

04-1420-CD  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. vs. TIMOTHY M.  
RYAN

**Netbank vs Timothy Ryan**  
**2004-1420-CD**

OFFICE OF THE PROTHONOTARY  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830

FILED  
NOV 22 2004

William A. Shaw  
Prothonotary/Clerk of Courts

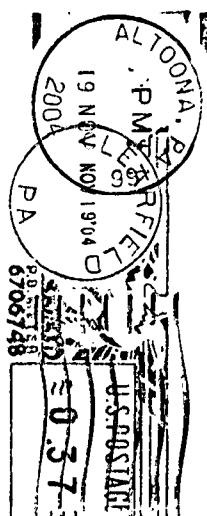
W/C

TIMOTHY MICHAEL RYAN, JR. A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY RYAN  
A/K/A TIMOTHY M. RYAN, JR.  
210 MERRILL STREET  
CLEARFIELD, PA 16830

A  INSUFFICIENT ADDRESS  
C  ATTEMPTED NOT KNOWN  OTHER  
S  NO SUCH NUMBER/ STREET  
     NOT DELIVERABLE AS ADDRESSED  
     UNABLE TO FORWARD

RTS  
RETURN TO SENDER

16830-1406



FEDERMAN AND PHELAN, L.L.P.  
BY: FRANK FEDERMAN, ESQUIRE  
Identification No. 12248  
ONE PENN CENTER AT SUBUREAN STATION  
1617 JOHN F. KENNEDY BLVD.  
PHILADELPHIA, PA 19103-1814  
(215) 563-7000

ATTORNEY FOR PLAINTIFF  
COURT OF COMMON PLEAS  
CIVIL DIVISION

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

Plaintiff

vs

NO. 04-1420-CD

TIMOTHY M. RYAN

Defendant(s)

SUGGESTION OF RECORD CHANGE  
RE: DEFENDANT'S NAME

TO THE PROTHONOTARY:

FRANK FEDERMAN, ESQUIRE, attorney for the Plaintiff, hereby certifies that, to the best of his knowledge, information and belief the Defendant's name was erroneously listed as:

TIMOTHY M. RYAN  
A/K/A TIMOTHY M. RYAN, JR

The correct name for the Defendant(s) are:

TIMOTHY MICHAEL RYAN, JR. A/K/A  
TIMOTHY M. RYAN A/K/A  
TIMOTHY RYAN A/K/A  
TIMOTHY M. RYAN, JR.

Kindly change the information on the docket.

Date: October 13, 2004

Frank Federman

Frank Federman, Esquire  
Attorney for Plaintiff

RECEIVED  
OCT 18 2004 NO  
m11:31:04 CC  
OCT 18 2004

PAUL J. KELLY  
PROBATE DIVISION  
CLEARFIELD COUNTY PROBATE COURT

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

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.  
8201 GREENSBORO DRIVE, SUITE 350  
MCLEAN, VA 22102

Plaintiff  
v.

TIMOTHY M. RYAN  
A/K/A TIMOTHY M RYAN, JR.  
ROUTE 322  
MINERAL SPRINGS, PA 16855

Defendant

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 04-1420-SD

CLEARFIELD COUNTY

**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.

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  
2<sup>nd</sup> and Market Streets  
Clearfield, PA 16830  
814-765-2641 x 5982

**FILED**

*M 11.42 84*

SEP 14 2004

William A. Shaw  
Prothonotary

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

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.  
8201 GREENSBORO DRIVE, SUITE 350  
MCLEAN, VA 22102

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

TIMOTHY M. RYAN  
A/K/A TIMOTHY M RYAN, JR.  
ROUTE 322  
MINERAL SPRINGS, PA 16855

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

3. On 03/22/2004 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. 200404610.
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 05/01/2004 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	\$51,300.00
Interest	1,626.80
04/01/2004 through 09/13/2004	
(Per Diem \$9.80)	
Attorney's Fees	1,250.00
Cumulative Late Charges	67.40
03/22/2004 to 09/13/2004	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 54,794.20
Escrow	
Credit	- 233.80
Deficit	0.00
Subtotal	<u>\$- 233.80</u>
<b>TOTAL</b>	<b>\$ 54,560.40</b>

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 6 of 1974 because the original mortgage amount exceeds \$50,000.
10. 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 \$ 54,560.40, together with interest from 09/13/2004 at the rate of \$9.80 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

SCHEDULE "A"

70-01624958

ALL THOSE CERTAIN LOTS OF GROUND SITUATE IN THE THIRD WARD OF THE BOROUGH OF CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

THE FIRST THEREOF: ON THE NORTH BY MERRILL STREET; ON THE EAST BY LOT NO. SIXTY (60); ON THE SOUTH BY AN ALLEY, AND ON THE WEST BY LOT NO. FIFTY-EIGHT (58), SAID LOT FRONTING FIFTY (50) FEET ON MERRILL STREET AND EXTENDING IN DEPTH ONE HUNDRED AND EIGHTY (180) FEET TO AN ALLEY. KNOWN IN THE PLAN OF WHAT WAS FORMERLY THE BOROUGH OF WEST CLEARFIELD, NOW THE THIRD WARD OF THE BOROUGH OF CLEARFIELD, AS LOT NO. FIFTY-NINE (59).

BEING THE SAME PROPERTY CONVEYED TO TIMOTHY MICHAEL RYAN, JR., A SINGLE INDIVIDUAL BY DEED FROM CLARENCE NELSON, MARY HURD AND LILLIAN STRICKLAND, CO-EXECUTORS OF THE ESTATE OF LONNIE E. MOORE, DECEASED RECORDED 01/30/2003 IN DEED BOOK PAGE 200301404, IN THE OFFICE OF THE RECORDER OF DEEDS OF CLEARFIELD COUNTY, PENNSYLVANIA.

TAX KEY NUMBER: 4-3-K8-214-67

PREMISES BEING: 210 MERRILL STREET

VERIFICATION

MICHAEL D. VESTAL hereby states that he is VICE PRESIDENT of COUNTRYWIDE HOME LOANS, INC. mortgage servicing agent for Plaintiff in this matter, that he 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 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.

*Michael D. Vestal*

DATE: 9/9/01

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

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC**

**VS.**

**RYAN, TIMOTHY M. a/k/a TIMOTHY M. RYAN JR.**

**COMPLAINT IN MORTGAGE FORECLOSURE**

**Sheriff Docket # 16374**

**04-1420-CD**

**SHERIFF RETURNS**

NOW OCTOBER 1, 2004 AT 3:51 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON TIMOTHY M. RYAN a/k/a TIMOTHY M. RYAN JR., DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO TIMOTHY M. RYAN A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: NEVLING.

NOW NOVEMBER 1, 2004 RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT SERVED, TIME EXPIRED" AS TO TIMOTHY M. RYAN a/k/a TIMOTHY M. RYAN, JR., DEFENDANT RT. 322, MINERAL SPRINGS, PA. ADDRESS. THIS COMPLAINT WAS NOT SERVED ON DEFENDANT WITH THE SERVICE OF OCTOBER 1, 2004 AS DEPUTY WAS NOT AWARE OF TWO COPIES TO BE SERVED.

**Return Costs**

<b>Cost</b>	<b>Description</b>
<b>20.00</b>	<b>SHERIFF HAWKINS PAID BY: ATTY CK# 376422</b>
<b>20.00</b>	<b>SURCHARGE PAID BY: ATTY CK# 376380</b>

**Sworn to Before Me This**

1<sup>st</sup> Day Of Nov 2004  
William A. Shaw

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

**So Answers,**

Chester A. Hawkins  
by Maelyn Harris  
Chester A. Hawkins  
Sheriff

**FILED**  
*013:2500*  
NOV 01 2004

William A. S.  
Prothonotary/Clerk of Courts

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

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.  
8201 GREENSBORO DRIVE, SUITE 350  
MCLEAN, VA 22102

COURT OF COMMON PLEAS

Plaintiff

CIVIL DIVISION

v.

TERM

NO. 04-1420-CD

TIMOTHY M. RYAN  
A/K/A TIMOTHY M RYAN, JR.  
ROUTE 322  
MINERAL SPRINGS, PA 16855

CLEARFIELD COUNTY

Defendant

**CIVIL ACTION - LAW**  
**COMPLAINT IN MORTGAGE FORECLOSURE**

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

I hereby certify this ~~800-692-7276~~  
and attested copy of the original  
statement filed in this case.

Notice to Defend:  
David S. Metholick, Court Administrator  
Clearfield County Courthouse  
2<sup>nd</sup> and Market Streets  
Clearfield, PA 16830

814-765-2641 x 3982  
I hereby certify the  
within to be a true and  
correct copy of the  
original filed of record  
FEDERMAN AND PHELAN

Attest.

*W. L. H.*  
Prothonotary/  
Clerk of Courts

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MCLEAN, VA 22102

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TIMOTHY M. RYAN  
A/K/A TIMOTHY M RYAN, JR.  
ROUTE 322  
MINERAL SPRINGS, PA 16855

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(Per Diem \$9.80)	
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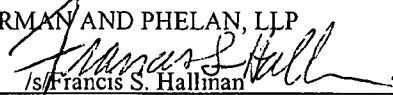
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FEDERMAN AND PHELAN, LLP  
  
 By: /s/ Francis S. Hallinan  
 FRANK FEDERMAN, ESQUIRE  
 LAWRENCE T. PHELAN, ESQUIRE  
 FRANCIS S. HALLINAN, ESQUIRE  
 Attorneys for Plaintiff

SCHEDULE "A"

70-01624958

ALL THOSE CERTAIN LOTS OF GROUND SITUATE IN THE THIRD WARD OF THE BOROUGH OF CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

THE FIRST THEREOF: ON THE NORTH BY MERRILL STREET; ON THE EAST BY LOT NO. SIXTY (60); ON THE SOUTH BY AN ALLEY, AND ON THE WEST BY LOT NO. FIFTY-EIGHT (58), SAID LOT FRONTING FIFTY (50) FEET ON MERRILL STREET AND EXTENDING IN DEPTH ONE HUNDRED AND EIGHTY (180) FEET TO AN ALLEY. KNOWN IN THE PLAN OF WHAT WAS FORMERLY THE BOROUGH OF WEST CLEARFIELD, NOW THE THIRD WARD OF THE BOROUGH OF CLEARFIELD, AS LOT NO. FIFTY-NINE (59).

BEING THE SAME PROPERTY CONVEYED TO TIMOTHY MICHAEL RYAN, JR., A SINGLE INDIVIDUAL BY DEED FROM CLARENCE NELSON, MARY HURD AND LILLIAN STRICKLAND, CO-EXECUTORS OF THE ESTATE OF LONNIE E. MOORE, DECEASED RECORDED 01/30/2003 IN DEED BOOK PAGE 200301404, IN THE OFFICE OF THE RECORDER OF DEEDS OF CLEARFIELD COUNTY, PENNSYLVANIA.

TAX KEY NUMBER: 4-3-K8-214-67

PREMISES BEING: 210 MERRILL STREET

VERIFICATION

MICHAEL D. VESTAL hereby states that he is VICE PRESIDENT of COUNTRYWIDE HOME LOANS, INC. mortgage servicing agent for Plaintiff in this matter, that he 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 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.

*Michael Vestal*

DATE: 9/9/01

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.  
8201 GREENSBORO DRIVE, SUITE 350  
MCLEAN, VA 22102

No.: 04-1420-CD

vs.

TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY  
RYAN A/K/A TIMOTHY M. RYAN, JR.  
210 MERRILL STREET  
CLEARFIELD, PA 16830

**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 TIMOTHY MICHAEL RYAN, JR A/K/A TIMOTHY M. RYAN A/K/A TIMOTHY RYAN A/K/A TIMOTHY M. RYAN, JR. , 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:

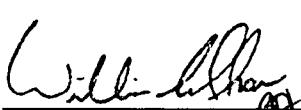
As set forth in Complaint	\$54,560.40
Interest (9/14/04 to 11/15/04)	<u>617.40</u>
<b>TOTAL</b>	<b>\$55,177.80</b>

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: 11/19/04

  
PRO PROTHY

KIO

*ebell* FILED Atty pd. 20.00  
m/2/04 2004 1CC & Notice to Def.  
NOV 19 2004

William A. Shaw  
Prothonotary/Clerk of Courts

FEDERMAN AND PHELAN, LLP  
By: Lawrence T. Phelan, Esq., Id. No. 32227  
Francis S. Hallinan, Esq., Id. No. 62695  
Daniel G. Schmieg, Esq., Id. No. 62205  
Thomas M. Federman, Esq., Id. No. 64068  
One Penn Center Plaza, Suite 1400  
Philadelphia, PA 19103  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION : COURT OF COMMON PLEAS  
SYSTEMS, INC.

Plaintiff : CIVIL DIVISION

Vs. : CLEARFIELD COUNTY

TIMOTHY M. RYAN A/K/A TIMOTHY M. RYAN, JR. : NO. 04-1420-CD  
Defendants

TO: **TIMOTHY M. RYAN A/K/A TIMOTHY M. RYAN, JR.**  
**210 MERRILL STREET**  
**CLEARFIELD, PA 16855**

**DATE OF NOTICE: OCTOBER 27, 2004**

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

FILE COPY

*Francis S. Hallinan*  
FRANCIS S. HALLINAN, ESQUIRE  
Attorneys for Plaintiff

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

**CIVIL ACTION - LAW**

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

Plaintiff No.: 04-1420-CD

TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY  
RYAN A/K/A TIMOTHY M. RYAN, JR.

Defendant(s)

Notice is given that a Judgment in the above captioned matter has been entered  
against you on Nov. 19, 2004.

By: \_\_\_\_\_ 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.\*\*

FEDERMAN PHELAN, LLP  
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  
COURT OF COMMON PLEAS  
CIVIL DIVISION

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY  
No.: 04-1420-CD

vs.

TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY  
RYAN A/K/A TIMOTHY M. RYAN, JR.

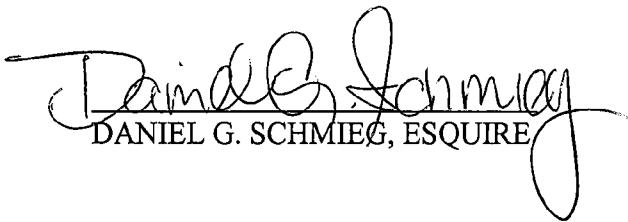
**VERIFICATION OF NON-MILITARY SERVICE**

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, TIMOTHY MICHAEL RYAN, JR A/K/A TIMOTHY M. RYAN A/K/A TIMOTHY RYAN A/K/A TIMOTHY M. RYAN, JR. , is over 18 years of age, and resides at 210 MERRILL STREET, CLEARFIELD, PA 16830 .

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  
STATEMENT OF JUDGMENT

Mortgage Electronic Registration Systems, Inc.  
Plaintiff(s)

No.: 2004-01420-CD

Real Debt: \$55,177.80

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Timothy Michael Ryan Jr.  
Defendant(s)

Entry: \$20.00

Instrument: In Rem Judgment

Date of Entry: November 19, 2004

Expires: November 19, 2009

Certified from the record this 19th day of November, 2004.

---

William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

---

Plaintiff/Attorney

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

---

**MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.**

---

vs.

---

**TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY RYAN  
A/K/A TIMOTHY M. RYAN, JR.**

---

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

**No. 04-1420-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	<u>\$55,177.80</u>
Interest from 11/16/04 to	and Costs.
Date of Sale (\$9.07 per diem)	<u>125.00</u> <b>Prothonotary costs</b>

  
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

*EST FILED ICC&6wnts  
m12:00pm NOV 19 2004 Atty pd. 20.00*

William A. Shaw  
Prothonotary/Clerk of Courts

No. 04-1420-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.

vs.

TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY RYAN  
A/K/A TIMOTHY M. RYAN, JR.

Prothonotary/Clerk of Courts  
William A. Shaw

NOV 19 2004

FILED

PRAECEIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)



Attorney for Plaintiff(s)

Address: 210 MERRILL STREET, CLEARFIELD, PA 16830  
Where papers may be served.

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 04-1420-CD

vs.

TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY  
RYAN A/K/A TIMOTHY M. RYAN, JR.

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 1)**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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 210 MERRILL STREET, CLEARFIELD, PA 16830:

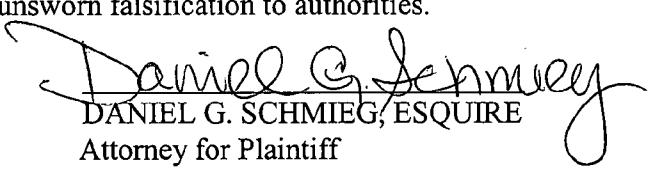
1. Name and address of Owner(s) or reputed Owner(s):

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
TIMOTHY MICHAEL RYAN, JR A/K/A TIMOTHY M. RYAN A/K/A TIMOTHY RYAN A/K/A TIMOTHY M. RYAN, JR.	210 MERRILL STREET CLEARFIELD, PA 16830

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

November 12, 2004

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 04-1420-CD

vs.

TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY  
RYAN A/K/A TIMOTHY M. RYAN, JR.

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 2)**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at 210 MERRILL STREET, CLEARFIELD, PA 16830:

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)
CHRISTIE OGEN	PO BOX 35 CLEARFIELD, PA 16830

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
--------------------------------------	--

CLEARFIELD BANK AND TRUST COMPANY	PO BOX 1004 DU BOIS, PA 15801
--------------------------------------	----------------------------------

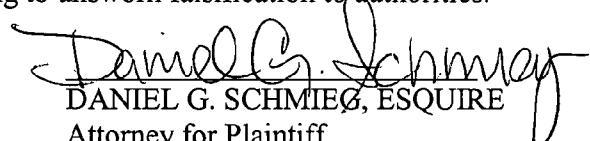
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

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	210 MERRILL STREET CLEARFIELD, PA 16830
-----------------	--

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

November 12, 2004

FEDERMAN PHELAN, LLP  
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

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

No.: 04-1420-CD

vs.

CLEARFIELD COUNTY

TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY  
RYAN A/K/A TIMOTHY M. RYAN, JR.

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

---

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.

---

vs.

---

TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY RYAN  
A/K/A TIMOTHY M. RYAN, JR.

---

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

NO.: 04-1420-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: **210 MERRILL STREET, CLEARFIELD, PA 16830**

(See legal description attached.)

Amount Due	<u>\$55,177.80</u>
Interest from 11/16/04 to Date of Sale (\$9.07 per diem)	<u>\$ _____</u>
Total	<u>\$ _____</u> Plus costs as endorsed. <b>125.00 Prothonotary costs</b>

Dated 11/19/04  
(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. 04-1420-CD

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

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

**vs.**

**TIMOTHY MICHAEL RYAN, JR A/K/A TIMOTHY M. RYAN A/K/A  
TIMOTHY RYAN A/K/A TIMOTHY M. RYAN, JR.**

---

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

---

Real Debt \$55,177.80

Int. from 11/15/04 \_\_\_\_\_  
to Date of Sale (\$9.07 per diem)

Costs \_\_\_\_\_

Prothy. Pd. 125.00

Sheriff \_\_\_\_\_

*Daniel G. Schmieg*  
Daniel G. Schmieg  
Attorney for Plaintiff

Address: 210 MERRILL STREET, CLEARFIELD, PA 16830  
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

SCHEDULE "A"

70-01624958

ALL THOSE CERTAIN LOTS OF GROUND SITUATE IN THE THIRD WARD OF THE BOROUGH OF CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

THE FIRST THEREOF: ON THE NORTH BY MERRILL STREET; ON THE EAST BY LOT NO. SIXTY (60); ON THE SOUTH BY AN ALLEY, AND ON THE WEST BY LOT NO. FIFTY-EIGHT (58), SAID LOT FRONTING FIFTY (50) FEET ON MERRILL STREET AND EXTENDING IN DEPTH ONE HUNDRED AND EIGHTY (180) FEET TO AN ALLEY. KNOWN IN THE PLAN OF WHAT WAS FORMERLY THE BOROUGH OF WEST CLEARFIELD, NOW THE THIRD WARD OF THE BOROUGH OF CLEARFIELD, AS LOT NO. FIFTY-NINE (59).

BEING THE SAME PROPERTY CONVEYED TO TIMOTHY MICHAEL RYAN, JR., A SINGLE INDIVIDUAL BY DEED FROM CLARENCE NELSON, MARY HURD AND LILLIAN STRICKLAND, CO-EXECUTORS OF THE ESTATE OF LONNIE E. MOORE, DECEASED RECORDED 01/30/2003 IN DEED BOOK PAGE 200301404, IN THE OFFICE OF THE RECORDER OF DEEDS OF CLEARFIELD COUNTY, PENNSYLVANIA.

TAX KEY NUMBER: 4-3-K8-214-67

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.  
8201 GREENSBORO DRIVE, SUITE 350  
MCLEAN, VA 22102

No.: 04-1420-CD

vs.

TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY  
RYAN A/K/A TIMOTHY M. RYAN, JR.  
210 MERRILL STREET  
CLEARFIELD, PA 16830

**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 TIMOTHY MICHAEL RYAN, JR A/K/A TIMOTHY M. RYAN A/K/A TIMOTHY RYAN A/K/A TIMOTHY M. RYAN, JR. , 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	\$54,560.40
Interest (9/14/04 to 11/15/04)	<u>617.40</u>
<b>TOTAL</b>	<b>\$55,177.80</b>

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: 11/19/04

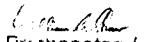
  
PRO PROTHY

KIO

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

NOV 19 2004

Attest.

  
Prothonotary/  
Clerk of Courts

FEDERMAN AND PHELAN, LLP  
By: Lawrence T. Phelan, Esq., Id. No. 32227  
Francis S. Hallinan, Esq., Id. No. 62695  
Daniel G. Schmieg, Esq., Id. No. 62205  
Thomas M. Federman, Esq., Id. No. 64068  
One Penn Center Plaza, Suite 1400  
Philadelphia, PA 19103  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION : COURT OF COMMON PLEAS  
SYSTEMS, INC.

Plaintiff : CIVIL DIVISION

Vs. : CLEARFIELD COUNTY

TIMOTHY M. RYAN A/K/A TIMOTHY M. RYAN, JR. : NO. 04-1420-CD  
Defendants

TO: **TIMOTHY M. RYAN A/K/A TIMOTHY M. RYAN, JR.**  
**210 MERRILL STREET**  
**CLEARFIELD, PA 16855**

**DATE OF NOTICE: OCTOBER 27, 2004**

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

FILE COPY

*Francis S. Hallinan*  
FRANCIS S. HALLINAN, ESQUIRE  
Attorneys for Plaintiff

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

## **CIVIL ACTION - LAW**

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

Plaintiff No.: 04-1420-CD

vs.

TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY  
RYAN A/K/A TIMOTHY M. RYAN, JR.

Defendant(s)

Notice is given that a Judgment in the above captioned matter has been entered  
against you on November 19, 2004.

By: Willie Shroyer 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.\*\*

FEDERMAN PHELAN, LLP  
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

COURT OF COMMON PLEAS  
CIVIL DIVISION

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 04-1420-CD

vs.

TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY  
RYAN A/K/A TIMOTHY M. RYAN, JR.

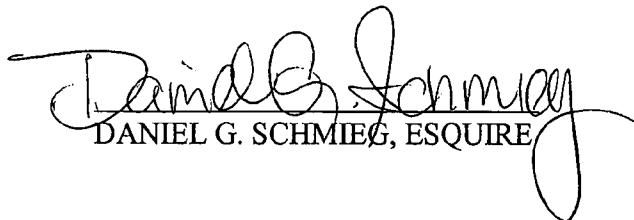
**VERIFICATION OF NON-MILITARY SERVICE**

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, TIMOTHY MICHAEL RYAN, JR A/K/A TIMOTHY M. RYAN A/K/A TIMOTHY RYAN A/K/A TIMOTHY M. RYAN, JR. , is over 18 years of age, and resides at 210 MERRILL STREET, CLEARFIELD, PA 16830 .

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

SALE DATE: April 1, 2005

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION – LAW

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

No.: 04-1420-CD

vs.

TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY  
RYAN A/K/A TIMOTHY M. RYAN, JR.

**AFFIDAVIT PURSUANT TO RULE 3129.1  
AND RETURN OF SERVICE PURSUANT TO  
Pa. R.C.P. 405 OF NOTICE OF SALE**

**FILED**

MAR 07 2005  
11:50 AM  
William A. Shaw  
Prothonotary/Clerk of Courts  
to CLC

Plaintiff in the above action sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at:  
210 MERRILL STREET, CLEARFIELD, PA 16830.

As required by Pa. R.C.P. 3129.2(a) Notice of Sale has been given in the manner required by Pa. R.C.P. 3129.2(c) on each of the persons or parties named, at that address set forth on the attached Affidavit No. 2 (previously filed) and Supplemental Affidavit No. 2 on the date indicated, and a copy of the notice is attached as an Exhibit. A copy of the Certificate of Mailing (Form 3817) and/or Certified Mail Return Receipt stamped by the U.S. Postal Service is attached for each notice.

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

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 04-1420-CD

vs.

TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY  
RYAN A/K/A TIMOTHY M. RYAN, JR.

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 1)**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at 210 MERRILL STREET, CLEARFIELD, PA 16830:

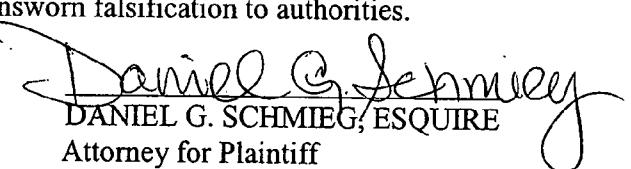
1. Name and address of Owner(s) or reputed Owner(s):

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
TIMOTHY MICHAEL RYAN, JR A/K/A TIMOTHY M. RYAN A/K/A TIMOTHY RYAN A/K/A TIMOTHY M. RYAN, JR.	210 MERRILL STREET CLEARFIELD, PA 16830

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

November 12, 2004

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 04-1420-CD

vs.

TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY  
RYAN A/K/A TIMOTHY M. RYAN, JR.

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 2)**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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 210 MERRILL STREET, CLEARFIELD, PA 16830:

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)
------	---

CHRISTIE OGEN	PO BOX 35 CLEARFIELD, PA 16830
---------------	-----------------------------------

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
--------------------------------------	--

CLEARFIELD BANK AND TRUST COMPANY	PO BOX 1004 DU BOIS, PA 15801
--------------------------------------	----------------------------------

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	210 MERRILL STREET CLEARFIELD, PA 16830
-----------------	--

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

November 12, 2004

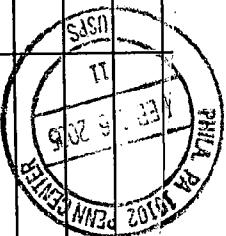
Name and  
Address  
Of Sender

FEDERMAN PHELAN, LLP  
One Penn Center at Suburban Station Suite 1400  
Philadelphia, PA 19103-8114 SANDRA COOPER/KIO

Due

Line	Article Number	Name of Addressee, Street, and Post Office Address
1	TIMOTHY MICHAEL RYAN, JR AKA/TIMOTHY M. RYAN A/K/A TIMOTHY RYAN AKA/TIMOTHY M. RYAN, JR	Tenant/Occupant, 210 MERRILL STREET, CLEARFIELD, PA 16830
2		Clearfield County Domestic Relations Clearfield County Courthouse 230 East Market Street Clearfield, PA 16830
3		Commonwealth of Pennsylvania Department of Welfare PO Box 2675 Harrisburg, PA 17105
4		CHRISTIE OGEN PO BOX 35 CLEARFIELD, PA 16830
5		CLEARFIELD BANK AND TRUST COMPANY PO BOX 1004 DU BOIS, PA 15801
6		
7		
8		
9		
10		
11		
12		
13		
14		
Total Number of Pieces Listed By Sender		Postmaster, Per (Name Of Receiving Employee)

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000.00 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual \$900, \$913 and \$921 for limitations of coverage.



UNITED STATES POSTAGE  
PITNEY BOWES  
02 1A  
0004300377  
FEB 16 2005  
MAILED FROM ZIP CODE 19103  
\$ 01.50

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20061  
NO: 04-1420-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATIION SYSTEMS, INC.

vs.

DEFENDANT: TIMOTHY MICHAEL RYAN, JR. A/K/A TIMOTHY M. RYAN A/K/A TIMOTHY RYAN A/K/A TIMOTHY M. RYAN, JR.

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 11/19/2004

LEVY TAKEN 02/11/2005 @ 1:00 PM

POSTED 02/11/2005 @ 1:00 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 06/15/2005

DATE DEED FILED NOT SOLD

**FILED**  
02/13/05  
JUN 15 2005 (6K)

William A. Shaw  
Prothonotary/Clerk of Courts

**DETAILS**

02/11/2005 @ 1:00 PM SERVED TIMOTHY MICHAEL RYAN, JR A/K/A TIMOTHY M. RYAN  
SERVED TIMOTHY MICHAEL RYAN, JR A/K/A TIMOTHY M. RYAN, DEFENDANT AT HIS RESIDENCE 210 MERRILL  
STREET, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO EILEEN WALLACE, SISTER/RESIDENT/AAR  
A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE  
LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

@ SERVED

NOW, MARCH 23, 2005 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF  
SALE AND RETURN THE ORIGINAL WRIT TO THE PROPTHONTARY.

@ SERVED

NOW, JUNE 15, 2005 RETURN WRIT AS NO SALE HELD. THE SALE WAS STAYED BY THE PLAINTIFF'S  
ATTORNEY.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20061  
NO: 04-1420-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATIION SYSTEMS, INC.

VS.

DEFENDANT: TIMOTHY MICHAEL RYAN, JR. A/K/A TIMOTHY M. RYAN A/K/A TIMOTHY RYAN A/K/A TIMOTHY M. RYAN, JR.

Execution REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$158.44

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

*Chester Hawkins  
by Andrea Bitter Aufderheide*  
Chester A. Hawkins  
Sheriff

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

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.

vs.

TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY RYAN  
A/K/A TIMOTHY M. RYAN, JR.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

NO.: 04-1420-CD

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield:

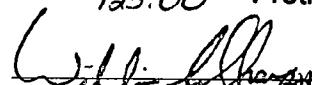
TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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: **210 MERRILL STREET, CLEARFIELD, PA 16830**

(See legal description attached.)

Amount Due	<u>\$55,177.80</u>
Interest from 11/16/04 to Date of Sale (\$9.07 per diem)	\$ _____
Total	\$ _____ <u>125.00</u> Plus costs as endorsed. <u>Prothonotary costs</u>

  
Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

By:

  
Deputy

KIO

Dated 11/19/04  
(SEAL)  
Received November 19, 2004 @ 3:00 P.M.  
Chester A. Haubens  


**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. 04-1420-CD

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

## MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

TIMOTHY MICHAEL RYAN, JR A/K/A TIMOTHY M. RYAN A/K/A  
TIMOTHY RYAN A/K/A TIMOTHY M. RYAN, JR.

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

Real Debt	<u>\$55,177.80</u>
Int. from 11/15/04 to Date of Sale (\$9.07 per diem)	
Costs	
Prothy. Pd.	<u>125.00</u>
Sheriff	

*Daniel C. Schmitz*  
Attorney for Plaintiff

Address: 210 MERRILL STREET, CLEARFIELD, PA 16830  
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

SCHEDULE "A"

70-01624958

ALL THOSE CERTAIN LOTS OF GROUND SITUATE IN THE THIRD WARD OF THE BOROUGH OF CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

THE FIRST THEREOF: ON THE NORTH BY MERRILL STREET; ON THE EAST BY LOT NO. SIXTY (60); ON THE SOUTH BY AN ALLEY, AND ON THE WEST BY LOT NO. FIFTY-EIGHT (58), SAID LOT FRONTING FIFTY (50) FEET ON MERRILL STREET AND EXTENDING IN DEPTH ONE HUNDRED AND EIGHTY (180) FEET TO AN ALLEY. KNOWN IN THE PLAN OF WHAT WAS FORMERLY THE BOROUGH OF WEST CLEARFIELD, NOW THE THIRD WARD OF THE BOROUGH OF CLEARFIELD, AS LOT NO. FIFTY-NINE (59).

BEING THE SAME PROPERTY CONVEYED TO TIMOTHY MICHAEL RYAN, JR., A SINGLE INDIVIDUAL BY DEED FROM CLARENCE NELSON, MARY HURD AND LILLIAN STRICKLAND, CO-EXECUTORS OF THE ESTATE OF LONNIE E. MOORE, DECEASED RECORDED 01/30/2003 IN DEED BOOK PAGE 200301404, IN THE OFFICE OF THE RECORDER OF DEEDS OF CLEARFIELD COUNTY, PENNSYLVANIA.

TAX KEY NUMBER: 4-3-K8-214-67

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME TIMOTHY MICHAEL RYAN, JR A/K/A TIMOTHY M. RYAN

NO. 04-1420-CD

NOW, June 15, 2005, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on April 01, 2005, I exposed the within described real estate of Timothy Michael Ryan, Jr. A/K/A Timothy M. Ryan A/K/A Timothy Ryan A/K/A Timothy M. Ryan, Jr. to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	2.00
LEVY	15.00
MILEAGE	2.00
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$158.44</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	55,177.80
INTEREST @ 9.0700	1,233.52
FROM 11/16/2004 TO 04/01/2005	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS.	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$56,431.32</b>
<b>COSTS:</b>	
ADVERTISING	294.70
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	158.44
LEGAL JOURNAL COSTS	187.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$765.14</b>

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

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](mailto:Sandra.Cooper@fedphe.com)

SANDRA COOPER  
Judgment Department, Ext. 1258

Representing Lenders in  
Pennsylvania and New Jersey

March 23, 2005

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

ATTENTION: CINDY (814) 765-5915

Re: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. v. TIMOTHY  
MICHAEL RYAN, JR A/K/A TIMOTHY M. RYAN A/K/A TIMOTHY RYAN A/K/A  
TIMOTHY M. RYAN, JR.  
No. 04-1420-CD  
210 MERRILL STREET, CLEARFIELD, PA 16830

Dear Cindy:

Please stay the Sheriff's Sale of the above referenced property, which is scheduled for  
April 4, 2005 return the original writ of execution to the Prothonotary's office and refund any unused  
money to our office.

Please be further advised that no consideration was reported to have been  
received by our office.

Very truly yours,

  
Sandra Cooper

VIA TELECOPY (814) 765-5915

CC: TIMOTHY MICHAEL RYAN, JR A/K/A  
TIMOTHY M. RYAN A/K/A TIMOTHY  
RYAN A/K/A TIMOTHY M. RYAN, JR.  
210 MERRILL STREET  
CLEARFIELD, PA 16830

COUNTRYWIDE  
LOANS, INC.  
Attn:  
Loan No:

HOME

卷之三

卷之三

95 ГАМНЕИАНИЦИАЛ

parts 2 and 3 of the  $\mathbb{R}^2$  to  $\mathbb{R}^2$  and  $\mathbb{R}^3$  respectively.

બાળ શાસ્ત્ર અને પ્રાણી વિજ્ઞાન

卷之三

418 EUGENE A. SIEGMUND

MATERIALS AND METHODS

## THE COTTON TRADE

242 *Journal*

### My draft to you (1)

中華書局影印

Journal of the American Statistical Association

JEG801 4.4 1.13 11+ 1"

2025 RELEASE UNDER E.O. 14176

THE AMERICAN BOARD OF EDUCATION,  
NEW YORK, APRIL 1, 1851.

1. **What is the primary purpose of the study?** To evaluate the effectiveness of a new treatment for hypertension.

## • How to begin

1100 7-1920-137

GO TO THE GARDEN IN A CITY  
WHERE A RIVER WINDS THROUGH  
THE GREEN JEWEL OF A PARK.  
A WALK IN THE MORNING  
IS A WALK IN THE MORNING.  
A WALK IN THE AFTERNOON  
IS A WALK IN THE AFTERNOON.  
A WALK IN THE EVENING  
IS A WALK IN THE EVENING.  
A WALK IN THE NIGHT  
IS A WALK IN THE NIGHT.