

05-152-CD  
Wells Fargo vs. J. W. Rumfola et al

W. RUMFOLA, et al.

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
[pleadings@udren.com](mailto:pleadings@udren.com)

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank Minnesota,  
National Association, as  
Trustee for Option One  
Mortgage Loan Trust 1999-B  
Asset-Backed Certificates,  
Series 1999-B  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

NO. 05-152-C

Joseph W. Rumfola  
Brenda Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833  
Defendant(s)

COMPLAINT IN MORTGAGE FORECLOSURE

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.

LAWYERS REFERRAL SERVICE  
David S. Meholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

**FILED**  
M 11/4/00 pl 8540

FEB 02 2005

William A. Shaw  
Prothonotary

**AVISO**

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentear una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se dafiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademas, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

**LLEVE ESTA DEMANDA A UN ABOGADO IMMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.**

**David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982**

## **NOTICE**

**The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.**

**If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.**

**This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.**

**UDREN LAW OFFICES, P.C.  
/s/ Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, NJ 08003-3620  
(856) 669-5400**

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: Public Savings Bank

Assignments of Record to: Option One Mortgage Corporation

Recording Date: 10/15/02 Instr No.: 200216719

Assignor: Option One Mortgage Corporation

Assignments of Record to: Wells Fargo Bank Minnesota, National Association, as Trustee for Option One Mortgage Loan Trust 1999-B Asset-Backed Certificates, Series 1999-B

Recording Date: LODGED FOR RECORDING

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with Pa.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: RD 1, Box 139A

MUNICIPALITY/TOWNSHIP/BOROUGH: Township of Pike

COUNTY: Clearfield

DATE EXECUTED: 03/02/99

DATE RECORDED: 03/11/99 INSTR NO.: 199903635

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Mortgage as follows:

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 12/27/04:

Principal of debt due	\$34,435.20
Unpaid Interest at 13.55%*	
from 08/01/04	
to 12/27/04	
(the per diem interest accruing on this debt is \$12.78 and that sum should be added each day after 12/27/04)	1,900.47
Title Report	325.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/ (Balance) (The monthly escrow on this account is \$140.97 and that sum should be added on the first of each month after 12/27/04)	(35.10)
Late Charges (monthly late charge of \$24.20 should be added in accordance with the terms of the note each month after 12/27/04)	385.75
Suspense Balance	(411.34)
Attorneys Fees (anticipated and actual to 5% of principal)	<u>1,721.76</u>
<b>TOTAL</b>	<b>\$38,601.74</b>

\*This Interest Rate is subject to adjustment as more fully set forth in the Mortgage and Note.

7. The attorney's fee 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 in accordance with the reduction provisions of Act 6, if applicable.

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

BEGINNING AT A PIN SITUATED IN THE CENTER LINE OF TOWNSHIP ROAD NO. 454 ; THENCE ALONG OTHER LAND OF THE GRANTORS HEREIN IN A GENERALLY SOUTHEAST DIRECTION A DISTANCE OF SEVENTEEN (17) FEET, MORE OR LESS, TO AN IRON POST; THENCE CONTINUING ALONG OTHER LAND OF THE GRANTORS HEREIN IN A GENERALLY SOUTHEAST DIRECTION A DISTANCE OF ONE HUNDRED (100) FEET, MORE OR LESS, TO AN IRON POST; THENCE CONTINUING ALONG OTHER LAND OF THE GRANTORS IN A GENERALLY SOUTHEAST DIRECTION A DISTANCE OF ONE HUNDRED (100) FEET, MORE OR LESS, TO AN IRON POST (SAID LINE BEING A STRAIGHT LINE FROM THE STARTING POINT TO SAID POST); THENCE CONTINUING FROM SAID LINE AT A NINETY (90°) DEGREE ANGLE IN A GENERALLY SOUTHWEST DIRECTION ALONG OTHER LAND OF THE GRANTORS ONE HUNDRED (100) FEET, MORE OR LESS, TO AN IRON POST; THENCE CONTINUING IN A STRAIGHT LINE IN A GENERALLY SOUTHWEST DIRECTION AN ADDITIONAL FIFTY (50) FEET, MORE OR LESS, TO AN IRON POST; THENCE CONTINUING AT A NINETY (90°) DEGREE ANGLE FROM SAID LINE ALONG OTHER LAND OF THE GRANTORS IN A GENERALLY NORTHWEST DIRECTION A DISTANCE OF TWO HUNDRED (200) FEET, MORE OR LESS, TO AN IRON POST; THENCE CONTINUING IN A STRAIGHT LINE GENERALLY NORTHWEST A DISTANCE OF SEVENTEEN (17) FEET, MORE OR LESS, TO A PIN SITUATE IN THE CENTER LINE OF THE AFORESAID TOWNSHIP ROAD; THENCE ALONG THE CENTER LINE OF SAID TOWNSHIP ROAD IN A GENERALLY NORTHEAST DIRECTION A DISTANCE OF ONE HUNDRED FIFTY (150) FEET, MORE OR LESS, TO A PIN, THE POINT OF BEGINNING. SAID LOT BEING A RECTANGLE ONE HUNDRED FIFTY (150) FEET BY TWO HUNDRED SEVENTEEN (217) FEET, HAVING FRONTAGE ON SAID TOWNSHIP ROAD OF ONE HUNDRED FIFTY (150) FEET, SUBJECT TO THE RIGHT-OF-WAY OF SAID TOWNSHIP ROAD.

# ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your County are listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDITAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

**EXHIBIT A**

HOMEOWNER'S NAME(S):	Joseph W. Rumfola Brenda Rumfola
PROPERTY ADDRESS:	RD 1 Box 139A Curwensville, PA 16833
LOAN ACCT. NO.:	0001498435
ORIGINAL LENDER:	Public Savings Bank
CURRENT LENDER:	Wells Fargo Bank Minnesota National Association as Trustee for Option One Mortgage Loan Trust 1999-B Asset Backed Certificates Series 1999-B

## **HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM**

**YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE**  
**WHICH CAN SAVE YOUR HOME FROM FORECLOSURE AND**  
**HELP YOU MAKE FUTURE MORTGAGE PAYMENTS**

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:

- IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,
- IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND
- IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

**TEMPORARY STAY OF FORECLOSURE** -- Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS.** **IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE.** **THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

**CONSUMER CREDIT COUNSELING AGENCIES** -- If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

**APPLICATION FOR MORTGAGE ASSISTANCE** -- Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing

Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

**YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.**

**AGENCY ACTION** -- Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

**NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.**

(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)

## **HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).**

**NATURE OF THE DEFAULT** -- The MORTGAGE debt held by the above lender on your property located at:

**RD 1 Box 139A  
Curwensville, PA 16833**

IS SERIOUSLY IN DEFAULT because:

A. YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due:

Monthly Payments of \$544.33 for September 1, 2004 thru December 1, 2004 = \$2177.32

Monthly Late Charges of \$24.20 for September 1, 2004 thru December 1, 2004 = \$96.80

Other charges (explain/itemize): Suspense Credit=(\$411.34)

Accumulated Late Charges=\$288.95

**TOTAL AMOUNT PAST DUE:** **\$2151.73**

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable): **N/A**

**HOW TO CURE THE DEFAULT** -- You may cure the default within THIRTY (30) DAYS of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS **\$2151.73** PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

**Udren Law Offices, P.C.  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, NJ 08003-3620**

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter: (Do not use if not applicable.): **N/A**

**IF YOU DO NOT CURE THE DEFAULT** -- If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgaged property.

**IF THE MORTGAGE IS FORECLOSED UPON** -- The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

**OTHER LENDER REMEDIES** -- The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage. If your debt has been discharged in bankruptcy without your having reaffirmed it, then lender cannot pursue this remedy.

**RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE** -- If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** -- It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately 6 months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER:**

Name of Lender/Servicer:	Option One Mortgage Corporation
Address:	4600 Touchton Road E Building 200 Suite 102 Jacksonville, FL 32246
Phone Number:	904-996-1730 ext 61730
Fax Number:	866-497-1263
Contact Person:	Customer Service

**EFFECT OF SHERIFF'S SALE** -- You should realize that a Sheriff's Sale will end your ownership of the mortgaged property and your right to occupy it. If you continue to live in the property after the Sheriff's Sale, a lawsuit to remove you and your furnishings and other belongings could be started by the lender at any time.

**ASSUMPTION OF MORTGAGE** -- You may not transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

## NOTICE

**The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.**

**If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.**

**This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.**

**UDREN LAW OFFICES, P.C.  
/s/ Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, NJ 08003-3620  
(856) 669-5400**

**YOU MAY ALSO HAVE THE RIGHT:**

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS,
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

---

**CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY**

**CLEARFIELD COUNTY**

Keystone Economic Development Corporation  
1954 Mary Grace Lane  
Johnstown, PA 15901  
(814) 535-6556  
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.  
217 E. Plank Road  
Altoona PA 16602  
(814) 944-8100  
FAX (814) 944-5747

CCCS of Western PA  
219-A College Park Plaza  
Johnstown PA 15904  
(814) 539-6335  
FAX n/a

Indiana Co. Community Action Program  
827 Water Street, Box 187  
Indiana, PA 15701  
(724) 465-2657  
FAX (412) 465-5118

CCCS of Northeastern PA  
1631 S Atherton St., Suite 100  
State College, PA 16801  
(814) 238-3668  
FAX (814) 238-3669

MINISTER OF DEFENCE

Joseph W. Rumfolc  
RD 1 Box 139 A  
Curwensville, PA 16833



UPPER LEFT CORNER  
ADDRESS LINE  
WOODCREST COURT, SUITE  
111  
CHERRY HILL, NJ 08003

**U.S. Postal Service™**  
**CERTIFIED MAIL™ RECEIPT**  
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**OFFICIAL USE**

Postage	\$ 100
Certified Fee	236
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 465

Postmark  
Here

**Sent To**  
Joseph W. Rumfolc  
Street, Apt. No.,  
or PO Box No.  
City, State, Zip+4  
Curwensville, PA 16833

PS Form 3800, June 2002  
See Reverse for Instructions



04120 See & referred

Curwensville, PA 16833

R D 1 Box 139 A

Brenda Rumfoord



UDENLL, GORDON, P.C.  
ATTORNEYS AT LAW  
WOODCREST, NEW JERSEY  
111 WOODCREST ROAD  
CHERRY HILL, NJ 08003

U.S. Postal Service™ <b>CERTIFIED MAIL™ RECEIPT</b> <i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$ 60
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 465
Postmark Here	
Sent To <u>Brenda Rumfala</u> Street, Apt. No.; <u>RD 1 Box 1391A</u> or PO Box No. <u></u> City, State, ZIP+4 <u>Circleville, PA 16833</u>	



04120088 Rerrals

Joseph W. Rumfola  
1001 Bloomington Ave Ext  
Curwensville, PA 16823-6723



6TH 5968 1000 05ET 400L  
6TH 5968 1000 05ET 400L

UPSEN LAW CORP. PC  
WOODCREST CONDOMINIUM  
11 WOODCREST ROAD  
CURWENSVILLE, PA 16823

For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$ 100
Certified Fee	250
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 465
Postmark Here	
<i>Joseph W. Rumfola 1001 Bloomington Ave Ext Curwensville, PA 16823-6723</i>	



RECORDED REFERENCES

Brenda Rumfohr  
1001 Bloomington Ave Ext.  
Curwensville, PA 16833-0723



UDEN LABORATORIES, INC.  
WOODCREST CONSTRUCTION  
11 WOODCREST ROAD  
CLIPPERS HILL, NJ 07009

2042 5968 1000 0505  
2042 5969 1000 0505  
2004 1350 0000 0405

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

<b>OFFICIAL USE</b>	
Postage	\$ 100
Certified Fee	280
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 465

Postmark  
Here

Sent To: Brenda Rumfohr  
Street, Apt. No.: 1001 Bloomington Ave Ext  
or PO Box No.  
City, State, ZIP+4: Curwensville, PA 16833-0723

**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.

COMPLETE THIS SECTION ON DELIVERY

X		A. Signature
		<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
B. Received by (Printed Name)	C. Date of Delivery	
D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No		If YES, enter delivery address below:

3. Service Type	
<input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
4. Restricted Delivery? (Extra Fee)	
<input type="checkbox"/> Yes	

■ A mailing receipt

Form 3800 - June 2002 (Reverse)

2. Article Number  
Transfer from service: 7004 1350 0001 8965 7402  
PS Form 3811, February 2004      Domestic Return Receipt  
102505-02-M-1940

V E R I F I C A T I O N

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff, a corporation unless designated otherwise; that he is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.



Mark J. Udren, ESQUIRE  
UDREN LAW OFFICES, P.C.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100197  
NO: 05-152-CD  
SERVICE # 1 OF 4  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK MINNESOTA  
vs.  
DEFENDANT: JOSEPH W. RUMFOLA and BRENDA RUMFOLA

**SHERIFF RETURN**

---

NOW, February 17, 2005 AT 10:09 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JOSEPH W. RUMFOLA DEFENDANT AT 1061 BLOOMINGTON AVE. EXT., CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO BRENDA RUMFOLA, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

FILED  
01/31/538X  
MAR 09 2005

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100197  
NO: 05-152-CD  
SERVICE # 2 OF 4  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK MINNESOTA  
VS.  
DEFENDANT: JOSEPH W. RUMFOLA and BRENDA RUMFOLA

**SHERIFF RETURN**

---

NOW, February 17, 2005 AT 10:09 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON BRENDA RUMFOLA DEFENDANT AT 1061 BLOOMINGTON AVE. EXT., CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO BRENDA RUMFOLA, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100197  
NO: 05-152-CD  
SERVICE # 3 OF 4  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK MINNESOTA  
vs.  
DEFENDANT: JOSEPH W. RUMFOLA and BRENDA RUMFOLA

**SHERIFF RETURN**

---

NOW, February 17, 2005 AT 10:09 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JOSEPH W. RUMFOLA DEFENDANT AT 1061 BLOOMINGTON AVE. EXT., CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO BRENDA RUMFOLA, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

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

DOCKET # 100197  
NO: 05-152-CD  
SERVICE # 4 OF 4  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK MINNESOTA

VS.

DEFENDANT: JOSEPH W. RUMFOLA and BRENDA RUMFOLA

**SHERIFF RETURN**

---

NOW, February 17, 2005 AT 10:09 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON BRENDA RUMFOLA DEFENDANT AT 1061 BLOOMINGTON AVE. EXT., CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO BRENDA RUMFOLA, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100197  
NO: 05-152-CD  
SERVICES 4  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK MINNESOTA  
vs.  
DEFENDANT: JOSEPH W. RUMFOLA and BRENDA RUMFOLA

**SHERIFF RETURN**

**RETURN COSTS**

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	UDREN	28190	40.00
SHERIFF HAWKINS	UDREN	28190	55.44
<hr/> <i>95.44</i>			

Sworn to Before Me This

So Answers,

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

*Chester A. Hawkins  
by Marly Hawn*  
Chester A. Hawkins  
Sheriff

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank Minnesota,  
National Association, as  
Trustee for Option One  
Mortgage Loan Trust 1999-B  
Asset-Backed Certificates,  
Series 1999-B  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 05-152-CD

v.  
Joseph W. Rumfola  
Brenda Rumfola  
Defendant(s)

PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

Kindly substitute the attached Verification for the Verification attached to the Complaint in Mortgage Foreclosure with regard to the captioned matter.

DATED: March 25, 2005

UDREN LAW OFFICES, P.C.

BY:

Mark J. Udren, Esquire  
Attorney for Plaintiff

FILED  
m 16 2005  
MAR 30 2005  
GW

William A. Shaw  
Prothonotary/Clerk of Courts

V E R I F I C A T I O N

The undersigned, an officer of the Corporation which is the Plaintiff in the foregoing Complaint or an officer of the Corporation which is the servicing agent of Plaintiff, and being authorized to make this verification on behalf of the Plaintiff, hereby verifies that the facts set forth in the foregoing Complaint are taken from records maintained by persons supervised by the undersigned who maintain the business records of the mortgage held by Plaintiff in the ordinary course of business and that those facts are true and correct to the best of the knowledge, information and belief of the undersigned.

The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

Date: \_\_\_\_\_

  
\_\_\_\_\_  
Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
Company: \_\_\_\_\_

Joseph W. Rumfola  
Brenda Rumfola  
Loan #0001498435  
MJU #04120568

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank Minnesota,  
National Association, as  
Trustee for Option One  
Mortgage Loan Trust 1999-B  
Asset-Backed Certificates,  
Series 1999-B  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

v.

Joseph W. Rumfola  
Brenda Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 05-152-CD

FILED <sup>6K</sup>  
m/24/05 AM 10:00  
MAR 30 2005

William A. Shaw *Notice to*  
Prothonotary/Clerk of Courts *Def's.*

*Statement to*  
*Atty*

PRAECIPE FOR JUDGMENT FOR FAILURE TO  
ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) **Joseph W. Rumfola and Brenda Rumfola** 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	\$38,601.74
Interest Per Complaint	1,124.64
From 12/28/04 to 03/25/05	
Late charges per Complaint	72.60
From 12/28/04 to 03/25/05	
Escrow payment per Complaint	<u>422.91</u>
From 12/28/04 to 03/25/05	
 TOTAL	 <u>\$40,221.89</u>

I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 3/30/05

PRO PROTHY

*1-11-05*

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003  
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank Minnesota, National  
Association, as Trustee for Option One  
Mortgage Loan Trust 1999-B Asset-Backed  
Certificates, Series 1999-B  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Joseph W. Rumfola  
Brenda Rumfola  
Defendant(s)

NO. 05-152-CD

TO: Joseph W. Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833

DATE of Notice: March 14, 2005

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.

LAWYER REFERRAL SERVICE  
David S. Meholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

NOTIFICACION IMPORTANTE

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO IMMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASSISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL  
LAWYER REFERRAL SERVICE  
David S. Meholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

/s/

Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003  
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank Minnesota, National  
Association, as Trustee for Option One  
Mortgage Loan Trust 1999-B Asset-Backed  
Certificates, Series 1999-B  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Joseph W. Rumfola  
Brenda Rumfola  
Defendant(s)

NO. 05-152-CD

TO: Brenda Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833

DATE of Notice: March 14, 2005

**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.

LAWYER REFERRAL SERVICE  
David S. Meholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

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SERVICIO DE REFERENCIA LEGAL  
LAWYER REFERRAL SERVICE  
David S. Meholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
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/s/

Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-482-6900

Wells Fargo Bank Minnesota,  
National Association, as  
Trustee for Option One  
Mortgage Loan Trust 1999-B  
Asset-Backed Certificates,  
Series 1999-B  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

v.  
Joseph W. Rumfola  
Brenda Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833  
Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE  
NO. 05-152-CD

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF :  
COUNTY OF : SS

THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended, and that the age and last known residence and employment of each Defendant are as follows:

Defendant: Joseph W. Rumfola  
Age: Over 18  
Residence: As captioned above  
Employment: Unknown

Defendant: Brenda Rumfola  
Age: Over 18  
Residence: As captioned above  
Employment: Unknown

  
Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
Company: \_\_\_\_\_

Sworn to and subscribed  
before me this day  
of , 20 .

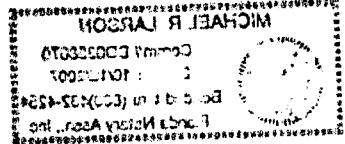
Michael R. Larson  
Notary Public



**FILED**

**MAR 30 2005**

William A. Shaw  
Prothonotary/Clerk of Courts



UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

ATTORNEY FOR PLAINTIFF

*COPY*

Wells Fargo Bank Minnesota,  
National Association, as  
Trustee for Option One  
Mortgage Loan Trust 1999-B  
Asset-Backed Certificates,  
Series 1999-B  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff  
v.

Joseph W. Rumfola  
Brenda Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 05-152-CD

TO: Joseph W. Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Prothonotary

3/30/05

Judgment by Default  
 Money Judgment  
 Judgment in Replevin  
 Judgment for Possession  
 Judgment on Award of Arbitration  
 Judgment on Verdict  
 Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire  
At this telephone number: 856-669-5400

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank Minnesota,  
National Association, as  
Trustee for Option One  
Mortgage Loan Trust 1999-B  
Asset-Backed Certificates,  
Series 1999-B  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff  
v.

Joseph W. Rumfola  
Brenda Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 05-152-CD

TO: Brenda Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Prothonotary

3/30/05

Judgment by Default  
 Money Judgment  
 Judgment in Replevin  
 Judgment for Possession  
 Judgment on Award of Arbitration  
 Judgment on Verdict  
 Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400

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

Wells Fargo Bank Minnesota  
Plaintiff(s)

No.: 2005-00152-CD

Real Debt: \$40,221.89

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Joseph W. Rumfola  
Brenda Rumfola  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: March 30, 2005

Expires: March 30, 2010

Certified from the record this 30th 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

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

**ATTORNEY FOR PLAINTIFF**

Wells Fargo Bank Minnesota,  
National Association, as  
Trustee for Option One  
Mortgage Loan Trust 1999-B  
Asset-Backed Certificates,  
Series 1999-B  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff  
v.

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
  
MORTGAGE FORECLOSURE

Joseph W. Rumfola  
Brenda Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833  
Defendant(s)

NO. 05-152-CD

**PRAECIPE FOR WRIT OF EXECUTION**

TO THE SHERIFF:

Issue Writ of Execution in the above matter:

Amount due \$40,221.89

Interest From 03/26/05 \$ \_\_\_\_\_  
to Date of Sale \_\_\_\_\_  
Per diem @\$12.78

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

FILED 6/10/2005 (writs w)  
MAR 30 2005 Prop descr.  
to Shff  
William A. Shaw Atty P.D.  
Honorary/Clerk of Courts 20.00

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank Minnesota,  
National Association, as  
Trustee for Option One  
Mortgage Loan Trust 1999-B  
Asset-Backed Certificates,  
Series 1999-B  
P.O. Box 57038  
Irvine, CA 92619-7038

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v.

Joseph W. Rumfola  
Brenda Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833

NO. 05-152-CD

Defendant(s)

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank Minnesota, National Association, as Trustee for Option One Mortgage Loan Trust 1999-B Asset-Backed Certificates, Series 1999-B, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at: RD 1, Box 139A, Curwensville (Pike Township), PA 16833

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

Name Address

Joseph W. Rumfola 1061 Bloomington Avenue Ext  
Curwensville, PA 16833

Brenda Rumfola 1061 Bloomington Avenue Ext  
Curwensville, PA 16833

2. Name and address of Defendant(s) in the judgment:

Name Address

SAME AS #1 ABOVE

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

Name Address

None

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

Name \_\_\_\_\_ Address \_\_\_\_\_

Plaintiff herein. See Caption above.

5. Name and address of every other person who has any record lien on the property:

Name \_\_\_\_\_ Address \_\_\_\_\_

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 \_\_\_\_\_ Address \_\_\_\_\_

Real Estate Tax Department 1 North Second Street  
Clearfield, PA 16830

Domestic Relations Section 1 North Second Street, Suite 116  
Clearfield, PA 16830

Commonwealth of PA, Bureau of Compliance, Dept. 280946  
Department of Revenue Harrisburg, PA 17128-0946

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 \_\_\_\_\_ Address \_\_\_\_\_

Tenants/Occupants RD 1, Box 139A  
Curwensville (Pike Township), PA  
16833

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.

ADREN LAW OFFICES, P.C.

Mark J. Udren, ESQ.  
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank Minnesota,  
National Association, as  
Trustee for Option One  
Mortgage Loan Trust 1999-B  
Asset-Backed Certificates,  
Series 1999-B  
P.O. Box 57038  
Irvine, CA 92619-7038

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v.

Joseph W. Rumfola  
Brenda Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833

NO. 05-152-CD

Defendant(s)

C E R T I F I C A T E

Mark J. Udren, 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 insured mortgage
- ( ) Non-owner occupied
- ( ) Vacant
- ( X ) Act 91 procedures have been fulfilled.
- ( ) Over 24 months delinquent.

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

UDREN LAW OFFICES, P.C.  
Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

Wells Fargo Bank Minnesota,  
National Association, as  
Trustee for Option One  
Mortgage Loan Trust 1999-B  
Asset-Backed Certificates,  
Series 1999-B  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

v.

Joseph W. Rumfola  
Brenda Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 05-152-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter, you are directed to levy upon and sell the following described property:

RD 1, Box 139A  
Curwensville (Pike Township), PA 16833  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$40,221.89

Interest From 03/26/05 \$ \_\_\_\_\_  
to Date of Sale \_\_\_\_\_  
Per diem @\$12.78

(Costs to be added) \$ \_\_\_\_\_

125.00 Prothonotary costs

By \_\_\_\_\_  
Clerk \_\_\_\_\_

Date 3/30/05

**COPY**

**COPY**

COURT OF COMMON PLEAS  
NO. 05-152-CD

=====  
Wells Fargo Bank Minnesota, National Association, as Trustee for  
Option One Mortgage Loan Trust 1999-B Asset-Backed Certificates,  
Series 1999-B

vs.

Joseph W. Rumfola  
Brenda Rumfola

=====  
WRIT OF EXECUTION  
=====

REAL DEBT \$ 40,221.89

INTEREST \$  
from 03/26/05 to  
Date of Sale \_\_\_\_\_  
Per diem @\$12.78

COSTS PAID:  
PROTHY \$ 125.00

SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:  
RD 1, Box 139A  
Curwensville (Pike Township), PA 16833

Mark J. Udren, ESQUIRE  
UDREN LAW OFFICES, P.C.  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
(856) 669-5400

31-1000-54

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

BEGINNING AT A PIN SITUATED IN THE CENTER LINE OF TOWNSHIP ROAD NO. 454 ; THENCE ALONG OTHER LAND OF THE GRANTORS HEREIN IN A GENERALLY SOUTHEAST DIRECTION A DISTANCE OF SEVENTEEN (17) FEET, MORE OR LESS, TO AN IRON POST; THENCE CONTINUING ALONG OTHER LAND OF THE GRANTORS HEREIN IN A GENERALLY SOUTHEAST DIRECTION A DISTANCE OF ONE HUNDRED (100) FEET, MORE OR LESS, TO AN IRON POST; THENCE CONTINUING ALONG OTHER LAND OF THE GRANTORS IN A GENERALLY SOUTHEAST DIRECTION A DISTANCE OF ONE HUNDRED (100) FEET, MORE OR LESS, TO AN IRON POST (SAID LINE BEING A STRAIGHT LINE FROM THE STARTING POINT TO SAID POST); THENCE CONTINUING FROM SAID LINE AT A NINETY (90°) DEGREE ANGLE IN A GENERALLY SOUTHWEST DIRECTION ALONG OTHER LAND OF THE GRANTORS ONE HUNDRED (100) FEET, MORE OR LESS, TO AN IRON POST; THENCE CONTINUING IN A STRAIGHT LINE IN A GENERALLY SOUTHWEST DIRECTION AN ADDITIONAL FIFTY (50) FEET, MORE OR LESS, TO AN IRON POST; THENCE CONTINUING AT A NINETY (90°) DEGREE ANGLE FROM SAID LINE ALONG OTHER LAND OF THE GRANTORS IN A GENERALLY NORTHWEST DIRECTION A DISTANCE OF TWO HUNDRED (200) FEET, MORE OR LESS, TO AN IRON POST; THENCE CONTINUING IN A STRAIGHT LINE GENERALLY NORTHWEST A DISTANCE OF SEVENTEEN (17) FEET, MORE OR LESS, TO A PIN SITUATE IN THE CENTER LINE OF THE AFORESAID TOWNSHIP ROAD; THENCE ALONG THE CENTER LINE OF SAID TOWNSHIP ROAD IN A GENERALLY NORTHEAST DIRECTION A DISTANCE OF ONE HUNDRED FIFTY (150) FEET, MORE OR LESS, TO A PIN, THE POINT OF BEGINNING. SAID LOT BEING A RECTANGLE ONE HUNDRED FIFTY (150) FEET BY TWO HUNDRED SEVENTEEN (217) FEET, HAVING FRONTAGE ON SAID TOWNSHIP ROAD OF ONE HUNDRED FIFTY (150) FEET, SUBJECT TO THE RIGHT-OF-WAY OF SAID TOWNSHIP ROAD.

BEING KNOWN AS: RD 1, BOX 139A, CURWENSVILLE (PIKE TOWNSHIP), PA  
16833

PROPERTY ID NO.: 126-I10-000-00083

TITLE TO SAID PREMISES IS VESTED IN JOSEPH W. RUMFOLA AND BRENDA RUMFOLA, HIS WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM BURTON M. NORRIS AND CHARLOTTE E. NORRIS, HIS WIFE DATED 09/11/80 RECORDED 09/12/80 IN DEED BOOK 802 PAGE 94.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20131  
NO: 05-152-CD

PLAINTIFF: WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OPTION ONE  
MORTGAGE LOAN TRUT 1999-B, ASSTE BACKED COETIFICATES, SERIES 1999-B

vs.

DEFENDANT: JOSEPH W. RUMFOLA AND BRENDA RUMFOLA

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 03/30/2005

LEVY TAKEN @

POSTED @

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 09/26/2005

DATE DEED FILED **NOT SOLD**

**FILED**

SEP 26 2005

0721457

William A. Shaw  
Prothonotary/Clerk of Courts

**DETAILS**

@ SERVED JOSEPH W. RUMFOLA

@ SERVED BRENDA RUMFOLA

@ SERVED

NOW, MAY 25, 2005 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE BECAUSE THE DEFENDANTS ENTERED INTO A FORBEARANCE AGREEMENT IN THE AMOUNT OF \$4,650.00.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20131  
NO: 05-152-CD

PLAINTIFF: WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OPTION ONE  
MORTGAGE LOAN TRUT 1999-B, ASSTE BACKED COETIFICATES, SERIES 1999-B

VS.

DEFENDANT: JOSEPH W. RUMFOLA AND BRENDA RUMFOLA

Execution REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$162.44

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

*Chester Hawkins*  
by Cynthia Butch-Chepherd  
Chester A. Hawkins  
Sheriff

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank Minnesota,  
National Association, as  
Trustee for Option One  
Mortgage Loan Trust 1999-B  
Asset-Backed Certificates,  
Series 1999-B  
P.O. Box 57038  
Irvine, CA 92619-7038

Plaintiff

5

Joseph W. Rumfola  
Brenda Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

## MORTGAGE FORECLOSURE

NO. 05-152-CD

## WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter, you are directed to levy upon and sell the following described property:

RD 1, Box 139A  
Curwensville (Pike Township), PA 16833  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$40,221.89

Interest From 03/26/05 \$ \_\_\_\_\_  
to Date of Sale \_\_\_\_\_  
Per diem @\$12.78

(Costs to be added) **125.00** Prothonotary cost

Received March 30, 2005 @ 3:30 P.M.  
Chester A. Hawkins  
by Committee Butler-Cleghorn-Cayf

By William G.  
Clerk

Digitized by srujanika@gmail.com

Date 3/30/05

COURT OF COMMON PLEAS  
NO. 05-152-CD

=====

Wells Fargo Bank Minnesota, National Association, as Trustee for  
Option One Mortgage Loan Trust 1999-B Asset-Backed Certificates,  
Series 1999-B

vs.

Joseph W. Rumfola  
Brenda Rumfola

=====  
WRIT OF EXECUTION  
=====

REAL DEBT \$ 40,221.89

INTEREST \$  
from 03/26/05 to  
Date of Sale \_\_\_\_\_  
Per diem @\$12.78

COSTS PAID:  
PROTHY \$ 125.00

SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:

RD 1, Box 139A  
Curwensville (Pike Township), PA 16833

Mark J. Udren, ESQUIRE  
UDREN LAW OFFICES, P.C.  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
(856) 669-5400

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BEING KNOWN AS: RD 1, BOX 139A, CURWENSVILLE (PIKE TOWNSHIP), PA  
16833

PROPERTY ID NO.: 126-I10-000-00083

TITLE TO SAID PREMISES IS VESTED IN JOSEPH W. RUMFOLA AND BRENDA RUMFOLA, HIS WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM BURTON M. NORRIS AND CHARLOTTE E. NORRIS, HIS WIFE DATED 09/11/80 RECORDED 09/12/80 IN DEED BOOK 802 PAGE 94.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME JOSEPH W. RUMFOLA NO. 05-152-CD

NOW, September 26, 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 26, 2005~~ I exposed the within described real estate of Joseph W. Rumfola And Brenda Rumfola to public venue or outcry at ~~which~~ time and place I sold the same to ~~he/she~~ being the highest bidder, for the sum of \$~~162.44~~ and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR SERVICE	15.00
MILEAGE	
LEVY	
MILEAGE POSTING	
CSDS	10.00
COMMISSION	93.00
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	
ADVERTISING	
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$162.44</b>

**DEED COSTS:**

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

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	40,221.89
INTEREST @ 12.7800	1,686.96
FROM 03/26/2005 TO 08/05/2005	
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>\$41,948.85</b>
<b>COSTS:</b>	
ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	162.44
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$287.44</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

**UDREN LAW OFFICES, P.C.**  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
SUITE 200

MARK J. UDREN\*  
STUART WINNEG\*\*  
GAYL SPIVAK ORLOFF\*\*\*  
HEIDI R. SPIVAK\*\*\*  
CHRISTOPHER J. FOX\*\*\*  
MARISA JOY MYERS\*\*\*  
LORRAINE DOYLE\*\*  
ALAN M. MINATO\*\*\*  
DWIGHT MICHAELSON\*\*\*  
\*ADMITTED NJ, PA, FL  
\*\*ADMITTED PA  
\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

CHERRY HILL, NEW JERSEY 08003-3620  
856.669.5400  
FAX: 856.669.5399

PENNSYLVANIA OFFICE  
215-568-9500  
215-568-1141 FAX

**FREDDIE MAC  
PENNSYLVANIA  
DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

April 4, 2005

Sent via telefax #814-765-5915

Clearfield County Sheriff's Office  
Clearfield County Courthouse  
1 North Second Street, Suite 116  
Clearfield, PA 16830  
ATTN: Cindy

Re: Wells Fargo Bank Minnesota, National Association, as Trustee  
for Option One Mortgage Loan Trust 1999-B Asset-Backed  
Certificates, Series 1999-B  
vs.

Joseph W. Rumfola & Brenda Rumfola  
Clearfield County C.C.P. No. 05-152-CD  
Premises: RD 1, Box 139A  
Curwensville (Pike Township), PA 16833  
SS Date: SALE DATE NOT SET

Dear Cindy:

Please STAY the Sheriff's Sale scheduled for SALE DATE NOT SET.

Sale is STAYED for the following reason:

Defendant (s) entered into a Forbearance Agreement, amount  
collected in consideration of the stay \$4,650.00.....

Thank you for your attention to this matter.

Sincerely yours,

Mark J. Udren  
UDREN LAW OFFICES, P.C.

/jlb

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank Minnesota,  
National Association, as  
Trustee for Option One  
Mortgage Loan Trust 1999-B  
Asset-Backed Certificates,  
Series 1999-B  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff  
v.

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 05-152-CD

Joseph W. Rumfola  
Brenda Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833  
Defendant(s)

PRAECIPE TO REISSUE WRIT OF EXECUTION

TO THE SHERIFF:

Reissue Writ of Execution in the above matter:

Amount due \$40,221.89

Interest From 3/26/05  
to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$12.78  
to actual date of sale including if sale is  
held at a later date

(Costs to be added) \$ \_\_\_\_\_

Prothonotary costs 132.00

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

FILED

MAY 05 2006

5/12/2006

William A. Shaw

Prothonotary/Clerk of Courts

1 cent w/6 REFLS  
WANTS TO SHE

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
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ATTORNEY FOR PLAINTIFF

Wells Fargo Bank Minnesota,  
National Association, as  
Trustee for Option One  
Mortgage Loan Trust 1999-B  
Asset-Backed Certificates,  
Series 1999-B  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

v.

Joseph W. Rumfola  
Brenda Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 05-152-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter,  
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(Pike Township)  
Curwensville, PA 16833  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$40,221.89

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to Date of Sale \_\_\_\_\_  
Ongoing Per Diem of \$12.78  
to actual date of sale including if sale is  
held at a later date

(Costs to be added) \$ \_\_\_\_\_

By hba Prothonotary costs 132.00  
Prothonotary  
Clerk

Date MAY 5, 2006

MAY 5, 2006 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

hba Deputy Prothonotary

COURT OF COMMON PLEAS  
NO. 05-152-CD

=====

Wells Fargo Bank Minnesota, National Association,  
as Trustee for Option One Mortgage Loan Trust  
1999-B Asset-Backed Certificates, Series 1999-B

vs.

Joseph W. Rumfola  
Brenda Rumfola

=====  
WRIT OF EXECUTION  
=====

REAL DEBT \$ 40,221.89

INTEREST \$ \_\_\_\_\_

from 3/26/05  
to Date of Sale \_\_\_\_\_  
Ongoing Per Diem of \$12.78  
to actual date of sale including if sale is  
held at a later date

COSTS PAID:

PROTHY \$ \_\_\_\_\_

SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:

RD 1, Box 139A  
(Pike Township)  
Curwensville, PA 16833

Mark J. Udren, ESQUIRE  
UDREN LAW OFFICES, P.C.  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
(856) 669-5400

cc: [Signature]

100-1000  
Vonhoff Admin. Services

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

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BEING KNOWN AS: RD 1, BOX 139A  
(PIKE TOWNSHIP)  
CURWENSVILLE, PA 16833

PROPERTY ID NO.: 126-I10-000-00083

TITLE TO SAID PREMISES IS VESTED IN JOSEPH W. RUMFOLA AND BRENDA RUMFOLA, HIS WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM BURTON M. NORRIS AND CHARLOTTE E. NORRIS, HIS WIFE DATED 9/11/80 RECORDED 9/12/80 IN DEED BOOK 802 PAGE 94.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20342  
NO: 05-152-CD

PLAINTIFF: WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 1999-B ASSET-BACKED CERTIFICATES, SERIES 1999-B

vs.

DEFENDANT: JOSEPH W. RUMFOLA AND BRENDA RUMFOLA

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 05/05/2006

LEVY TAKEN 05/16/2006 @ 11:15 AM

POSTED 05/16/2006 @ 11:15 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 01/22/2007

DATE DEED FILED **NOT SOLD**

**FILED**  
08/5/2007  
JAN 22 2007  
S

William A. Shaw  
Prothonotary/Clerk of Courts

**DETAILS**

05/16/2006 @ 11:15 AM SERVED JOSEPH W. RUMFOLA

SERVED JOSEPH W. RUMFOLA, DEFENDANT, AT HIS RESIDENCE 1061 BLOOMINGTON AVENUE, EXT., CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO BRENDA RUMFOLA, WIFE/CO-DEFENDANT

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

05/16/2006 @ 11:15 AM SERVED BRENDA RUMFOLA

SERVED BRENDA RUMFOLA, DEFENDANT, AT HER RESIDENCE 1061 BLOOMING AVENUE, EXT., CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO BRENDA RUMFOLA

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

@ SERVED

NOW, AUGUST 4, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR AUGUST 4, 2006 TO NOVEMBER 3, 2006, DUE TO A FORBEARANCE AGREEMENT.

@ SERVED

NOW, AUGUST 29, 2006 RECEIVED A FAX LETTER TO STAY THE SHERIFF SALE SCHEDULED FOR NOVEMBER 3, 2006 DUE TO A LOAN MODIFICATION.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20342  
NO: 05-152-CD

PLAINTIFF: WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OPTION ONE  
MORTGAGE LOAN TRUST 1999-B ASSET-BACKED CERTIFICATES, SERIES 1999-B

vs.

DEFENDANT: JOSEPH W. RUMFOLA AND BRENDA RUMFOLA

Execution REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$201.53

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

*Chester Hawkins*  
by *Anthony Butler-Deputy*  
Chester A. Hawkins  
Sheriff

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank Minnesota,  
National Association, as  
Trustee for Option One  
Mortgage Loan Trust 1999-B  
Asset-Backed Certificates,  
Series 1999-B  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff  
v.

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Joseph W. Rumfola  
Brenda Rumfola  
1061 Bloomington Avenue Ext  
Curwensville, PA 16833  
Defendant(s)

NO. 05-152-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter,  
you are directed to levy upon and sell the following described  
property:

RD 1, Box 139A  
(Pike Township)  
Curwensville, PA 16833  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$40,221.89

Interest From 3/26/05  
to Date of Sale \_\_\_\_\_  
Ongoing Per Diem of \$12.78  
to actual date of sale including if sale is  
held at a later date

(Costs to be added) \$ 132.00

By W. Bell Prothonotary  
Clerk

Date MAY 5, 2006

Received May 5, 2006 @ 3:30 P.M.  
Chester A. Hawkins  
by Cynthia Butler-Aughenbaugh

MAY 5 2006 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

W. Bell  
Deputy Prothonotary

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

BEGINNING AT A PIN SITUATED IN THE CENTER LINE OF TOWNSHIP ROAD NO. 454; THENCE ALONG OTHER LAND OF THE GRANTORS HEREIN IN A GENERALLY SOUTHEAST DIRECTION A DISTANCE OF SEVENTEEN (17) FEET, MORE OR LESS, TO AN IRON POST; THENCE CONTINUING ALONG OTHER LAND OF THE GRANTORS HEREIN IN A GENERALLY SOUTHEAST DIRECTION A DISTANCE OF ONE HUNDRED (100) FEET, MORE OR LESS, TO AN IRON POST; THENCE CONTINUING ALONG OTHER LAND OF THE GRANTORS IN A GENERALLY SOUTHEAST DIRECTION A DISTANCE OF ONE HUNDRED (100) FEET, MORE OR LESS, TO AN IRON POST (SAID LINE BEING A STRAIGHT LINE FROM THE STARTING POINT TO SAID POST); THENCE CONTINUING FROM SAID LINE AT A NINETY (90°) DEGREE ANGLE IN A GENERALLY SOUTHWEST DIRECTION ALONG OTHER LAND OF THE GRANTORS ONE HUNDRED (100) FEET, MORE OR LESS, TO AN IRON POST; THENCE CONTINUING IN A STRAIGHT LINE IN A GENERALLY SOUTHWEST DIRECTION AN ADDITIONAL FIFTY (50) FEET, MORE OR LESS, TO AN IRON POST; THENCE CONTINUING AT A NINETY (90°) DEGREE ANGLE FROM SAID LINE ALONG OTHER LAND OF THE GRANTORS IN A GENERALLY NORTHWEST DIRECTION A DISTANCE OF TWO HUNDRED (200) FEET, MORE OR LESS, TO AN IRON POST; THENCE CONTINUING IN A STRAIGHT LINE GENERALLY NORTHWEST A DISTANCE OF SEVENTEEN (17) FEET, MORE OR LESS, TO A PIN SITUATE IN THE CENTER LINE OF THE AFORESAID TOWNSHIP ROAD; THENCE ALONG THE CENTER LINE OF SAID TOWNSHIP ROAD IN A GENERALLY NORTHEAST DIRECTION A DISTANCE OF ONE HUNDRED FIFTY (150) FEET, MORE OR LESS, TO A PIN, THE POINT OF BEGINNING. SAID LOT BEING A RECTANGLE ONE HUNDRED FIFTY (150) FEET BY TWO HUNDRED SEVENTEEN (217) FEET, HAVING FRONTAGE ON SAID TOWNSHIP ROAD OF ONE HUNDRED FIFTY (150) FEET, SUBJECT TO THE RIGHT-OF-WAY OF SAID TOWNSHIP ROAD.

BEING KNOWN AS:

RD 1, BOX 139A  
(PIKE TOWNSHIP)  
CURWENSVILLE, PA 16833

PROPERTY ID NO.: 126-110-000-00083

TITLE TO SAID PREMISES IS VESTED IN JOSEPH W. RUMFOLA AND BRENDA RUMFOLA, HIS WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM BURTON M. NORRIS AND CHARLOTTE E. NORRIS, HIS WIFE DATED 9/11/80 RECORDED 9/12/80 IN DEED BOOK 802 PAGE 94.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME JOSEPH W. RUMFOLA NO. 05-152-CD

NOW, January 20, 2007, 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 , I exposed the within described real estate of Joseph W. Rumfola And Brenda Rumfola to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

**PLAINTIFF COSTS, DEBT AND INTEREST:**

RDR	15.00	DEBT-AMOUNT DUE	40,221.89
SERVICE	15.00	INTEREST @ 12.7800	0.00
MILEAGE	5.34	FROM TO	
LEVY	15.00		
MILEAGE	5.34	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	5.85	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	40.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE	15.00	ESCROW DEFICIENCY	
DEED		PROPERTY INSPECTIONS	
ADD'L POSTING		INTEREST	
ADD'L MILEAGE		MISCELLANEOUS	
ADD'L LEVY			
BID/SETTLEMENT AMOUNT		TOTAL DEBT AND INTEREST	\$40,261.89
RETURNS/DEPUTIZE			
COPIES	15.00	<b>COSTS:</b>	
	5.00	ADVERTISING	518.74
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	
CONTINUED SALES	20.00	TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
<b>TOTAL SHERIFF COSTS</b>	<b>\$201.53</b>	LIEN SEARCH	
		ACKNOWLEDGEMENT	
<b>DEED COSTS:</b>		DEED COSTS	0.00
ACKNOWLEDGEMENT		SHERIFF COSTS	201.53
REGISTER & RECORDER		LEGAL JOURNAL COSTS	216.00
TRANSFER TAX 2%	0.00	PROTHONOTARY	132.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>	MORTGAGE SEARCH	
		MUNICIPAL LIEN	
		<b>TOTAL COSTS</b>	<b>\$1,068.27</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

**UDREN LAW OFFICES, P.C.**

WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620  
856 . 669 . 5400  
FAX: 856 . 669 . 5399

**PENNSYLVANIA OFFICE**  
215-568-9500

MARK J. UDREN\*  
STUART WINNEG\*\*  
GAYL SPIVAK ORLOFF\*\*\*  
HEIDI R. SPIVAK\*\*\*  
MARISA JOY COHEN\*\*\*  
LORRAINE DOYLE\*\*  
ALAN M. MINATO\*\*\*  
\*ADMITTED NJ, PA, FL  
\*\*ADMITTED PA  
\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

**FREDDIE MAC  
PENNSYLVANIA  
DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

July 21, 2006

Sent via telefax #1-814-765-5915

Clearfield County Sheriff's Office  
Clearfield County Courthouse  
1 North Second Street  
Suite 116  
Clearfield, PA 16830  
ATTN: Cindy

Re: Wells Fargo Bank Minnesota, National Association, as Trustee  
for Option One Mortgage Loan Trust 1999-B Asset-Backed  
Certificates, Series 1999-B  
vs.

Joseph W. Rumfola & Brenda Rumfola  
Clearfield County C.C.P. No. 05-152-CD  
Premises: RD 1, Box 139A, (Pike Township) Curwensville,  
PA 16833  
SS Date: August 4, 2006

Dear Cindy:

Please Postpone the Sheriff's Sale scheduled for August 4, 2006 to  
November 3, 2006.

Sale is postponed for the following reason:

Due to Forbearance Agreement.

Thank you for your attention to this matter.

Sincerely yours,

Mark J. Udren  
UDREN LAW OFFICES, P.C.

/hac

UDREN LAW OFFICES, P.C.  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
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CHERRY HILL, NEW JERSEY 08003-3620  
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\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

August 28, 2006

Sent via telefax #1-814-765-5915

Clearfield County Sheriff's Office  
Clearfield County Courthouse  
1 North Second Street  
Suite 116  
Clearfield, PA 16830  
ATTN: Cindy

Re: Wells Fargo Bank Minnesota, National Association, as Trustee  
for Option One Mortgage Loan Trust 1999-B Asset-Backed  
Certificates, Series 1999-B

vs.

Joseph W. Rumfola & Brenda Rumfola  
Clearfield County C.C.P. No. 05-152-CD  
Premises: RD 1, Box 139A, (Pike Township) Curwensville,  
PA 16833  
SS Date: November 3, 2006 (Postponed from August 4, 2006)

Dear Cindy:

Please stay the Sheriff's Sale scheduled for November 3, 2006.

Sale is stayed for the following reason:

Due to loan modification. No monies collected.

Thank you for your attention to this matter.

Sincerely yours,

Mark J. Udren  
UDREN LAW OFFICES, P.C.

/hac