

05-204-CD

Clearfield B & T vs. T. Smeal et al

OMAS L. SMERAL, et al.

2005-204-CD

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST : No. 2005-204-CV
COMPANY, :
Plaintiff :
vs. : Type of Pleading: COMPLAINT
THOMAS L. SMEAL AND DEANNA F. : Filed on Behalf of: Plaintiff
SMEAL :
Defendants :
: Counsel of Record for this Party:
: ALAN F. KIRK, ESQUIRE
: Supreme Court # 36893
: 1375 Martin Street, Suite 204
: State College, PA 16803
: (814) 234.2048

NOTICE TO DEFEND

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 OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765.2641

FILED

FEB 14 2005
07/11/05
William A. Shaw
Prothonotary/Clerk of Courts

5 cent. to Attn:

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST : No.
COMPANY, :
Plaintiff :
vs. : Type of Pleading: COMPLAINT
THOMAS L. SMEAL AND DEANNA F. : Filed on Behalf of: Plaintiff
SMEAL :
Defendants :
: Counsel of Record for this Party:
: ALAN F. KIRK, ESQUIRE
: Supreme Court # 36893
: 1375 Martin Street, Suite 204
: State College, PA 16803
: (814) 234.2048

COMPLAINT

NOW COMES, the Plaintiff, Clearfield Bank & Trust Company, by its attorney, Alan F. Kirk, Esquire, and files the within Complaint whereof the following is a statement:

1. The Plaintiff is CLEARFIELD BANK & TRUST COMPANY, a corporation, with a principal place of business of 11 North Second Street, P.O. Box 171 Clearfield, Pennsylvania 16830.
2. The Defendants are THOMAS L. SMEAL AND DEANNA F. SMEAL, with property addresses of 406 Carrs Hill, Clearfield, Pennsylvania 16830 and Carrs Hill, Clearfield, Pennsylvania 16830 and a mailing address of 5514 Park Street, Clearfield, Pennsylvania 16830.

3. The Plaintiff brings this action to foreclose on a Mortgage by and between the Plaintiff and the Defendants dated May 9, 1997, in the principal amount of **\$25,200.00** a copy of the said Mortgage is attached hereto and made a part hereof, marked as Exhibit "A" and is recorded at Clearfield County Volume 1840, Page 305 on May 9, 1997.

4. The said Mortgage is and contains a lien against that certain tract of land situate in the Township of Lawrence (formerly Pike Township), County of Clearfield, Pennsylvania, a legal description is more fully described in the attached Exhibit "B".

5. Pursuant to the terms of the said Mortgage, the Plaintiff advanced to the Defendant the sum of \$ 25,200.00 as set forth in Promissory Note dated May 9, 1997. A true and correct copy of the said Note is attached hereto marked Exhibit "C".

6. The Defendant defaulted under the terms of the said loan by failing to make the monthly payment due and subsequent monthly installments due since.

7. The Plaintiff has given the Defendant written Notice of Intention to Foreclose on the said Mortgage as well as the written Notice of Homeowners Emergency Assistance Act of 1983, both dated December 15, 2004, a true and correct copy of the same is attached hereto and made a part hereof and marked as Exhibit "D".

8. That to the best of the knowledge, information and belief of the Plaintiff, the Defendants have not availed themselves under the pertinent provisions of the Homeowners' Emergency Assistance Act.

9. That to the best of the knowledge, information and belief of the Plaintiff, the Defendants are not on active duty with the armed forces of the United States.

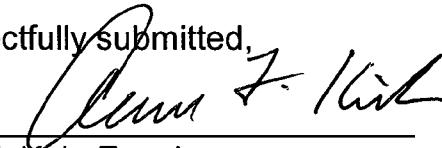
10. The amounts due and owing under the terms of the said Mortgage are as follows:

(a)	Principal Balance	\$ 17,451.39
(b)	Interest per diem of 4.77387 from 1/25/05 to 2/07/05	\$ 1,042.32
(c)	Late Charges	\$ 422.03
(d)	Satisfaction Fee	\$ 28.50
(e)	Attorney Collection Fee	<u>\$ 1,745.14</u>
FINAL TOTAL		\$20,689.38

WHEREFORE, Plaintiff prays this Honorable Court to enter judgment in favor of the Plaintiff and against the Defendants in the amount of **\$20,689.38** plus interest at **10.25%**, plus costs of suit and sale and foreclosure of the mortgaged premises.

Date: **February 7, 2005**

Respectfully submitted,

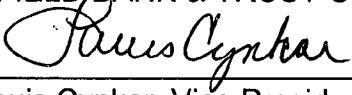


Alan F. Kirk, Esquire
Attorney for Plaintiff

VERIFICATION

I, LOUIS CYNKAR of CLEARFIELD BANK & TRUST COMPANY, verify that the statements made in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements herein are made subject to the penalties of 18 PA. C.S.A. §4904 relating to unsworn falsification to authorities.

CLEARFIELD BANK & TRUST COMPANY

By: 

Louis Cynkar, Vice President

Date:

I hereby CERTIFY that this document
is recorded in the Recorder's Office of
Clearfield County, Pennsylvania.

VOL 1840 PAGE 305



Karen J. Stark
Karen L. Stark
Recorder of Deeds

CLEARFIELD COUNTY
ENTERED OF RECORD
TIME 11:51 AM 5-8-97
BY T. Durst
FEES 175.00
Karen L Stark, Recorder

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on May 9, 1997. The mortgagor is THOMAS L. SMEAL and DEANNA SMEAL, a/k/a DEANNA F. SMEAL ("Borrower"). This Security Instrument is given to CLEARFIELD BANK & TRUST CO., which is organized and existing under the laws of Pennsylvania, Clearfield, Pennsylvania 16830, and whose address is 11 N. 2nd St., P.O. Box 171. ("Lender"). Borrower owes Lender the principal sum of Twenty-Five Thousand Two Hundred and 00/100 Dollars (U.S. \$ 25,200.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on May 9, 2012. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Lawrence Township, Clearfield County, Pennsylvania:

SEE ATTACHED DESCRIPTIONS

which has the address of 406 and 408 Carrs Hill, Clearfield, [Street] [City]
Pennsylvania 16830 ("Property Address"), [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require

PENNSYLVANIA—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3039 (9/90) (page 1 of 4 pages)

EXHIBIT

tabbed

THE FIRST THEREOF: ALL that certain parcel of land situate in the Township of Lawrence (formerly Pike Township), County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a stake at the corner of property formerly of Oden Gearhart, now of William M. Carr, at the macadam road leading from Clearfield to Pleasant Grove known as Route No. 17040; thence along the Carr property in a northerly direction two hundred ninety five (295) feet, more or less, to an iron stake; thence along land of Albert G. Smeal and Mabel F. Smeal in a westerly direction two hundred and ninety five (295) feet to an iron stake; thence still along the Smeal land in a southerly direction two hundred and ninety five (295) feet to another iron stake at Highway Route 17040; thence along Highway Route No. 17040 in an easterly direction two hundred and ninety five (295) feet to the line of farm of William M. Carr and the place of beginning. Containing two (2) acres, more or less.

EXCEPTING AND RESERVING THEREFROM the prior outsale of approximately 1.15 acres to Kenneth Duane Duckett and Sibbie Arlene Duckett, husband and wife, by deed from Samuel G. Smeal and Arbutus Smeal, husband and wife, dated January 13, 1987 and recorded in the Clearfield County Recorder's Office in Deeds and Records Book Volume 1134 at page 150 on January 17, 1987.

TOGETHER with the right to the grantees, their heirs and assigns, to the use of water as now piped into the premises from a spring situate upon the residue of this tract to the extent necessary for household uses and for other purposes incident to enjoyment of the two acres hereby conveyed; including the right to maintain the pipe line, repair, clean, renew, relay and use the same as an easement in favor of this lot for the benefit of the grantees, their heirs and assigns.

EXCEPTING AND RESERVING to the former Grantors, their heirs and assigns, the right of use, in common with the Grantees, their heirs and assigns, of a lane or private road feet in width along the eastern boundary as a means of ingress and egress to and from the residue of Grantors' premises.

EXCEPTING AND RESERVING, NEVERTHELESS, all of the gas, oil, coal, and other minerals, underlying the said premises, together with the right to mine and remove the same without the right of entry on the surface herein conveyed and without damage to the surface or any structural improvements erected on said premises at the time of said mining or removal; and also UNDER AND SUBJECT to any other reservations, exceptions or easements as may have been contained in prior deeds of conveyance.

BEING the same premises which vested in Thomas L. Smeal and Deanna Smeal, husband and wife, by deed from Sibbie A. Duckett, as Executrix of the Estate of Arbutus E. (Smith) Smeal, a/k/a Evelyn Arbutus Smith Smeal, deceased, dated April 19, 1995 and recorded in the Clearfield County Recorder's Office in Deeds and Records Book Volume 1670 at Page 471 on April 20, 1995.

THE SECOND THEREOF: ALL that certain piece or parcel of land situate in Lawrence Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at the Northwest corner of the O. D. Gearhart farm, at a post adjoining lands of the Carr property (now S. A. Smeal Estate) and of the Bailey Estate; thence by the Bailey Estate South 85 degrees, 55 minutes East 401 feet, more or less, to the improved public road leading from McPherson's to the Bailey settlement; thence by the said Public Road in a Southerly and Westerly direction 701 feet, more or less to the line of the S. A. Smeal Estate (formerly Carr property); thence by the line of the said S. A. Smeal Estate (formerly Carr property), North 5 degrees 18 minutes East 544 feet, more or less to a post and place of beginning. Containing 2.7 acres of land, more or less.

EXCEPTING and RESERVING therefrom the outsale of 1.49 acres to Kenneth L. Bloom and Vida Eleanor Bloom, husband and wife, which is more fully described in Deed Book and Volume 709 at page 313 dated 10/28/75 and recorded in the Office of the Register and Recorder on 11/3/75.

FURTHER grantors intend to convey herewith any rights appurtenant to the parcel herein described which they or their predecessors in title may have acquired by adverse possession or any rights as vested in grantors by other deeds not specifically referred to herein.

BEING the same premises which vested in Thomas L. Smeal and Deanna F. Smeal by deed from Thomas L. Smeal, et al, dated October 4, 1996 and recorded in the Clearfield County Recorder's Office in Deeds and Records Book Volume 1793 at page 129 on October 7, 1996.

Environmental Hazards.

Borrower agrees that Borrower:

1. Shall not generate, transfer, store, dispose of, or permit or suffer to be generated, transferred, stored or disposed of hazardous or toxic waste in, upon, or under the Property except in strict accordance with federal and Pennsylvania laws, rules, regulations and permits; and
2. Shall reimburse the Lender on demand, for all costs expended by the Lender or which the Lender is required to pay to any governmental agency or otherwise for environmental audits, studies, inspections, cleanup, removal, or transportation with respect to or from the Property of hazardous or toxic wastes;
3. Borrower provides Lender access to the property at all times to perform it's due diligence.
4. Shall not discharge or release or permit or suffer to be discharged or released hazardous or toxic substances in, upon, or under any land or soil which is included in the Property in such a way that such substances become discharged or released upon any such land or soil;
5. Shall comply with all orders or decrees now or hereafter issued by any federal, state or local governmental agency concerning the generation, transfer, storage or disposal or hazardous or toxic substances or the discharge or release of the same in, on under or from the Property or requiring the clean-up or elimination of hazardous or toxic substances in, upon, under, or from the Property;
6. Shall promptly reimburse any federal or state governmental agency which has expended funds or incurred costs or expenses for environmental audit, study or inspection of the Property or for cleanup, removal or elimination of hazardous or toxic substances in, upon, or under the Property;
7. Where permits are issued or required by any federal or state agency related to or with respect to the Property, the Borrower shall submit annual reports to the Lender showing compliance with such permits; and
8. Shall report or submit to the Lender promptly: (a) any request received by the Borrower for information, inquiry, investigation, notice or violation, administrative order, penalty assessment, suit, or directive from any federal, state or local agency concerning the Property and toxic or hazardous substances, environmental pollution, health risk or safety risk at the Property, and (b) notice of any suit brought by any person or entity alleging any environmental damage or threat, nuisance, non-compliance or health or safety risk related to the Property.
9. Any violation authorizes Lender to cancel any commitment to advance funds under any note secured by this mortgage, to accelerate any amounts outstanding on this note, or any other note, or allow for foreclosure to be instituted immediately.

Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow items when due, Lender may so notify Borrower in writing, and, in such case, Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage

insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. Lender shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured as specified, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by applicable law.

22. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument and the estate conveyed shall terminate and become void. After such occurrence, Lender shall discharge and satisfy this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waivers. Borrower, to the extent permitted by applicable law, waives and releases any error or defects in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

24. Reinstatement Period. Borrower's time to reinstate provided in paragraph 18 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

25. Purchase Money Mortgage. If any of the debt secured by this Security Instrument is lent to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

26. Interest Rate After Judgment. Borrower agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the rate payable from time to time under the Note.

27. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

<input type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> Graduated Payment Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> Biweekly Payment Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Rate Improvement Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Other(s) [specify]		

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

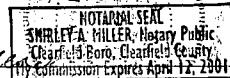
Witnesses:

Timothy E. Durant *Thomas L. Smeal* (Seal)
 _____ THOMAS L. SMEAL Borrower
Deanna Smeal (SEAL)
 DEANNA SMEAL, a/k/a
to all *Deanna F. Smeal* (Seal)
 DEANNA F. SMEAL Borrower

[Space Below This Line For Acknowledgment]

COMMONWEALTH OF PENNSYLVANIA, County of: *Clearfield*
 On this, the 9th day of May, 19 97, before me, Shirley A. Miller,
 the undersigned officer, personally appeared Thomas L. Smeal & Deanna F. Smeal, d/b/a Deanna F. Smeal, known to me (or satisfactorily proven) to be the person(s) whose name(s) are _____ subscribed to the within instrument and acknowledged that they _____ executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.
 My Commission expires: April 12, 2001



I hereby certify that the precise address of the within Mortgagee (Lender) is 11 N. 2nd St., P. O. Box 171, Clearfield, PA 16830

Timothy E. Durant
 Title of Officer

XL that certain parcel of land situate in the Township of Pike, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a stake at the corner of property formerly of Oden Gearhart, now of William M. Carr, at the macadam road leading from Clearfield to Pleasant Grove known as Route No. 17040; thence along the Carr property in a northerly direction two hundred ninety five (295) feet, more or less, to an iron stake; thence along land of Albert G. Smeal and Mabel P. Smeal in a westerly direction two hundred and ninety five (295) feet to an iron stake; thence still along the Smeal land in a southerly direction two hundred and ninety five (295) feet to another iron stake at Highway Route 17040; thence along Highway Route No. 17040 in an easterly direction two hundred and ninety five (295) feet to the line of farm of William M. Carr and the place of beginning. Containing two (2) acres, more or less.

EXCEPTING AND RESERVING THEREFROM the prior outsale of approximately 1.15 acres to Kenneth Duane Duckett and Sibbie Arlene Duckett, husband and wife, by deed from Samuel G. Smeal and Arbutus Smeal, husband and wife, dated January 13, 1987 and recorded in the Clearfield County Recorder's Office in Deeds and Records Book Volume 1134 at page 150 on January 17, 1987.

TOGETHER with the right to the grantees, their heirs and assigns, to the use of water as now piped into the premises from a spring situate upon the residue of this tract to the extent necessary for household uses and for other purposes incident to enjoyment of the two acres hereby conveyed; including the right to maintain the pipe line, repair, clean, renew, relay and use the same as an easement in favor of this lot for the benefit of the grantees, their heirs and assigns.

EXCEPTING AND RESERVING to the former Grantors, their heirs and assigns, the right of use, in common with the Grantees, their heirs and assigns, of a lane or private road feet in width along the eastern boundary as a means of ingress and egress to and from the residue of Grantors' premises.

EXCEPTING AND RESERVING, NEVERTHELESS, all of the gas, oil, coal, and other minerals, underlying the said premises, together with the right to mine and remove the same without the right of entry on the surface herein conveyed and without damage to the surface or any structural improvements erected on said premises at the time of said mining or removal; and also UNDER AND SUBJECT to any other reservations, exceptions or easements as may have been contained in prior deeds of conveyance.

BEING the residue of the premises which vested in Samuel G. Smeal and Arbutus Smeal, his wife, by deed from Samuel G. Smeal, et al., dated October 6, 1955, and recorded in the Office of the Recorder of Deeds in Clearfield County in Deed Book 448 at page 250 on January 26, 1956. Samuel G. Smeal departed this life on March 4, 1988, thereby vesting the entire title in his wife, Arbutus Smeal, by law as his surviving spouse. The Executrix of the Estate of Arbutus Smeal is the Grantor herein.

EXHIBIT

13
13

NOTE

US \$ 25,200.00

May 9

, 1997

Clearfield

City

77075

FOR VALUE RECEIVED, the undersigned ("Borrower") promise(s) to pay _____

CLEARFIELD BANK & TRUST COMPANY Clearfield, Pennsylvania 16830

, or order, the principal sum of

Twenty-Five Thousand Two Hundred----- 00/100 Dollars,

with interest on the unpaid principal balance from the date of this Note, until paid, at the rate of 10.25 percent per annum.

Principal and interest shall be payable at any of Bank's branch offices, or such other place as the Note holder may designate, in

consecutive monthly installments of Two Hundred Seventy Four and----- 67/100 Dollars (US \$

274.67

T.S. & DS

8th

day of each month beginning

T.S. & DS

June 8

, 1997. Such monthly installments shall continue until the entire indebtedness evidenced by this Note is fully paid, except that any remaining indebtedness, if not sooner paid, shall be due and payable on

T.S. & DS

May 8, 2012

If any monthly installment under this Note is not paid when due and remains unpaid after a date specified by a notice to Borrower, the entire principal amount outstanding and accrued interest thereon shall at once become due and payable at the option of the Note holder. The date specified shall not be less than thirty days from the date such notice is mailed. The Note holder may exercise this option to accelerate during any default by Borrower regardless of any prior forbearance. If suit is brought to collect this Note, the Note holder shall be entitled to collect all reasonable costs and expenses of suit, including, but not limited to, reasonable attorney's fees.

Borrower shall pay to the Note holder a late charge of 5.00 percent of any monthly installment not received by the Note holder within 15 days after the installment is due.

Borrower may prepay the principal amount outstanding in whole or in part. The Note holder may require that any partial prepayments (i) be made on the date monthly installments are due and (ii) be in the amount of that part of one or more monthly installments which would be applicable to principal. Any partial prepayment shall be applied against the principal amount outstanding and shall not postpone the due date of any subsequent monthly installments or change the amount of such installments, unless the Note holder shall otherwise agree in writing.

Presentment, notice of dishonor, and protest are hereby waived by all makers, sureties, guarantors and endorsers hereof. This Note shall be the joint and several obligation of all makers, sureties, guarantors and endorsers, and shall be binding upon them and their successors and assigns.

Any notice to Borrower provided for in this Note shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address stated below, or to such other address as Borrower may designate by notice to the Note holder. Any notice to the Note holder shall be given by mailing such notice by certified mail, return receipt requested, to the Note holder at the address stated in the first paragraph of this Note, or at such other address as may have been designated by notice to Borrower.

The indebtedness evidenced by this Note is secured by a Mortgage, dated May 9, 1997, and reference is made to the Mortgage for rights as to acceleration of the indebtedness evidenced by this Note.

Thomas L. SMEAL

THOMAS L. SMEAL

Deanna F. SMEAL

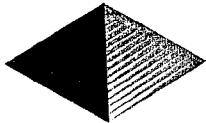
DEANNA SMEAL, a/k/a

Deanna F. SMEAL

(Execute Original Only)

DEANNA F. SMEAL

EXHIBIT



CLEARFIELD BANK
&
TRUST COMPANY

MAIN OFFICE 11 N. Second Street PO Box 171 Clearfield, PA 16830 T (814) 765-7551 F (814) 765-2943

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.

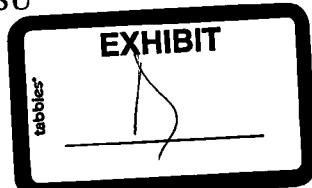
This Notice explains how the program works.

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 the 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 INMEDIATAMENTE 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.



COMMUNITY OFFICES

BRIDGE STREET OFFICE

Second & Bridge Streets
Clearfield, PA 16830
T (814) 765-1645
F (814) 765-2672

GOLDENROD OFFICE

1935 Daisy Street
Clearfield, PA 16830
T (814) 768-5200
F (814) 768-5206

CURWENSVILLE OFFICE

407 Walnut Street
Curwenville, PA 16833
T (814) 236-2441
F (814) 236-4650

DUBOIS OFFICE

91 Beaver Drive
DuBois, PA 15801
T (814) 371-1400
F (814) 371-2903

PHILIPSBURG OFFICE

19 Irwin Drive Extension
Philipsburg, PA 16866
T (814) 342-5750
F (814) 342-7321

HOMEOWNER'S NAME(S):	Thomas L. Smeal Deana F. Smeal
MAILING ADDRESS:	5514 Park St. Clearfield, PA 16830-1351
LOAN ACCT. NO.:	2077075
ORIGINAL LENDER:	Clearfield Bank & Trust Company
CURRENT LENDER/SERVICER:	Clearfield Bank & Trust Company
DATE:	December 15, 2004

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 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 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 Rental @ 406 Carrs Hill, Clearfield PA
Rental @ 408 Carrs Hill, Clearfield PA

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:

September, October, November and December @ \$274.67 = \$1,098.68

Other Charges (explain/itemize): Late Charges of \$408.30 + Escrow Charges of \$65.92

TOTAL AMOUNT PAST DUE: \$1,572.90

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION:

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 \$ 1,572.90, 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:

Clearfield Bank and Trust Company
11 N. 2nd. Street, P.O. Box 171
Clearfield, PA 16830

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter:

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 the 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. 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 balance and all other sums due under the mortgage.

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** 4 months from the date of this Notice. A notice 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:	CLEARFIELD BANK AND TRUST COMPANY
Address:	11 N. 2ND STREET, P.O. BOX 171
	CLEARFIELD, PA 16830
Phone Number:	(814) 765-7551 OR 1-888-765-7551
Fax Number:	(814) 765-2943
Contact Person:	LORI A. KURTZ

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 or XX may not sell or 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.

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.

**PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE
PROGRAM CONSUMER CREDIT COUNSELING AGENCIES**

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

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

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or 1 (800) 737-2933
FAX (412) 338-9963

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY																															
<ul style="list-style-type: none"> 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. 		<p>A. Signature <i>Deanna F. Smeal</i></p> <p><input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) HF <input type="checkbox"/> Date of Delivery <i>2004</i></p> <p>C. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <i>Thomas L Smeal 5514 Park St Clearfield PA 16830</i></p> <p>D. 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. </p> <p>E. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>																															
2. Article Number (Transfer from service label) 7004 0550 0000 7175 6047		3. Form 3811, August 2001 Domestic Return Receipt 102595-02-M-1540																															
SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY																															
<ul style="list-style-type: none"> 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. 		<p>A. Signature <i>Deanna F. Smeal</i></p> <p><input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) HF <input type="checkbox"/> Date of Delivery <i>2004</i></p> <p>C. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <i>Thomas L Smeal 5514 Park St Clearfield PA 16830</i></p> <p>D. 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. </p> <p>E. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>																															
2. Article Number (Transfer from service label) 7004 0550 0000 7175 6030		3. Form 3811, August 2001 Domestic Return Receipt 102595-02-M-1540																															
<p>U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)</p> <p>For delivery information visit our website at www.usps.com</p> <p>OFFICIAL USE</p> <table border="1"> <tr> <td>Postage</td> <td>\$</td> <td></td> </tr> <tr> <td>AE1 Certified Fee</td> <td></td> <td></td> </tr> <tr> <td>Return Receipt Fee (Endorsement Required)</td> <td></td> <td></td> </tr> <tr> <td>Restricted Delivery Fee (Endorsement Required)</td> <td></td> <td></td> </tr> <tr> <td>Total Postage & Fees</td> <td>\$</td> <td></td> </tr> </table> <p><i>2004 0550 0000 7175 6047</i></p> <p>U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)</p> <p>For delivery information visit our website at www.usps.com</p> <p>OFFICIAL USE</p> <table border="1"> <tr> <td>Postage</td> <td>\$</td> <td></td> </tr> <tr> <td>ME1 Certified Fee</td> <td></td> <td></td> </tr> <tr> <td>Return Receipt Fee (Endorsement Required)</td> <td></td> <td></td> </tr> <tr> <td>Restricted Delivery Fee (Endorsement Required)</td> <td></td> <td></td> </tr> <tr> <td>Total Postage & Fees</td> <td>\$</td> <td></td> </tr> </table> <p><i>2004 0550 0000 7175 6030</i></p> <p>sent To <i>Deanna F. Smeal</i> Street, Apt. No.: <i>5514 Park St</i> or PO Box No.: City, State, ZIP+4: <i>Clearfield PA 16830</i></p> <p>PS Form 3800, June 2002 See Reverse for Instructions</p>				Postage	\$		AE1 Certified Fee			Return Receipt Fee (Endorsement Required)			Restricted Delivery Fee (Endorsement Required)			Total Postage & Fees	\$		Postage	\$		ME1 Certified Fee			Return Receipt Fee (Endorsement Required)			Restricted Delivery Fee (Endorsement Required)			Total Postage & Fees	\$	
Postage	\$																																
AE1 Certified Fee																																	
Return Receipt Fee (Endorsement Required)																																	
Restricted Delivery Fee (Endorsement Required)																																	
Total Postage & Fees	\$																																
Postage	\$																																
ME1 Certified Fee																																	
Return Receipt Fee (Endorsement Required)																																	
Restricted Delivery Fee (Endorsement Required)																																	
Total Postage & Fees	\$																																

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100227
NO: 05-204-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CLEARFIELD BANK & TRUST COMPANY
VS.
DEFENDANT: THOMAS L. SMEAL and DEANNA F. SMEAL

SHERIFF RETURN

NOW, March 01, 2005 AT 11:20 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON THOMAS L. SMEAL DEFENDANT AT 514 PARK ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DEANNA SMEAL, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET /

FILED
01/04/05
MAR 23 2005
6K

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100227
NO: 05-204-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CLEARFIELD BANK & TRUST COMPANY
VS.
DEFENDANT: THOMAS L. SMEAL and DEANNA F. SMEAL

SHERIFF RETURN

NOW, March 01, 2005 AT 11:20 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON DEANNA F. SMEAL DEFENDANT AT 514 PARK ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DEANNA F. SMEAL, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100227
NO: 05-204-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CLEARFIELD BANK & TRUST COMPANY
vs.
DEFENDANT: THOMAS L. SMEAL and DEANNA F. SMEAL

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	CB&T	50701	20.00
SHERIFF HAWKINS	CB&T	50701	26.37

Sworn to Before Me This

____ Day of _____ 2005

So Answers,


Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST : No. 2005-204-CD
COMPANY, :
Plaintiff :
vs. : Type of Pleading: PRAECIPE FOR ENTRY
THOMAS L. SMEAL AND DEANNA F. : OF DEFAULT JUDGMENT
SMEAL : Filed on Behalf of: Plaintiff
Defendants :
: Counsel of Record for this Party:
: ALAN F. KIRK, ESQUIRE
: Supreme Court # 36893
: 1375 Martin Street, Suite 204
: State College, PA 16803
: (814) 234.2048

FILED

APR 13 2005
M 3:30 PM
William A. Shaw
Prothonotary/Clerk of Courts
NOTICE TO DEFENDANT
STAMPED TO FILE

PRAECIPE FOR ENTRY OF DEFAULT JUDGMENT

TO PROTHONOTARY OF CLEARFIELD COUNTY:

Please enter Default Judgment in the amount of **TWENTY THOUSAND SIX HUNDRED EIGHTY-NINE AND 38/100 (\$20,689.38) DOLLARS** together with interest and costs of this suit on the above-captioned Defendants due to the Defendants' failure to enter an appearance or file an Answer within the allotted twenty (20) day limit.

Date: *April 11, 2005*

Alan F. Kirk
Alan F. Kirk, Esquire
Attorney for the Plaintiff

I hereby certify that a written notice of the intention to file a Praecipe for Default Judgment was sent certified mail, return receipt requested and First Class U.S. Mail to **Thomas L. Smeal and Deanna F. Smeal**, at least ten (10) days prior to the filing of the within Praecipe. Copies of the aforesaid Notice are attached hereto, made a part hereof and incorporated herein by reference.

Date: *April 11, 2005*

Alan F. Kirk
Alan F. Kirk, Esquire
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

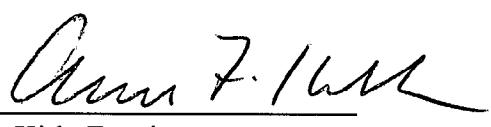
CLEARFIELD BANK AND TRUST : No. 2005-204-CD
COMPANY, :
Plaintiff :
vs. : Type of Pleading: ENTRY
THOMAS L. SMEAL AND DEANNA F. : OF DEFAULT JUDGMENT
SMEAL :
Defendants : Filed on Behalf of: Plaintiff
: Counsel of Record for this Party:
: ALAN F. KIRK, ESQUIRE
: Supreme Court # 36893
: 1375 Martin Street, Suite 204
: State College, PA 16803
: (814) 234.2048

TO PROTHONOTARY OF CLEARFIELD COUNTY:

Please Enter Judgment against the above-named Defendants pursuant to the enclosed
Certificate of Judgment of **Clearfield County Docket No. 2005-204-CD** in the principal amount
of **\$20,689.38** together with interest and costs of suit.

By:

Dated: *April 11, 2005*



Alan F. Kirk, Esquire
1375 Martin Street, Suite 204
State College, PA 16803
Telephone: 814.234.2048

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

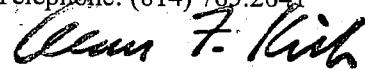
CLEARFIELD BANK AND TRUST : No. 2005-204-CD
COMPANY, :
Plaintiff :
vs. : Type of Pleading: 10 DAY NOTICE
THOMAS L. SMEAL AND DEANNA F. : Filed on Behalf of: Plaintiff
SMEAL :
Defendants :
Counsel of Record for this Party:
ALAN F. KIRK, ESQUIRE
Supreme Court # 36893
1375 Martin Street, Suite 204
State College, PA 16803
(814) 234.2048

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. UNLESS YOU ACT WITHIN TEN (10) 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 NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

Date: **March 28, 2005**

PROTHONOTARY
CLEARFIELD COUNTY COURTHOUSE
Clearfield, PA 16830
Telephone: (814) 765.2641



Alan F. Kirk, Esquire
Attorney for the Plaintiff
1375 Martin Street, Suite 204
State College, PA 16803

Thomas L. Smeal-Certified Mail #7002 0860 0006 7538 5045, RRR and First Class U.S. Mail
Deanna F. Smeal - Certified Mail #7002 0860 0006 7538 5052, RRR and First Class U.S. Mail

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST
COMPANY, : No. 2005-204-CD

Plaintiff

vs.

THOMAS L. SMEAL AND DEANNA F.
SMEAL

Defendants

Type of Pleading: 10 DAY NOTICE

Filed on Behalf of: Plaintiff

Counsel of Record for this Party:
ALAN F. KIRK, ESQUIRE
Supreme Court # 36893

1375 Martin Street, Suite 204
State College, PA 16803
(814) 234.2048

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. UNLESS YOU ACT WITHIN TEN (10) 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 NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

PROTHONOTARY
CLEARFIELD COUNTY COURTHOUSE
Clearfield, PA 16830
Telephone: (814) 765.2641

Alan F. Kirk

Alan F. Kirk, Esquire
Attorney for the Plaintiff
1375 Martin Street, Suite 204
State College, PA 16803

Thomas L. Smeal-Certified Mail #7002 0860 0006 7538 5045, RRR and First Class U.S. Mail
Deanna F. Smeal - Certified Mail #7002 0860 0006 7538 5052, RRR and First Class U.S. Mail

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST
COMPANY,

Plaintiff

vs.

THOMAS L. SMEAL AND DEANNA F.
SMEAL

Defendants

: No. 2005-204-CD
:
:
: Type of Pleading: ENTRY
: OF DEFAULT JUDGMENT
:
:
: Filed on Behalf of: Plaintiff
:
:
: Counsel of Record for this Party:
: ALAN F. KIRK, ESQUIRE
: Supreme Court # 36893
:
:
: 1375 Martin Street, Suite 204
: State College, PA 16803
: (814) 234.2048

TO: **Thomas L. Smeal**
514 Park Street
Clearfield, PA 16830

Notice is given that a JUDGMENT in the above-captioned matter has been entered
against you in the amount of \$_____ on _____.

_____, Prothonotary

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST : No. 2005-204-CD
COMPANY, :
Plaintiff :
vs. : Type of Pleading: ENTRY
THOMAS L. SMEAL AND DEANNA F. : OF DEFAULT JUDGMENT
SMEAL :
Defendants : Filed on Behalf of: Plaintiff
: Counsel of Record for this Party:
: ALAN F. KIRK, ESQUIRE
: Supreme Court # 36893
: 1375 Martin Street, Suite 204
: State College, PA 16803
: (814) 234.2048

TO: **Deanna F. Smeal**
514 Park Street
Clearfield, PA 16830

Notice is given that a JUDGMENT in the above-captioned matter has been entered
against you in the amount of \$ _____ on _____.

, Prothonotary

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

Clearfield Bank and Trust Co.

Plaintiff(s)

No.: 2005-00204-CD

Real Debt: \$20,689.38

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Thomas L. Smeal

Deanna F. Smeal

Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: April 13, 2005

Expires: April 13, 2010

Certified from the record this April 13, 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

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

Clearfield Bank and Trust Co.
Plaintiff(s)

No.: 2005-00204-CD

Real Debt: \$20,689.38

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Thomas L. Smeal
Deanna F. Smeal
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: April 13, 2005

Expires: April 13, 2010

Certified from the record this April 13, 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

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST : No. 2005-204-CD
COMPANY, :
Plaintiff :
vs. : Type of Pleading: PRAECIPE FOR WRIT OF
THOMAS L. SMEAL AND DEANNA F. : EXECUTION
SMEAL : Filed on Behalf of: Plaintiff
Defendants :
: Counsel of Record for this Party:
: ALAN F. KIRK, ESQUIRE
: Supreme Court # 36893
: 1375 Martin Street, Suite 204
: State College, PA 16803
: (814) 234.2048

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY OF CLEARFIELD COUNTY

Issue writ of execution in the above matter,

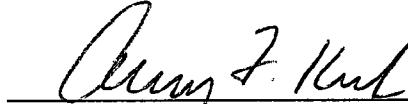
Amount due: **\$20,689.38**

Plus continuing interest on the principal balance from **April 13, 2005**, plus costs.

A description of the property to be levied upon and sold is attached hereto in
duplicate, marked Exhibit "A" and made a part hereof.

This Praeclipe is based on a Default Judgment. The Prothonotary is authorized to
issue the Praeclipe because notice has been served pursuant to Rule 2958.1 as evidenced by
a Return of Service filed of record.

An Affidavit pursuant to Pa. R.C.P. Rule 3129.1 is attached hereto and marked
Exhibit "B".



Alan F. Kirk, Esquire
Attorney for Plaintiff

60
FILED *Atty pd*
M/J/13/2005 20:00
MAY 09 2005 *200-shft*
William A. Shaw and Lewis
Prothonotary/Clerk of Courts
w/ prop.
descr.

ALL that certain parcel of land situate in the Township of Pike, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a stake at the corner of property formerly of Oden Gearhart, now of William M. Carr, at the macadam road leading from Clearfield to Pleasant Grove known as Route No. 17040; thence along the Carr property in a northerly direction two hundred ninety five (295) feet, more or less, to an iron stake; thence along land of Albert G. Smeal and Mabel P. Smeal in a westerly direction two hundred and ninety five (295) feet to an iron stake; thence still along the Smeal land in a southerly direction two hundred and ninety five (295) feet to another iron stake at Highway Route 17040; thence along Highway Route No. 17040 in an easterly direction two hundred and ninety five (295) feet to the line of farm of William M. Carr and the place of beginning. Containing two (2) acres, more or less.

EXCEPTING AND RESERVING THEREFROM the prior outsale of approximately 1.15 acres to Kenneth Duane Duckett and Sibbie Arlene Duckett, husband and wife, by deed from Samuel G. Smeal and Arbutus Smeal, husband and wife, dated January 13, 1987 and recorded in the Clearfield County Recorder's Office in Deeds and Records Book Volume 1134 at page 150 on January 17, 1987.

TOGETHER with the right to the grantees, their heirs and assigns, to the use of water as now piped into the premises from a spring situate upon the residue of this tract to the extent necessary for household uses and for other purposes incident to enjoyment of the two acres hereby conveyed; including the right to maintain the pipe line, repair, clean, renew, relay and use the same as an easement in favor of this lot for the benefit of the grantees; their heirs and assigns.

EXCEPTING AND RESERVING to the former Grantors, their heirs and assigns, the right of use, in common with the Grantees, their heirs and assigns, of a lane or private road feet in width along the eastern boundary as a means of ingress and egress to and from the residue of Grantors' premises.

EXCEPTING AND RESERVING, NEVERTHELESS, all of the gas, oil, coal, and other minerals, underlying the said premises, together with the right to mine and remove the same without the right of entry on the surface herein conveyed and without damage to the surface or any structural improvements erected on said premises at the time of said mining or removal; and also UNDER AND SUBJECT to any other reservations, exceptions or easements as may have been contained in prior deeds of conveyance.

BEING the residue of the premises which vested in Samuel G. Smeal and Arbutus Smeal, his wife, by deed from Samuel G. Smeal, et al., dated October 6, 1955, and recorded in the Office of the Recorder of Deeds in Clearfield County in Deed Book 448 at page 250 on January 26, 1956. Samuel G. Smeal departed this life on March 4, 1988, thereby vesting the entire title in his wife, Arbutus Smeal, by law as his surviving spouse. The Executrix of the Estate of Arbutus Smeal is the Grantor herein.

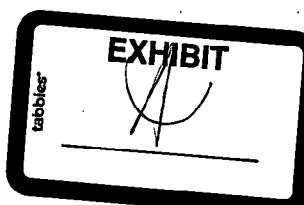


EXHIBIT "B":

AFFIDAVIT PURSUANT TO RULE 3129.1

CLEARFIELD BANK & TRUST COMPANY, Plaintiffs in the above action, by and through their attorney, Alan F. Kirk, Esq., set forth as of the date of the Praeclipe for Writ of Execution was filed, the following information concerning the real property located in the Township of Lawrence (formerly Township of Pike), County of Clearfield, Pennsylvania, bounded and described on Exhibit "A" attached hereto.

1. The name and address of the owner of the property are as follows:

**Mr. Thomas L. Smeal
514 Park Street
Clearfield, PA 16830**

**Ms. Deanna F. Smeal
514 Park Street
Clearfield, PA 16830**

2. The name and address of the Defendant in judgment is as follows:

**Mr. Thomas L. Smeal
514 Park Street
Clearfield, PA 16830**

**Ms. Deanna F. Smeal
514 Park Street
Clearfield, PA 16830**

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

**Clearfield Bank & Trust Company
11 North Second Street, P.O. Box 171
Clearfield, PA 16830**

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

**Clearfield Bank & Trust Company
11 North Second Street, P.O. Box 171
Clearfield, PA 16830**

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

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:

**Clearfield County Tax Claim Bureau
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:

None

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. Section 4904 relating to unsworn falsification to authorities.

Date: 5-14-05



Alan F. Kirk, Esquire
Attorney for Plaintiff

ALL that certain parcel of land situate in the Township of Pike, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a stake at the corner of property formerly of Oden Gearhart, now of William M. Carr, at the macadam road leading from Clearfield to Pleasant Grove known as Route No. 17040; thence along the Carr property in a northerly direction two hundred ninety five (295) feet, more or less, to an iron stake; thence along land of Albert G. Smeal and Mabel P. Smeal in a westerly direction two hundred and ninety five (295) feet to an iron stake; thence still along the Smeal land in a southerly direction two hundred and ninety five (295) feet to another iron stake at Highway Route 17040; thence along Highway Route No. 17040 in an easterly direction two hundred and ninety five (295) feet to the line of farm of William M. Carr and the place of beginning. Containing two (2) acres, more or less.

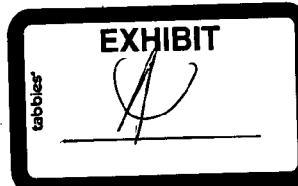
EXCEPTING AND RESERVING THEREFROM the prior outsale of approximately 1.15 acres to Kenneth Duane Duckett and Sibbie Arlene Duckett, husband and wife, by deed from Samuel G. Smeal and Arbutus Smeal, husband and wife, dated January 13, 1987 and recorded in the Clearfield County Recorder's Office in Deeds and Records Book Volume 1134 at page 150 on January 17, 1987.

TOGETHER with the right to the grantees, their heirs and assigns, to the use of water as now piped into the premises from a spring situate upon the residue of this tract to the extent necessary for household uses and for other purposes incident to enjoyment of the two acres hereby conveyed; including the right to maintain the pipe line, repair, clean, renew, relay and use the same as an easement in favor of this lot for the benefit of the grantees, their heirs and assigns.

EXCEPTING AND RESERVING to the former Grantors, their heirs and assigns, the right of use, in common with the Grantees, their heirs and assigns, of a lane or private road feet in width along the eastern boundary as a means of ingress and egress to and from the residue of Grantors' premises.

EXCEPTING AND RESERVING, NEVERTHELESS, all of the gas, oil, coal, and other minerals, underlying the said premises, together with the right to mine and remove the same without the right of entry on the surface herein conveyed and without damage to the surface or any structural improvements erected on said premises at the time of said mining or removal; and also UNDER AND SUBJECT to any other reservations, exceptions or easements as may have been contained in prior deeds of conveyance.

BEING the residue of the premises which vested in Samuel G. Smeal and Arbutus Smeal, his wife, by deed from Samuel G. Smeal, et al., dated October 6, 1955, and recorded in the Office of the Recorder of Deeds in Clearfield County in Deed Book 448 at page 250 on January 26, 1956. Samuel G. Smeal departed this life on March 4, 1988, thereby vesting the entire title in his wife, Arbutus Smeal, by law as his surviving spouse. The Executrix of the Estate of Arbutus Smeal is the Grantor herein.



IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST : No. 2005-204-CD
COMPANY,

Plaintiff :

vs. :

THOMAS L. SMEAL AND DEANNA F.
SMEAL :

Defendants :

SHERIFF'S SALE OF VALUABLE REAL ESTATE

By virtue of Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania, and to me directed, there will be exposed to public sale in the Sheriff's Office in the _____ on _____, 2005 at _____ a.m., prevailing time.

TERMS OF SALE

The price or sum at which the property shall be struck off must be paid at the time of sale or such other arrangements made as will be approved, otherwise the property will be immediately put up and sold again at the expense and risk of the person to whom it was struck off and who, in case of deficiency of such resale, shall make good for the same and in no instance will the deed be presented for confirmation unless the money is actually paid to the Sheriff.

NOTICE

To all parties in interest and Claimants: A schedule of distribution will be filed by the Sheriff in his office the first Monday following the date of sale, and distribution will be made in accordance with the schedule unless exceptions are filed within ten (10) days thereafter.

CHESTER A. HAWKINS, SHERIFF

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST : No. 2005-204-CD
COMPANY, :
Plaintiff :
vs. : Type of Pleading: WRIT OF EXECUTION
THOMAS L. SMEAL AND DEANNA F. : Filed on Behalf of: Plaintiff
SMEAL :
Defendants :
: Counsel of Record for this Party:
: ALAN F. KIRK, ESQUIRE
: Supreme Court # 36893
: 1375 Martin Street, Suite 204
: State College, PA 16803
: (814) 234.2048

WRIT OF EXECUTION
NOTICE

TO: **Mr. Thomas L. Smeal**
514 Park Street
Clearfield, PA 16830

Ms. Deanna F. Smeal
514 Park Street
Clearfield, PA 16830

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing. (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption, you may lose some of your property.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Clearfield County Courthouse
Clearfield, PA 16830
(814) 765.2641

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 statutory exemption
2. Bibles, school books, sewing machines, uniforms and equipment
3. Most wages and unemployment compensation
4. Social Security benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARFIELD BANK AND TRUST : No. 2005-204-CD
COMPANY, :
Plaintiff :
vs. : Type of Pleading: WRIT OF EXECUTION
THOMAS L. SMEAL AND DEANNA F. : Filed on Behalf of: Plaintiff
SMEAL :
Defendants :
: Counsel of Record for this Party:
: ALAN F. KIRK, ESQUIRE
: Supreme Court # 36893
: 1375 Martin Street, Suite 204
: State College, PA 16803
: (814) 234.2048

CLAIM FOR EXEMPTION

To the Sheriff:

We, the above named Defendants, **THOMAS L. SMEAL AND DEANNA F. SMEAL**, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300 statutory exemption be

(i) Set aside in kind (specify property to be set aside in kind): _____;

(ii) Paid in cash following the sale of the property levied upon; or _____;

(b) I claim the following exemption (specify property and basis of exemption): _____;

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) My \$300 statutory exemption: _____ in cash: _____ in kind (specify property): _____

(b) Social Security benefits on deposit in the amount of \$ _____;

(c) Other (specify amount and basis of exemption): _____

I request a prompt court hearing to determine the exemption. Notice of the hearing should be given to me at _____
(address)

(telephone number)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

Date: _____

Date: _____

THIS CLAIM TO BE FILED WITH THE OFFICE OF

THE SHERIFF OF CLEARFIELD COUNTY:

CLEARFIELD COUNTY COURTHOUSE

(814)765.2641

**WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION – LAW**



Clearfield Bank and Trust Company

Vs.

NO.: 2005-00204-CD

Thomas L. Smeal and
Deanna F. Smeal

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due CLEARFIELD BANK AND TRUST COMPANY, Plaintiff(s) from THOMAS L. SMEAL and DEANNA F. SMEAL, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE: \$20,689.38
INTEREST from April 13, 2005 plus costs
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 05/09/2005

PAID: \$125.00
SHERIFF: \$
OTHER COSTS: \$

Received this writ this _____ day
of _____ A.D. _____
At _____ A.M./P.M.

Sheriff

William A. Shaw
Prothonotary/Clerk Civil Division

Requesting Party: Alan F. Kirk, Esq.
1375 Martin St., Ste. 204
State College, PA 16803
(814) 234-2048

2.11 that certain parcel of land situate in the Township of Pike, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a stake at the corner of property formerly of Oden Gearhart, now of William M. Carr, at the macadam road leading from Clearfield to Pleasant Grove known as Route No. 17040; thence along the Carr property in a northerly direction two hundred ninety five (295) feet, more or less, to an iron stake; thence along land of Albert G. Smeal and Mabel P. Smeal in a westerly direction two hundred and ninety five (295) feet to an iron stake; thence still along the Smeal land in a southerly direction two hundred and ninety five (295) feet to another iron stake at Highway Route 17040; thence along Highway Route No. 17040 in an easterly direction two hundred and ninety five (295) feet to the line of farm of William M. Carr and the place of beginning. Containing two (2) acres, more or less.

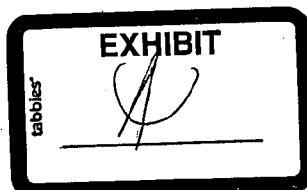
EXCEPTING AND RESERVING THEREFROM the prior outsale of approximately 1.15 acres to Kenneth Duane Duckett and Sibbie Arlene Duckett, husband and wife, by deed from Samuel G. Smeal and Arbutus Smeal, husband and wife, dated January 13, 1987 and recorded in the Clearfield County Recorder's Office in Deeds and Records Book Volume 1134 at page 150 on January 17, 1987.

TOGETHER with the right to the grantees, their heirs and assigns, to the use of water as now piped into the premises from a spring situate upon the residue of this tract to the extent necessary for household uses and for other purposes incident to enjoyment of the two acres hereby conveyed; including the right to maintain the pipe line, repair, clean, renew, relay and use the same as an easement in favor of this lot for the benefit of the grantees; their heirs and assigns.

EXCEPTING AND RESERVING to the former Grantors, their heirs and assigns, the right of use, in common with the Grantees, their heirs and assigns, of a lane or private road feet in width along the eastern boundary as a means of ingress and egress to and from the residue of Grantors' premises.

EXCEPTING AND RESERVING, NEVERTHELESS, all of the gas, oil, coal, and other minerals, underlying the said premises, together with the right to mine and remove the same without the right of entry on the surface herein conveyed and without damage to the surface or any structural improvements erected on said premises at the time of said mining or removal; and also UNDER AND SUBJECT to any other reservations, exceptions or easements as may have been contained in prior deeds of conveyance.

BEING the residue of the premises which vested in Samuel G. Smeal and Arbutus Smeal, his wife, by deed from Samuel G. Smeal, et al., dated October 5, 1955, and recorded in the Office of the Recorder of Deeds in Clearfield County in Deed Book 448 at page 250 on January 26, 1956. Samuel G. Smeal departed this life on March 4, 1988, thereby vesting the entire title in his wife, Arbutus Smeal, by law as his surviving spouse. The Executrix of the Estate of Arbutus Smeal is the Grantor herein.



IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

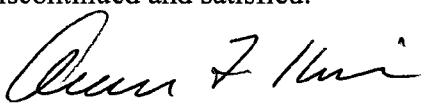
CLEARFIELD BANK AND TRUST : No. 2005-204-CD
COMPANY, :
Plaintiff :
vs. : Type of Pleading: PRAECIPE
THOMAS L. SMEAL AND DEANNA F. : Filed on Behalf of: Plaintiff
SMEAL :
Defendants :
: Counsel of Record for this Party:
: ALAN F. KIRK, ESQUIRE
: Supreme Court # 36893
: 1375 Martin Street, Suite 204
: State College, PA 16803
: (814) 234.2048

PRAECIPE

TO PROTHONOTARY OF CLEARFIELD COUNTY:

Please mark the above-captioned matter settled, discontinued and satisfied.

Date: **August 3, 2005**



Alan F. Kirk, Esquire
Attorney for the Plaintiff

FILED

AUG 05 2005
en 1:55pm
William A. Shaw
Prothonotary ^{6A}
2 CENS TO AAR
COPY TO C/A

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20156
NO: 05-204-CD

PLAINTIFF: CLEARFIELD BANK & TRUST COMPANY

vs.

DEFENDANT: THOMAS L. SMEAL AND DEANNA F. SMEAL

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 05/09/2005

LEVY TAKEN 07/15/2005 @ 1:20 PM

POSTED 07/15/2005 @ 1:15 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 11/28/2005

DATE DEED FILED **NOT SOLD**

FILED

08:47 AM
NOV 29 2005
J

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

07/15/2005 @ 2:11 PM SERVED THOMAS L. SMEAL

SERVED THOMAS L. SMEAL, DEFENDANT, AT HIS RESIDENCE 514 PARK STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO THOMAS L. SMEAL

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.

07/15/2005 @ 2:11 PM SERVED DEANNA F. SMEAL

SERVED DEANNA F. SMEAL, DEFENDANT, AT HER RESIDENCE 514 PARK STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO TOM SMEAL, HUSBAND/DEFENDANT

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

@ SERVED

NOW, AUGUST 3, 2005 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CANCEL THE SHERIFF SALE SCHEDULED FOR SEPTEMBER 2, 2005.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20156
NO: 05-204-CD

PLAINTIFF: CLEARFIELD BANK & TRUST COMPANY

vs.

DEFENDANT: THOMAS L. SMEAL AND DEANNA F. SMEAL

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$203.44

SURCHARGE \$80.00 PAID BY ATTORNEY

So Answers,

Chester Hawkins
by Cynthia Butch - Deputy Sheriff
Chester A. Hawkins
Sheriff

**WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION – LAW**

Clearfield Bank and Trust Company

Vs.

NO.: 2005-00204-CD

Thomas L. Smeal and
Deanna F. Smeal

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due CLEARFIELD BANK AND TRUST COMPANY, Plaintiff(s) from THOMAS L. SMEAL and DEANNA F. SMEAL, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

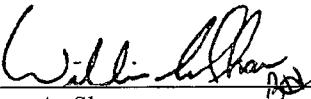
Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE: \$20,689.38
INTEREST from April 13, 2005 plus costs
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 05/09/2005

PAID: \$125.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 9th day
of May A.D. 2005
At 2:15 A.M./P.M.

Chetra A. Wrenfaw
Sheriff By: Amitha B. B. Clepher

Requesting Party: Alan F. Kirk, Esq.
1375 Martin St., Ste. 204
State College, PA 16803
(814) 234-2048

STATE that certain parcel of land situate in the Township of Pike, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a stake at the corner of property formerly of Oden Gearhart, now of William M. Carr, at the macadam road leading from Clearfield to Pleasant Grove known as Route No. 17040; thence along the Carr property in a northerly direction two hundred ninety five (295) feet, more or less, to an iron stake; thence along land of Albert G. Smeal and Mabel P. Smeal in a westerly direction two hundred and ninety five (295) feet to an iron stake; thence still along the Smeal land in a southerly direction two hundred and ninety five (295) feet to another iron stake at Highway Route 17040; thence along Highway Route No. 17040 in an easterly direction two hundred and ninety five (295) feet to the line of farm of William M. Carr and the place of beginning. Containing two (2) acres, more or less.

EXCEPTING AND RESERVING THEREFROM the prior outsale of approximately 1.15 acres to Kenneth Duane Duckett and Sibbie Arlene Duckett, husband and wife, by deed from Samuel G. Smeal and Arbutus Smeal, husband and wife, dated January 13, 1987 and recorded in the Clearfield County Recorder's Office in Deeds and Records Book Volume 1134 at page 150 on January 17, 1987.

TOGETHER with the right to the grantees, their heirs and assigns, to the use of water as now piped into the premises from a spring situate upon the residue of this tract to the extent necessary for household uses and for other purposes incident to enjoyment of the two acres hereby conveyed; including the right to maintain the pipe line, repair, clean, renew, relay and use the same as an easement in favor of this lot for the benefit of the grantees; their heirs and assigns.

EXCEPTING AND RESERVING to the former Grantors, their heirs and assigns, the right of use, in common with the Grantees, their heirs and assigns, of a lane or private road feet in width along the eastern boundary as a means of ingress and egress to and from the residue of Grantors' premises.

EXCEPTING AND RESERVING, NEVERTHELESS, all of the gas, oil, coal, and other minerals, underlying the said premises, together with the right to mine and remove the same without the right of entry on the surface herein conveyed and without damage to the surface or any structural improvements erected on said premises at the time of said mining or removal; and also UNDER AND SUBJECT to any other reservations, exceptions or easements as may have been contained in prior deeds of conveyance.

BEING the residue of the premises which vested in Samuel G. Smeal and Arbutus Smeal, his wife, by deed from Samuel G. Smeal, et al., dated October 6, 1955, and recorded in the Office of the Recorder of Deeds in Clearfield County in Deed Book 448 at page 250 on January 26, 1956. Samuel G. Smeal departed this life on March 4, 1988, thereby vesting the entire title in his wife, Arbutus Smeal, by law as his surviving spouse. The Executrix of the Estate of Arbutus Smeal is the Grantor herein.

EXHIBIT

100

100

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME THOMAS L. SMEAL NO. 05-204-CD

NOW, November 28, 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 Thomas L. Smeal And Deanna F. Smeal 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	20,689.38
SERVICE	15.00	INTEREST @	0.00
MILEAGE	2.00	FROM 04/13/2005 TO 09/02/2005	
LEVY	15.00		
MILEAGE	2.00	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	4.44	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	80.00
DISTRIBUTION	25.00	REFUND OF SURCHARGE	
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE	15.00	ESCROW DEFICIENCY	
DEED		PROPERTY INSPECTIONS	
ADD'L POSTING	15.00	INTEREST	
ADD'L MILEAGE		MISCELLANEOUS	
ADD'L LEVY	15.00		
BID AMOUNT		TOTAL DEBT AND INTEREST	\$20,769.38
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	0.00
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	
CONTINUED SALES		TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$203.44	LIEN SEARCH	
		ACKNOWLEDGEMENT	
DEED COSTS:		DEED COSTS	0.00
ACKNOWLEDGEMENT		SHERIFF COSTS	203.44
REGISTER & RECORDER		LEGAL JOURNAL COSTS	0.00
TRANSFER TAX 2%	0.00	PROTHONOTARY	125.00
TOTAL DEED COSTS	\$0.00	MORTGAGE SEARCH	
		MUNICIPAL LIEN	
		TOTAL COSTS	\$328.44

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

ALAN F. KIRK
Attorney-At-Law
1375 Martin Street, Suite 204
State College, PA 16803

(814) 234-2048
Fax (814) 234-4166
akirk@alanfkirk.com
msteudler@alanfkirk.com

August 3, 2005

VIA FAX #765.5915

Clearfield County Sheriff
Attention: Cindy
230 E. Market Street
Clearfield County Courthouse
Clearfield, PA 16830

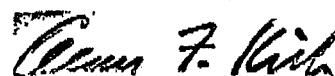
**Re: Clearfield Bank & Trust Company v. Thomas L. Smeal
and Deanna F. Smeal
Docket No. 05-204-CD**

Dear Cindy:

Please cancel the Sheriff Sale scheduled for Friday, September 2, 2005, at 10:00 a.m. in the above-referenced matter.

Thank you for your cooperation in this matter.

Sincerely,



Alan F. Kirk

AFK/mms

xc: Lori Kurtz, Clearfield Bank & Trust Co.

A Professional Corporation