INTEREST FROM OR UNDER ANITA P. SEDGWICK, DECEASED
RR 1 BOX 10 IIDA STREET
HOUTZDALE, PA 16651

DATE OF NOTICE: FEBRUARY 9, 2005

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Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL MORTGAGE COMPANY, INC., : COURT OF COMMON PLEAS
F/K/A ASSOCIATES HOME EQUITY CONSUMER
DISCOUNT COMPANY, INC. : CIVIL DIVISION

Plaintiff

Vs.

: CLEARFIELD COUNTY
: NO. 04-1280-CD

RICHARD R. SEDGWICK, INDIVIDUALLY AND
HEIR OF ANITA P. SEDGWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS, AND
ALL PERSONS, FIRMS, OR ASSOCIATIONS
CLAIMING RIGHT, TITLE, OR INTEREST FROM OR
UNDER ANITA P. SEDGWICK, DECEASED
Defendants

FILE COPY

TO: RICHARD R. SEDGWICK
RR 1 BOX 10 IIDA STREET
HOUTZDALE, PA 16651

DATE OF NOTICE: FEBRUARY 9, 2005

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100 SOUTH STREET
P.O. BOX 186
HARRISBURG, PA 17108
1-800-692-7375

FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

PHELAN HALLINAN & SCHMIEG
By: DANIEL G. SCHMIEG, ESQUIRE
IDENTIFICATION NO. 62205
ONE PENN CENTER AT SUBURBAN STATION
1617 JOHN F. KENNEDY BLVD., SUITE 1400
PHILADELPHIA, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL MORTGAGE COMPANY, INC.
F/K/A ASSOCIATES HOME EQUITY CONSUMER
DISCOUNT COMPANY, INC.

COURT OF COMMON PLEAS
CIVIL DIVISION

CLEARFIELD COUNTY

No.: 04-1280-CD

vs.

RICHARD R. SEDGWICK, INDIVIDUALLY AND
HEIR OF ANITA P. SEDGWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND
ALL PERSONS, FIRMS, OR ASSOCIATIONS
CLAIMING RIGHT, TITLE, OR INTEREST FROM
OR UNDER ANITA P. SEDGWICK, DECEASED

VERIFICATION OF NON-MILITARY SERVICE

DANIEL G. SCHMIEG, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

(a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended.

(b) that defendant, RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK, DECEASED, is over 18 years of age, and resides at 307 EAST CHERRY STREET, CLEARFIELD, PA 16830 .

(c) that defendant, UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND ALL PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT, TITLE, OR INTEREST FROM OR UNDER ANITA P. SEDGWICK, DECEASED, is over 18 years of age, and resides at RR 1 BOX 10 IDA STREET, HOUTZDALE, PA 16651.

This statement is made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.


DANIEL G. SCHMIEG, ESQUIRE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

CITIFINANCIAL MORTGAGE COMPANY, INC.
F/K/A ASSOCIATES HOME EQUITY CONSUMER
DISCOUNT COMPANY, INC.

Plaintiff

No.: 04-1280-CD

vs.

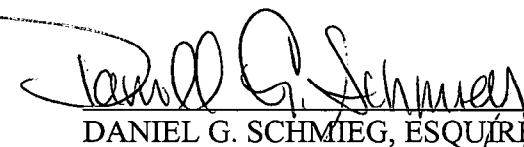
RICHARD R. SEDGWICK, INDIVIDUALLY AND
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UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND
ALL PERSONS, FIRMS, OR ASSOCIATIONS
CLAIMING RIGHT, TITLE, OR INTEREST FROM
OR UNDER ANITA P. SEDGWICK, DECEASED

Defendant(s)

Notice is given that a Judgment in the above captioned matter has been entered
against you on March 3, 2005.

By: Willie Shaeffer DEPUTY

If you have any questions concerning this matter please contact:


DANIEL G. SCHMIEG, ESQUIRE
Attorney or Party Filing
One Penn Center at Suburban Station
1617 John F. Kennedy Blvd., Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

**THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE
PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS IS NOT AND SHOULD
NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY
ENFORCEMENT OF A LIEN AGAINST PROPERTY.**

COPY

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

COPY

Citifinancial Mortgage Company, Inc.
Plaintiff(s)

No.: 2004-01280-CD

Real Debt: \$54,977.65

Atty's Comm: \$

Vs.

Costs: \$

Richard R. Sedgwick, indiv. and
heir of Anita P. Sedgwick, Deceased;
Unknown Heirs, Successors, Assigns
and all Persons, Firms, or Assoc.
claiming right, title or interest from or
under Anita P. Sedgwick, Deceased
Defendant(s)

Entry: \$20.00

Int. From: \$

Instrument: In Rem Judgment

Date of Entry: March 3, 2005

Expires: March 3, 2010

Certified from the record this 3rd day of March, 2005.

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

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

**CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.**

vs.

**RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF
ANITA P. SEDGWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND ALL
PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT,
TITLE, OR INTEREST FROM OR UNDER ANITA P.
SEDWICK, DECEASED**

**IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA**

No. 04-1280-CD

**PRAECIPE FOR WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

To the Director of the Office of the Prothonotary:

Issue writ of execution in the above matter:

Amount Due

\$54,977.65

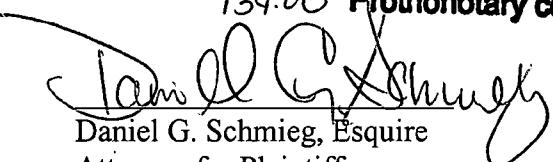
Interest from 3/1/05 to

Date of Sale (\$9.04 per diem)

and Costs.

139.00

Prothonotary costs


Daniel G. Schmieg, Esquire

Attorney for Plaintiff

One Penn Center at Suburban Station
1617 John F. Kennedy Blvd., Suite 1400
Philadelphia, PA 19103-1814

Note: Please attach description of Property.

KIO

FILED 1CC&Lewontz w/
m/24/05 prop. descn to Shaw
MAR 03 2005 Atty pd. 20.00
GK William A. Shaw
Prothonotary/Clerk of Courts

No. 04-1280-CD

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

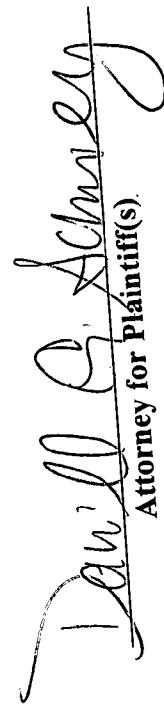
CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.

vs.

RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF
ANITA P. SEDGWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND ALL
PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT,
TITLE, OR INTEREST FROM OR UNDER ANITA P.
SEDGWICK, DECEASED

FILED

PRAECEIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)


Dan M. Achmeling

Attorney for Plaintiff(s).

Address: 307 EAST CHERRY STREET, CLEARFIELD, PA 16830
RR 1 BOX 10 IDA STREET, HOUTZDALE, PA 16651
Where papers may be served.

CLEARFIELD COUNTY

CITIFINANCIAL MORTGAGE COMPANY,
INC. F/K/A ASSOCIATES HOME EQUITY
CONSUMER DISCOUNT COMPANY, INC.

No.: 04-1280-CD

vs.

RICHARD R. SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK,
DECEASED
UNKNOWN HEIRS, SUCCESSORS,
ASSIGNS AND ALL PERSONS, FIRMS, OR
ASSOCIATIONS CLAIMING RIGHT,
TITLE, OR INTEREST FROM OR UNDER
ANITA P. SEDGWICK, DECEASED

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 1)

CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES HOME EQUITY
CONSUMER DISCOUNT COMPANY, INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg,
Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information
concerning the real property located at RR 1 BOX 10 IDA STREET, HOUTZDALE, PA 16651:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	--

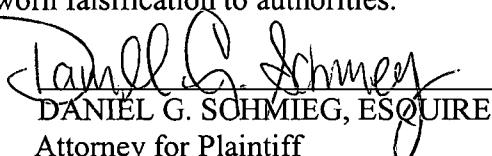
RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK, DECEASED	307 EAST CHERRY STREET CLEARFIELD, PA 16830
--	--

UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND ALL PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT, TITLE, OR INTEREST FROM OR UNDER ANITA P. SEDGWICK, DECEASED	RR 1 BOX 10 IDA STREET HOUTZDALE, PA 16651
--	---

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

SAME AS ABOVE

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

February 28, 2005

CLEARFIELD COUNTY

CITIFINANCIAL MORTGAGE COMPANY, INC.
F/K/A ASSOCIATES HOME EQUITY CONSUMER
DISCOUNT COMPANY, INC.

No.: 04-1280-CD

vs.

RICHARD R. SEDGWICK, INDIVIDUALLY AND
HEIR OF ANITA P. SEDGWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND
ALL PERSONS, FIRMS, OR ASSOCIATIONS
CLAIMING RIGHT, TITLE, OR INTEREST FROM
OR UNDER ANITA P. SEDGWICK, DECEASED

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 2)

CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES HOME EQUITY
CONSUMER DISCOUNT COMPANY, INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg,
Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information
concerning the real property located at RR 1 BOX 10 IDA STREET, HOUTZDALE, PA 16651:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

FIRST NATIONAL BANK	4141 E. STATE STREET MERCER , PA 16148
---------------------	---

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

None.

5. Name and address of every other person who has any record lien on the property:

Name

Last Known Address (if address cannot be reasonable ascertained, please indicate)

None.

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

Name

Last Known Address (if address cannot be reasonably ascertained, please indicate)

Clearfield County Domestic Relations

Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

COMMONWEALTH OF PA
BUREAU OF INDIVIDUAL TAX
INHERITANCE TAX DIVISION
ATTN: JOHN MURPHY

6TH FLOOR, STRAWBERRY SQUARE
DEPART. # 280601
HARRISBURG, PA 17128

DEPARTMENT OF PUBLIC WELFARE
TPL CASUALTY UNIT, ESTATE RECOVERY PROGRAM

P.O. BOX 8486
WILLOW OAK BUILDING
HARRISBURG, PA 17105-8486

INTERNAL REVENUE SERVICE
FEDERATED INVESTORS TOWER

13TH FLOOR, SUITE 1300
1001 LIBERTY AVENUE
PITTSBURGH, PA 15222

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

Name

Last Known Address (if address cannot be reasonably ascertained, please indicate)

Commonwealth of Pennsylvania
Department of Welfare

PO Box 2675
Harrisburg, PA 17105

Tenant/Occupant

RR 1 BOX 10 IDA STREET
HOUTZDALE, PA 16651

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

February 28, 2005

PHELAN HALLINAN & SCHMIEG
By: DANIEL G. SCHMIEG, ESQUIRE
ONE PENN CENTER AT
SUBURBAN STATION
1617 JOHN F. KENNEDY BOULEVARD
SUITE 1400
PHILADELPHIA, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF
COURT OF COMMON PLEAS
CIVIL DIVISION

CITIFINANCIAL MORTGAGE COMPANY, INC.
F/K/A ASSOCIATES HOME EQUITY
CONSUMER DISCOUNT COMPANY, INC.

No.: 04-1280-CD

vs.

CLEARFIELD COUNTY

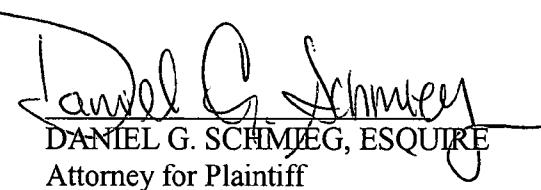
RICHARD R. SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK,
DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS
AND ALL PERSONS, FIRMS, OR
ASSOCIATIONS CLAIMING RIGHT, TITLE, OR
INTEREST FROM OR UNDER ANITA P.
SEDGWICK, DECEASED

CERTIFICATION

DANIEL G. SCHMIEG, ESQUIRE, hereby states that he is the attorney for the Plaintiff in the above captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- an FHA Mortgage
- non-owner occupied
- vacant
- Act 91 procedures have been fulfilled

This certification is made subject to the penalties of 18 Pa. C.S. § 4904 relating to unsworn falsification to authorities.


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)
Pa.R.C.P. 3180 to 3183 and Rule 3257

COPY

CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.

vs.

RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF
ANITA P. SEDGWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND ALL
PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT,
TITLE, OR INTEREST FROM OR UNDER ANITA P.
SEDWICK, DECEASED

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA

NO.: 04-1280-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

Premises: RR 1 BOX 10 IDA STREET, HOUTZDALE, PA 16651

(See legal description attached.)

Amount Due	<u>\$54,977.65</u>
Interest from 3/1/05 to Date of Sale (\$9.04 per diem)	<u>\$_____</u>
Total	<u>\$_____</u> Plus costs as endorsed. <u>139.00 Prothonotary costs</u>

Dated 3/3/05
(SEAL)

Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

By: Deputy

KIO

IMPORTANT NOTICE: This property is sold at the direction of the plaintiff. It may not be sold in the absence of a representative of the plaintiff at the Sheriff's Sale. The sale must be postponed or stayed in the event that a representative of the plaintiff is not present at the sale.

No. 04-1280-CD

**In the Court of Common Pleas of
Clearfield County, Pennsylvania**

CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES
HOME EQUITY CONSUMER DISCOUNT COMPANY, INC.

VS.

RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P.
SEDGWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND ALL PERSONS,
FIRMS, OR ASSOCIATIONS CLAIMING RIGHT, TITLE, OR INTEREST
FROM OR UNDER ANITA P. SEDGWICK, DECEASED

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

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iiff

Prothy. Pd. 139.00

Costs

Prothy. Pd. 139.00

Sheriff _____

Attorney for Plaintiff

Address: 307 EAST CHERRY STREET, CLEARFIELD, PA 16830
RR 1 BOX 10 IDA STREET, HOUTZDALE, PA 16651
Where papers may be served.

Daniel G. Schmieg, Esquire
One Penn Center at Suburban Station
1617 John F. Kennedy Blvd., Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

DESCRIPTION

ALL THAT CERTAIN lot or piece of ground, situate in the Village of West Houtzdale, Woodward Township, Clearfield County, State of Pennsylvania, known and described as follows:

BEGINNING at a post on Ida Street at the Southeast corner of Lot No. 1127; thence along said Street two hundred and fifty-nine (259) feet to a post at the intersection of Hannah and Ida Streets; thence fifty-one (51) feet to a post; thence North 28 degrees East thirty-five (35) feet to a post; thence North 35 degrees, 45 minutes West three hundred thirty-six (336) feet to a post on the East line of Lot No. 1187; thence along said lot one hundred and forty-seven (147) feet to a post on Ida Street, the place of beginning and known as the South one-half of Lot No. 1188 in the General Plan of the village of West Houtzdale; and having thereon erected a two story frame dwelling, house.

Tax Parcel #130-M14-396-44

TITLE TO SAID PREMISES IS VESTED IN Richard Sedgwick and Anita P. Sedgwick by Deed from Anita P. Sedgwick, dated 6/25/1999 and recorded 7/1/1999 in Instrument ID #199910993.

Premises: RR1 Box 10 IDA Street, Clearfield, PA 16651

PHELAN HALLINAN & SCHMIEG, LLP
By: DANIEL SCHMIEG, ESQUIRE
IDENTIFICATION NO. 12248
ONE PENN CENTER AT SUBURBAN STATION,
SUITE 1400
PHILADELPHIA, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

CITIFINANCIAL MORTGAGE COMPANY, INC.
F/K/A ASSOCIATES HOME EQUITY CONSUMER
DISCOUNT COMPANY, INC.

CLEARFIELD COUNTY

No.: 04-1280-CD

vs.

RICHARD R. SEDWICK, INDIVIDUALLY AND
HEIR OF ANITA P. SEDGWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND
ALL PERSONS, FIRMS, OR ASSOCIATIONS
CLAIMING RIGHT, TITLE, OR INTEREST FROM
OR UNDER ANITA P. SEDGWICK, DECEASED

FILED
M 10:01 AM NO CC
JUL 05 2005 (W)

AFFIDAVIT

William A. Shaw
Prothonotary/Clerk of Courts

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND ALL PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT, TITLE, OR INTEREST FROM OR UNDER ANITA P. SEDGWICK, DECEASED on **6/13/05** at **RR 1 BOX 10 Ida Street, HOUTZDALE, PA 16651**, in accordance with the Order of Court dated **12/6/05** I further certify that the mortgaged premises was posted by sheriff with the Notice of Sheriff's Sale on **6/18/05** CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES HOME EQUITY CONSUMER DISCOUNT COMPANY, INC., in accordance with the Court's Order.

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


DANIEL G. SCHMIEG, ESQUIRE

Date: June 29, 2005

AFFIDAVIT OF SERVICE
CLEARFIELD COUNTY

PLAINTIFF
CITIFINANCIAL MORTGAGE COMPANY, INC.
F/K/A ASSOCIATES HOME EQUITY CONSUMER
DISCOUNT COMPANY, INC.

ACCT. #2129296

DEFENDANT

RICHARD R. SEDWICK, INDIVIDUALLY AND HEIR
OF ANITA P. SEDGWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND
ALL PERSONS, FIRMS, OR ASSOCIATIONS
CLAIMING RIGHT, TITLE, OR INTEREST FROM
OR UNDER ANITA P. SEDGWICK, DECEASED

COURT NO.: 04-1280-CD

*** PLEASE POST WITH NOTICE OF SALE, ***
RR 1 BOX 10 Ida STREET
HOOTZDALE, PA 16651

TYPE OF ACTION
XX Notice of Sheriff's Sale
SALE DATE: JULY 1, 2005

SERVED

Served and made known to Richard R. Sedwick, Defendant on the 18th day of June, 2005, at 11:30, o'clock A. M., at RR1 Box 10 Ida St Hootzdale, Commonwealth of Pennsylvania, in the manner described below:

- Defendant personally served.
 Adult family member with whom Defendant(s) reside(s).
Relationship is _____.
 Adult in charge of Defendant's residence who refused to give name or relationship.
 Manager/Clerk of place of lodging in which Defendant(s) reside(s).
 Agent or person in charge of Defendant's office or usual place of business.
an officer of said Defendant's company.
 Other: Posted on front door

Description: Age _____ Height _____ Weight _____ Race _____ Sex _____ Other _____

I, Thomas Holmberg, a competent adult, being duly sworn according to law, depose and state that I personally POSTED a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this 21st day
of JUNE, 2005.

Notary:

By: Thomas Holmberg

NOT SERVED

On the _____ day of _____, 200____, at _____ o'clock A. M., Defendant NOT FOUND because:

Moved Unknown No Answer Vacant

Other:

Sworn to and subscribed
before me this 200 day
of _____, 200____. By:

Notary:

Marilyn A. Campbell
COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Marilyn A. Campbell, Notary Public
City of Altoona, Blair County
My Commission Expires Oct. 28, 2007
Member, Pennsylvania Association of Notaries

ATTORNEY FOR PLAINTIFF
DANIEL G. SCHMIEG, ESQUIRE
I.D.#62205
One Penn Center at Suburban Station
1617 John F. Kennedy Blvd., Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIFINANCIAL MORTGAGE COMPANY,
INC., F/K/A ASSOCIATES HOME EQUITY
CONSUMER DISCOUNT COMPANY, INC. : CIVIL DIVISION

Plaintiff : NO. 04-1280-CD

v.

RICHARD R. SEDGWICK, INDIVIDUALLY :
AND HEIR OF ANITA P. SEDGWICK,
DECEASED :
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS,
AND ALL PERSONS, FIRMS, OR
ASSOCIATIONS CLAIMING RIGHT, TITLE, OR
INTEREST FROM OR UNDER ANITA P.
SEDGWICK, DECEASED

Defendants

ORDER

AND NOW, this 6th day of July, 2005, upon consideration of Plaintiff's Motion for Service of Notice of Sale Pursuant to Special Order of Court and the Affidavit of Good Faith Investigation attached thereto, it is hereby **ORDERED** that Plaintiff may obtain service of the Notice of Sale on the above-captioned Defendant, **RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK, DECEASED**, by mailing a true and correct copy of the Notice of Sale by certified mail and regular mail to RR#1 BOX 10 IDA STREET A/K/A 761 IDA STREET, HOUTZDALE, PA 16651 and 307 EAST CHERRY STREET, CLEARFIELD, PA 16830.

Service of the aforementioned mailings is effective upon the date of mailing and is to be done by Plaintiff's attorney, who will file with the Prothonotary's Office an Affidavit of service.

BY THE COURT:


J.

FILED
0194169 ACC
JUL 07 2005 Atty
William A. Shaw Schmieg
Prothonotary/Clerk of Courts
CC Shaff
⑥

PHELAN HALLINAN & SCHMIEG, LLP

BY: DANIEL G. SCHMIEG, ESQUIRE

Attorney I.D. No.: 62205

One Penn Center Plaza, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A ASSOCIATES

HOME EQUITY CONSUMER DISCOUNT COMPANY, INC.

Plaintiff

v.

RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK, DECEASED

UNKNOWN HEIRS, SUCCESSORS, ASSIGNS, AND ALL PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT, TITLE, OR INTEREST FROM OR UNDER ANITA P. SEDGWICK, DECEASED

Defendants

Attorney for Plaintiff

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 04-1280-CD

**MOTION FOR SERVICE OF NOTICE OF SALE
PURSUANT TO SPECIAL ORDER OF COURT**

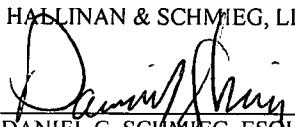
Plaintiff, by its counsel, Phelan Hallinan & Schmieg, LLP, petitions this Honorable Court for an Order directing service of the Notice of Sale upon the above-captioned Defendant, **RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK, DECEASED**, by certified mail and regular mail to RR#1 BOX 10 IDA STREET A/K/A 761 IDA STREET, HOUTZDALE, PA 16651 and 307 EAST CHERRY STREET, CLEARFIELD, PA 16830, and in support thereof avers the following:

1. A Sheriff's Sale of the mortgaged property involved herein has been scheduled for 7/1/05.
2. Pennsylvania Rule of Civil Procedure (Pa.R.C.P.) 3129.2 requires that the Defendants be served with a notification of Sheriff's Sale at least thirty (30) days prior to the scheduled sale date.
3. Attempts to serve Defendant with the Notice of Sale have been unsuccessful, as indicated by the Return of Service attached hereto as Exhibit "A".
4. Pursuant to Pa.R.C.P. 430, Plaintiff has made a good faith effort to locate the Defendant. An Affidavit of Reasonable Investigation setting forth the specific inquiries made and the results therefrom is attached hereto as Exhibit "B".

WHEREFORE, Plaintiff respectfully requests that the allowance of service of the Notice of Sale in accordance with Pa.R.C.P., Rule 430 by certified and regular mail to RR#1 BOX 10 IDA STREET A/K/A 761 IDA STREET, HOUTZDALE, PA 16651 and 307 EAST CHERRY STREET, CLEARFIELD, PA 16830.

PHELAN HALLINAN & SCHMIEG, LLP

By:


DANIEL G. SCHMIEG, ESQUIRE

Attorney for Plaintiff

FILED
JUL 05 2005 Atty Schmieg
William A. Shaw
Prothonotary/Clerk of Courts

REAL ESTATE SALE

REAL ESTATE SALE - LEVY AND POST

EXECUTION SERVICE SHEET

DKT: EX PAGE: 20119

DEPUTY RECEIVED: May 09, 2005

DEFENDANT(S):

RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK, DECEASED UNKNOWN HEIRS,
SUCCESSORS, ASSIGNS AND ALL PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT, TITLE OR INTEREST
FROM OR UNDER ANITA P. SEDGWICK, DECEASED.

ADDRESS: RR #1, BOX 10 IDA STREET A/K/A 761 IDA STREET
HOUTZDALE, PA 16651

LEVY & POST AT: SAME AS ABOVE

SERVE AND LEAVE WITH: DEFENDANT POST GARNISHEE

WRIT OF EXECUTION NOTICE OF SALE TO POST / SERVE W.R. LEVY

INTERROGATORIES TO GARNISHEE WRIT OF POSSESSION

MUST BE SERVED, POSTED OR LEVIED BY 05/27/2005 11:32 AMDATE SERVED, POSTED OR LEVIED 5-13-05 TIME: 11:32 AMNAME OF PERSON SERVED: L.P. viedTITLE: S.A.A.WHERE SERVED /POSTED(ADDRESS): At the above addressDEFENDANT(S): RESIDENCE EMPLOYMENT

SIGNATURE OF PERSON SERVED: _____

DATE: _____

ATTEMPTS: House is empty - no one living
at the above addressSPECIAL DIRECTIONS: RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK,
DECEASED)

NO 04-1280-CD
RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK, DECEASED UNKNOWN HEIRS,
SUCCESSORS, ASSIGNS AND ALL PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT, TITLE OR INTEREST
FROM OR UNDER ANITA P. SEDGWICK, DECEASED

SERVED, POSTED OR LEVIED ON BY: Davis - May 11

NOTES: _____

REAL ESTATE

REAL ESTATE

EXECUTION SERVICE SHEET

DKT: EX PAGE: 20119

DEPUTY RECEIVED: May 09, 2005

DEFENDANT(S): RICHARD R. SEDGWICK INDIVIDUALLY AND HEIR OF

ADDRESS: 307 EAST CHERRY STREET
CLEARFIELD, PA 16830

LEVY & POST AT: SAME AS ABOVE

SERVE AND PAY WITH DEFENDANT POST GARNISHEE

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

INTERROGATORIES TO GARNISHEE WRIT OF POSSESSION

MUST BE SERVED, POSTED OR LEVIED BY: 05/12/2005

DATE SERVED, POSTED OR LEVIED: _____ TIME: _____

NAME OF PERSON SERVED: _____

TITLE: _____

WHERE SERVED /POSTED(ADDRESS): _____

DEFENDANT(S): RESIDENCE EMPLOYMENT

SIGNATURE OF PERSON SERVED: _____

DATE: _____

ATTEMPTS: 5-13-05- 1:32 PM/H

*Def. doesn't live at the
above address*SPECIAL DIRECTIONS: RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK,
DECEASED

NO 04-1280-CD

RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK, DECEASED UNKNOWN HEIRS,
SUCCESSORS, ASSIGNS AND ALL PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT, TITLE OR INTEREST
FROM OR UNDER ANITA P. SEDGWICK, DECEASED

SERVED, POSTED OR LEVIED ON BY:

Dennis Margile

NOTES: _____

**FORECLOSURE REVIEW SERVICES, INC.
AFFIDAVIT OF GOOD FAITH INVESTIGATION**

File Number: 93100

Attorney Firm: **Phelan, Hallinan & Schmieg, LLP**

Subject: Richard R. Sedgwick and Anita P. Sedgwick (deceased)

Current Address: RR 1 Box 10 Ida Street, Houtzdale, PA 16651

Property Address: RR 1 Box 10 Ida Street, Houtzdale, PA 16651

Mailing Address: RR 1 Box 10 Ida Street, Houtzdale, PA 16651

I, Brendan Booth, being duly sworn according to law, do hereby depose and state as follows, I have conducted an investigation into the whereabouts of the above-noted individual(s) and have discovered the following:

I. CREDIT INFORMATION

A. SOCIAL SECURITY NUMBER

Our search verified the following information to be true and correct

Richard R. Sedgwick - 177-58-5979

Anita P. Sedgwick - 165-54-6042

B. EMPLOYMENT SEARCH

Richard R. Sedgwick - A review of the credit reporting agencies provided no employment information.

C. INQUIRY OF CREDITORS

Our inquiry of creditors indicated that Richard R. Sedgwick reside(s) at: RR 1 Box 10 Ida Street, Houtzdale, PA 16651.

II. INQUIRY OF TELEPHONE COMPANY

A. DIRECTORY ASSISTANCE SEARCH

On 6/13/05 our office contacted directory assistance, which indicated that Richard R. Sedgwick reside(s) at: 307 East Cherry Street, Clearfield, PA 16830. On 6/13/05 our office made a telephone call to the subject's phone number, (814) 762-8489, and received the following information: phone number disconnected.

III. INQUIRY OF NEIGHBORS

Using our White Pages data base our office was unable to locate any neighbors of RR 1 Box 10 Ida Street, Houtzdale, PA 16651.

On 6/13/05, 6/14/05 and 6/15/05 our office attempted to contact Charles Ross, (814) 765-8888, at 313 East Cherry Street, Clearfield, PA 16830: received an answering machine on all three occasions.

On 6/15/05 our office attempted to contact Helen Martell, (814) 765-5639, at 228 East Cherry Street, Clearfield, PA 16830: spoke to an unidentified female who could not confirm or deny that Richard R. Sedgwick reside(s) at: 307 East Cherry Street, Clearfield, PA 16830.

Using our White Pages data base our office was unable to locate any additional neighbors of 307 East Cherry Street, Clearfield, PA 16830.

IV. ADDRESS INQUIRY

A. NATIONAL ADDRESS UPDATE

On 6/16/05 we reviewed the National Address database and found the following information: Richard R. Sedgwick- RR 1 Box 10 Ida Street, Houtzdale, PA 16651.

B. ADDITIONAL ACTIVE MAILING ADDRESSES

Per our inquiry of creditors, the following is a possible mailing address: 307 East Cherry Street, Clearfield, PA 16830.

V. DRIVERS LICENSE INFORMATION

A. MOTOR VEHICLE & DMV OFFICE

Per the PA Department of Motor Vehicles, we were unable to obtain address information on Richard R. Sedgwick.

VI. OTHER INQUIRIES

A. DEATH RECORDS

As of 6/16/05 Vital Records and all public databases have a death record on file for Anita P. Sedgwick and no death record on file for Richard R. Sedgwick.

B. COUNTY VOTER REGISTRATION

The county voter registration was unable to confirm a registration for Richard R. Sedgwick residing at: last registered address.

VII. ADDITIONAL INFORMATION OF SUBJECT

A. DATE OF BIRTH

Richard R. Sedgwick - 9/1962

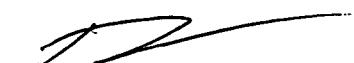
Anita P. Sedgwick - 1/1923 DOD - 3/02

* All accessible public databases have been checked and cross-referenced for the above named individual(s).

* Please be advised all database information indicates the subject resides at the current address.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing states made by me are willfully false, I am subject to punishment.

I hereby verify that the statements made herein are true and correct to the best of my knowledge, information and belief and that this affidavit of investigation is made subject to the penalties of 18 Pa C.S. Sec. 4904 relating to unsworn falsification to authorities.



AFFIANT - Brendan Booth
Foreclosure Review Services, Inc.

Sworn to and subscribed before me this 16th day of June 2005.

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

RYAN P. GALVIN, Notary Public
City of Philadelphia, Phila. County
My Commission Expires December 21, 2008

The above information is obtained from available public records
and we are only liable for the cost of the affidavit.

JEM



VERIFICATION

DANIEL G. SCHMIEG, ESQUIRE, hereby states that he is the attorney for the Plaintiff in this action, that he is authorized to take the verification and that the statements made in the foregoing Motion for Service of Notice of Sale pursuant to Special Order of Court are true and correct to the best of his knowledge, information and belief.

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

Date: June 21, 2005


Daniel G. Schmieg
DANIEL G. SCHMIEG, ESQUIRE

**PHELAN HALLINAN & SCHMIEG, LLP
BY: DANIEL G. SCHMIEG, ESQUIRE
Attorney I.D. No.: 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000**

Attorney for Plaintiff

CITIFINANCIAL MORTGAGE COMPANY, INC., :
F/K/A ASSOCIATES HOME EQUITY CONSUMER : CLEARFIELD COUNTY
DISCOUNT COMPANY, INC. : COURT OF COMMON PLEAS

Plaintiff : CIVIL DIVISION
LLY AND :
ASED : NO. 04-1280-CD
SIGNS,
OCIATIONS
EST FROM
CEASED

Defendants

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing Motion for Service of Notice of Sale Pursuant to Special Order of Court, Proposed Order, Memorandum of Law, Certification of Service and Verification in the above captioned matter was sent by first class mail, postage prepaid to the following interested parties on the date indicated below.

**RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK,
DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS, AND ALL PERSONS, FIRMS, OR
ASSOCIATIONS CLAIMING RIGHT, TITLE, OR INTEREST FROM OR UNDER
ANITA P. SEDGWICK, DECEASED**

**RR#1 BOX 10 IDA STREET A/K/A 761 IDA STREET
HOUTZDALE, PA 16651**
and
**307 EAST CHERRY STREET
CLEARFIELD, PA 16830**


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: June 21, 2005

Phelan Hallinan & Schmieg, LLP

Suite 1400

One Penn Center Plaza

Philadelphia, PA 19103-1814

Phone (215) 563-7000

Fax (215) 563-5534

Martin Tray
Ext. 1563

Representing Lenders in
Pennsylvania and New Jersey

RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK,
DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS, AND ALL PERSONS, FIRMS, OR
ASSOCIATIONS CLAIMING RIGHT, TITLE, OR INTEREST FROM OR UNDER ANITA P.
SEDGWICK, DECEASED
RR#1 BOX 10 IDA STREET A/K/A 761 IDA STREET
HOUTZDALE, PA 16651
and
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

Re: CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A ASSOCIATES HOME
EQUITY CONSUMER DISCOUNT COMPANY, INC. vs. RICHARD R. SEDGWICK,
INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK, DECEASED and
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS, AND ALL PERSONS, FIRMS, OR
ASSOCIATIONS CLAIMING RIGHT, TITLE, OR INTEREST FROM OR UNDER
ANITA P. SEDGWICK, DECEASED
No. 04-1280-CD
Premises: RR#1 BOX 10 IDA STREET A/K/A 761 IDA STREET, HOUTZDALE, PA
16651

Dear Sir/Madam:

Enclosed please find Plaintiff's Motion for Service of Notice of Sale Pursuant to Special
Order of Court and proposed Order.

Very truly yours,

By: Martin T. Tray
Martin Tray

FILED

JUL 05 2005

William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP
By: DANIEL SCHMIEG, ESQUIRE
IDENTIFICATION NO. 12248
ONE PENN CENTER AT SUBURBAN STATION,
SUITE 1400
PHILADELPHIA, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES HOME EQUITY CONSUMER DISCOUNT COMPANY, INC. CLEARFIELD COUNTY
No.: 04-1280-CD

vs.

RICHARD R. SEDWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK,
DECEASED
UNKNOWN HEIRS, SUCCESSORS,
ASSIGNS AND ALL PERSONS, FIRMS, OR
ASSOCIATIONS CLAIMING RIGHT,
TITLE, OR INTEREST FROM OR UNDER
ANITA P. SEDGWICK, DECEASED

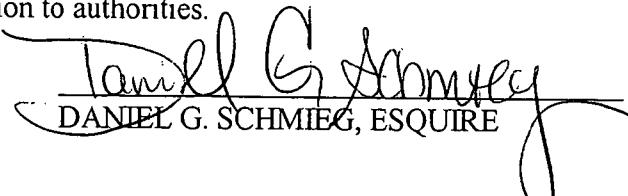
FILED

AUG 11 2005
m 11:05 AM 2005
William A. Shaw
Prothonotary/Clerk of Courts
No C/C

AFFIDAVIT

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to
**RICHARD R. SEDWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK,
DECEASED on 8/5/05 at RR 1 BOX 10 IDA A/K/A 761 IDA STREET, STREET,
HOUTZDALE, PA 16651 and 307 EAST CHERRY STREET, CLEARFIELD, PA 16830**
in accordance with the Order of Court dated 7/6/05 .

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


DANIEL G. SCHMIEG, ESQUIRE

Date: August 9, 2005

PHELAN HALLINAN & SCHMIEG, LLP
By: DANIEL SCHMIEG, ESQUIRE
IDENTIFICATION NO. 12248
ONE PENN CENTER AT SUBURBAN STATION,
SUITE 1400
PHILADELPHIA, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

CITIFINANCIAL MORTGAGE COMPANY,
INC. F/K/A ASSOCIATES HOME EQUITY
CONSUMER DISCOUNT COMPANY, INC.

CLEARFIELD COUNTY

No.: 04-1280-CD

vs.

RICHARD R. SEDWICK, INDIVIDUALLY AND
HEIR OF ANITA P. SEDGWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS
AND ALL PERSONS, FIRMS, OR
ASSOCIATIONS CLAIMING RIGHT, TITLE,
OR INTEREST FROM OR UNDER ANITA P.
SEDGWICK, DECEASED

AFFIDAVIT

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to
**UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND ALL PERSONS, FIRMS, OR
ASSOCIATIONS CLAIMING RIGHT, TITLE, OR INTEREST FROM OR UNDER
ANITA P. SEDGWICK, DECEASED** on **7/13/05** at **RR 1 BOX 10 IDA STREET,
HOUTZDALE, PA 16651**, in accordance with the Order of Court dated **12/06/04** I further certify that the mortgaged premises was posted by sheriff with the Notice of Sheriff's Sale on **6/18/05** in accordance with the Court's Order.

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


DANIEL G. SCHMIEG, ESQUIRE

Date: August 9, 2005

AFFIDAVIT OF SERVICE
CLEARFIELD COUNTY

PLAINTIFF
CITIFINANCIAL MORTGAGE COMPANY, INC.
F/K/A ASSOCIATES HOME EQUITY CONSUMER
DISCOUNT COMPANY, INC.

ACCT. #2129296

DEFENDANT
RICHARD R. SEDWICK, INDIVIDUALLY AND HEIR
OF ANITA P. SEDGWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND
ALL PERSONS, FIRMS, OR ASSOCIATIONS
CLAIMING RIGHT, TITLE, OR INTEREST FROM
OR UNDER ANITA P. SEDGWICK, DECEASED

COURT NO.: 04-1280-CD

*** PLEASE POST WITH NOTICE OF SALE. ***
RR 1 BOX 10 Ida STREET
HOOTZDALE, PA 16651

TYPE OF ACTION
XX Notice of Sheriff's Sale
SALE DATE: JULY 1, 2005

SERVED

Served and made known to Richard R. Sedwick, Defendant on the 18th day of June, 2005, at 11:30, o'clock A. M., at RR1 Box 10 Ida St Hootzdale, Commonwealth of Pennsylvania, in the manner described below:

- Defendant personally served.
 Adult family member with whom Defendant(s) reside(s).
Relationship is _____
 Adult in charge of Defendant's residence who refused to give name or relationship.
 Manager/Clerk of place of lodging in which Defendant(s) reside(s).
 Agent or person in charge of Defendant's office or usual place of business.
an officer of said Defendant's company.
 Other: Posted on front door

Description: Age _____ Height _____ Weight _____ Race _____ Sex _____ Other _____

I, Thomas Holmberg, a competent adult, being duly sworn according to law, depose and state that I personally POSTED a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this 21st day
of JUNE, 2005.

Notary:

By: Thomas Holmberg

NOT SERVED

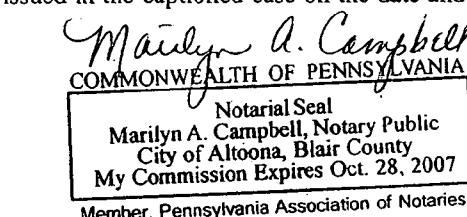
On the _____ day of _____, 200____, at _____ o'clock A. M., Defendant NOT FOUND because:

Moved Unknown No Answer Vacant

Other:

Sworn to and subscribed
before me this _____ day
of _____, 200____. By:

Notary:



ATTORNEY FOR PLAINTIFF
DANIEL G. SCHMIEG, ESQUIRE
LD.#62205
One Penn Center at Suburban Station
1617 John F. Kennedy Blvd., Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20119
NO: 04-1280-CD

PLAINTIFF: CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES HOME EQUITY CONSUMER
DISCOUNT COMPANY, INC.

vs.

DEFENDANT: RICHARD R. SEDGWICK, IND. AND HEIR OF ANITA P. SEDGWICK, DECEASED UNKNOWN HEIRS,
SUCCESSORS, ASSIGNS AND ALL PERSONS, FIRMS, OR ASSOC. CLAIMING RIGHT, TITLE OR INTEREST ET AL

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 03/03/2005

LEVY TAKEN 05/13/2005 @ 11:32 AM

POSTED 05/13/2005 @ 11:32 AM

SALE HELD 10/07/2005

SOLD TO CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES HOME EQUITY CONSUMER
DISCOUNT COMPANY, INC.

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 11/08/2005

DATE DEED FILED 11/08/2005

PROPERTY ADDRESS RR #1, BOX 10 IDA STREET A/K/A 761 IDA STREET HOUTZDALE , PA 16651

FILED
12:18 PM
NOV 08 2005
S

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20119
NO: 04-1280-CD

PLAINTIFF: CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES HOME EQUITY CONSUMER
DISCOUNT COMPANY, INC.

VS.

DEFENDANT: RICHARD R. SEDGWICK, IND. AND HEIR OF ANITA P. SEDGWICK, DECEASED UNKNOWN HEIRS,
SUCCESSORS, ASSIGNS AND ALL PERSONS, FIRMS, OR ASSOC. CLAIMING RIGHT, TITLE OR INTEREST ET AL

SHERIFF RETURN

SERVICES

07/12/2005 @ SERVED RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF
SERVED, RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK, DECEASED, BY CERT. AND REG. MAIL PER COURT
ORDER. CERT. #70033110000193800787 RETURNED TO SHERIFF'S OFFICE UNCLAIMED AUGUST 5, 2005

05/24/2005 @ SERVED UNKNOWN HEIRS, SUCCESSORS, ASSIGNS
SERVED, UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND ALL PERSONS, FIRMS OR ASSOCIATIONS CLAIMINT RIGHT, TITLE OR
INTEREST FROM OR UNDER ANITA P. SEDGWICK, DECEASED BY CERT MAIL TO ABOVE RESIDENCE RETURNED UNCLAIMED 6/13/05
CERT#70041350000496726082

07/12/2005 @ SERVED RICHARD R. SEDGWICK, IND & HEIR OF
SERVED RICHARD R. SEDGWICK IND & HEIR OF ANITA P. SEDGWICK, DEFENDANT, BY REG. AND CERT MAILPER COURT ORDER..
RECEIVED REGULAR MAIL BACK UNCLAIMED 7/18/05 RECEIVED CERT MAIL CERT #70033110000193800770 UNCLAIMED JULY 18, 2005.

@ SERVED

NOW, JUNE 30, 2005 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF'S SALE SCHEDULED
FOR JULY 1, 2005 TO AUGUST 5, 2005.

@ SERVED

NOW, JULY 28, 2005 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF'S SALE SCHEDULED FOR
AUGUST 5, 2005 TO OCTOBER 7, 2005

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20119
NO: 04-1280-CD

PLAINTIFF: CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES HOME EQUITY CONSUMER
DISCOUNT COMPANY, INC.

vs.

DEFENDANT: RICHARD R. SEDGWICK, IND. AND HEIR OF ANITA P. SEDGWICK, DECEASED UNKNOWN HEIRS,
SUCCESSORS, ASSIGNS AND ALL PERSONS, FIRMS, OR ASSOC. CLAIMING RIGHT, TITLE OR INTEREST ET AL

Execution REAL ESTATE

SHERIFF RETURN

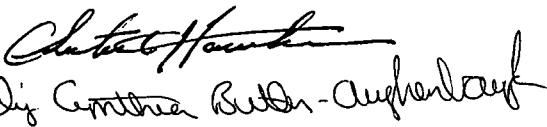
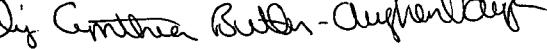
SHERIFF HAWKINS \$273.51

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2005

So Answers,


by 
Chester A. Hawkins
Sheriff

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)
Pa.R.C.P. 3180 to 3183 and Rule 3257

CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.

vs.

RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF
ANITA P. SEDGWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND ALL
PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT,
TITLE, OR INTEREST FROM OR UNDER ANITA P.
SEDWICK, DECEASED

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA

NO.: 04-1280-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

Premises: **RR 1 BOX 10 IIDA STREET, HOUTZDALE, PA 16651**

(See legal description attached.)

Amount Due	<u>\$54,977.65</u>
Interest from 3/1/05 to	\$ _____
Date of Sale (\$9.04 per diem)	
Total	\$ _____ Plus costs as endorsed. <i>139.00</i> Prothonotary costs

Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

Dated 3/3/05

(SEAL)

By:

Deputy

KIO

Received March 3, 2005 @ 3:45 P.M.

Chester G. Hawken

By: Cynthia Butler-Chephren, Esq.

IMPORTANT NOTICE: This property is sold at the direction of the plaintiff. It may not be sold in the absence of a representative of the plaintiff at the Sheriff's Sale. The sale must be postponed or stayed in the event that a representative of the plaintiff is not present at the sale.

No. 04-1280-CD

**In the Court of Common Pleas of
Clearfield County, Pennsylvania**

CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES
HOME EQUITY CONSUMER DISCOUNT COMPANY, INC.

VS.

RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P.
SEDWICK, DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND ALL PERSONS,
FIRMS, OR ASSOCIATIONS CLAIMING RIGHT, TITLE, OR INTEREST
FROM OR UNDER ANITA P. SEDGWICK, DECEASED

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Real Debt	<u>\$54,977.65</u>
Int. from 3/1/05 to Date of Sale (\$9.04 per diem)	
Costs	
Prothy. Pd.	<u>139.00</u>
Sheriff	

Daniel G. Schmieg
Attorney for Plaintiff

Address: 307 EAST CHERRY STREET, CLEARFIELD, PA 16830
RR 1 BOX 10 IDA STREET, HOUTZDALE, PA 16651
Where papers may be served.

Daniel G. Schmieg, Esquire
One Penn Center at Suburban Station
1617 John F. Kennedy Blvd., Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

DESCRIPTION

ALL THAT CERTAIN lot or piece of ground, situate in the Village of West Houtzdale, Woodward Township, Clearfield County, State of Pennsylvania, known and described as follows:

BEGINNING at a post on Ida Street at the Southeast corner of Lot No. 1127; thence along said Street two hundred and fifty-nine (259) feet to a post at the intersection of Hannah and Ida Streets; thence fifty-one (51) feet to a post; thence North 28 degrees East thirty-five (35) feet to a post; thence North 35 degrees, 45 minutes West three hundred thirty-six (336) feet to a post on the East line of Lot No. 1187; thence along said lot one hundred and forty-seven (147) feet to a post on Ida Street, the place of beginning and known as the South one-half of Lot No. 1188 in the General Plan of the village of West Houtzdale; and having thereon erected a two story frame dwelling, house.

Tax Parcel #130-M14-396-44

TITLE TO SAID PREMISES IS VESTED IN Richard Sedgwick and Anita P. Sedgwick by Deed from Anita P. Sedgwick, dated 6/25/1999 and recorded 7/1/1999 in Instrument ID #199910993.

Premises: RR1 Box 10 IDA Street, Clearfield, PA 16651

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF

NO. 04-1280-CD

NOW, November 08, 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 Richard R. Sedgwick, Individually And Heir Of Anita P. Sedgwick, Deceased Unknown Heirs, Successors, Assigns And All Persons, Firms, Or Associations Claiming Right, Title Or Interest From Or Under Anita P. Sedgwick, Deceased to public venue or outcry at which time and place I sold the same to CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES HOME EQUITY CONSUMER DISCOUNT COMPANY, INC. he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	2.00
LEVY	15.00
MILEAGE	14.58
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	20.93
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	40.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$273.51

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	54,977.65
INTEREST @ 9.0400 %	1,988.80
FROM 03/01/2005 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	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$57,006.45
COSTS:	
ADVERTISING	671.24
TAXES - COLLECTOR	453.14
TAXES - TAX CLAIM	498.71
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	273.51
LEGAL JOURNAL COSTS	360.00
PROTHONOTARY	139.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$2,569.60

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.00
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$29.00

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIFINANCIAL MORTGAGE COMPANY,
INC., F/K/A ASSOCIATES HOME EQUITY
CONSUMER DISCOUNT COMPANY, INC. : CIVIL DIVISION

Plaintiff : NO. 04-1280-CD

v.

RICHARD R. SEDGWICK, INDIVIDUALLY
AND HEIR OF ANITA P. SEDGWICK,
DECEASED
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS,
AND ALL PERSONS, FIRMS, OR
ASSOCIATIONS CLAIMING RIGHT, TITLE, OR
INTEREST FROM OR UNDER ANITA P.
SEDGWICK, DECEASED

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

Defendants

JUL 07 2005

Attest.

ORDER

Lee L. R.
Prothonotary/
Clerk of Courts

AND NOW, this 10th day of July, 2005, upon consideration of Plaintiff's Motion for Service of Notice of Sale Pursuant to Special Order of Court and the Affidavit of Good Faith Investigation attached thereto, it is hereby ORDERED that Plaintiff may obtain service of the Notice of Sale on the above-captioned Defendant, **RICHARD R. SEDGWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK, DECEASED**, by mailing a true and correct copy of the Notice of Sale by certified mail and regular mail to RR#1 BOX 10 IDA STREET A/K/A 761 IDA STREET, HOUTZDALE, PA 16651 and 307 EAST CHERRY STREET, CLEARFIELD, PA 16830.

Service of the aforementioned mailings is effective upon the date of mailing and is to be done by Plaintiff's attorney, who will file with the Prothonotary's Office an Affidavit of service.

BY THE COURT:

/s/ Fredric J. Ammerman

J.

Federman and Phelan is now
Law Offices

PHELAN HALLINAN & SCHMIEG, LLP

One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Sandra.Cooper@fedphe.com

Sandra Cooper
Judgment Department, Ext. 1258

Representing Lenders in
Pennsylvania and New Jersey

June 30, 2005

Office of the Sheriff
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

ATTENTION: CINDY (814) 765-5915

**Re: CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES
HOME EQUITY CONSUMER DISCOUNT COMPANY, INC. v. RICHARD R.
SEDWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK,
DECEASED UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND ALL
PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT, TITLE, OR
INTEREST FROM OR UNDER ANITA P. SEDGWICK, DECEASED**

No. 04-1280-CD

RR 1 BOX 10 IDA STREET, HOUTZDALE, PA 16651

Dear Cindy:

Please postpone the Sheriff's Sale of the above referenced property which
is scheduled for July 1, 2005.

The property is to be relisted for the 8/5/05 Sheriff's Sale.
Very truly yours,
SMC
Sandra Cooer

Law Offices

PHELAN HALLINAN & SCHMIEG, LLP

One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814

Sandra Cooper
Judgment Department, Ext. 1258

Representing Lenders in
Pennsylvania and New Jersey

July 28, 2005

Office of the Sheriff
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

ATTENTION: CINDY (814) 765-5915

**Re: CITIFINANCIAL MORTGAGE COMPANY, INC. F/K/A ASSOCIATES
HOME EQUITY CONSUMER DISCOUNT COMPANY, INC. v. RICHARD R.
SEDWICK, INDIVIDUALLY AND HEIR OF ANITA P. SEDGWICK,
DECEASED UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND ALL
PERSONS, FIRMS, OR ASSOCIATIONS CLAIMING RIGHT, TITLE, OR
INTEREST FROM OR UNDER ANITA P. SEDGWICK, DECEASED**

**No. 04-1280-CD
RR 1 BOX 10 IDA STREET, HOUTZDALE, PA 16651**

Dear Cindy:

Please postpone the Sheriff's Sale of the above referenced property which
is scheduled for 8/5/05.

The property is to be relisted for the 10/7/05 Sheriff's Sale.

Very truly yours,
SMC
Sandra Cooper

CERTIFIED MAIL

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

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

RICHARD R. SEDGWICK, IND. & HEIR OF
ANITA P. SEDGWICK, DECEASED
307 EAST CHERRY STREET
CLEARFIELD, PA 16830

COMPLETE THIS SECTION ON DELIVERY

A. Signature X	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
B. Received by (Printed Name) PO Box 429	C. Date of Delivery Milesburg 16653-0429
D. Is delivery address different from item 1? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If YES, enter delivery address below:	

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

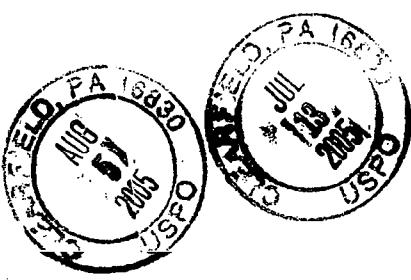
- Yes

2. Article Number
(Transfer from service label)

7 003 3110 0001 9380 0787

Domestic Return Receipt

102595-02-M-1540

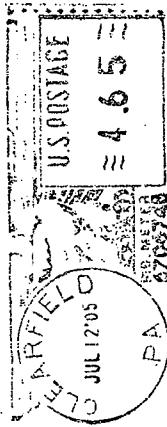


CHESTER A. HAWKINS
SHERIFF

COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



7003 3110 0001 9380 0787



Rec'd
PA

RICHARD R. SEDGWICK, IND. & HEIR OF

P.O. BOX 479

Miles b/c
A
C
S

7/15
7/20
RTS
RETURN TO SENDER

INSUFFICIENT ADDRESS
ATTEMPTED NOT KNOWN
NO SUCH NUMBER STREET
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

7870 0866 1000 0776 0002

U.S. Postal Service™	
CERTIFIED MAIL™ RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com ®	
OFFICIAL USE	
Postage	\$
Certified Fee	
Return Recipient Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Postmark
Here
CLEARFIELD PA 16830
JUL 12 2005
USPS

Sent To
RICHARD R. SEDGWICK, IND. & HEIR OF
Street, Apt No., _____
or PO Box No., _____
ANITA P. SEDGWICK, DECEASED
307 EAST CHERRY STREET
City, State, ZIP+4 _____
CLEARFIELD, PA 16830
See Reverse for Instructions

PS Form 3800, June 2002



PLACATE SECTION AT TOP OF ENVELOPE TO THE RIGHT
OF THE RECIPIENT ADDRESS. DO NOT CANCEL THIS SECTION.

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

RICHARD R. SEDGWICK, IND. & HEIR OF
ANITA P. SEDGWICK, DECEASED
RR #1, BOX 101DA ST, ANKIA 7611DA STREET
HOUTZDALE, PA 16651

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1?

Yes
 No

If YES, enter delivery address below:

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

Yes

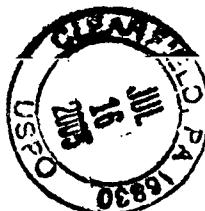
2. Article Number
(Transfer from service label)

7003 3110 0001 9380 0770

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540



ULTIMATE MAIL™



CHESTER A. HAWKINS
SHERIFF
COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



7003 3110 0001 9380 0770



Joe
RICHARD R. SEDGWICK, IND. & HEIR OF
ANITA P. SEDGWICK, DECEASED
RR #1, BOX 10 IDA ST. A/K/A 761 IDA ST.
HOUTZDALE, PA 16651

- Not Deliverable*
 Unable To Forward As Addressed
 Insufficient Address
 Moved, Left No Address
 Unclaimed
 Attempted, Not Refused
 No Such Street Known
 Vacant
 Illegible
 No Mail Reception
 Postage Due
 Postage Paid
 Postage Due
 Better Address

Joe

1630-243532/3501

**U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT**
(Domestic Mail Only; No Insurance Coverage Provided)

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

OFFICIAL USE

Postage	\$	00
Certified Fee	\$	00
Return Receipt Fee (Endorsement Required)	\$	00
Restricted Delivery Fee (Endorsement Required)	\$	00
Total Postage & Fees	\$	465

POSTAGE **0000** **0000** **0000** **0000** **0000** **0000**

POSTMARK **CLEARFIELD PA 16830**
Postmark
Here

DATE **JUL 12 2005**

USPS

Sent To

RICHARD R. SEDGWICK, IND. & HEIR OF
ANITA P. SEDGWICK, DECEASED
RR #1, BOX 10 IDA ST. A/K/A 761 IDA STREET
HOUTZDALE, PA 16651

U R T I F I E D M A I L
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE ADDRESS LINE. DO NOT USE LINE

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

UNKNOWN HEIRS, SUCCESSORS, ASSIGNS, AND ALL PERSONS, FIRMS OR ASSOCIATIONS CLAIMING RIGHT, TITLE OR INTEREST FROM OR UNDER ANITA P.
SEDGWICK, DECEASED
RR 1, BOX 16651
HOUTZDALE, PA 16651

COMPLETE THIS SECTION ON DELIVERY

A. Signature **X** Agent Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

MAY 25 2005

HOUTZDALE, PA 16651
SPS 16651

3. Service Type

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

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number
(Transfer from service label)

7004 1350 0004 9672 6082

10295-02-M-1540

PS-Form 3841, February 2001

Domestic Return Receipt



CHESTER A. HAWKINS

SHERIFF

COURTHOUSE

1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



7004 1350 0004 9672 6082



- RETURNED TO SENDER
 Not Deliverable As Addressed
 Unable To Forward
 Insufficient Address
 Moved, Left No Address
 Unclaimed Refused
 Attempted-Not Known
 No Such Street Number
 Vacant Illegible
 No Mail Receptacle
 Box Closed-No Order
 Returned For Better Address
 Postage Due

UNKNOWN HEIRS, SUCCESSORS, ASSIGNS, AND ALL
PERSONS, FIRMS OR ASSOCIATIONS CLAIMING RIGHT,
TITLE OR INTEREST FROM OR UNDER ANITA P.
SEDGWICK, DECEASED
RR 1, BOX 10 IDA STREET
HOUTZDALE, PA 16651

OK
1st Notice 5-25
2nd Notice 5-31
Return 6-9

16651-3401

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

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

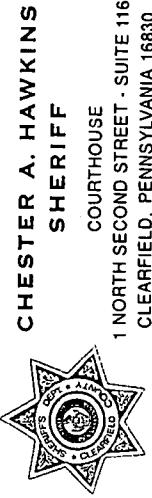
OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.60

Postmark
Here

Sent To
UNKNOWN HEIRS, SUCCESSORS, ASSIGNS, AND ALL
PERSONS, FIRMS OR ASSOCIATIONS CLAIMING RIGHT,
TITLE OR INTEREST FROM OR UNDER ANITA P.
Street, Apt. No.
or PO Box No. SEDGWICK, DECEASED
City, State, Zip RR 1, BOX 10 IDA STREET
HOUTZDALE, PA 16651

PS Form 3800, June 2002 See Reverse for Instructions



FOE

RICHARD R. SEDGWICK, IND & HEIR OF
ANITA P. SEDGWICK, DECEASED
RR #1, Box 101, C.R. A 17114 76117
HOUTZ A INSUFFICIENT ADDRESS
 ATTEMPTED NOT KNOWN OTHER
 C NO SUCH NUMBER/STREET
 S NOT DELIVERABLE AS ADDRESSED
 UNABLE TO FORWARD

RTS
RETURN TO SENDER

16238-243862