

04-1457-CD

CITIFINANCIAL MORTGAGE CO. INC. et al. vs. SCOTT H. BAUN, et al.

Citifinancial vs Scott Baun et al
2004-1457-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

10/15/04 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

W. L. Shaw
Deputy Prothonotary

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL MORTGAGE COMPANY, INC., F/K/A
ASSOCIATES HOME EQUITY CONSUMER DISCOUNT
COMPANY, INC.
1111 NORTHPOINT DRIVE
BUILDING 4, SUITE 100
COPPELL, TX 75019

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. *04-1457-CD*

CLEARFIELD COUNTY

Plaintiff
v.

SCOTT H. BAUN
A/K/A SCOTT BROWN
SHARON L. BAUN
446 SPRUCE STREET
CLEARFIELD, PA 16830

FILED *Atty pd.*
M/13/04 *2004* *85.00*
SEP 21 2004

William A. Shaw
Prothonotary/Clerk of Courts

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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Pennsylvania Bar Association
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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

10-19-04 Document
Reinstated/Reissued to Sheriff/Attorney
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Glenda Karsky
Deputy 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

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

1111 NORTHPOINT DRIVE
BUILDING 4, SUITE 100
COPPELL, TX 75019

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

SCOTT H. BAUN
A/K/A SCOTT BROWN
SHARON L. BAUN
446 SPRUCE STREET
CLEARFIELD, PA 16830

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

3. On 11/17/2000 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: 200017235.
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 02/17/2004 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.

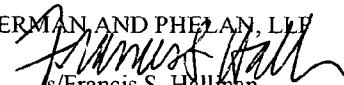
6. The following amounts are due on the mortgage:

Principal Balance	\$37,928.22
Interest	4,439.20
01/17/2004 through 09/20/2004	
(Per Diem \$17.90)	
Attorney's Fees	1,250.00
Cumulative Late Charges	0.00
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Subtotal	\$ 44,167.42
Escrow	
Credit	- 40.18
Deficit	0.00
Subtotal	<u>\$- 40.18</u>
TOTAL	\$ 44,127.24

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.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 44,127.24, together with interest from 09/20/2004 at the rate of \$17.90 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 parcel of land situated in the Second Ward of the Borough of Clearfield, County of Clearfield, and Commonwealth of Pennsylvania, bounded and described as follows:

On the West by Spruce Street (formerly called Ridge Road); on the North by lot now or formerly of John Miller; on the East by an alley; and on the South by an alley. Being a lot sixty (60) feet front on Spruce Street and extending back one hundred seventy (170) feet to an alley and being known as Lot No. 5 in Reed's Addition being recorded at Miscellaneous Book 'U,' page 155.

BEING the same premises granted and conveyed unto Charles William Davis and Jacqueline Lee Davis, husband and wife, by Deed of Hazel I. Luce, single dated August 2, 1979, and recorded in the Clearfield County Recorder's Office in Deeds and Records Book Volume 785 at Page 96.

Being Known As: **446 Spruce 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: 9/17/4

FILED

SEP 21 2004

William A. Shaw
Prothonotary/Clerk of Courts

FEDERMAN AND PHELAN, LLP
FRANK FEDERMAN, ESQ., Id. No. 12248
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
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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 : CIVIL DIVISION
COMPANY, INC. : CLEARFIELD County

Plaintiff

vs.

SCOTT BAUN : No. 04-1457-CD
SHARON BAUN :

Defendants :

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: J S Hall
FEDERMAN AND PHELAN, LLP
FRANK FEDERMAN, ESQUIRE
LAWRENCE T. PHELAN, ESQUIRE
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

Date: October 13, 2004

/cdc, Svc Dept.
File# 95543

FILED
M 2:55 PM 7.05
2 reinstated compl to bly
OCT 15 2004

In The Court of Common Pleas of Clearfield County, Pennsylvania

CITIFINANCIAL MORTGAGE COMPANY INC.

VS.

BAUN, SCOTT H. a/k/a SCOTT BROWN & SHARON L. BAUN

Sheriff Docket # 16319

04-1457-CD

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW OCTOBER 29, 2004 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN THE
WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO SCOTT H.
BAUN a/k/a SCOTT BROWN and SHARON L. BAUN, DEFENDANTS. MOVED NEW
ADDRESS: 4903 RICHMOND ROAD, ROCHESTER MILLS, PA. (INDIANA CO.)

Return Costs

Cost	Description
25.00	SHERIFF HAWKINS PAID BY: ATTY CK# 377792
20.00	SURCHARGE PAID BY: ATTY CK# 377793

Sworn to Before Me This

1st Day Of Nov. 2004
William A. Shaw

So Answers,

Chester A. Hawkins
By: Manley Harr
Chester A. Hawkins
Sheriff

FILED

E6K

NOV 01 2004

William A. Shaw
Prothonotary

FEDERMAN AND PHELAN, LLP
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LAWRENCE T. PHELAN, ESQ., Id. No. 32227
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COPPELL, TX 75019

COURT OF COMMON PLEAS
CIVIL DIVISION
TERM
NO. 04-1457-CJ

Plaintiff

v.

CLEARFIELD COUNTY

SCOTT H. BAUN
A/K/A SCOTT BROWN
SHARON L. BAUN
446 SPRUCE STREET
CLEARFIELD, PA 16830

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

SEP 21 2004

Defendants

Attest.

William L. Brown
Prothonotary/
Clerk of Courts

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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100 South Market Street
Clearfield, PA 16830

*Notice to Defendant
I hereby certify the
copy to be true and
original of the
original record
FEDERMAN AND PHELAN*

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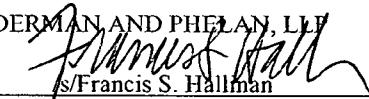
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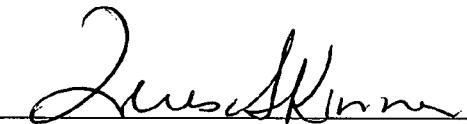
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Teresa Skinner

DATE: 9/17/14

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COURT OF COMMON PLEAS
CIVIL DIVISION
TERM
NO. 04-1457-C

CLEARFIELD COUNTY

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SEP 21 2004

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Prothonotary/
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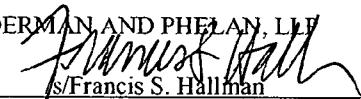
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TOTAL	\$ 44,127.24

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.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 44,127.24, together with interest from 09/20/2004 at the rate of \$17.90 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 parcel of land situated in the Second Ward of the Borough of Clearfield, County of Clearfield, and Commonwealth of Pennsylvania, bounded and described as follows:

On the West by Spruce Street (formerly called Ridge Road); on the North by lot now or formerly of John Miller; on the East by an alley; and on the South by an alley. Being a lot sixty (60) feet front on Spruce Street and extending back one hundred seventy (170) feet to an alley and being known as Lot No. 5 in Reed's Addition being recorded at Miscellaneous Book 'U,' page 155.

BEING the same premises granted and conveyed unto Charles William Davis and Jacqueline Lee Davis, husband and wife, by Deed of Hazel I. Luce, single dated August 2, 1979, and recorded in the Clearfield County Recorder's Office in Deeds and Records Book Volume 785 at Page 96.

Being Known As: **446 Spruce 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: 9/17/4

In The Court of Common Pleas of Clearfield County, Pennsylvania

CITIFINANCIAL MORTGAGE COMPANY INC.

VS.

BAUN, SCOTT H. a/k/a SCOTT BROWN & SHARON L. BAUN

Sheriff Docket # 16319

04-1457-CD

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW OCTOBER 19, 2004, ROBERT FYOCK, SHERIFF OF INDIANA COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON SCOTT H. BAUN a/k/a SCOTT BROWN and HSARON L. BAUN, DEFENDANTS.

NOW OCTOBER 20, 2004 SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON SCOTT H. BAUN a/k/a SCOTT BROWN and SHARON L. BAUN, DEFENDANTS BY DEPUTIZING THE SHERIFF OF INDIANA COUNTY. THE RETURN OF SHERIFF FYOCK IS HERETO ATTACHED AND MADE A PART OF THIS RETURN STATING THAT HE SERVED BOTH COPIES ON SHARON BAUN, DEFENDANT AND WIFE OF SCOTT H. BAUN.

Return Costs

Cost	Description
27.00	SHERIFF HAWKINS PAID BY: ATTY CK# 382365
20.00	SURCHARGE PAID BY: ATTY CK# 382366
77.00	INDIANA CO. SHFF. PAID BY: ATTY.

Sworn to Before Me This

So Answers,

1st Day Of November 2004
William A. Shaw


by Maury Harr
Chester A. Hawkins
Sheriff

FILED

ewk

NOV 01 2004

William A. Shaw
Prothonotary

INDIANA COUNTY SHERIFF'S OFFICE

14319

PLAINTIFF CITIFINANCIAL **date received:** 10/15/04 **status:** C

VS **case number:** 041457CD

DEFENDANT BAUN SCOTT H **paper type:** COMPLAINT

ATTORNEY'S NAME: CLEARFIELD COUNTY SHERIFF **LAST DAY OF SERVICE:** 11/15/04

ATTORNEY'S ADDRESS: **# of services:** 2

ADVANCE CHARGED: \$77.00

RECEIVING DOCKETING: \$9.00 **SURCHARGE:** \$0.00

FOUND SERVICE: \$9.00 **NOTARY FEE:** \$6.00

NOT FOUND \$0.00 **MILEAGE:** \$47.00

ADDITIONAL DEFENDANTS SERVED \$6.00 **POSTAGE:** \$0.00

DEPUTIZATION \$0.00

TOTAL COSTS: \$77.00

REFUND DUE: \$0.00

RETURN OF SERVICE:

NOW 10-20-2004 AT 1430HRS SERVED SHARON BAUN PERSONALLY

AT 4903 RICHMOND RD ROCHESTER MILLS PA- SNYDER

NOW 10-20-2004 AT 1430HRS SERVED SCOTT H BAUN BY HANDING TO
SHARON BAUN, WIFE, AT 4903 RICHMOND RD ROCHESTER MILLS PA-
SNYDER

SWORN AND SUBSCRIBED BEFORE ME
THIS ____ DAY OF ____ 20____

Robert E. Snyder
ROBERT E. SNYDER, SHERIFF
BY: *Robert E. Snyder*
DEPUTY ROBERT E. SNYDER



Sheriff's Office Clearfield County

OFFICE (814) 765-2641 EXT. 5986
AFTER 4:00 P.M. (814) 765-1533
FAX (814) 765-5915

CHESTER A. HAWKINS
SHERIFF

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

ROBERT SNYDER
CHIEF DEPUTY

MARILYN HAMM
DEPT. CLERK

CYNTHIA AUGHENBAUGH
OFFICE MANAGER

PETER F. SMITH
SOLICITOR

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
PAGE 16319

CITIFINANCIAL MORTGAGE COMPANY

TERM & NO. 04-1457-CD

VS

DOCUMENT TO BE SERVED:

COMPLAINT IN MORTGAGE FORECLOSURE

SCOTT BAUN & SHARON BAUN

SERVE BY: 11/14/2004

MAKE REFUND PAYABLE TO: FEDERMAN & PHELAN, ESQ.

SERVE: SCOTT H. BAUN a/k/a SCOTT BROWN and SHARON L. BAUN

ADDRESS: 4903 RICHMOND ROAD, ROCHESTER MILLS, PA. 15771

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF of CLEARFIELD COUNTY, State of Pennsylvania, do hereby deputize the SHERIFF OF INDIANA COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this 19TH Day of OCTOBER 2004

Respectfully,

CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY

2004 OCT 20 A 9:59
INDIANA COUNTY 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.
1111 NORTHPOINT DRIVE, BUILDING 4, No.: 04-1457-CD
SUITE 100
COPPELL, TX 75019

vs.

SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN
446 SPRUCE 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 SCOTT H. BAUN A/K/A SCOTT BROWN and SHARON L. BAUN, 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	\$44,127.24
Interest (9/20/04 to 11/29/04)	<u>1,270.90</u>
TOTAL	\$46,398.14

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

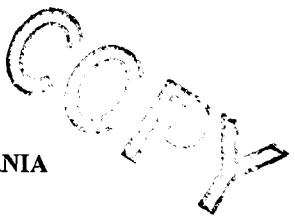
Damages are hereby assessed as indicated.

DATE: 12/3/04


PRO PROTHY

KIO

EGC
FILED ^{CCD Notice}
^{m/2/11 Box} to Defs.
DEC 03 2004 Statement to Atty
William A. Shaw
Prothonotary/Clerk of Courts
Atty pd. \$0.00



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.

No.: 04-1457-CD

Plaintiff

vs.

SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN

Defendant(s)

Notice is given that a Judgment in the above captioned matter has been entered
against you on December 3, 2004.

By: _____ DEPUTY

If you have any questions concerning this matter please contact:

Daniel G. Schmieg
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: 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

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. 04-1457-CD
SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN
Defendants

TO: SCOTT H. BAUN A/K/A SCOTT BROWN
4903 RICHMOND ROAD
ROCHESTER MILLS, PA 15771

FILE COPY

DATE OF NOTICE: NOVEMBER 10, 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

FEDERMAN 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

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. 04-1457-CD

SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN
Defendants

FILE COPY

TO: SHARON L. BAUN
4903 RICHMOND ROAD
ROCHESTER MILLS, PA 15771

DATE OF NOTICE: **NOVEMBER 10, 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

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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

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

CITIFINANCIAL MORTGAGE COMPANY, CLEARFIELD COUNTY
INC., F/K/A ASSOCIATES HOME EQUITY
CONSUMER DISCOUNT COMPANY, INC. No.: 04-1457-CD

vs.

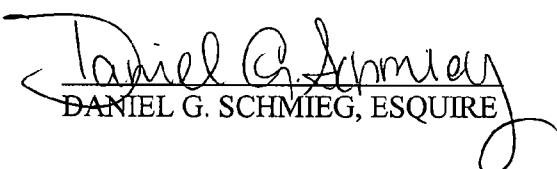
SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN

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, SCOTT H. BAUN A/K/A SCOTT BROWN, is over 18 years of age, and resides at 4903 RICHMOND ROAD, ROCHESTER MILLS, PA 15771.
- (c) that defendant, SHARON L. BAUN, is over 18 years of age, and resides at 4903 RICHMOND ROAD, ROCHESTER MILLS, PA 15771.

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

FILED

DEC 03 2004

*William A. Shaw
Prothonotary/Clerk of Courts*

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

Citifinancial Mortgage Company, Inc.
Plaintiff(s)

No.: 2004-01457-CD

Real Debt: \$46,398.14

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Scott H. Baun a/k/a Scott Brown Entry: \$20.00

Sharon L. Baun

Defendant(s)

Instrument: In Rem Judgment

Date of Entry: December 3, 2004

Expires: December 3, 2009

Certified from the record this 3rd day of December, 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

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

vs.

**SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN**

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

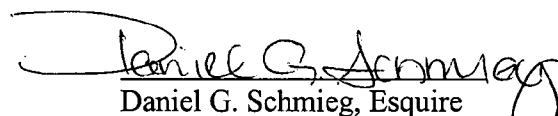
No. 04-1457-CD

**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>\$46,398.14</u>
Interest from 11/29/04 to Date of Sale (\$7.46 per diem)	<u>132.00</u> and Costs 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

66K
FILED *12/17/04* *cc Sheriff*
DEC 03 2004 *will write with descr.*
William A. Shaw
Prothonotary/Clerk of Courts
Atty pd. 20.00

3
No. 04-1457-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.

Prothonotary Clerk of Courts
William A. Shaw

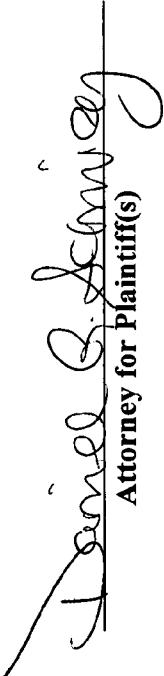
DEC 03 2004

FILED

vs.

SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN

PRAECEIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)


Daniel Q. Johnson
Attorney for Plaintiff(s)

Address: 4903 RICHMOND ROAD, ROCHESTER MILLS, PA 15771
4903 RICHMOND ROAD, ROCHESTER MILLS, PA 15771
Where papers may be served.

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

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

No.: 04-1457-CD

CLEARFIELD COUNTY

vs.

SCOTT H. BAUN A/K/A
SCOTT BROWN
SHARON L. BAUN

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

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

CLEARFIELD COUNTY

No.: 04-1457-CD

vs.

SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN

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 446 SPRUCE 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)
SCOTT H. BAUN A/K/A SCOTT BROWN	4903 RICHMOND ROAD ROCHESTER MILLS , PA 15771
SHARON L. BAUN	4903 RICHMOND ROAD ROCHESTER MILLS, PA 15771

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 29, 2004

CLEARFIELD COUNTY

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

No.: 04-1457-CD

vs.

SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN

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 446 SPRUCE 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)
------	---

None.

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

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

446 SPRUCE 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 29, 2004

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.

SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA

NO.: 04-1457-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: **446 SPRUCE STREET, CLEARFIELD, PA 16830**

(See legal description attached.)

Amount Due	<u>\$46,398.14</u>
Interest from 11/29/04 to Date of Sale (\$7.46 per diem)	\$_____
Total	\$_____ Plus costs as endorsed. <u>132.00</u>

Dated 12/3/04
(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. 04-1457-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.

SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Real Debt	<u>\$46,398.14</u>
Int. from 11/29/04 to Date of Sale (\$7.46 per diem)	
Costs	
Prothy. Pd.	<u>13900</u>
Sheriff	

Address: 4903 RICHMOND ROAD, ROCHESTER MILLS, PA 15771
4903 RICHMOND ROAD, ROCHESTER MILLS, PA 15771
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 parcel of land situated in the Second Ward of the Borough of Clearfield, County of Clearfield, and Commonwealth of Pennsylvania, bounded and described as follows:

ON the West by Spruce Street (formerly called Ridge Road); on the North by lot now or formerly of John Miller; on the East by an alley; and on the South by an alley. Being a lot sixty (60) feet front on Spruce Street and extending back one hundred seventy (170) feet to an alley and being known as Lot No. 5 in Reed's Addition being recorded at Miscellaneous Book "U," page 155.

Tax Parcel #H-2-K8-234-6

TITLE TO SAID PREMISES IS VESTED IN Scott H. Baun and Sharon L. Baun, husband and wife by Deed from Charles William Davis and Jacqueline Lee Davis, husband and wife dated 11/15/2000 and recorded 11/17/2000 in Instrument #200017234.

Premises : 446 Spruce Street, Clearfield, PA 16830

SALE DATE: June 3, 2005

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION – LAW

CITIFINANCIAL MORTGAGE COMPANY ,
INC., F/K/A ASSOCIATES HOME EQUITY No.: 04-1457-CD
CONSUMER DISCOUNT COMPANY, INC.

vs.

SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN

FILED ⁽⁶⁾
10/11/05 BY NO CC
MAY 05 2005

William A. Shaw
Prothonotary/Clerk of Courts

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

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:

446 SPRUCE 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

CLEARFIELD COUNTY

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

No.: 04-1457-CD

vs.

SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN

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 446 SPRUCE STREET, CLEARFIELD, PA 16830:

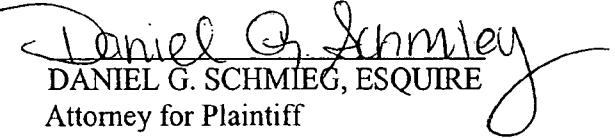
1. Name and address of Owner(s) or reputed Owner(s):

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
SCOTT H. BAUN A/K/A SCOTT BROWN	4903 RICHMOND ROAD ROCHESTER MILLS , PA 15771
SHARON L. BAUN	4903 RICHMOND ROAD ROCHESTER MILLS, PA 15771

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 29, 2004

CLEARFIELD COUNTY

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

No.: 04-1457-CD

vs.

SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN

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 446 SPRUCE 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)
------	---

None.

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

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	446 SPRUCE 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.

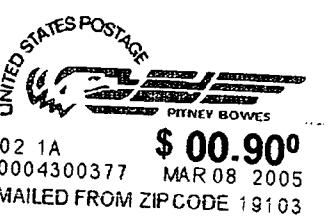

DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

November 29, 2004

Name and
Address
Of Sender

FEDERMAN PHELAN, LLP
One Penn Center at Suburban Station Suite 1400
Philadelphia, PA 19103-1814 SANDRA COOPER/KIO

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1	SCOTT H. BAUN A/K/A SCOTT BROWN 1962051	Tenant/Occupant, 446 SPRUCE STREET, CLEARFIELD, PA 16830 Clearfield County Domestic Relations Clearfield County Courthouse 230 East Market Street Clearfield, PA 16830		
2		Commonwealth of Pennsylvania Department of Welfare PO Box 2675 Harrisburg, PA 17105		
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
Total Number of Pieces Listed By Sender		Postmaster, Per (Name Of Receiving Employee)	<p>The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of non-negotiable 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 R900, S913 and S921 for limitations of coverage.</p>	



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20067
NO: 04-1457-CD

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

vs.

DEFENDANT: SCOTT H. BAUN A/K/A SCOTT BROWN AND SHARON L. BAUN

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 12/03/2004

LEVY TAKEN 03/01/2005 @ 10:50 AM

FILED

04/11/04
JUN 29 2005

POSTED 03/01/2005 @ 10:50 AM

William A. Shaw
Prothonotary/Clerk of Courts

SALE HELD 06/03/2005

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

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 06/29/2005

DATE DEED FILED 06/29/2005

PROPERTY ADDRESS 446 SPRUCE STREET CLEARFIELD , PA 16830

SERVICES

04/13/2005 @ 10:00 AM SERVED SCOTT H. BAUN A/K/A SCOTT BROWN

INDIANA COUNTY SERVED SCOTT H. BAUN A/K/A SCOTT BROWN, DEFENDANT AT HIS RESIDENCE 4903 RICHMOND ROAD, ROCHESTER
MILLS, PA BY HANDING TO SCOTT H. BAUN

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.

04/13/2005 @ 10:00 AM SERVED SHARON L. BAUN

INDIANA COUNTY SERVED SHARON BAUN, DEFENDANT AT HER RESIDENCE 4903 RICHMOND ROAD, ROCHESTER MILLS, PA BY
HANDING TO SCOTT BAUN, HUSBAND/DEFENDANT

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20067
NO: 04-1457-CD

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

VS.

DEFENDANT: SCOTT H. BAUN A/K/A SCOTT BROWN AND SHARON L. BAUN

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$237.55

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2005

So Answers,

Chester Hawkins
Sgt. Catherine Bitter-Cayhunk
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.

SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA

NO.: 04-1457-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: **446 SPRUCE STREET, CLEARFIELD, PA 16830**

(See legal description attached.)

Amount Due	<u>\$46,398.14</u>
Interest from 11/29/04 to Date of Sale (\$7.46 per diem)	\$ _____
Total	\$ <u>132.00</u> Plus costs as endorsed. Prothonotary costs

Willie A. Shaffer
Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

By:

Deputy

KIO

Dated 12/3/04

(SEAL)

Received December 3, 2004 @ 3:00 P.M.

Chester A. Daniels

By Committee Better August Day

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. 04-1457-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.

SCOTT H. BAUN A/K/A SCOTT BROWN
SHARON L. BAUN

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Attorney for Plaintiff

Address: 4903 RICHMOND ROAD, ROCHESTER MILLS, PA 15771
4903 RICHMOND ROAD, ROCHESTER MILLS, PA 15771
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

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ON the West by Spruce Street (formerly called Ridge Road); on the North by lot now or formerly of John Miller; on the East by an alley; and on the South by an alley. Being a lot sixty (60) feet front on Spruce Street and extending back one hundred seventy (170) feet to an alley and being known as Lot No. 5 in Reed's Addition being recorded at Miscellaneous Book "U," page 155.

Tax Parcel #H-2-K8-234-6

TITLE TO SAID PREMISES IS VESTED IN Scott H. Baun and Sharon L. Baun, husband and wife by Deed from Charles William Davis and Jacqueline Lee Davis, husband and wife dated 11/15/2000 and recorded 11/17/2000 in Instrument #200017234.

Premises : 446 Spruce Street, Clearfield, PA 16830

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME SCOTT H. BAUN A/K/A SCOTT BROWN

NO. 04-1457-CD

NOW, June 29, 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 June 03, 2005, I exposed the within described real estate of Scott H. Baun A/K/A Scott Brown And Sharon L. Baun 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	
LEVY	15.00
MILEAGE	2.00
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	5.55
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	9.00
COPIES	15.00
	5.00
BILLING/PHONE/FAX	10.00
CONTINUED SALES	20.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$237.55

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.50
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$29.50

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	46,398.14
INTEREST @ 7.4600 %	1,387.56
FROM 11/29/2004 TO 06/03/2005	
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	\$47,825.70
COSTS:	
ADVERTISING	288.10
TAXES - COLLECTOR	356.70
TAXES - TAX CLAIM	1,099.56
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.50
SHERIFF COSTS	237.55
LEGAL JOURNAL COSTS	180.00
PROTHONOTARY	132.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$2,468.41

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

INDIANA COUNTY SHERIFF'S OFFICE

PLAINTIFF CITIFINANCIAL date received: 3/28/05 status: C

VS case number: 1457CD04

DEFENDANT BAUN SCOTT H ETAL paper type: NOTICE

ATTORNEY'S NAME: CLEARFIELD CTY SHF LAST DAY OF SERVICE:

ATTORNEY'S ADDRESS: # of services: 2

ADVANCE CHARGED: \$100.00

RECEIVING DOCKETING: \$9.00 SURCHARGE: \$0.00

FOUND SERVICE: \$9.00 NOTARY FEE: \$6.00

NOT FOUND: \$0.00 MILEAGE: \$20.00

ADDITIONAL DEFENDANTS SERVED: \$6.00 POSTAGE: \$0.00

DEPUTIZATION: \$0.00

TOTAL COSTS: \$50.00

REFUND DUE: \$50.00

RETURN OF SERVICE:

NOW 4/13/05 AT 10:00AM PERSONAL SERVICE TO SCOTT BAUN

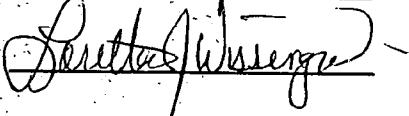
AT 4903 RICHMOND RD ROCHESTER MILLS PA-STUCHELL

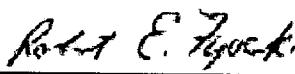
NOW 4/13/05 AT 10:00AM SERVED SHARON BAUN BY HANDING TO

SCOTT BAUN, HUSBAND OF DEFENDANT SHARON AT 4903

RICHMOND RD ROCHESTER MILLS PA-STUCHELL

SWORN AND SUBSCRIBED BEFORE ME
THIS 19 DAY OF April 2005




ROBERT E. FYOCK, SHERIFF
BY: 
DEPUTY NEIL STUCHELL



CHESTER A. HAWKINS
SHERIFF

**Sheriff's Office
Clearfield County**

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

OFFICE (814) 765-2641 EXT. 5986
AFTER 4:00 P.M. (814) 765-1533
FAX (814) 765-5915

ROBERT SNYDER
CHIEF DEPUTY

MARILYN HAMM
DEPT. CLERK

CYNTHIA AUGHENBAUGH
OFFICE MANAGER

PETER F. SMITH
SOLICITOR

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PAGE 20067 TERM & NO. 04-1457-CD

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

vs.

SCOTT H. BAUN A/K/A SCOTT BROWN AND SHARON L. BAUN

DOCUMENTS TO BE SERVED:
NOTICE OF SALE
WRIT OF EXECUTION
COPY OF LEVY

SERVE BY: ASAP

005 APR 12 A 11:07
INDIANA COUNTY SHERIFF

**MAKE REFUND PAYABLE TO THE ATTORNEY'S OFFICE
RETURN TO BE SENT TO THIS OFFICE**

SERVE: SCOTT H. BAUN A/K/A SCOTT BROWN

ADDRESS: 4903 RICHMOND ROAD
ROCHESTER MILLS, PA 15771

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF OF CLEARFIELD COUNTY, State of Pennsylvania, do hereby depelize the SHERIFF OF INDIANA COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this day, Wednesday, March 9, 2005.

RESPECTFULLY,

CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

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

May 3, 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. SCOTT H. BAUN A/K/A SCOTT BROWN SHARON L. BAUN
No. 04-1457-CD
446 SPRUCE STREET, CLEARFIELD, PA 16830

Dear Cindy:

Please postpone the Sheriff's Sale of the above referenced property which
is scheduled for May 5, 2005.

The property is to be relisted for the 6/3/05 Sheriff's Sale.

Very truly yours,
SMC

Sandra Cooper

VIA TELECOPY (814) 765-5915

FILED

JUN 29 2005

William A. Shaw
Prothonotary/Clerk of Courts