

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

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

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

Plaintiff

NO. 04-2035-CD

v.

CLEARFIELD COUNTY

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

Defendant

FILED <sup>ice</sup>  
m/11:18:01 <sup>Shff</sup>  
DEC 29 2004 <sup>Any pd.</sup>  
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. 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  
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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  
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WILL BE MADE TO THE COURT FOR A  
JUDGMENT UNTIL THE EXPIRATION OF THIRTY  
(30) DAYS AFTER YOU HAVE RECEIVED THIS  
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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.

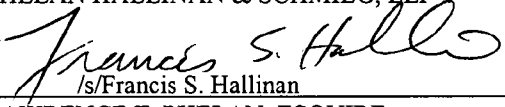
3. On 10/02/2003 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Book No. 2003, Page: 17930.
4. The premises subject to said mortgage is described as attached.
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	\$ 550.00
Subtotal	\$ 89,811.33
Escrow	
Credit	0.00
Deficit	995.49
Subtotal	\$ 995.49
<b>TOTAL</b>	<b>\$ 90,806.82</b>

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

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 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:   
/s/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

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

\_\_\_\_\_

So Answers,

  
Chester A. Hawkins

Sheriff

**FILED**

66  
FEB 08 2005  
073:00  
William A. Shaw  
Prothonotary/Clerk of Courts



PHELAN HALLINAN & SCHMIEG, LLP  
LAWRENCE T. PHELAN, ESQ., Id. No. 32227  
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COURT OF COMMON PLEAS

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Plaintiff

v.

CLEARFIELD COUNTY

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

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

DEC 29 2004

Defendant

Attest.

*William L. Shaw*  
Prothonotary/  
Clerk of Courts

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

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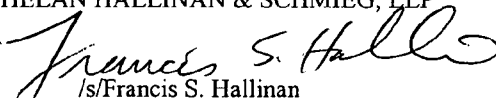
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PHELAN HALLINAN & SCHMIEG, LLP

By:

  
/s/Francis S. Hallinan

LAWRENCE T. PHELAN, ESQUIRE

FRANCIS S. HALLINAN, ESQUIRE

Attorneys for Plaintiff

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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:

x 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: \_\_\_\_\_.

**FILED**

M 10:57 AM NOV 2

6 FEB 17 2005

**William A. Shaw**  
**Prothonotary**

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

x 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, 2005

Notary: Lisa D Carmichael

Served By: Dyenell W. Merideth

Dyenell W. Merideth #433

**NOT SERVED**

Lisa D Carmichael

My Commission DD166141

Expires November 16, 2008

\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, at \_\_\_\_\_ o'clock

\_\_\_\_ Defendant NOT FOUND because:

\_\_\_\_ Moved \_\_\_\_ Unknown \_\_\_\_ No Answer \_\_\_\_ Vacant

Other: \_\_\_\_\_

Sworn to and subscribed

Before me the \_\_\_\_\_ day

Of \_\_\_\_\_, 20\_\_\_\_.

Notary: \_\_\_\_\_

**Not Served By:** \_\_\_\_\_

**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)	<u>1,157.09</u>
<b>TOTAL</b>	<b>\$91,963.91</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: 3/3/05

William A. Shaw  
PRO PROTHY

FILED 1cc  
MAR 03 2005  
MAR 02 546  
Notice to Def  
Statement to Atty  
Atty pd 20.00  
William A. Shaw  
Prothonotary/Clerk of Courts  
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

KEVIN M. MCKAY A/K/A KEVIN MCKAY  
Defendants

: NO. 04-2035-CD

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.

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

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

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  
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COURT OF COMMON PLEAS  
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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  
(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

COPY

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


\$91,963.91

Interest from 3/1/05 to  
Date of Sale (\$15.12 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  
**FILED** *Atty pd 20.00*  
*m/2:54/84*  
**MAR 03 2005** *ICC & Lewis*  
*w/prop descr*  
William A. Shaw  
Prothonotary/Clerk of Courts *to Shff*

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

William A. Shaw  
Prothonotary/Clerk of Courts

MAR 03 2005

FILED

PRAECIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

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

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

CLEARFIELD COUNTY

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

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 Praecipe 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, ESQUIRE  
Attorney for Plaintiff

March 1, 2005

PHILAN 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.: 04-2035-CD

vs.

CLEARFIELD COUNTY  
KEVIN L. MCKAY A/K/A KEVIN MCKAY

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



CLEARFIELD COUNTY

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

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 Praecipe 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  
reasonably 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

COPY

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

Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

Dated 3/3/05  
(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.

## MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

KEVIN L. MCKAY A/K/A KEVIN MCKAY

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

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

Prothy. Pd. \_\_\_\_\_

Sheriff \_\_\_\_\_

Daniel G. Schmieg  
Attorney for Plaintiff

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** *no cc*  
*m/11:15/05*  
**AUG 04 2005** *lm*

William A. Shaw  
Prothonotary/Clerk of Courts

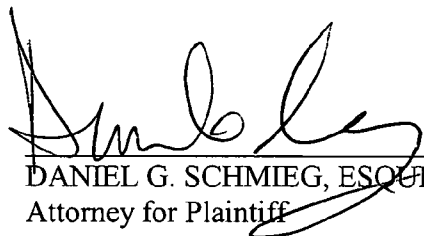
**AFFIDAVIT PURSUANT TO RULE 3129.1  
AND RETURN OF SERVICE PURSUANT TO  
Pa. R.C.P. 405 OF NOTICE OF SALE**

Plaintiff in the above action sets forth as of the date the Praecipe 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

CLEARFIELD COUNTY

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

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 Praecipe 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

CLEARFIELD COUNTY

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

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 Praecipe 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

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)	Total Number of Pieces Listed By Sender
1	KEVIN L. MCKAY A/K/A KEVIN MCKAY	Tenant/Occupant, SECTION LOTS 31 & 32, DU BOIS, 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					
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.					

02 1A  
 0004300377  
 MAY 23 2005  
 MAILED FROM ZIP CODE 19103  
 \$ 00.90



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#70041350000496726075 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  
d11:2561  
OCT 12 2005

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

---


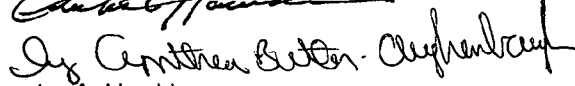
SHERIFF HAWKINS \$226.82

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

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

So Answers,

  
  
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.: 04-2035-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

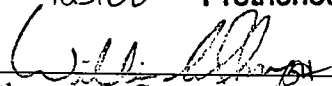
\$91,963.91

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

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

Total

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

  
Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

Dated 3/3/05  
(SEAL)

By:

Deputy

PMB

*Received March 3, 2005 @ 3:45 P.M.  
Cristin A. Hauke  
By Cynthia Blatter - Aupperle*

**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	<u>\$91,963.91</u>
Int. from 3/1/05 to Date of Sale (\$15.12 per diem)	_____
Costs	_____
Prothy. Pd.	<u>125.00</u>
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:**

RDR	15.00
SERVICE	15.00
MILEAGE	
LEVY	15.00
MILEAGE	15.39
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	10.43
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$226.82</b>

**DEED COSTS:**

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

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	91,963.91
INTEREST @ 15.1200 %	2,797.20
FROM 03/01/2005 TO 09/02/2005	

PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$94,781.11</b>

**COSTS:**

ADVERTISING	276.88
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	200.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	226.82
LEGAL JOURNAL COSTS	162.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	80.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$1,104.70</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



7004 1350 0004 9672 6075

**U.S. Postal Service<sup>TM</sup>**  
**CERTIFIED MAIL<sup>TM</sup> RECEIPT**  
 (Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

VALPARAISO, FL 32382	0830 07
Certified Fee	\$2.30
Return Receipt Fee (Endorsement Required)	\$1.75
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$4.05
Postmark Here 05/25/2005	

Sent To  
 Street, Apt. No.: KEVIN L. MCKAY AKA KEVIN MCKAY  
 or PO Box No.: 312 HILLCREST AVENUE  
 City, State, ZIP+4: VALPARAISO, FL 32382

PS Form 3800, June 2002

See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

KEVIN L. MCKAY AKA KEVIN MCKAY  
 312 HILLCREST AVENUE  
 VALPARAISO, FL 32382

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature ☒ Agent  
 B. Received by (Printed Name) ☐ Addressee  
 C. Date of Delivery  
 D. Is delivery address different from item 1? ☐ Yes  
 If YES, enter delivery address below: ☐ No

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

2. Article Number 7004 1350 0004 9672 6075  
 (Transfer from service label)  
 PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

Law Offices  
**PHELAN HALLINAN & SCHMIEG**  
One Penn Center at Suburban Station  
1617 John F. Kennedy Boulevard  
Suite 1400  
Philadelphia, PA 19103-1814  
[Sandra.Cooper@fedpne.com](mailto:Sandra.Cooper@fedpne.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