

04-2035-CD
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, vs. KEVIN L. MCKAY

Netbank vs Kevin McKay
2004-2035-CD

PHELAN HALLINAN & SCHMIEG, 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

Plaintiff
v.

KEVIN L. MCKAY
A/K/A KEVIN MCKAY
312 HILLCREST AVENUE
VALPARAISO, FL 32580

Defendant

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 04-2035-CD

CLEARFIELD COUNTY

FILED 1cc
M 11/18/04 Shff
DEC 29 2004 Atty pd.
85.00

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.

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

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

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

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

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

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

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

1. Plaintiff is

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

Plaintiff, is or will be, the owner of legal title to the mortgage that is the subject of this action, and nominee for the entity indicated below, which is the owner of the entire beneficial interest in the mortgage:

CENDANT MORTGAGE CORPORATION
4001 LEADENHALL ROAD
MOUNT LAUREL, NJ 08054

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

KEVIN L. MCKAY
A/K/A KEVIN MCKAY
312 HILLCREST AVENUE
VALPARAISO, FL 32580

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

3. On 10/02/2003 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 Book No. 2003, Page: 17930.
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 07/01/2004 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.

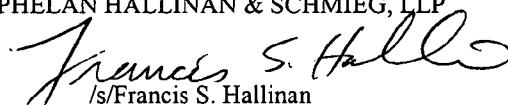
6. The following amounts are due on the mortgage:

| | |
|-------------------------------|---------------------|
| Principal Balance | \$84,290.14 |
| Interest | 3,574.89 |
| 06/01/2004 through 12/24/2004 | |
| (Per Diem \$17.27) | |
| Attorney's Fees | 1,250.00 |
| Cumulative Late Charges | 146.30 |
| 10/02/2003 to 12/24/2004 | |
| Cost of Suit and Title Search | <u>\$ 550.00</u> |
| Subtotal | \$ 89,811.33 |
| Escrow | |
| Credit | 0.00 |
| Deficit | 995.49 |
| Subtotal | <u>\$ 995.49</u> |
| TOTAL | \$ 90,806.82 |

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.
10. This action does not come under Act 91 of 1983 because the mortgage premises is not the principal residence of Defendant(s).

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 90,806.82, together with interest from 12/24/2004 at the rate of \$17.27 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.

PHELAN HALLINAN & SCHMIEG, LLP

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

LEGAL DESCRIPTION

All that certain lot or piece of ground with the buildings and improvements thereon erected, being known as SECTION LOTS 31 & 32 DUBOIS, PA 15801 and being further described on that certain Deed dated 09/04/2003 and recorded 10/02/2003 in the Office of the Recorder of Deeds in CLEARFIELD County in Deed Book No. 2003, Page No. 17929.

Parcel No. (C02-003-0031-00-21 & C02-003-00032-0021)

BEING known as SECTION LOTS 31 & 32

VERIFICATION

MARC J. HINKLE hereby states that he/she is V.P. of CENDANT MORTGAGE CORPORATION 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.

Marc J. Hinkle

DATE: 12/22/04

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket # **100095**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.

Case # 04-2035-CD

vs.

KEVIN L. MCKAY a/k/a KEVIN MCKAY

SHERIFF RETURNS

NOW February 08, 2005 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT "NOT FOUND" AS TO KEVIN L. MCKAY AKA KEVIN MCKAY, DEFENDANT. "MOVED".

SERVED BY: /

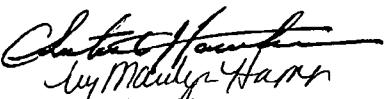
Return Costs

| PURPOSE | VENDOR | CHECK # | AMOUNT |
|-----------------|----------|---------|--------|
| SURCHARGE | FEDERMAN | 395983 | 10.00 |
| SHERIFF HAWKINS | FEDERMAN | 395983 | 29.39 |

Sworn to Before me This

So Answers,

____ Day of _____ 2005


by *Marilyn Hamer*
Chester A. Hawkins
Sheriff

FILED

68 FEB 08 2005
8/3:00
William A. Shaw
Prothonotary/Clerk of Courts

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

MORTGAGE ELECTRONIC
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Plaintiff
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312 HILLCREST AVENUE
VALPARAISO, FL 32580

Defendant

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 04-2035-CD

CLEARFIELD COUNTY

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

DEC 29 2004

Attest.

W. L. Schaeffer
Prothonotary/
Clerk of Courts

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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PHELAN HALLINAN & SCHMIEG, LLP

By: Francis S. Hallinan

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

LEGAL DESCRIPTION

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Parcel No. (C02-003-0031-00-21 &C02-003-00032-0021)

BEING known as SECTION LOTS 31 & 32

VERIFICATION

MARC J. HINKLE hereby states that he/she is V.P. of CENDANT MORTGAGE CORPORATION 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.

Marc J. Hinkle

DATE: 12/22/04

AFFIDAVIT OF SERVICE – CLEARFIELD COUNTY(CDC)

PLAINTIFF **MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

DEFENDANT **KEVIN L. MCKAY A/K/A KEVIN MCKAY**

SERVE AT: **312 HILLCREST AVENUE
VALPARAISO, FL 32580**

TYPE OF ACTION
XX Mortgage Foreclosure
XX Civil Action
NO. 04-2035-CD
File Number 108943

SERVED

Served and made known to KEVIN L. MCKAY A/K/A KEVIN MCKAY, Defendant on the 26 day of January, 2005 at 8:15 o'clock, P. M., at 312 Hillcrest Ave.

Valparaiso, Fl., City in the manner described below:

Defendant personally served.

Adult family member with whom Defendant(s) reside(s).

Relationship is _____.

Adult in charge of Defendant's residence who refused to give name/relationship.

Manager/Clerk of place of lodging in which Defendant(s) reside(s)

Agent or person in charge of Defendant's office or usual place of business.

_____ and officer of said defendant company.

Other: _____

I, Dyenell Merideth, being duly sworn according to law, depose and state that I personally handed to Kevin L. McKay

a true and correct copy of the Mortgage Foreclosure issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed

Before me this 27 day

Of January 20 05

Notary: Lisa D Carmichael

Served By:

Dyenell W. Merideth
Dyenell W. Merideth #433

FILED
M 10:57 AM NOV 24
66 FEB 17 2005

**William A. Shaw
Prothonotary**



Lisa D Carmichael

My Commission DD166141 day of _____, 20____, at _____ o'clock

Expires November 18, 2006 NOT FOUND because:

Moved Unknown No Answer Vacant

Other: _____

NOT SERVED

Sworn to and subscribed

Before me the _____ day

Not Served By: _____

Of _____, 20____

Notary:

Phelan Hallinan & Schmieg, LLP

Attorneys For Plaintiff

Francis S. Hallinan, Esquire – I.D.#62695

Suite 1400- One Penn Center Plaza at Suburban Station

Philadelphia, PA 19103-1799

(215)563-7000

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

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

No.: 04-2035-CD

vs.

KEVIN L. MCKAY A/K/A KEVIN MCKAY
SECTION LOTS 31 & 32
DU BOIS, PA 15801

**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 KEVIN L. MCKAY A/K/A KEVIN MCKAY , 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 | \$90,806.82 |
| Interest (12/25/04 to 3/1/05) | 1,157.09 |
| TOTAL | \$91,963.91 |

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: 3/3/05

Will A. Shaw
PRO PROTHY

PMB

*FILED 1cc & Notice to
m/2/5/05
MAR 03 2005
Def
Statement to Atty
William A. Shaw
Prothonotary/Clerk of Courts
Atty pd \$20.00*

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

KEVIN M. MCKAY A/K/A KEVIN MCKAY : NO. 04-2035-CD
Defendants

TO: KEVIN M. MCKAY A/K/A KEVIN MCKAY
312 HILLCREST AVENUE
VALPARAISO, FL 32580

FILE COPY

DATE OF NOTICE: FEBRUARY 16, 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

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.: 04-2035-CD

vs.

KEVIN L. MCKAY A/K/A KEVIN MCKAY

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, KEVIN L. MCKAY A/K/A KEVIN MCKAY, is over 18 years of age, and resides at 312 HILLCREST AVENUE, VALPARAISO, FL 32580 .

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.: 04-2035-CD

vs.

KEVIN L. MCKAY A/K/A KEVIN MCKAY

Defendant(s)

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

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
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PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS IS NOT AND SHOULD
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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.: 2004-02035-CD

Real Debt: \$91,963.91

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Kevin L. McKay
Defendant(s)

Entry: \$20.00

Instrument: In Rem Judgment

Date of Entry: March 3, 2005

Expires: March 3, 2010

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

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

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

**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.**

vs.

KEVIN L. MCKAY A/K/A KEVIN MCKAY

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

No. 04-2035-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>\$91,963.91</u> |

| | |
|---------------------------------|--|
| Interest from 3/1/05 to | |
| Date of Sale (\$15.12 per diem) | |

125.00 and Costs.
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.

②
PMB
FILED Atty pd 20.00
M12:54 PM
MAR 03 2005 ICC&LeWintz
William A. Shaw w/prop descr
Prothonotary/Clerk of Courts to Shaff

No. 04-2035-CD

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

vs.

KEVIN L. MCKAY A/K/A KEVIN MCKAY

Prothonotary/Clerk of Courts
William A. Shaw

MAR 03 2005

FILED

PRAECLPICE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Daniel G. Schmitz
Attorney for Plaintiff(s)

Address: 312 HILLCREST AVENUE, VALPARAISO, FL 32580
Where papers may be served.

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 04-2035-CD

vs.

KEVIN L. MCKAY A/K/A KEVIN MCKAY

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 1)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at SECTION LOTS 31 & 32, DU BOIS, PA 15801:

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

| Name | Last Known Address (if address cannot be reasonably ascertained, please indicate) |
|----------------------------------|---|
| KEVIN L. MCKAY A/K/A KEVIN MCKAY | 312 HILLCREST AVENUE VALPARAISO, FL 32580 |

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

March 1, 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

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

vs.

KEVIN L. MCKAY A/K/A KEVIN MCKAY

ATTORNEY FOR PLAINTIFF
COURT OF COMMON PLEAS
CIVIL DIVISION

No.: 04-2035-CD

CLEARFIELD COUNTY

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

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 04-2035-CD

vs.

KEVIN L. MCKAY A/K/A KEVIN MCKAY

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 2)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at SECTION LOTS 31 & 32, DU BOIS, PA 15801:

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

SECTION LOTS 31 & 32
DU BOIS, PA 15801

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

March 1, 2005

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

COPIED

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA

vs.

NO.: 04-2035-CD

KEVIN L. MCKAY A/K/A KEVIN MCKAY

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: SECTION LOTS 31 & 32, DU BOIS, PA 15801

(See legal description attached.)

| | |
|---------------------------------|--|
| Amount Due | <u>\$91,963.91</u> |
| Interest from 3/1/05 to | \$ _____ |
| Date of Sale (\$15.12 per diem) | |
| Total | \$ _____ <u>125.00</u> Plus costs as endorsed. Prothonotary costs |

Dated 3/3/05
(SEAL)

Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

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. 04-2035-CD

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

KEVIN L. MCKAY A/K/A KEVIN MCKAY

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Real Debt \$91,963.91

Int. from 3/1/05 _____
to Date of Sale (\$15.12 per diem)

Costs _____

Prothy. Pd. _____

Sheriff _____

elco v. mckay

Daniel G. Schmieg

Attorney for Plaintiff

Address: 312 HILLCREST AVENUE, VALPARAISO, FL 32580
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

THE FIRST THEREOF:

ALL THAT CERTAIN tract of land designated as Lot No. 31, Section 3, in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in and for Clearfield County in Miscellaneous Docket Map File No. 25.

THE SECOND THEREOF

ALL THAT CERTAIN tract of land designated as Lot No. 32, Section 3, Grenada, in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania recorded in the Recorder of Deeds Office in and for Clearfield County in Miscellaneous Docket Map File No. 24.

Tax Parcel #128-C2-3-31-21

Tax Parcel #128-C2-3-32-21

RECORD OWNER

TITLE TO SAID PREMISES IS VESTED IN Kevin L. McKay, a married individual by Deed from Teresa Ball, a single individual, dated 9/4/2003 and recorded 10/2/2003 in Instrument #200317929.

PREMISES BEING: SECTION LOTS 31 & 32

SALE DATE: 9/2/05

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION – LAW

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

No.: 04-2035-CD

vs.

KEVIN L. MCKAY A/K/A KEVIN MCKAY

FILED NOCC
M/11/15/05
AUG 04 2005 LM

William A. Shaw
Prothonotary/Clerk of Courts

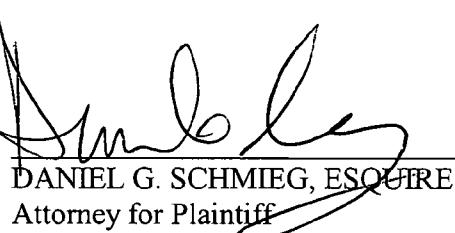
**AFFIDAVIT PURSUANT TO RULE 3129.1
AND RETURN OF SERVICE PURSUANT TO
Pa. R.C.P. 405 OF NOTICE OF SALE**

Plaintiff in the above action sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at:

SECTION LOTS 31 & 32, DU BOIS, PA 15801.

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

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 04-2035-CD

vs.

KEVIN L. MCKAY A/K/A KEVIN MCKAY

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 1)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at SECTION LOTS 31 & 32, DU BOIS, PA 15801:

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

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

| | |
|----------------------------------|--|
| KEVIN L. MCKAY A/K/A KEVIN MCKAY | 312 HILLCREST AVENUE VALPARAISO, FL 32580 |
|----------------------------------|--|

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

March 1, 2005

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 04-2035-CD

VS.

KEVIN L. MCKAY A/K/A KEVIN MCKAY

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 2)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at SECTION LOTS 31 & 32, DU BOIS, PA 15801:

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

None.

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

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 | SECTION LOTS 31 & 32 DU BOIS, PA 15801 |
|-----------------|---|

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.

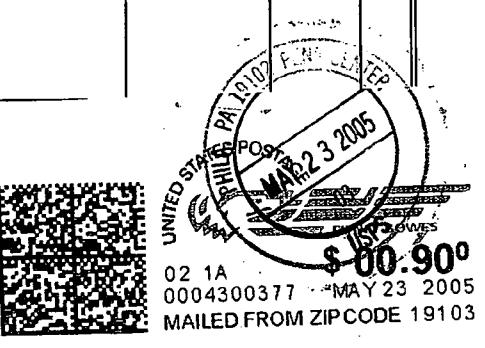
Daniel G. Schmieg
DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

March 1, 2005

Name and
Address
Of Sender

PHELAN HALLINAN & SCHMIEG
One Penn Center at Suburban Station
Philadelphia, PA 19103-1814 SANDRA COOPER/PMB

| Line | Article Number | Name of Addressee, Street, and Post Office Address | |
|---|-------------------------------------|--|---|
| 1 | KEVIN L. MCKAY A/K/A KEVIN MCKAY | Tenant/Occupant, SECTION LOTS 31 & 32, DUBOIS, PA 15801 | |
| 2 | 0025782426 | 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 | | | |
| 11 | | | |
| 12 | | | |
| 13 | | | |
| 14 | | | |
| 15 | | | |
| Total Number of Pieces Listed By Sender | | Postmaster, Per (Name Of Receiving Employee) | The full declaration of value is required on all domestic and international "registered mail". The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000.00 per piece subject to a limit of \$50,000 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. |
| Total Number of Pieces Received at Post Office | | | |



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20118
NO: 04-2035-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: KEVIN L. MCKAY A/K/A KEVIN MCKAY

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 03/03/2005

LEVY TAKEN 05/17/2005 @ 11:30 AM

POSTED 05/17/2005 @ 11:30 AM

SALE HELD 09/02/2005

SOLD TO FEDERAL NATIONAL MORTGAGE ASSOCIATION

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 10/12/2005

DATE DEED FILED 10/12/2005

PROPERTY ADDRESS TREASUE LAKE LOT NO. 31, SECT. 3 & LOT NO. 32 SECT 3 DUBOIS , PA 15801

SERVICES

05/28/2005 @ SERVED KEVIN L. MCKAY A/K/A KEVIN MCKAY

SERVED KEVIN L. MCKAY A/K/A KEVIN MCKAY, DEFENDANT, BY CERT & REG MAIL TO 312 HILLCREST AVENUE, VALPARAISO, FL
SIGNED FOR BY MARILYN MCKAY, CERT#7004135000496726075 WITH

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

@ SERVED

NOW, JULY 1, 2005 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR JULY 1, 2005 TO SEPTEMBER 2, 2005.

FILED
d 11:25 6/1
OCT 12 2005
wm

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20118
NO. 04-2035-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
vs.

DEFENDANT: KEVIN L. MCKAY A/K/A KEVIN MCKAY

Execution REAL ESTATE

SHERIFF RETURN

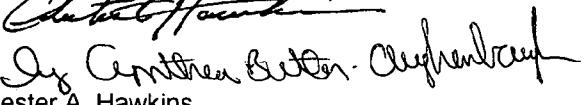
SHERIFF HAWKINS \$226.82

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2005

So Answers,


By: 
Chester A. Hawkins
Sheriff

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

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

vs.

KEVIN L. MCKAY A/K/A KEVIN MCKAY

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA

NO.: 04-2035-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: SECTION LOTS 31 & 32, DU BOIS, PA 15801

(See legal description attached.)

| | |
|--|---|
| Amount Due | <u>\$91,963.91</u> |
| Interest from 3/1/05 to Date of Sale (\$15.12 per diem) | \$ _____ |
| Total | \$ _____ <u>125.00</u> Plus costs as endorsed. <u>Prothonotary costs</u> |

Dated 3/3/05
(SEAL)

Prothonotary, Common Pleas Court of

Clearfield County, Pennsylvania

By:

Deputy

PMB

Received March 3, 2005 @ 3:45 PM.

Cheska A. Hawkins

By Courtney Butler-Aughenbaugh

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. 04-2035-CD

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

KEVIN L. MCKAY A/K/A KEVIN MCKAY

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Real Debt \$91,963.91

Int. from 3/1/05 _____
to Date of Sale (\$15.12 per diem)

Costs

Prothy. Pd. 125,00

Sheriff _____

Daniel G. Schmieg
Attorney for Plaintiff

Address: 312 HILLCREST AVENUE, VALPARAISO, FL 32580
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

THE FIRST THEREOF:

ALL THAT CERTAIN tract of land designated as Lot No. 31, Section 3, in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in and for Clearfield County in Miscellaneous Docket Map File No. 25.

THE SECOND THEREOF

ALL THAT CERTAIN tract of land designated as Lot No. 32, Section 3, Grenada, in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania recorded in the Recorder of Deeds Office in and for Clearfield County in Miscellaneous Docket Map File No. 24.

Tax Parcel #128-C2-3-31-21

Tax Parcel #128-C2-3-32-21

RECORD OWNER

TITLE TO SAID PREMISES IS VESTED IN Kevin L. McKay, a married individual by Deed from Teresa Ball, a single individual, dated 9/4/2003 and recorded 10/2/2003 in Instrument #200317929.

PREMISES BEING: SECTION LOTS 31 & 32

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME KEVIN L. MCKAY A/K/A KEVIN MCKAY NO. 04-2035-CD

NOW, October 12, 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 September 02, 2005, I exposed the within described real estate of Kevin L. Mckay A/K/A Kevin Mckay 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:

PLAINTIFF COSTS, DEBT AND INTEREST:

| | | | |
|---------------------|----------|-------------------------------|-------------|
| RDR SERVICE | 15.00 | DEBT-AMOUNT DUE | 91,963.91 |
| MILEAGE | 15.00 | INTEREST @ 15.1200 % | 2,797.20 |
| LEVY | 15.00 | FROM 03/01/2005 TO 09/02/2005 | |
| MILEAGE | 15.39 | PROTH SATISFACTION | |
| POSTING | 15.00 | LATE CHARGES AND FEES | |
| CSDS | 10.00 | COST OF SUIT-TO BE ADDED | |
| COMMISSION | 0.00 | FORECLOSURE FEES | |
| POSTAGE | 10.43 | ATTORNEY COMMISSION | |
| HANDBILLS | 15.00 | REFUND OF ADVANCE | |
| DISTRIBUTION | 25.00 | REFUND OF SURCHARGE | 20.00 |
| ADVERTISING | 15.00 | SATISFACTION FEE | |
| ADD'L SERVICE | | ESCROW DEFICIENCY | |
| DEED | 30.00 | PROPERTY INSPECTIONS | |
| ADD'L POSTING | | INTEREST | |
| ADD'L MILEAGE | | MISCELLANEOUS | |
| ADD'L LEVY | | | |
| BID AMOUNT | 1.00 | TOTAL DEBT AND INTEREST | \$94,781.11 |
| RETURNS/DEPUTIZE | | | |
| COPIES | 15.00 | COSTS: | |
| | 5.00 | ADVERTISING | 276.88 |
| BILLING/PHONE/FAX | 5.00 | TAXES - COLLECTOR | |
| CONTINUED SALES | 20.00 | TAXES - TAX CLAIM | |
| MISCELLANEOUS | | DUE | |
| TOTAL SHERIFF COSTS | \$226.82 | LIEN SEARCH | 200.00 |
| DEED COSTS: | | ACKNOWLEDGEMENT | 5.00 |
| ACKNOWLEDGEMENT | 5.00 | DEED COSTS | 29.00 |
| REGISTER & RECORDER | 29.00 | SHERIFF COSTS | 226.82 |
| TRANSFER TAX 2% | 0.00 | LEGAL JOURNAL COSTS | 162.00 |
| TOTAL DEED COSTS | \$29.00 | PROTHONOTARY | 125.00 |
| | | MORTGAGE SEARCH | 80.00 |
| | | MUNICIPAL LIEN | |
| | | TOTAL COSTS | \$1,104.70 |

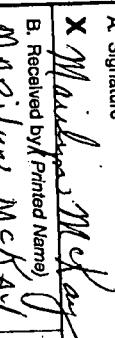
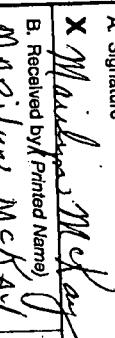
DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff

| | | | | | | | | | | | | | | | | | | | | | |
|--|--------------------------------|--|--------------------------------|--|--|---|----------------------|--|--|----------------------|----------------------|--|--|--------------------|-----------|--|--|------|--|--|--|
| U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided) | | | | | | | | | | | | | | | | | | | | | |
| For delivery information visit our website at www.usps.com ® | | | | | | | | | | | | | | | | | | | | | |
| OFFICIAL USE | | | | | | | | | | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Sent To</td> <td colspan="3">KEVIN L. MCKAY AKA KEVIN MCKAY</td> </tr> <tr> <td>Street, Apt. No.:</td> <td colspan="3">312 HILLCREST AVENUE</td> </tr> <tr> <td>or PO Box No.</td> <td colspan="3">VALPARAISO, FL 32582</td> </tr> <tr> <td>City, State, Zip/4</td> <td colspan="3"></td> </tr> </table> | | Sent To | KEVIN L. MCKAY AKA KEVIN MCKAY | | | Street, Apt. No.: | 312 HILLCREST AVENUE | | | or PO Box No. | VALPARAISO, FL 32582 | | | City, State, Zip/4 | | | | | | | |
| Sent To | KEVIN L. MCKAY AKA KEVIN MCKAY | | | | | | | | | | | | | | | | | | | | |
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| \$0.60 | 07 | | | | | | | | | | | | | | | | | | | | |
| \$2.30 | | | | | | | | | | | | | | | | | | | | | |
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| 0004 | 9672 6075 | | | | | | | | | | | | | | | | | | | | |

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

- A. Signature  Agent Addressee
- B. Received by Printed Name  Date of Delivery 5-28-03
- C. Is delivery address different from item 1? Yes No
- If YES, enter delivery address below:

KEVIN L. MCKAY AKA KEVIN MCKAY
312 HILLCREST AVENUE
VALPARAISO, FL 32582

3. Service Type Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.
 Restricted Delivery? (Extra Fee) Yes

2. Article Number 7004 1350 0004 9672 6075
 (Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

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

Sandra Cooper
Judgment Department, Ext. 1258

Representing Lenders in
Pennsylvania and New Jersey

June 30, 2005

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

ATTENTION: CINDY (814) 765-5915

Re: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**
v. KEVIN L. MCKAY A/K/A KEVIN MCKAY
No. 04-2035-CD
SECTION LOTS 31 & 32, DU BOIS, PA 15801

Dear Cindy:

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

The property is to be relisted for the 9/2/05 Sheriff's Sale.

Very truly yours,
Sandra Cooper

VIA TELECOPY (814) 765-5915