

04-1936-CD  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, vs. SAMANTHA H. KEPHART  
etal.

Netbank vs Samantha Kephart et al  
2004-1936-CD

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

Plaintiff

v.

NO. 04-1936-CD

CLEARFIELD COUNTY

SAMANTHA H. KEPHART  
A/K/A SAMANTHA KEPHART  
A/K/A SAMANTHA H. STUCKE  
A/K/A SAMANTHA H. HILL  
A/K/A SAMANTHA H. HUNTER  
A/K/A SAMANTHA HOPE  
GARY L. KEPHART  
A/K/A GARY LEE KEPHART, JR.  
2632 OAK RIDGE ROAD  
NEW MILLPORT, PA 16861

**FILED**

m/12:42pm  
DEC 06 2004

William A. Shaw  
Prothonotary/Clerk of Courts  
200 Sheriff  
Any pd 85.00

Defendants

**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. Meholick, Court Administrator  
Clearfield County Courthouse  
2<sup>nd</sup> and Market Streets  
Clearfield, PA 16830  
814-765-2641 x 5982

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

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

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

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

1. Plaintiff is

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:

SAMANTHA H. KEPHART  
A/K/A SAMANTHA KEPHART  
A/K/A SAMANTHA H. STUCKE  
A/K/A SAMANTHA H. HILL  
A/K/A SAMANTHA H. HUNTER  
A/K/A SAMANTHA HOPE  
GARY L. KEPHART  
A/K/A GARY LEE KEPHART, JR.  
2632 OAK RIDGE ROAD  
NEW MILLPORT, PA 16861

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

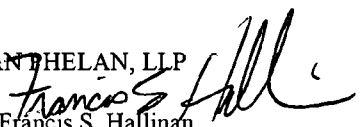
3. On 05/15/2003 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No: 200308133.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 06/01/2004 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	\$49,904.61
Interest	2,180.85
05/01/2004 through 12/03/2004 (Per Diem \$10.05)	
Attorney's Fees	1,250.00
Cumulative Late Charges	68.68
05/15/2003 to 12/03/2004	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 53,954.14
Escrow	
Credit	0.00
Deficit	915.72
Subtotal	<u>\$ 915.72</u>
<b>TOTAL</b>	<b>\$ 54,869.86</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.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 54,869.86, together with interest from 12/03/2004 at the rate of \$10.05 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.

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

## LEGAL DESCRIPTION

ALL that certain lot or parcel of land situate in Knox Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a point on Legislative Route 17036, said point being the southernmost corner of the within described property and a common corner of the lands herein described and lands now or formerly of John Litzinger and Clearfield Bituminous Coal Corporation; thence in a Northwesterly direction along the right-of-way of Legislative Route 17036, three hundred seventy (370) feet, more or less, to a point; thence still by the right-of-way of Legislative Route 17036 through the residue of the land of which this parcel is a part in a Northeasterly direction seven hundred forty (740) feet, more or less, to an iron pin; thence still by line of land now or formerly of Perry Rowles and June Marie Rowles in Southeasterly direction six hundred twenty-eight (628) feet, more or less, to an iron pin on line of lands now or formerly of Clearfield Bituminous Coal

BEING NO. 2632 OAK RIDGE

**VERIFICATION**

MICHAEL D. VESTAL hereby states that he/she is VICE PRESIDENT of COUNTRYWIDE HOME LOANS, INC. mortgage servicing agent for 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.

---

Michael D. Vestal

DATE: 12/1/04

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

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

No.: 04-1936-CD

vs.

SAMANTHA H. KEPHART A/K/A  
SAMANTHA KEPHART A/K/A  
SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A  
SAMANTHA H. HUNTER A/K/A  
SAMANTHA HOPE  
GARY L. KEPHART A/K/A  
GARY LEE KEPHART  
2632 OAK RIDGE ROAD  
NEW MILLPORT, PA 16861

**FILED** <sup>OK</sup>  
m/11:43 AM  
FEB 03 2005  
William A. Shaw  
Prothonotary/Clerk of Courts  
cc: Notice  
to Defs  
Statement to  
Att'y

**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 SAMANTHA H. KEPHART A/K/A SAMANTHA KEPHART A/K/A SAMANTHA H. STUCKE A/K/A SAMANTHA H. HILL A/K/A SAMANTHA H. HUNTER A/K/A SAMANTHA HOPE and GARY L. KEPHART A/K/A GARY LEE KEPHART, 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	\$54,869.86
Interest (12/6/04 to 1/31/05)	<u>572.85</u>
<b>TOTAL</b>	<b>\$55,442.71</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  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

Damages are hereby assessed as indicated.

DATE: February 3, 2005

William A. Shaw  
PRO PROTHY

PMB



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

ATTORNEY FOR PLAINTIFF

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

Plaintiff

: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY

SAMANTHA H. KEPHART A/K/A SAMANTHA  
KEPHART A/K/A SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A SAMANTHA H.  
HUNTER A/K/A SAMANTHA HOPE  
GARY L. KEPHART A/K/A GARY LEE KEPHART,  
JR.

: NO. 04-1936-CD

Defendants

TO: GARY L. KEPHART A/K/A GARY LEE KEPHART, JR.  
2632 OAKRIDGE ROAD  
NEW MILLPORT, PA 16861

DATE OF NOTICE: JANUARY 11, 2005

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

#### IMPORTANT NOTICE

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

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

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

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

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

**FILE COPY**

  
FRANCIS S. HALLINAN, ESQUIRE  
Attorneys for Plaintiff

PHELAN, HALLINAN AND SCHMIEG

By: Lawrence T. Phelan, Esq., Id. No. 32227

Francis S. Hallinan, Esq., Id. No. 62695

Daniel G. Schmieg, Esq., Id. No. 62205

One Penn Center Plaza, Suite 1400

Philadelphia, PA 19103

(215) 563-7000

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

Plaintiff

: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY

SAMANTHA H. KEPHART A/K/A SAMANTHA  
KEPHART A/K/A SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A SAMANTHA H.  
HUNTER A/K/A SAMANTHA HOPE  
GARY L. KEPAHRT A/K/A GARY LEE KEPHART,  
JR.

: NO. 04-1936-CD

Defendants

TO: SAMANTHA H. KEPHART A/K/A SAMANTHA KEPHART A/K/A SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A SAMANTHA H. HUNTER A/K/A SAMANTHA HOPE  
2632 OAKRIDGE ROAD  
NEW MILLPORT, PA 16861

DATE OF NOTICE: JANUARY 11, 2005

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

#### IMPORTANT NOTICE

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

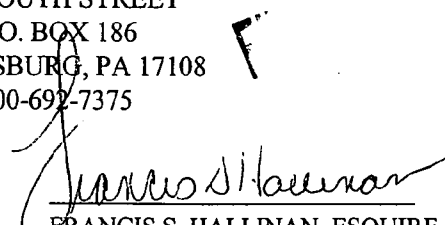
YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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

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

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

FILE COPY

  
FRANCIS S. HALLINAN, ESQUIRE  
Attorneys for Plaintiff

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG, ESQUIRE

IDENTIFICATION NO. 62205

ONE PENN CENTER AT SUBURBAN STATION

1617 JOHN F. KENNEDY BLVD., SUITE 1400

PHILADELPHIA, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 04-1936-CD

vs.

SAMANTHA H. KEPHART A/K/A

SAMANTHA KEPHART A/K/A

SAMANTHA H. STUCKE A/K/A

SAMANTHA H. HILL A/K/A

SAMANTHA H. HUNTER A/K/A

SAMANTHA HOPE

GARY L. KEPHART A/K/A

GARY LEE KEPHART

### **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, SAMANTHA H. KEPHART A/K/A SAMANTHA KEPHART A/K/A SAMANTHA H. STUCKE A/K/A SAMANTHA H. HILL A/K/A SAMANTHA H. HUNTER A/K/A SAMANTHA HOPE, is over 18 years of age, and resides at 2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861 .

(c) that defendant, GARY L. KEPHART A/K/A GARY LEE KEPHART, is over 18 years of age, and resides at 2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861.

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

Daniel G. Schmieg  
DANIEL G. SCHMIEG, ESQUIRE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

Plaintiff

No.: 04-1936-CD

vs.

SAMANTHA H. KEPHART A/K/A  
SAMANTHA KEPHART A/K/A  
SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A  
SAMANTHA H. HUNTER A/K/A  
SAMANTHA HOPE  
GARY L. KEPHART A/K/A  
GARY LEE KEPHART

Defendant(s)

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

By: Will [Signature] 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.\*\***

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

Mortgage Electronic Registration Systems, Inc.  
Plaintiff(s)

No.: 2004-01936-CD

Real Debt: \$55,442.71

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Samantha H. Kephart  
Gary Lee Kephart Jr  
Defendant(s)

Entry: \$20.00

Instrument: In Rem Judgment

Date of Entry: February 3, 2005

Expires: February 3, 2010

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

\_\_\_\_\_  
William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

\_\_\_\_\_  
Plaintiff/Attorney

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

---

**MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.**

---

vs.

---

**SAMANTHA H. KEPHART A/K/A  
SAMANTHA KEPHART A/K/A  
SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A  
SAMANTHA H. HUNTER A/K/A  
SAMANTHA HOPE  
GARY L. KEPHART A/K/A  
GARY LEE KEPHART**

---

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

**No. 04-1936-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

\$55,442.71

Interest from 1/31/05 to  
Date of Sale (\$9.11 per diem)

\_\_\_\_\_ and Costs.

125.00

**Prothonotary costs**

*Daniel G. Schmieg*

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.

PMB

66 **FILED** 10096015  
m 11:53 AM w/ descr. to  
FEB 03 2005 SHFF

William A. Shaw *Atty pd. 20.00*  
Prothonotary/Clerk of Courts

No. 04-1936-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.

vs.

SAMANTHA H. KEPHART A/K/A SAMANTHA  
KEPHART A/K/A SAMANTHA H. STUCKE  
A/K/A SAMANTHA H. HILL A/K/A  
SAMANTHA H. HUNTER A/K/A SAMANTHA  
HOPE  
GARY L. KEPHART A/K/A GARY LEE  
KEPHART

Prothonotary/Clerk of Courts

William A. Shaw

FEB 03 2005

FILED

---

PRAECIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

---

*Daniel G. Schmitz*  
Attorney for Plaintiff(s)

Address: 2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861  
2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861  
Where papers may be served.

CLEARFIELD COUNTY

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

No.: 04-1936-CD

vs.

SAMANTHA H. KEPHART A/K/A  
SAMANTHA KEPHART A/K/A  
SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A  
SAMANTHA H. HUNTER A/K/A  
SAMANTHA HOPE  
GARY L. KEPHART A/K/A  
GARY LEE KEPHART

**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 Praecipe for the Writ of Execution was filed the following information concerning the real property located at 2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861:

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

Name

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

SAMANTHA H. KEPHART A/K/A SAMANTHA KEPHART A/K/A SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A SAMANTHA H. HUNTER A/K/A SAMANTHA HOPE 2632 OAK RIDGE  
ROAD

NEW MILLPORT, PA 16861

GARY L. KEPHART A/K/A GARY LEE KEPHART 2632 OAK RIDGE ROAD  
NEW MILLPORT, PA 16861

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

January 31, 2005



MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 04-1936-CD

vs.

SAMANTHA H. KEPHART A/K/A  
SAMANTHA KEPHART A/K/A  
SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A  
SAMANTHA H. HUNTER A/K/A  
SAMANTHA HOPE  
GARY L. KEPHART A/K/A  
GARY LEE KEPHART

**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 Praecipe for the Writ of Execution was filed the following information concerning the real property located at 2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861:

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

2632 OAK RIDGE ROAD  
NEW MILLPORT, PA 16861

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

January 31, 2005

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

ATTORNEY FOR PLAINTIFF  
COURT OF COMMON PLEAS  
CIVIL DIVISION

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

No.: 04-1936-CD

vs.

CLEARFIELD COUNTY

SAMANTHA H. KEPHART A/K/A  
SAMANTHA KEPHART A/K/A  
SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A  
SAMANTHA H. HUNTER A/K/A  
SAMANTHA HOPE  
GARY L. KEPHART A/K/A  
GARY LEE KEPHART

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  
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.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

NO.: 04-1936-CD

\_\_\_\_\_  
vs.  
\_\_\_\_\_

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

SAMANTHA H. KEPHART A/K/A  
SAMANTHA KEPHART A/K/A  
SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A  
SAMANTHA H. HUNTER A/K/A  
SAMANTHA HOPE  
GARY L. KEPHART A/K/A  
GARY LEE KEPHART  
\_\_\_\_\_

**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: **2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861**

(See legal description attached.)

Amount Due \$55,442.71

Interest from 1/31/05 to \$ \_\_\_\_\_

Date of Sale (\$9.11 per diem)

Total \$ \_\_\_\_\_ Plus costs as endorsed.  
125.00 **Prothonotary costs**

William L. Hagan  
Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

Dated 2/3/05  
(SEAL)

By: \_\_\_\_\_

Deputy

PMB

**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. 04-1936-CD

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

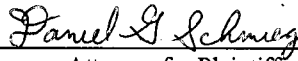
SAMANTHA H. KEPHART A/K/A SAMANTHA KEPHART A/K/A  
SAMANTHA H. STUCKE A/K/A SAMANTHA H. HILL A/K/A SAMANTHA  
H. HUNTER A/K/A SAMANTHA HOPE  
GARY L. KEPHART A/K/A GARY LEE KEPHART

---

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

---

Real Debt	<u>\$55,442.71</u>
Int. from 1/31/05 to Date of Sale (\$9.11 per diem)	_____
Costs	_____
Prothy. Pd.	<u>125.00</u>
Sheriff	_____

  
\_\_\_\_\_  
Attorney for Plaintiff

Address: 2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861  
2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861  
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

**Legal Description: (As shown on Mortgage)**

**ALL THAT CERTAIN LOT OR PARCEL OF LAND SITUATE IN KNOX TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:**

**BEGINNING AT A POINT ON LEGISLATIVE ROUTE 17036, SAID POINT BEING THE SOUTHERNMOST CORNER OF THE WITHIN DESCRIBED PROPERTY AND A COMMON CORNER OF THE LANDS HEREIN DESCRIBED AND LANDS NOW OR FORMERLY OF JOHN LITZINGER AND CLEARFIELD BITUMINOUS COAL CORPORATION; THENCE IN A NORTHWESTERLY DIRECTION ALONG THE RIGHT-OF-WAY OF LEGISLATIVE ROUTE 17036 THREE HUNDRED SEVENTY (370) FEET, MORE OR LESS, TO A POINT; THENCE STILL BY THE RIGHT-OF-WAY OF LEGISLATIVE ROUTE 17036 THROUGH THE RESIDUE OF THE LAND OF WHICH THIS PARCEL IS A PART IN A NORTHEASTERLY DIRECTION SEVEN HUNDRED FORTY (740) FEET, MORE OR LESS, TO AN IRON PIN; THENCE STILL BY LINE OF LAND NOW OR FORMERLY OF PERRY ROWLES AND JUNE MARIE ROWLES IN A SOUTHEASTERLY DIRECTION SIX HUNDRED TWENTY-EIGHT (628) FEET, MORE OR LESS, TO AN IRON PIN ON LINE OF LANDS NOW OR FORMERLY OF CLEARFIELD BITUMINOUS COAL CORPORATION; THENCE BY LINE OF LANDS NOW OR FORMERLY OF CLEARFIELD BITUMINOUS COAL CORPORATION IN A SOUTHWESTERLY DIRECTION SEVEN HUNDRED FORTY (740) FEET, MORE OR LESS, TO A POINT ON THE RIGHT-OF-WAY OF LEGISLATIVE ROUTE 17036 AND PLACE OF BEGINNING.**

**Vesting Information:**

**Vested by: Special Warranty Deed dated 4/30/03, given by Stanley Coates and Colleen Coates, husband and wife to Gary L. Kephart and Samantha H. Kephart, husband and wife, as tenants by the entireties recorded 5/15/03 in Instrument # 200308132**

**PROPERTY BEING: 2632 OAK RIDGE ROAD**

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

DOCKET # 100043  
NO: 04-1936-CD  
SERVICE # 1 OF 2  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
vs.

DEFENDANT: SAMANTHA H. KEPHART a/k/a SAMANTHA KEPHART a/k/a SAMANTHA H. STUCKE a/k/a  
SAMANTHA H. HILL a/k/a SAMANTHA H. HUNTER a/k/a SAMANTHA HOPE, GARY L. KEPHART a/k/a GARY LEE  
KEPHART JR.

**SHERIFF RETURN**

---

NOW, December 08, 2004 AT 8:00 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON  
SAMANTHA H. KEPHART aka SAMANTHA KEPHART aka H. STUCKE aka H. HILL aka H. HUNTER aka HOPE  
DEFENDANT AT SHFF. OFFICE, 1 N. 2nd ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY,  
PENNSYLVANIA, BY HANDING TO SAMANTHA HUNTER, DEFENDANT A TRUE AND ATTESTED COPY OF THE  
ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: SNYDER /

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

DOCKET # 100043  
NO: 04-1936-CD  
SERVICE # 2 OF 2  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: SAMANTHA H. KEPHART a/k/a SAMANTHA KEPHART a/k/a SAMANTHA H. STUCKE a/k/a  
SAMANTHA H. HILL a/k/a SAMANTHA H. HUNTER a/k/a SAMANTHA HOPE, GARY L. KEPHART a/k/a GARY LEE  
KEPHART JR.

**SHERIFF RETURN**

---

NOW, December 14, 2004 AT 1:30 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON  
GARY L. KEPHART a/k/a GARY LEE KEPHART JR. DEFENDANT AT EMPLOYMENT: KIP'S BUS SERVICE,  
CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO GARY L. KEPHART, DEFENDANT  
A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE  
KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET /



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100043  
NO: 04-1936-CD  
SERVICES 2  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: SAMANTHA H. KEPHART a/k/a SAMANTHA KEPHART a/k/a SAMANTHA H. STUCKE a/k/a  
SAMANTHA H. HILL a/k/a SAMANTHA H. HUNTER a/k/a SAMANTHA HOPE, GARY L. KEPHART a/k/a GARY LEE  
KEPHART JR.

SHERIFF RETURN

---

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	FEDERMAN	392040	20.00
SHERIFF HAWKINS	FEDERMAN	392040	29.50

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2005

\_\_\_\_\_

So Answers,



Chester A. Hawkins  
Sheriff

SALE DATE: June 3, 2005

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION – LAW

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

No.: 04-1936-CD

vs.

SAMANTHA H. KEPHART A/K/A  
SAMANTHA KEPHART A/K/A  
SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A  
SAMANTHA H. HUNTER A/K/A  
SAMANTHA HOPE  
GARY L. KEPHART A/K/A  
GARY LEE KEPHART

**FILED** <sup>62</sup> <sub>no cc</sub>  
MAY 12 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:

2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861.

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  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

CLEARFIELD COUNTY

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

No.: 04-1936-CD

vs.

SAMANTHA H. KEPHART A/K/A  
SAMANTHA KEPHART A/K/A  
SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A  
SAMANTHA H. HUNTER A/K/A  
SAMANTHA HOPE  
GARY L. KEPHART A/K/A  
GARY LEE KEPHART

**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 Praecipe for the Writ of Execution was filed the following information concerning the real property located at 2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861:

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

Name

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

SAMANTHA H. KEPHART A/K/A SAMANTHA KEPHART A/K/A SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A SAMANTHA H. HUNTER A/K/A SAMANTHA HOPE 2632 OAK RIDGE  
ROAD

NEW MILLPORT, PA 16861

GARY L. KEPHART A/K/A GARY LEE KEPHART 2632 OAK RIDGE ROAD  
NEW MILLPORT, PA 16861

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  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

January 31, 2005

CLEARFIELD COUNTY

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

No.: 04-1936-CD

vs.

SAMANTHA H. KEPHART A/K/A  
SAMANTHA KEPHART A/K/A  
SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A  
SAMANTHA H. HUNTER A/K/A  
SAMANTHA HOPE  
GARY L. KEPHART A/K/A  
GARY LEE KEPHART

**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 Praecipe for the Writ of Execution was filed the following information concerning the real property located at 2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861:

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	2632 OAK RIDGE ROAD NEW MILLPORT, PA 16861
-----------------	---

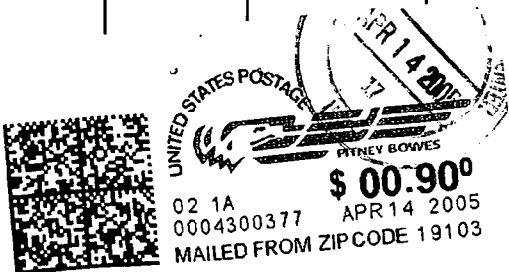
I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

  
\_\_\_\_\_  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

January 31, 2005

Name and Address of Sender  
 PHELAN HALLINAN & SCHMIEG  
 One Penn Center at Suburban Station  
 Philadelphia, PA 19103-1814  
 Suite 1400  
 SANDRA COOPER/PMB

Line	Article Number	Name of Addressee, Street, and Post Office Address	Total Number of Pieces Received at Post Office	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 R900, S913 and S921 for limitations of coverage.
1	SAMANTHA H. KEPHART A/K/A SAMANTHA KEPHART A/K/A SAMANTHA H. STUCKE A/K/A SAMANTHA H. HILL A/K/A SAMANTHA H. HUNTER A/K/A SAMANTHA HOPE	Tenant/Occupant, 2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861			
2	32589375	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					
5					
6					
7					
8					
9					
10					
Total Number of Pieces Listed By Sender		Total Number of Pieces Received at Post Office	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 R900, S913 and S921 for limitations of coverage.	



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20100  
NO: 04-1936-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: SAMANTHA H. KEPHART A/K/A SAMANTHA KEPHART A/K/A SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A SAMANTHA HOPE AND GARY L. KEPHART A/K/A GARY LEE KEPHART

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 02/03/2005

LEVY TAKEN 04/15/2005 @ 1:45 PM

POSTED 04/15/2005 @ 1:45 PM

SALE HELD 06/03/2005

SOLD TO FEDERAL NATIONAL MORTGAGE ASSOCIATION.

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 07/13/2005

DATE DEED FILED 07/13/2005

PROPERTY ADDRESS 2632 OAK RIDGE ROAD NEW MILLPORT , PA 16861

FILED  
07/13/2005  
JUL 13 2005

William A. Shaw  
Prothonotary/Clerk of Courts

SERVICES

04/25/2005 @ 10:54 AM SERVED SAMANTHA H. KEPHART A/K/A SAMANTHA KEPHART

SERVED SAMANTHA H. KEPHART A/K/A SAMANTHA KEPHART, DEFENDANT, AT HER PLACE OF EMPLOYMENT 1 NORTH SECOND STREET, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO SAMANTHA H. KEPHART

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.

04/15/2005 @ 2:11 PM SERVED GARY L. KEPHART A/K/A GARY LEE KEPHART

SERVED GARY L. KEPHART A/K/A GARY LEE KEPHART, DEFENDANT, AT HIS RESIDENCE 218 SUSQUEHANNA AVENUE, CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO GARY LEE KEPHART

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 # 20100  
NO: 04-1936-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

VS.

DEFENDANT: SAMANTHA H. KEPHART A/K/A SAMANTHA KEPHART A/K/A SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A SAMANTHA HOPE AND GARY L. KEPHART A/K/A GARY LEE KEPHART

Execution REAL ESTATE

SHERIFF RETURN

---

SHERIFF HAWKINS \$226.36


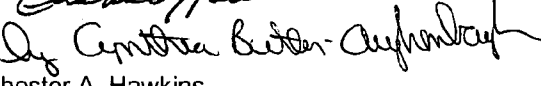
SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2005

\_\_\_\_\_

So Answers,

  
  
Chester A. Hawkins  
Sheriff



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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

vs.

NO.: 04-1936-CD

SAMANTHA H. KEPHART A/K/A  
SAMANTHA KEPHART A/K/A  
SAMANTHA H. STUCKE A/K/A  
SAMANTHA H. HILL A/K/A  
SAMANTHA H. HUNTER A/K/A  
SAMANTHA HOPE  
GARY L. KEPHART A/K/A  
GARY LEE KEPHART

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: 2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861**

(See legal description attached.)

Amount Due

\$55,442.71

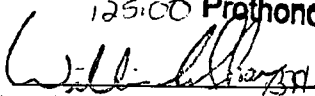
Interest from 1/31/05 to

\$ \_\_\_\_\_

Date of Sale (\$9.11 per diem)

Total

\$ \_\_\_\_\_ Plus costs as endorsed.

125.00 Prothonotary costs  
  
Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

Dated 2/3/05  
(SEAL)

By \_\_\_\_\_

Deputy \_\_\_\_\_

PMB

Received February 3, 2005 @ 3:00 P.M.

Chester A. Hanks

Joy Annalisa Butler-Capenhorn

**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. 04-1936-CD

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

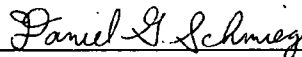
SAMANTHA H. KEPHART A/K/A SAMANTHA KEPHART A/K/A  
SAMANTHA H. STUCKE A/K/A SAMANTHA H. HILL A/K/A SAMANTHA  
H. HUNTER A/K/A SAMANTHA HOPE  
GARY L. KEPHART A/K/A GARY LEE KEPHART

---

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

---

Real Debt	<u>\$55,442.71</u>
Int. from 1/31/05 to Date of Sale (\$9.11 per diem)	_____
Costs	_____
Prothy. Pd.	<u>125.00</u>
Sheriff	_____

  
\_\_\_\_\_  
Attorney for Plaintiff

Address: 2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861  
2632 OAK RIDGE ROAD, NEW MILLPORT, PA 16861  
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

**Legal Description: (As shown on Mortgage)**

ALL THAT CERTAIN LOT OR PARCEL OF LAND SITUATE IN KNOX TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON LEGISLATIVE ROUTE 17036, SAID POINT BEING THE SOUTHERNMOST CORNER OF THE WITHIN DESCRIBED PROPERTY AND A COMMON CORNER OF THE LANDS HEREIN DESCRIBED AND LANDS NOW OR FORMERLY OF JOHN LITZINGER AND CLEARFIELD BITUMINOUS COAL CORPORATION; THENCE IN A NORTHWESTERLY DIRECTION ALONG THE RIGHT-OF-WAY OF LEGISLATIVE ROUTE 17036 THREE HUNDRED SEVENTY (370) FEET, MORE OR LESS, TO A POINT; THENCE STILL BY THE RIGHT-OF-WAY OF LEGISLATIVE ROUTE 17036 THROUGH THE RESIDUE OF THE LAND OF WHICH THIS PARCEL IS A PART IN A NORTHEASTERLY DIRECTION SEVEN HUNDRED FORTY (740) FEET, MORE OR LESS, TO AN IRON PIN; THENCE STILL BY LINE OF LAND NOW OR FORMERLY OF PERRY ROWLES AND JUNE MARIE ROWLES IN A SOUTHEASTERLY DIRECTION SIX HUNDRED TWENTY-EIGHT (628) FEET, MORE OR LESS, TO AN IRON PIN ON LINE OF LANDS NOW OR FORMERLY OF CLEARFIELD BITUMINOUS COAL CORPORATION; THENCE BY LINE OF LANDS NOW OR FORMERLY OF CLEARFIELD BITUMINOUS COAL CORPORATION IN A SOUTHWESTERLY DIRECTION SEVEN HUNDRED FORTY (740) FEET, MORE OR LESS, TO A POINT ON THE RIGHT-OF-WAY OF LEGISLATIVE ROUTE 17036 AND PLACE OF BEGINNING.

**Vesting Information:**

Vested by: Special Warranty Deed dated 4/30/03, given by Stanley Coates and Calleen Coates, husband and wife to Gary L. Kephart and Samantha H. Kephart, husband and wife, as tenants by the entireties recorded 5/15/03 in Instrument # 200308132

PROPERTY BEING: 2632 OAK RIDGE ROAD

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME SAMANTHA H. KEPHART A/K/A SAMANTHA KEPHART

NO. 04-1936-CD

NOW, July 13, 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 Samantha H. Kephart A/K/A Samantha Kephart A/K/A Samantha H. Stucke A/K/A Samantha H. Hill A/K/A Samantha Hope And Gary L. Kephart A/K/A Gary Lee Kephart to public venue or outcry at which time and place I sold the same to FEDERAL NATIONAL MORTGAGE ASSOCIATION. 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	10.53
LEVY	15.00
MILEAGE	10.53
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	4.86
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$226.36</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	32.00
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$32.00</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	55,442.71
INTEREST @ 9.1100 %	1,120.53
FROM 01/31/2005 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	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$56,603.24</b>

**COSTS:**

ADVERTISING	403.60
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	32.00
SHERIFF COSTS	226.36
LEGAL JOURNAL COSTS	198.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$1,129.96</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