

05-410-CD

National City vs. Lloyd Light et al

2005-410-CD
Natl City Morg v Lloyd Light et al

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342

Plaintiff

v.

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

NO. 05-410-CD

COMPLAINT IN MORTGAGE FORECLOSURE

YOU HAVE BEEN SUED IN COURT. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

LAWYERS REFERRAL SERVICE
Court Administrator
230 E. Water Street
Clinton County Courthouse
Lock Haven, PA 17745
570-893-4016

FILED *Atty pd. 85.00*
3/4/2005 *4CC Shff*
MAR 22 2005

William A. Shaw
Prothonotary/Clerk of Courts

AVISO

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

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

**Lawyers Referral Service
Court Administrator
230 E. Water Street
Clinton County Courthouse
Lock Haven, PA 17745
570-893-4016**

NOTICE

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

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

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

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

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

Assignor: National City Bank of Pennsylvania
Assignments of Record to: National City Mortgage Company
Recording Date: 02/17/98 Book: 1908 Page: 227

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: Section 8, Lot 210
MUNICIPALITY/TOWNSHIP/BOROUGH: Sandy Township
COUNTY: Clearfield
DATE EXECUTED: 02/16/98
DATE RECORDED: 02/17/98 BOOK: 1908 PAGE: 217

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

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

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

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

6. The following amounts are due on the said Mortgage as of 03/21/05:

Principal of debt due	\$84,940.89
Unpaid Interest at 7.50% from 11/01/04 to 03/21/05 (the per diem interest accruing on this debt is \$17.70 and that sum should be added each day after 03/21/05)	2,471.85
Title Report	325.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
 Late Charges (monthly late charge of \$32.16 should be added in accordance with the terms of the note each month after 03/21/05)	32.16
Attorneys Fees (anticipated and actual to 5% of principal)	<u>4,247.04</u>
 TOTAL	\$92,296.94

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part

hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$92,296.94 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
Attorney for Plaintiff
Attorney I.D. No. 04302

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 210 IN SECTION 8, IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS OFFICE IN MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476, AS AMENDED, ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERALS AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY DEVELOPER OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC.; WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.
5. THE RIGHT OF OWNER OR OPERATOR OF THE RECREATIONAL FACILITIES WITHIN THE SAID TREASURE LAKE SUBDIVISION TO ASSESS FEES AND CHARGES AGAINST GRANTEE, ITS HEIRS, ADMINISTRATORS, EXECUTORS, SUCCESSORS AND ASSIGNS FOR THE USE AND/OR MAINTENANCE OF THESE FACILITIES WHICH IF UNPAID, SHALL BECOME A LIEN UPON THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

National City[®]

Mortgage

National City Mortgage Co.
A Subsidiary of National City Bank of Indiana
3232 Newmark Drive • Miamisburg, Ohio 45342
Telephone: (937) 910-1200

February 03, 2005

Lloyd W Light
Sec 8, Lot 210
Dubois PA 15801

Loan No. 869447-9
Current Servicer: National City Mortgage Co.

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:

Sec 8, Lot 210
Dubois PA 15801

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)
12/01/2004 - 2/1/2005
and the following amount(s) are now past due:

Monthly Payments	2,035.02
Late Charges	64.32
Other Fees	18.00
Less Suspense Balance	.00-
Total Due	2,117.34

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION
(Do not use if not applicable):

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30) days
HOW TO CURE THE DEFAULT

of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 2,117.34, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**

Payments must be made either by cashier's check, certified check, cash or money order made payable and sent to:

National City Mortgage Co.
Attn: Customer Counseling Department
3232 Newmark Dr.
Miamisburg, OH 45342

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

National City[®]

Mortgage

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Mortgage

National City Mortgage Co.
A Subsidiary of National City Bank of Indiana
3232 Newmark Drive • Miamisburg, Ohio 45342
Telephone: (937) 910-1200

Mailing Address:
P.O. Box 1820
Dayton, Ohio 45401-1820

February 03, 2005

Judith F Light
Sec 8, Lot 210
Dubois PA 15801

Loan No. 869447-9

Current Servicer: National City Mortgage Co.

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National City Mortgage Co.
Attn: Customer Counseling Department
3232 Newmark Dr.
Miamisburg, OH 45342

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

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 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 included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

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

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION 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.

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE
YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE
MORTGAGE PAYMENTS.

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

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

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

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

APPLICATION FOR MORTGAGE ASSISTANCE – Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default). If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application **MUST** be filed or postmarked within thirty (30) days of your face-to-face meeting.

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

AGENCY ACTION – Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act.

The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

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

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.) **IF YOU DO NOT CURE THE DEFAULT** (see page 1) – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgage property.

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

OTHER LENDER REMEDIES – The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

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 FOUR(4) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

OCT. 17. 2002 10:36AM

NATIONAL CITY

NO. 1219 P. 5

HOW TO CONTACT THE LENDER:

Name of Lender: National City Mortgage

Address: 3232 Newmark Dr. Miamisburg OH 45342

Phone Number: 1-800-523-8654

Fax Number: (937) 910-4058

Contact Person: COLLECTIONS DEPT.

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 furnishing and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE - You may or may not be able to 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. For additional information please contact the Collection Dept.

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 BE-
HALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DE-
FAULT 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 DEFAULT IN ANY FORECLOSURE PRO-
CEEDING 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.

OCT. 17. 2002 10:36AM

NATIONAL CITY

NO. 1219 P. 6

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

(Rev. 6/

ADAMS COUNTY

American Red Cross—
Hanover Chapter
529 Carlisle Street
Hanover, Pennsylvania 17331
(717) 637-3788
FAX (717) 637-3294

CCCS of Western PA
2000 Lingiestown Road
Harrisburg PA 17102
(717) 541-1757
FAX (717) 541-4570

Financial Counseling Services of
Franklin
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

Adams County Housing Authority
139-143 Carlisle St
Gettysburg PA 17925
(717) 334-1518
FAX (717) 334-8326

ALLEGHENY COUNTY
Pennsylvania Housing Finance Agency
(Marcia Hess)
2275 Swallow Hill road, Bldg 200
Pittsburgh, PA 15220
(412) 429-2842
FAX (412) 429-2835

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

Action Housing, Inc.
425 8th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102 or
1 (800) 792-2801
FAX (412) 391-4512

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893

CCCS of Western Pennsylvania, Inc.
309 Smithfield Street
Pittsburgh, PA 15222
(412) 471-7584

Housing Opportunities
133 Seventh Street
McKeesport PA 15132
(412) 664-1906
Fax (412) 664-0873

Urban League Of Pittsburgh
Bldg. For Equal Opportunity
One Smithfield St.
Pittsburgh PA 15222-2222
(412) 227-4802
FAX (412) 261-5207

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962

ARMSTRONG COUNTY
CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100 or (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
(800) 737-2933
FAX (412) 338-9963

BEAVER COUNTY
Action Housing, Inc.
425 8th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956
FAX (412) 391-4512

CCCS of Western Pennsylvania, Inc.
971 Third Street
Beaver, PA 15009
(724) 774-0798

Housing Opportunities of Beaver
County, Inc.
650 Corporation St, Suite 207
Beaver, PA 15009
(724) 728-7511

Mon Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962
(412) 462-8964

Housing Opportunities Inc.
133 Seventh Street
P.O. Box 8
McKeesport PA 15134

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

BEDFORD COUNTY
Bedford-Fulton Housing Services
10241 Lincoln Highway
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

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

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

Tableland Services, Inc.
535 East Main Street
Somerset PA 15501
(814) 445-9628
FAX (814) 443-3690

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall PA 18052
(610) 821-4011 or 800-220-2733 (814)
only
FAX (610) 821-8932

Economic Opportunity Cabinet of
Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
(717) 622-1995
FAX (717) 622-0429

Community Housing Counselor, Inc.
P.O. Box 244
Kennett Square, PA 19348
(610) 444-3682
FAX (610) 444-8243

BLAIR COUNTY
Bedford-Fulton Housing Services
R.D. #1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

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

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

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

BRADFORD COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

9 South 7th Street
Stroudsburg PA 18360
(570) 420-8980 or 800-922-9537
FAX (570) 420-8981

1631 S Atherton St, Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 2383669

The Trehab Center of Northeastern PA
10 Public Avenue
Montrose, PA 18801
(570) 278-3338 or 800-962-4045
FAX (570) 278-1689

165 Elmira Street
P.O. Box 218
Troy, PA 16947
(570) 297-2101

German Street; P.O. Box 389
Dushore, PA 18814
(570) 928-9668
FAX (570) 928-8144

103 Warren Street, P.O. Box 709
Troy, PA 16947

33 Walnut Street
Wellboro, PA 16901
(570) 724-5252
FAX (570) 724-5783
931 Main Street
Honesdale PA 18431
(570) 253-8941
FAX (570) 253-4817

BUCKS COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19141
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

Bucks County Housing Group, Inc.
140 East Richardson Avenue
Langhorne, PA 19047
(215) 750-4310
FAX (215) 750-4318

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia PA 19107
(215) 563-5665
FAX (215) 864-2866

HACE
167 Allegheny Ave 2nd Fl.
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

CCCS of Delaware Valley
Traverse Corporate Center
4606 Street Road
Traverse PA 19047
(215) 563-5665

Community Devel. Corp of Frankford
4620 Griscom Street
Philadelphia, PA 19124
(215) 744-2990
FAX (215) 744-2012

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall PA 18052
(610) 821-4011 OR 800-220-2733
FAX (610) 821-8932

Am. Can. Credit Counseling Institute
845 Coates St.
Coatesville PA 19320
(888) 212-6741

144 E Dekab Pk
King of Prussia PA 19406
610-971-2210
FAX (610) 265-4814

755 York Rd, Suite 103
Warminster PA 18974
(215) 444-9429
FAX (215) 956-6344

BUTLER COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

CCCS of Western PA
YMCA Building

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601 Corporate St., Suite 207
McKeesport, PA 15132
(412) 664-1590
FAX (412) 664-0873

Mon-Valley Unemployed Committee
120 E. 8th Avenue
Homestead, PA 15120
(412) 462-9982
FAX (412) 462-9984

Housing Opportunities Inc.
133 Seventh Street
P.O. Box 9
McKeesport, PA 15134
(412) 664-1906
FAX (412) 664-0873

Credit Counselors of PA
401 Wood Street, Suite 806
Pittsburgh, PA 15222
(412) 338-9954 or 1-800-737-2933
FAX (412) 338-9953

CAMBRIA COUNTY
Bedford-Fulton Housing Services
R.D.#1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

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

Indiana County Community Action
Program
827 Water Street, Box 167
Indiana, PA 15701
(412) 465-2657
FAX (412) 465-5116

Keystone Econ Development Corp.
1954 Mary Grace Lane
Johnstown PA 15901
(814) 535-6556
FAX (814) 539-1686

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335
Tableland Services, Inc.
533 East Main Street
Somerset PA 15501
(814) 445-9628 or 1-800-452-0148
FAX (814) 443-3690

CAMERON COUNTY
Northern Tier Community Action
Corp.
P.O. Box 389
135 West 4th Street
Emporium, PA 15834
(814) 486-1151
FAX (814) 486-0825

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

CARBON COUNTY
EOC of Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1985
FAX (570) 622-0429

NATIONAL CITY

3671 Crescent Court East
Whitehall PA 18052
(570) 821-4011 or 800-220-2733
(570) 814 only for 800#
FAX (810) 821-0137

CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1765

9 South 7th Street
Stroudsburg PA 18380
(570) 420-8980 or 800-822-9537
FAX (570) 420-8981

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

Commission on Economics Opportunity
of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

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

Lycoming-Clinton Co Comm For
Community
Action (STEP)
2138 Lincoln Street
P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (570) 322-2197

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

CCCS of Northeastern PA
201 Basin Street
Williamsport, PA 17703
(570) 326-0587
FAX (570) 322-2197

CHESTER COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Services
5001 N. Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

Budget Counseling Center
247 North Fifth Street
Reading, PA 18601
(610) 375-7866
FAX (610) 375-7830

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 563-7020

HACE
187 W. Allegheny Ave, 2nd Fl.
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122
Community Housing Counseling Inc
P.O. Box 244
Kennett Square, PA 19348
(610) 444-3682
FAX (610) 444-8243

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846
FAX (610) 565-8567

Phila Council For Community Adv
100 North 17th Street, Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
(717) 397-5182 OR 1-800-788-5062
(H.O. only)
FAX (717) 399-4127

Community Devel. Corp of Frankford
Group Ministry
4820 Griscom Street
Philadelphia, PA 19124
(215) 744-2990
FAX (215) 744-2012

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
(610) 874-1484

CCCS of Delaware Valley
Marshall Building
790 E. Market St., Suite 215
West Chester, PA 19382
(215) 563-5665

American Credit Counseling Institute
845 Coates St.
Coatesville PA 18320
(888) 212-6741
144 E Dekalb Pike

King of Prussia, PA 19406
(610) 971-2210
FAX (610) 265-4814

755 York Rd, Suite 103
Warminster PA 18974
(215) 444-9429
FAX (215) 956-6344

CLARION COUNTY
CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
(412) 282-7812

CLEARFIELD COUNTY
Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6555
FAX (814) 539-1588

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

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

NO. 1219 P. 7

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

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

CLINTON COUNTY
Lycoming-Clinton Counties
Commission For Community Action
(STEP)
2138 Lincoln Street
P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (570) 322-2197

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

CCCS of Northeastern PA
201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

COLUMBIA COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 800-922-9537
FAX (570) 587-9134/9135

Commission on Economics Opportunity
of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

CRAWFORD COUNTY
Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
(814) 453-5744
FAX (814) 453-5749

Greater Erie Community Action
Committee
18 1/2 Col. 9th Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, PA 16121
(412) 981-5310

CUMBERLAND COUNTY
CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
(717) 641-1757
FAX (717) 541-4670

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Franklin
31 West 3rd Street
Waynesboro, PA 17268
(717) 782-3285

Urban League of Metropolitan
Harrisburg
N. 6th Street
Harrisburg, PA 17101
(717) 234-5925
FAX (717) 234-9459

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 731-8589

Community Action Comm of the Capital
Region
1514 Derry Street
Harrisburg, PA 17104
(717) 232-9757
FAX (717) 234-2227

Adams County Housing Authority
139-143 Carlisle St.
Gettysburg, PA 17325
(717) 334-1518
FAX (717) 334-8325

DAUPHIN COUNTY
CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Urban League of Metropolitan
Harrisburg
2107 N. 6th Street
Harrisburg, PA 17101
(717) 234-5925
FAX (717) 234-9459

Community Action Commission
of the Capital Region
1514 Derry Street
Harrisburg PA 17104
(717) 232-9757
FAX (717) 234-2227

DELAWARE COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

CCCS of Delaware Valley
1515 Market Street-Suite 1325
Philadelphia, PA 19107
(215) 563-5685
FAX (215) 864-2666

HACE
187 W. Allegheny Ave., 2nd Floor
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-8122

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846
FAX (610) 565-8567

Community Housing Counselor, Inc.
P.O. Box 244
Kennett Square PA 19348
(610) 444-3682
FAX (610) 444-8243

NATIONAL CITY

Philadelphia Council For Community
Adv
100 North 17th Street
Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

Community Devol Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
(215) 744-2990
FAX (215) 744-2012

American Red Cross of Chester
1729 Edgmont Avenue
Chester, PA 19013
(610) 674-1484

CCCS of Delaware Valley
280 North Providence Road
Media, PA 19063
(215) 563-5665

ACCI
175 Stratford Ave, Suite 1
Wayne PA 19087
(610) 971-2210
FAX (610) 687-7860

ACCI
144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210

ELK COUNTY
John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

Northern Tier Community Action Corp
P.O. Box 389
135 West 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 485-0825

ERIE COUNTY
Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
(814) 453-5744
FAX (814) 453-5749

Greater Erie Community Action
Committee
18 West 9th Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

FAYETTE COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 850
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

Community Action Southwest
22 West High Street
Waynesboro, PA 15370
(724) 852-2893

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

Fayette Co. Community Action Agency,
Inc.
137 North Beeson Avenue
Uniontown, PA 15401
(724) 437-6050 OR 1-800-427-INFO

FAX (412) 437-4418
Tableland Services Inc.
131 North Center Avenue
Somerset, PA 15501
(814) 445-9628
FAX (814) 443-3690

CCCS Of Western PA
198 Edison Street
Uniontown PA 15401
(724) 439-8939

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962

FOREST COUNTY
Warren-Forest Counties Economic
Opportunity Council
204 Liberty Street
Post Office Box 547
Warren, PA 16365
(814) 720-2400
FAX (814) 729-0510

FRANKLIN COUNTY
Financial Services Unlimited
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 243-3948

CCCS of Western Pennsylvania, Inc.
912 South George Street
York, PA 17403
(717) 846-4176

American Red Cross—Hanover
Chapter
529 Carlisle Street
Hanover, PA 17331
(717) 637-3768
FAX (717) 637-3294

Community Action Commission of
Capital Region
1514 Derry Street
Harrisburg, PA 17104
(717) 232-9757
FAX (717) 234-2227

Urban League of Metropolitan Hbg
2107 N. 6th Street
Harrisburg, PA 17101
(717) 234-5925
FAX (717) 234-9459

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Adams County Housing Authority
139-143 Carlisle St.
Gettysburg, PA 17325
(717) 334-1518
FAX (717) 334-8326

FULTON COUNTY
Bedford-Fulton Housing Services
R.D.#1, Box 384
Everett, PA 15537
(814) 823-9129
FAX (814) 823-7187

Financial Counseling Services of
Franklin
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

CCCS of Western Pennsylvania, Inc.
912 South George Street
York, PA 17403
(717) 846-4176

NO. 1219 P. 8

Weatherization Office
917 Millin Street
Huntingdon, PA 16852
(814) 643-2343

GREENE COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962
FAX (412) 462-9964

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893
FAX (412) 627-7713

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

HUNTINGDON COUNTY
Bedford-Fulton Housing Services
RD 1, Box 384
Everett, PA 15537
(814) 823-9129
FAX (814) 823-7187

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

Weatherization Office
917 Millin Street
Huntingdon, PA 16852
(814) 643-2343

INDIANA COUNTY
CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

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

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

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

JEFFERSON COUNTY
John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
(724) 282-7812

Indiana County Community Action
Program
827 Water Street Box 187
Indiana, PA 15701
(724) 465-2657

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CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 844-8100
FAX (814) 944-5747

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

LACKAWANNA COUNTY

CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or 800-955-9537
FAX (570) 587-9134/9135

LANCASTER COUNTY
Community Housing Counselors,
Incorporated
P.O. Box 244
Kennett Square, PA 19348
(215) 444-3682
FAX (215) 444-3178

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(215) 821-4011 1-800-220-2733
(717) & (814) ONLY
FAX (215) 821-8932

CCCS of Western Pennsylvania, Inc.
912 South George Street
York, PA 17403
(717) 846-4176

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
(717) 397-5182 OR 1-800-788-5062
FAX (717) 399-4127

LAWRENCE COUNTY
CCCS of Western Pennsylvania
1st Federal Plaza-Suite 406
North Mill Street
New Castle, PA 16101
(724) 652-8074

312 Chestnut Street, Suite 227
Meadville PA 16335
(814) 333-8570
Shenango Valley Urban League, Inc.

801 Indiana Avenue
Farrell, PA 16121
(724) 981-5310

Housing Opportunities of Beaver
County
650 Corporation St., Suite 207
Beaver, PA 15009
(724) 728-7202
FAX (412) 728-7202

LEBANON COUNTY
Economic Opportunity Cabinet of
Schuylkill County
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

Tabor Community Services, Inc
439 E. King Street
Lancaster, PA 17602
(717) 397-5182 OR 1-800-788-5062
FAX (717) 399-4127

NATIONAL CITY

BERKSHIRE COUNTY
CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 OR 1-800-220-2733
(570) & (814) ONLY
FAX (610) 821-8932
Economic Opportunity Cabinet of Schuylkill
Co
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

LUZERNE COUNTY

CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135

Comm. on Econ Opportunity of
Luzerne County
163 Amber Lane
Wilkes-Barre, Pennsylvania 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5831—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

EOC of Schuylkill County
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

LYCOMING COUNTY

CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135

201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

Lycoming-Clinton Counties
Commission For Community Action
(STEP)
2138 Lincoln Street
P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (570) 322-2187

MCKEAN COUNTY

John F. Kennedy Center, Inc.
2021 East 20th Street
Erle, PA 16510
(814) 898-0400
FAX (814) 898-1243

Northern Tier Community Action Corp
P.O. Box 389
135 W. 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

MERCER COUNTY

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, PA 16121
(724) 981-5310

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
(724) 282-7812

MUFLIN COUNTY
CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 844-8100
FAX (814) 944-5747

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

CCCS of Northeastern PA
1831 S Alerton St
Suite 100
State College PA 16801
(814) 238-3668
FAX (814) 238-3669

MONROE COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park
Suite 1
Clarks Summit PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135
9 South 7th Street
Stroudsburg PA 18360
(570) 420-8980 or 800-922-9537
FAX (570) 420-8981

Comm on Econ Opp of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5831—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

MONTGOMERY COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Service
5001 N. Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

CCCS of Delaware Valley
Norristown Business Center
190 W. Germantown Pike, Suite 140
Norristown PA 19401
(215) 563-5865

Community Action Development Comm
701 DeKalb Street
Norristown, PA 19401
(610) 277-6363
FAX (610) 277-2123

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5865
FAX (215) 864-2666

Community Housing Counselors Inc
P.O. Box 244
Kennett Square, PA 19348
(215) 444-3682
FAX (215) 444-8243

NO. 1219 P. 9

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846

Phila Council For Community Adv
100 North 17th Street, Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 563-9941

American Credit Counseling Instl
845 Coates St.
Coatesville, PA 19320
(888) 212-6741

144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210
FAX (610) 265-4814

755 York Rd., Suite 103
Warrington PA 18974
(215) 444-9429
FAX (215) 956-6344

MONTOUR COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135

NORTHAMPTON COUNTY
CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 OR 1-800-220-2733
(717) & (814) ONLY
FAX (610) 821-8932

NORTHUMBERLAND COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135

201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

Economic Opportunity Cabinet of
Schuylkill County
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

PERRY COUNTY
CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Financial Counseling Services of
Franklin
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

Urban League of Metropolitan
Harrisburg
2107 N. 6th Street

OCT. 17. 2002 10:38AM

NATIONAL CITY

917 Minn Street
Huntingdon, PA 16652
(814) 643-2343

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 243-3948

Community Action Commission of
The Capital Region
1514 Derry Street
Harrisburg PA 17104
(717) 232-9757
FAX (717) 234-2227

PHILADELPHIA COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Service
5001 N Broad Street
Philadelphia PA 19141
(215) 324-7500
FAX (215) 324-8753

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 884-2666

CCCS of Delaware Valley
One Cherry Hill, Suite 215
Cherry Hill NJ 08002
(215) 563-5665

HACE
167 W. Allegheny, 2nd Fl
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

Housing Association of Delaware
Valley
1500 Walnut Street, Suite 601
Philadelphia, PA 19102
(215) 545-6010
FAX (215) 790-9132

Media Fellowship House
302 S. Jackson Street
Media PA 19063
(810) 565-0846
FAX (651) 565-8587

Housing Association of Delaware
Valley
858 North Watt Street
Philadelphia, PA 19123
(215) 978-0224
FAX (215) 765-7614

PCCA
100 North 17TH Street, Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

Comm Devel. Corp of Frankford Group
Ministry
4620 Griscom Street
Philadelphia PA 19124
(215) 744-2990
FAX (215) 744-2012

American Credit Counseling Institute
845 Coates St
Coatesville PA 19320
(888) 212-6741

144 E Dekalb Pike
King of Prussia PA 19406
610-971-2210
610-971-2210

755 York Rd, Suite 103
Warminster PA 18974
FAX(215) 956-6344

DAKOTA COUNTY

CCCS of Northeastern Pennsylvania
31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1
Clarks Summit PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135

9 South 7th Street

Stroudsburg PA 18360
(570) 420-8980 or 800-922-9537
FAX (570) 420-8981

POTTER COUNTY

Northern Tier Community Action Corp.
135 West 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

SCHUYLKILL COUNTY

Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
(610) 375-7866
FAX (610) 375-7830

Econ Opport Cabinet of Schuylkill Co

225 N. Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

Commission on Econ Opportunity of Luz
Co.

163 Amber Lane
Wilkes-Barre PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665 - CALL
BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631 - CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

CCCS of Lehigh Valley
P.O. Box A
Whitehall, PA 18052
(610) 821-4011
FAX (610) 821-8932

SNYDER COUNTY

CCCS of Western Pennsylvania, Inc
2000 Lingelstown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Urban League of Metropolitan

Harrisburg
2107 N. 6th Street
Harrisburg PA 17101
17101
(717) 541-1757
FAX (717) 234-9459

Community Action Comm of the Capital
Region

1514 Derry Street

Harrisburg PA 17104
(717) 232-9757
FAX (717) 234-2227

SOMERSET COUNTY

Bedford-Fulton Housing Services
R.D.#1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

Bedford-Fulton Housing Services
1954 Mary Grace Lane
Johnstown, PA 15901
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 839-1290

NO. 1219 P. 10

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

TIoga County

CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2799

German Street, P.O. Box 389
FAX(570)297-2799
(570) 928-9668
FAX (570) 928-8144

17 Craffon Street
Wellsville, PA 16901
(570) 724-5252
FAX (570) 724-5783

931 Main Street
Honesdale PA 16431
(570) 253-8941
FAX (570) 253-4817

103 Warren Street, P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

UNION COUNTY

Lycoming-Clinton Co Comm For Cai
Action (STEP)
2138 Lincoln Street, P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (717) 322-2197

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

CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

VENANGO COUNTY
Greater Erie Community Action
Committee
18 West 9TH Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0151

John F. Kennedy Center, Inc
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

OCT 7 2002 10:39AM, Inc.

NO. 1219 P. 11

TMCA Building
339 North Washington Street
Butler, PA 16001
(412) 282-7812

WARREN COUNTY
Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
(814) 453-5744
FAX (814) 453-5749

Greater Erie Community Action
Committee
18 West 9TH Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

Warren-Forrest Counties Economic
Opportunity
Council
1209 Pennsylvania Avenue, West
P.O. Box 547

Warren, PA 16365
(814) 726-2400
FAX (814) 723-0510

WASHINGTON COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 850
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601

CCCS of Western Pennsylvania, Inc.
53 N. College Street
Washington PA 15301
(724) 222-8292

Housing Opportunities, Inc
133 Seventh Street
McKeesport, PA 15132
(412) 664-1590
FAX (412) 664-0873

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962
FAX (412) 462-896

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

WAYNE COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

9 South 7th Street
Stroudsburg PA 18360
(570) 420-8980 or 800-922-9537
FAX (570) 420-8981

The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2799

NATIONAL CITY
Common Economics Opportunity of
Luzerne Co
163 Amber Lane
Wilkes-Barre, Pennsylvania 18701
(570) 825-0510 OR 1-800-622-0359
FAX (570) 629-1665—CALL BEFORE
FAXING

17 Crafton Street
Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783

831 Main Street
Honesdale PA 18431
(570) 253-8941
FAX (570) 253-4817

103 Warren Street, P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

WESTMORELAND COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 850
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

CCCS of Western Pennsylvania, Inc.
199 Edison Street
Uniontown PA 15401
(724) 439-8939

Housing Opportunities, Inc
133 Seventh Street
McKeesport, PA 15132
(412) 664-1590
FAX (412) 664-0873

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962
FAX (412) 462-996

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

Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1888

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
(814) 445-9628
1-800-452-0148
FAX (814) 443-3690

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

WYOMING COUNTY
Common Economics Opportunity of
Luzerne Co
163 Amber Lane
Wilkes-Barre, Pennsylvania 18701
(570) 825-0510 OR 1-800-622-0359
FAX (570) 629-1665—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5531—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2799

German Street, P.O. Box 389
FAX (570) 297-2799
(570) 928-8668
FAX (570) 928-8144

17 Crafton Street
Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783

931 Main Street
Honesdale PA 18431
(570) 253-8941
FAX (570) 253-4817

103 Warren Street, P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

YORK COUNTY
American Red Cross—Hanover
Chapter
529 Carlisle Street
Hanover, Pennsylvania 17331
(717) 637-3768
FAX (717) 637-3294

Housing Council of York
118 North George Street
York, PA 17401
(717) 854-1541
FAX (717) 845-7934

CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
CCCS of Western Pennsylvania, Inc.

912 South George Street
York, PA 17403
(717) 846-4176

Adams County Housing Authority
139-143 Carlisle St
Gettysburg PA 17325
(717) 334-1518
FAX (717) 334-8326

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

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

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



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100336
NO: 05-410-CD
SERVICE # 1 OF 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: NATIONAL CITY MORTGAGE COMPANY
VS.
DEFENDANT: LLOYD W. LIGHT and JUDITH F. LIGHT

SHERIFF RETURN

NOW, March 29, 2005 AT 2:20 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON LLOYD W. LIGHT DEFENDANT AT SEC. 1 LOT 118, TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DOROTHY FARGO, MOTHER IN LAW, ADULT IN RESIDENCE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET / DEHAVEN

FILED
04/11/2005
APR 20 2005

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100336
NO: 05-410-CD
SERVICE # 2 OF 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: NATIONAL CITY MORTGAGE COMPANY
VS.
DEFENDANT: LLOYD W. LIGHT and JUDITH F. LIGHT

SHERIFF RETURN

NOW, March 29, 2005 AT 2:20 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JUDITH F. LIGHT DEFENDANT AT SEC. 1 LOT 118, TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DOROTHY FARGO, MOTHER IN LAW, ADULT AT RESIDENCE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET / DEHAVEN

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100336
NO: 05-410-CD
SERVICE # 3 OF 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: NATIONAL CITY MORTGAGE COMPANY
VS.
DEFENDANT: LLOYD W. LIGHT and JUDITH F. LIGHT

SHERIFF RETURN

NOW, March 29, 2005 AT 2:20 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON LLOYD W. LIGHT DEFENDANT AT SEC. 1 LOT 118, TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DOROTHY FARGO, ADULT AT RESIDENCE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET / DEHAVEN

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100336
NO: 05-410-CD
SERVICE # 4 OF 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: NATIONAL CITY MORTGAGE COMPANY
VS.
DEFENDANT: LLOYD W. LIGHT and JUDITH F. LIGHT

SHERIFF RETURN

NOW, March 29, 2005 AT 2:20 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JUDITH F. LIGHT DEFENDANT AT SEC. 1 LOT 118, TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DOROTHY FARGO, MOTHER, ADULT AT RESIDENCE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET / DEHAVEN

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100336
NO: 05-410-CD
SERVICES 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: NATIONAL CITY MORTGAGE COMPANY

vs.

DEFENDANT: LLOYD W. LIGHT and JUDITH F. LIGHT

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	UDREN	31683	40.00
SHERIFF HAWKINS	UDREN	31863	51.39

Sworn to Before Me This

____ Day of _____ 2005

So Answers,



Chester A. Hawkins
Sheriff

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

v.

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 05-410-CD

FILED *(GW)*
MAY 09 2005
Atty pd.
MAY 09 2005

PRAECIPE FOR JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES

William A. Shae
Prothonotary/Clerk of Courts

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) **Lloyd W. Light and Judith F. Light** for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$92,296.04
Interest Per Complaint	831.90
From 03/22/05 to 05/07/05	
Late charges per Complaint	32.16
From 03/22/05 to 05/07/05	
 TOTAL	 <u>\$93,160.10</u>

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

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 5/9/05

PRO PROPTAX

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Lloyd W. Light
Judith F. Light
Defendant(s)

NO. 05-410-CD

TO: Judith F. Light
333 Treasure Lake
DuBois, PA 15801

DATE of Notice: April 21, 2005

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

LAWYER REFERRAL SERVICE
Court Administrator
230 E. Water Street
Clinton County Courthouse
Lock Haven, PA 17745
570-893-4016

NOTIFICACION IMPORTANTE

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

SERVICIO DE REFERENCIA LEGAL
Court Administrator
230 E. Water Street
Clinton County Courthouse
Lock Haven, PA 17745
570-893-4016

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

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

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Lloyd W. Light
Judith F. Light
Defendant(s)

NO. 05-410-CD

TO: Lloyd W. Light
333 Treasure Lake
DuBois, PA 15801

DATE of Notice: April 21, 2005

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

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

v.
Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

NO. 05-410-CD

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF Ohio : :
COUNTY OF Montgomery : : SS

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

Defendant: Lloyd W. Light
Age: Over 18
Residence: As captioned above
Employment: Unknown

Defendant: Judith F. Light
Age: Over 18
Residence: As captioned above
Employment: Unknown

Teresa S. Clopp
Name: Teresa S. Clopp
Title: Authorized Signer
Company: National City Mortgage

Sworn to and subscribed
before me this 14 day
of April 2005.

Notary Public *L. Douglas*

TERESA L. DOUGLAS, Notary Public
In and for the State of Ohio
My Commission Expires Jan. 29, 2009



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

ATTORNEY FOR PLAINTIFF



National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff
v.

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

NO. 05-410-CD

TO: Lloyd W. Light
333 Treasure Lake
DuBois, PA 15801

NOTICE

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

Prothonotary *5/9/05*

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

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff
v.

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 05-410-CD

TO: Lloyd W. Light
c/o Paula M. Cherry, Esq.
PO Box 505
Dubois, PA 15801

NOTICE

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

Prothonotary *5/9/05*

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

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400.

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff
v.
Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 05-410-CD

TO: Judith F. Light
333 Treasure Lake
DuBois, PA 15801

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- Judgment by Default
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- Judgment on Verdict
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IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
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WOODCREST CORPORATE CENTER
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856-669-5400

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

NO. 05-410-CD

TO: Judith F. Light
c/o Paula M. Cherry, Esq.
PO Box 505
Dubois, PA 15801

Prothonotary

5A105

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

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400.

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

National City Mortgage Company
Plaintiff(s)

No.: 2005-00410-CD

Real Debt: \$93,160.10

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Lloyd W. Light
Judith F. Light
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: May 9, 2005

Expires: May 9, 2010

Certified from the record this 9th day of May, 2005.

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff
v.
Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 05-410-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE SHERIFF:

Issue Writ of Execution in the above matter:

Amount due	<u>\$93,160.10</u>
Interest From <u>05/08/05</u> to Date of Sale _____ Per diem @\$17.70	\$ _____
(Costs to be added)	\$ _____

125.00 Prothonotary costs

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

6
FILED *CC&Lwants*
m 14 00 62 to Shff
MAY 09 2005 *Atty pd 20.00*
William A. Shaw
Prothonotary/Clerk of Courts

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Plaintiff

MORTGAGE FORECLOSURE

v.

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801

NO. 05-410-CD

Defendant(s)

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

I. The judgment entered in the above matter is based on an Action:

- A. In Assumpsit (Contract)
- B. In Trespass (Accident)
- C. In Mortgage Foreclosure
- D. On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.

II. The Defendant(s) own the property being exposed to sale as:

- A. An individual
- B. Tenants by Entireties
- C. Joint Tenants with right of survivorship
- D. A partnership
- E. Tenants in Common
- F. A corporation

III. The Defendant(s) is (are):

- A. Resident in the Commonwealth of Pennsylvania
- B. Not resident in the Commonwealth of Pennsylvania
- C. If more than one Defendant and either A or B above is not applicable, state which Defendant is resident of the Commonwealth of Pennsylvania.
Resident:

Mark J. Udren, ESQUIRE
Address & I.D. # as above

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Plaintiff

MORTGAGE FORECLOSURE

v.

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801

NO. 05-410-CD

Defendant(s)

C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- () An FHA insured mortgage
- () Non-owner occupied
- () Vacant
- (X) Act 91 procedures have been fulfilled.
- () Over 24 months delinquent.

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

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

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Plaintiff

MORTGAGE FORECLOSURE

Y

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801

NO. 05-410-CT

Defendant (s)

AFFIDAVIT PURSUANT TO RULE 3129.1

National City Mortgage Company, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at: Section 8, Lot 210, Treure Lake, DuBois, (Sandy Twp) PA 15801

Lloyd W. Light 333 Treasure Lake
DuBois, PA 15801

Judith F. Light 333 Treasure Lake
DuBois, PA 15801

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

SAME AS #1 ABOVE

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

Name _____ Address _____

Neil R. Welker and Address to follow
Timothy R. Welker

Timothy R. Welker, Neil Address to follow
R. Welker and Melissa
A. Welker

Rhonda L. Jones	Address to follow
Charles E. Ritzie and Mary F. Ritzie	Address to follow
Robert J. Kroell and Joan Kroell	Address to follow
Lynn A. Myers and Kathy J. Myers	Address to follow
Donald E. Fezell	Address to follow
Thomas C. Petraitis	Address to follow
Harold N. Leach	Address to follow
Carolyn J. Pontzer	Address to follow

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

Name	Address
Plaintiff herein.	See Caption above.
Bank One, NA	100 East Broad Street Columbus, OH 43271
Thomas R. McConnell	165 Stonehedge Road Hollidaysburg, PA 16648

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

Name	Address
None	

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Name	Address
Real Estate Tax Dept.	1 North Second Street, Suite 116 Clearfield, PA 16830
Domestic Relations Section	1 North Second Street, Suite 116 Clearfield, PA 16830
Commonwealth of PA, Department of Revenue	Bureau of Compliance, Dept. 280946 Harrisburg, PA 17128-0946

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name _____ Address _____

Tenants/Occupants Section 8, Lot 210

Tresure Lake
DuBois, (Sandy Twp) PA 15801

Paula M. Cherry, Esq. PO Box 505
Dubois, PA 15801

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

DATED: May 7, 2005

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQ.
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

v.

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 05-410-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

Section 8, Lot 210
Treasure Lake
DuBois, (Sandy Twp) PA 15801
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$ 93,160.10

Interest From 05/08/05 \$ _____
to Date of Sale _____
Per diem @\$17.70 125.00 Prothonotary costs

(Costs to be added) \$ _____

Prothonotary

By _____
Clerk

Date 5/9/05

COURT OF COMMON PLEAS
NO. 05-410-CD

National City Mortgage Company
vs.
Lloyd W. Light
Judith F. Light

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

REAL DEBT \$ 93,160.10

INTEREST \$ _____
from 05/08/05 to _____
Date of Sale _____
Per diem @\$17.70

COSTS PAID:

PROTHY \$ 125.00

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:

Section 8, Lot 210
Treasure Lake
DuBois, (Sandy Twp) PA 15801

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

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 210 IN SECTION 8, IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS OFFICE IN MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476, AS AMENDED, ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERALS AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY DEVELOPER OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC.; WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.
5. THE RIGHT OF OWNER OR OPERATOR OF THE RECREATIONAL FACILITIES WITHIN THE SAID TREASURE LAKE SUBDIVISION TO ASSESS FEES AND CHARGES AGAINST GRANTEE, ITS HEIRS, ADMINISTRATORS, EXECUTORS, SUCCESSORS AND ASSIGNS FOR THE USE AND/OR MAINTENANCE OF THESE FACILITIES WHICH IF UNPAID, SHALL BECOME A LIEN UPON THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

BEING KNOWN AS: SECTION 8, LOT 210, TREASURE LAKE
DUBOIS, (SANDY TWP) PA 15801

PROPERTY ID NO.: 128-C02-8-210-0-21

TITLE TO SAID PREMISES IS VESTED IN LLOYD W. LIGHT AND JUDITH F. LIGHT, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM JEFFREY W. RICE AND BRENDA L. RICE, HUSBAND AND WIFE DATED 01/06/98 RECORDED 02/17/98 IN DEED BOOK 1908 PAGE 213.

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
Plaintiff
v.
Lloyd W. Light
Judith F. Light
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
NO. 05-410-CD

PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

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

DATED: May 7, 2005

UDREN LAW OFFICES, P.C.
BY:
Mark J. Udren, Esquire
Attorney for Plaintiff

6
FILED NO
m/3/8/01
MAY 09 2005

William A. Shaw
Prothonotary/Clerk of Courts

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

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

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

Date: April 14, 2005

Teresa S. Clopp
Name: Teresa S. Clopp
Title: Authorized Signer
Company: National City Mortgage

Lloyd W. Light
Judith F. Light
Loan #8694479
MJU #05030267

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
Plaintiff
v.
Lloyd W. Light
Judith F. Light
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 05-410-CD

PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

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

DATED: May 7, 2005

UDREN LAW OFFICES, P.C.
BY:
Mark J. Udren, Esquire
Attorney for Plaintiff

FILED
348
MAY 09 2005
C
William A. Shaw
Prothonotary/Clerk of Courts

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

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

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

Date: April 14, 2005

Teresa S. Clapp
Name: Teresa S. Clapp
Title: Authorized Signer
Company: National City Mortgage

Lloyd W. Light
Judith F. Light
Loan #8694479
MJU #05030267

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.
Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

NO. 05-410-CD

SUGGESTION OF BANKRUPTCY

To the Prothonotary:

Kindly note on the record that the above Defendant, Lloyd W. Light & Judith F. Light has filed Chapter 7 Bankruptcy in the Western District of Pennsylvania on August 19, 2005, Bankruptcy Case No. 05-71834.

Mark J. Udren, Esquire
UDREN LAW OFFICES, P.C.
Attorney for Plaintiff

FILED NO CC
m/11/3605
SEP 02 2005
6K

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20165
NO: 05-410-CD

PLAINTIFF: NATIONAL CITY MORTGAGE COMPANY

VS.

DEFENDANT: LLOYD W. LIGHT AND JUDITH F. LIGHT

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 05/10/2005

LEVY TAKEN 07/20/2005 @ 2:20 PM

POSTED 07/20/2005 @ 2:20 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 02/02/2006

DATE DEED FILED NOT SOLD

FILED
01/01/01 BY
FEB 02 2006
S

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

07/21/2005 @ 10:55 AM SERVED LLOYD W. LIGHT

SERVED LLOYD W. LIGHT, DEFENDANT, AT THE SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JUDITH F. LIGHT WIFE/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.

07/21/2005 @ 10:55 AM SERVED JUDITH F. LIGHT

SERVED JUDITH F. LIGHT, DEFENDANT, AT THE SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JUDITH F. LIGHT

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.

07/25/2005 @ 11:00 AM SERVED JERRY A. MILES

SERVED JERRY A. MILES, DEFENDANT, AT HIS RESIDENCE TREASURE LAKE, SECT. 8, LOT 210, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO SABRINA MILES WIFE/AAR

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 30, 2005 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF'S SALE SCHEDULED FOR OCTOBER 7, 2005, DUE TO BANKRUPTCY FILING.

@ SERVED

NOW, FEBRUARY , 2006 RETURN WRIT AS NO SALE HELD. SALE STAYED BY PLAINTIFF'S ATTORNEY DUE TO BANKRUPTCY. TIME EXPIRED.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20165
NO: 05-410-CD

PLAINTIFF: NATIONAL CITY MORTGAGE COMPANY
vs.

DEFENDANT: LLOYD W. LIGHT AND JUDITH F. LIGHT

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$246.00

SURCHARGE \$60.00 PAID BY ATTORNEY

So Answers,


In Compliance
Chester A. Hawkins
Sheriff

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

NO. 05-410-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

Section 8, Lot 210
Treasure Lake
DuBois, (Sandy Twp) PA 15801
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$93,160.10

Interest From 05/08/05 \$ 125.60 P
to Date of Sale 125.60
Per diem @ \$17.70

(Costs to be added) \$

By W. H. M. Prothonotary

Date 5/19/05

Received May 10, 2005 @ 12:30 P.M.

Chester A. Hawkins

By Cynthia Butler-Alphen-Daugh

COURT OF COMMON PLEAS
NO. 05-410-CD

National City Mortgage Company
vs.
Lloyd W. Light
Judith F. Light

WRIT OF EXECUTION

REAL DEBT \$ 93,160.10

INTEREST \$
from 05/08/05 to _____
Date of Sale _____
Per diem @\$17.70

COSTS PAID:

PROTHY \$ 125.00

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:

Section 8, Lot 210
Treasure Lake
DuBois, (Sandy Twp) PA 15801

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

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 210 IN SECTION 8, IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS OFFICE IN MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476, AS AMENDED, ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERALS AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY DEVELOPER OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC.; WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.
5. THE RIGHT OF OWNER OR OPERATOR OF THE RECREATIONAL FACILITIES WITHIN THE SAID TREASURE LAKE SUBDIVISION TO ASSESS FEES AND CHARGES AGAINST GRANTEE, ITS HEIRS, ADMINISTRATORS, EXECUTORS, SUCCESSORS AND ASSIGNS FOR THE USE AND/OR MAINTENANCE OF THESE FACILITIES WHICH IF UNPAID, SHALL BECOME A LIEN UPON THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

BEING KNOWN AS: SECTION 8, LOT 210, TREASURE LAKE
DUBOIS, (SANDY TWP) PA 15801

PROPERTY ID NO.: 128-C02-8-210-0-21

TITLE TO SAID PREMISES IS VESTED IN LLOYD W. LIGHT AND JUDITH F. LIGHT, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM JEFFREY W. RICE AND BRENDA L. RICE, HUSBAND AND WIFE DATED 01/06/98 RECORDED 02/17/98 IN DEED BOOK 1908 PAGE 213.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME LLOYD W. LIGHT NO. 05-410-CD

NOW, February 01, 2006, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of Lloyd W. Light And Judith F. Light 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	93,160.10
SERVICE	15.00	INTEREST @ 17.7000	0.00
MILEAGE	15.39	FROM TO	
LEVY	15.00		
MILEAGE	15.39	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	4.44	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	60.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE	30.00	ESCROW DEFICIENCY	
DEED		PROPERTY INSPECTIONS	
ADD'L POSTING		INTEREST	
ADD'L MILEAGE	30.78	MISCELLANEOUS	
ADD'L LEVY			
BID/SETTLEMENT AMOUNT		TOTAL DEBT AND INTEREST	\$93,220.10
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	\$246.00	LIEN SEARCH	
		ACKNOWLEDGEMENT	
DEED COSTS:		DEED COSTS	0.00
ACKNOWLEDGEMENT		SHERIFF COSTS	246.00
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	\$371.00

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

CHESTER A. HAWKINS, Sheriff

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

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

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

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

**FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

August 29, 2005

Sent via telefax #814-765-5915

Clearfield County Sheriff's Office
Clearfield County Courthouse
230 East Water Street
Lock Haven, PA 17745
ATTN: Cindy

Re: National City Mortgage Company
vs.
Lloyd W. Light & Judith F. Light
Clearfield County C.C.P. No. 05-410-CD
Premises: Section 8, Lot 210, Treasure Lake
DuBois, (Sandy Twp) PA 15801
SS Date: October 7, 2005

Dear Cindy:

Please Stay the Sheriff's Sale scheduled for October 7, 2005.

Sale is stayed for the following reason:

Defendant (s) filed Bankruptcy Chapter 7 on August 19, 2005 in the Western District of Pennsylvania (Johnstown) case no. 05-71834.

Thank you for your attention to this matter.

Sincerely yours,

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

/jlb

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

v.

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 05-410-CD

PRAECLPTE TO REISSUE WRIT OF EXECUTION

TO THE SHERIFF:

Reissue Writ of Execution in the above matter:

Amount due \$93,160.10

Interest From 5/8/05
to Date of Sale _____

Ongoing Per Diem of \$17.70
to actual date of sale including if sale is
held at a later date

(Costs to be added) \$ 132.00

Prothonotary costs

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED Atty pd. 7.00
APR 12 2006 ICC & Lewits
w/prop. descr.
to Staff
William A. Shaw
Prothonotary/Clerk of Courts
OK

STATE OF VERMONT

FILED
APR 12 2006

William A. Shaw
Prothonotary/Clerk of Courts

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

NO. 05-410-CD

C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- An FHA insured mortgage
- Non-owner occupied
- Vacant
- Act 91 procedures have been fulfilled.
- Over 24 months delinquent.

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

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

NO. 05-410-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

National City Mortgage Company, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at: Section 8, Lot 210 Treasure Lake, DuBois, (Sandy Twp) PA 15801

Lloyd W. Light 333 Treasure Lake
DuBois, PA 15801

Judith F. Light 333 Treasure Lake
DuBois, PA 15801

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

SAME AS #1 ABOVE

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

Name _____ Address _____

Neil R. Welker and 7885 Shiloh Road
Timothy R. Welker Woodland, PA 16881

Neil Welker and 7814 Shiloh Road
Melissa A. Welker Woodland, PA 16881

Rhonda L. Jones 163 Maple Drive
Bedford, PA 15522

Charles E. Ritzie and Mary F. Ritzie	428 Narrows Creek Park Road Dubois, PA 15801
Robert J. Kroell and Joan Kroell	1329 Overlook Drive Clearfield, PA 16830
Lynn A. Myers and Kathy J. Myers	342 Kilmer Road Dubois, PA 15801
Donald R. Fezell	P.O. Box 545 Dubois, PA 15801
Thomas C. Petraitis	65 Bluejay Drive Dubois, PA 15801
Harold N. Leach	RR 1 Box 119 Dubois, PA 15801
Carolyn J. Pontzer	312 Ridgewood Road Shippenville, PA 16254

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

Name	Address
Plaintiff herein.	See Caption above.
Bank One, NA	100 East Broad Street Columbus, OH 43271
Thomas R. McConnell	165 Stonehedge Road Hollidaysburg, PA 16648

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

Name	Address
None	

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Name	Address
Real Estate Tax Dept.	1 N. Second Street, Suite 116 Clearfield, PA 16830
Domestic Relations Section	1 N. Second Street, Suite 116 Clearfield, PA 16830
Commonwealth of PA, Department of Revenue	Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name _____ Address _____

Tenants/Occupants	Section 8, Lot 210 Treasure Lake DuBois, (Sandy Twp) PA 15801
Treasure Lake PUD	13 Treasure Lake Dubois, PA 15801
Paula M. Cherry, Esquire	P.O. Box 505 Dubois, PA 15801
Jerry A. Miles, Jr.	Section 8, Lot 210 Treasure Lake DuBois, PA 15801

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

DATED: March 28, 2006

UDREN LAW OFFICES, P.C.

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

MORTGAGE FORECLOSURE
NO. 05-410-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter,
you are directed to levy upon and sell the following described
property: Section 8, Lot 210
Treasure Lake
DuBois, (Sandy Twp) PA 15801
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$93,160.10
132.00 Prothonotary costs

Interest From 5/8/05
to Date of Sale _____
Ongoing Per Diem of \$17.70
to actual date of sale including if sale is
held at a later date

(Costs to be added) \$ _____

By William J. Udren Prothonotary
Clerk

Date 4/12/06

COURT OF COMMON PLEAS
NO. 05-410-CD

National City Mortgage Company
vs.

Lloyd W. Light
Judith F. Light

WRIT OF EXECUTION

REAL DEBT \$ 93,160.10

INTEREST \$ _____

from 5/8/05
to Date of Sale _____

Ongoing Per Diem of \$17.70
to actual date of sale including if sale is
held at a later date

COSTS PAID:
PROTHY \$ 132.00

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:

Section 8, Lot 210
Treasure Lake
DuBois, (Sandy Twp) PA 15801

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

WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
(856) 669-5400

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 210 IN SECTION 8, IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS OFFICE IN MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476, AS AMENDED, ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERALS AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY DEVELOPER OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC.; WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.
5. THE RIGHT OF OWNER OR OPERATOR OF THE RECREATIONAL FACILITIES WITHIN THE SAID TREASURE LAKE SUBDIVISION TO ASSESS FEES AND CHARGES AGAINST GRANTEE, ITS HEIRS, ADMINISTRATORS, EXECUTORS, SUCCESSORS AND ASSIGNS FOR THE USE AND/OR MAINTENANCE OF THESE FACILITIES WHICH IF UNPAID, SHALL BECOME A LIEN UPON THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

BEING KNOWN AS: SECTION 8, LOT 210 TREASURE LAKE
DUBOIS, (SANDY TWP) PA 15801

PROPERTY ID NO.: 128-C02-8-210-0-21

TITLE TO SAID PREMISES IS VESTED IN LLOYD W. LIGHT AND JUDITH F. LIGHT, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM JEFFREY W. RICE AND BRENDA L. RICE, HUSBAND AND WIFE DATED 1/6/98 RECORDED 2/17/98 IN DEED BOOK 1908 PAGE 213.

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

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

v.

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 05-410-CD

ATTORNEY FOR PLAINTIFF

FILED *noc*
M 11 03 61
JUL 17 2006
S

William A. Shaw
Prothonotary/Clerk of Courts

AMENDED AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecept for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.
2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".
3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".
4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: July 5, 2006

UDREN LAW OFFICES, P.C.

BY:

Mark J. Udren, Esquire
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Plaintiff

MORTGAGE FORECLOSURE

v.

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801

NO. 05-410-CD

Defendant(s)

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

National City Mortgage Company, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at: Section 8, Lot 210, Treure Lake, DuBois, (Sandy Twp) PA 15801

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

Lloyd W. Light 333 Treasure Lake
DuBois, PA 15801

Judith F. Light 333 Treasure Lake
DuBois, PA 15801

SAME AS #1 ABOVE

Neil R. Welker and
Timothy R. Welker

Timothy R. Welker, Neil R. Welker and Melissa A. Welker	7814 Shiloh Road, Woodland, PA 16881
Rhonda L. Jones	163 Maple Drive, Bedford, PA 15522
Charles E. Ritzie and Mary F. Ritzie	428 Narrows Creek Park Road Dubois, PA 15801
Robert J. Kroell and Joan Kroell	1329 Overlook Drive, Clearfield, PA 16830
Lynn A. Myers and Kathy J. Myers	342 Kilmer Road, Dubois, PA 15801
Donald E. Fezell	P.O. Box 545, Dubois, PA 15801
Thomas C. Petraitis	65 Bluejay Drive, Dubois, PA 15801
Harold N. Leach	RR 1, Box 119, Dubois, PA 15801
Carolyn J. Pontzer	312 Ridgewood Road Shippensburg, PA 16254

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

Name	Address
Plaintiff herein.	See Caption above.
Bank One, NA	100 East Broad Street Columbus, OH 43271
Thomas R. McConnell	165 Stonehedge Road Hollidaysburg, PA 16648
J.P. Morgan Chase Bank, NA SBM Bank One, NA	111 E. Wisconsin Avenue, P.O. Box 2071, Milwaukee, WI 53202

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

Name	Address
------	---------

None

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Name	Address
------	---------

Real Estate Tax Dept.	1 North Second Street, Suite 116 Clearfield, PA 16830
-----------------------	--

Domestic Relations Section	1 North Second Street, Suite 116 Clearfield, PA 16830
Commonwealth of PA, Department of Revenue	Bureau of Compliance, Dept. 280946 Harrisburg, PA 17128-0946
Internal Revenue Service Technical Support Group	William Green Federal Building 600 Arch Street, Room 3259 Philadelphia, PA 19106
USA, US Attorney General US Department of Justice	633 US Post Office 7 th & Grant Street Pittsburgh, PA 15219
US Attorney General US Department of Justice	Main Justice Building, Room 5111 10 th & Constitution Avenue NW Washington, DC 20531

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name	Address
Tenants/Occupants	Section 8, Lot 210 Tresure Lake DuBois, (Sandy Twp) PA 15801
Treasure Lake PUD	13 Treasure Lake, Dubois, PA 15801
Paula M. Cherry, Esq.	PO Box 505 Dubois, PA 15801
Jerry A. Miles, JR.	Sec. 8, Lot 210, Treasure Lake, Dubois, PA 15801

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

UDREN LAW OFFICES, P.C.

DATED: July 5, 2006

Mark J. Udren, Esquire
Attorney for Plaintiff

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

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

v.
Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

DATE: May 2, 2006

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

OWNER(S): LLOYD W. LIGHT AND JUDITH F. LIGHT

PROPERTY: Section 8, Lot 210, Treure Lake, DuBois, (Sandy Twp)
PA 15801

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on July 7, 2006, at 10:00 A.M., at the CLEARFIELD COUNTY COURTHOUSE 1 N. SECOND STREET, SUITE 116, CLEARFIELD, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 05-410-CD

FILED
CLINTON COUNTY, PA
2006 JUL 10 A 9:44
SHERRY L. YARRISON
PROTHONOTARY & CLERK

EXHIBIT A

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NEW JERSEY 08003

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Check appropriate block for Registered Mail:			Postmark and Date of Receipt
								<input type="checkbox"/> Return Receipt for Merchandise	<input type="checkbox"/> Int'l Recorded Del.	<input type="checkbox"/> With Postal Insurance	
Due Sender	R.R. If COD	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks						
1	LIGHT	CLEARFIELD COUNTY REAL ESTATE TAX DEPT. 1N. 2 ND ST., STE 116, CLEARFIELD, PA 16830									
2		DOMESTIC RELATIONS SECTION 1N. 2ND ST., STE 116, CLEARFIELD, PA 16830									
3	05030267	PA DEPT OF REV. BUREAU OF COMPLIANCE, P.O. BOX 281230, HARRISBURG, PA 17128-1230									
4		TENANTS/OCCUPANTS SEC 8 LOT 210, TREASURE LAKE, DUBOIS (SANDY TWP), PA 15801									
5	05 410 COD	NEIL R. & TIMOTHY R. WELKER 7885 SHILOH ROAD, WOODLAND, PA 16881									
6		NEIL & MELISSA A. WELKER 7814 SHILOH ROAD, WOODLAND, PA 16881									
7	CLEAR FIELD	RHONDA L. JONES 163 MAPLE DRIVE, BEDFORD, PA 15522									
8		CHARLES E. & MARY F. RITZIE 428 NARROWS CREEK PARK ROAD, DUBOIS, PA 15801									
9	HENNI	ROBERT J. & JOAN KROELL 1329 OVERLOOK DRIVE, CLEARFIELD, PA 16830									
10		LYNN A. & KATHY J. MYERS 342 KILMER ROAD, DUBOIS, PA 15801									
11	07/07/06	DONALD R. FEZELL P.O. BOX 545, DUBOIS, PA 15801									
12		THOMAS C. PETRATTIS 65 BLUEJAY DRIVE, DUBOIS, PA 15801									
13		HAROLD N. LEACH RR 1 BOX 119, DUBOIS, PA 15801									
14		CAROLYN J. PONTZER 312 RIDGEWOOD ROAD, SHIPPEENVILLE, PA 16254									
15		BANK ONE, NA 100 EAST BROAD STREET, COLUMBUS, OH 43271									
Total number of Pieces Listed by Sender			Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable for registered mail, sent with optional postal insurance, See Domestic Mail Manual R100, S913, and S921 for limitations of coverage on Insured and COD mail. See International Mail Manual for limitations of coverage on International mail. Special handling charges apply only to third and forth class parcels.						
			15	8/12							

EXHIBIT A

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NEW JERSEY 08003

Affix stamp here if issued as
certificate of mailing or for
additional copies of this bill.

Postmark and Date of Receipt

Name and Address Of Sender		Article Number		Name of Addressee, Street, and Post Office Address	
 UDREN LAW OFFICES, P.C. WOODCREST CORPORATE CENTER 111 WOODCREST ROAD CHERRY HILL, NEW JERSEY 08003		1	LIGHT	J.P. Morgan Chase Bank, NA SBM Bank One, NA 111 E. Wisconsin Ave, POB 2071, Milwaukee, WI 53201	
		2		USA US ATTY US DOJ, 633 US PO, 7 TH AVE & GRAN STREET, PITTSBURGH, PA 15219	
		3	05030267	IRS TECH SUPPORT GROUP WILLIAM GREEN FED BLDG 600 ARCH ST., RM 3259, PHILA., PA 19106	
		4		US AG, US DOJ, MAIN JUSTICE BLDG., RM 5111, 10 & CONSTITUTION AVE. NW, WASHINGTON, DC 205	
05-410.CD					

6			
7	CLEAR FIELD		
8			
9	HENNI		
10			
11	07/07/2006		
12			
13			
14			
15			
Total number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per Map of Reg - [Signature]	4
4	4		

PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

A collection of vintage postmark and cancellation marks from the 1950s and 1960s. The items include:

- A circular postmark from "WOODCREST STATION" with the date "JUL 18 1958".
- A rectangular cancellation mark with the number "17".
- A circular postmark from "CHERRY HILL" with the date "JUL 11 1961".
- A circular postmark from "HARBOUR TERRACE" with the date "JULY 11 1961".
- A rectangular cancellation mark with the number "111".
- A rectangular postage stamp with the number "1.20".

piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900.5, Section 9212, for limitations of coverage on insured or COD mail. Special handling charges apply only to third and fourth class parcels.

EXHIBIT A

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NEW JERSEY 08003

Line	Article Number	Name of Addressee, Street, and Post Office Address	Check appropriate block for Registered Mail:			Postmark and Date of Receipt	Due Sender If C.O.D.	H.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks
			<input type="checkbox"/> Return Receipt for Merchandise	<input type="checkbox"/> Int'l Recorded Del.	<input type="checkbox"/> With Postal Insurance							
1	LIGHT	THOMAS R. McCONNELL 165 STONEHEDGE ROAD, HOLLIDAYSBURG, PA 16648										
2												
3	05030267											
4												
5	05-410-CD											
6												
7	CLEAR FIELD											
8												
9	HENNI											
10												
11	07/6/96											
12												
13												
14												
15												

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Total number of Pieces Listed by Sender Total Number of Pieces Received at Post Office

1 1

The full indemnity of value is required or all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable for registered mail is \$25,000 for registered mail, sent with optional postal insurance, \$500. See Domestic Mail Manual R400, S913, and S921 for limitations of coverage on insured and C.O.D. mail. See International Mail Manual for limitations of coverage on International mail. Special handling charges apply only to third and fourth class parcels.

EXHIBIT A

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NEW JERSEY 08003

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee Remarks	Postmark and Date of Receipt	
													<input type="checkbox"/> Registered Insured	<input type="checkbox"/> Merchandise Int'l Recorded Del.
1	LIGHT	TREASURE LAKE PUD 13 TREASURE LAKE, DUBOIS, PA 15801												
2		PAULA M. CHERRY, ESQ. P.O. BOX 505, DUBOIS, PA 15801												
3	05030267	JERRY A. MILES, JR. SEC 8, LOT 210, TREASURE LAKE, DUBOIS, PA 15801												
4														
5	05-410-CD													
6														
7	CLEAR FIELD													
8														
9	HENNI													
10														
11	07/07/2006													
12														
13														
14														
15														

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Check appropriate block for Registered Mail:
 With Postal Insurance
 Without Postal Insurance

Postmark and Date of Receipt

Total number of Pieces
Listed by Sender **3**

Total Number of Pieces
Received at Post Office **3**

Postmaster, Per (Name of Receiving Employee) **John**

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail is \$50,000 per piece, subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S92; for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.

HAC 51

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003



5092 5561 2000 0711 5002
5092 5561 2000 0711 5002

**U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)**

For delivery information visit our website at www.usps.com

OFFICIAL USE

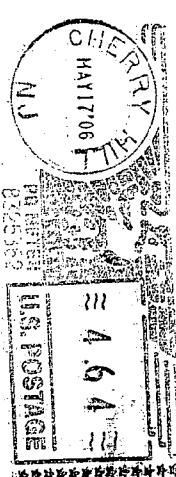
Postage	\$ 1.39
Certified Fee	2.40
Return Receipt Fee (Endorsement Required)	1.85
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64

Postmark
Here

Sent To US ATTORNEY GENERAL
US DEPARTMENT OF JUSTICE
Street, A: MAIN JUSTICE BUILDING, ROOM 5111
or PO Box: 10TH & CONSTITUTION AVENUE NW
City, State: WASHINGTON, DC 20531

PS Form 3800 June 2002

See Reverse for Instructions



ATTORNEY GENERAL OF UNITED STATES
U.S. DEPARTMENT OF JUSTICE
ROOM 5111 - MAIN JUSTICE BUILDING
10TH & CONSTITUTION AVENUE N.W.
WASHINGTON, DC 20531

EXHIBIT A

HAC STI Light

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>1. Article Addressed to:</p> <p>US ATTORNEY GENERAL US DEPARTMENT OF JUSTICE MAIN JUSTICE BUILDING, ROOM 5111 10TH & CONSTITUTION AVENUE NW WASHINGTON, DC 20531</p>	
<p>2. Article Number <i>(Transfer from service label)</i></p> <p>7005 3110 0002 1953 2805</p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If YES, enter delivery address below:</p> <p><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	
<p>3. Service Type</p> <p><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>B. Received by (Printed Name)</p> <p>C. Date of Delivery</p>	
<p>4. Restricted Delivery? (Extra Fee)</p> <p><input type="checkbox"/> Yes</p>			

IPS Form 3800 - June 2002 (Revised)

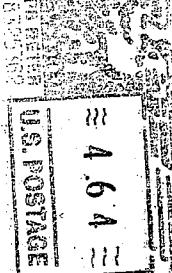
EXHIBIT A

HAC 5/1

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

CERTIFIED MAIL

PRINT REURN ADDRESS, IF ODO ADD TO THE RIGHT



**U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)**

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$.39
Certified Fee	\$ 2.40
Return Receipt Fee (Endorsement Required)	\$ 1.85
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64

Postmark
Here

PS Form 3800, June 2002

Sent To USA, US ATTORNEY
US DEPARTMENT OF JUSTICE
Street, Ap.
or P.O. Box 633 US POST OFFICE
City, State 7TH & GRANT STREET
PITTSBURGH, PA 15219

See Reverse for Instructions

U.S.A. - U.S. ATTORNEY
U.S. DEPARTMENT OF JUSTICE
633 U.S. POST OFFICE & COURTHOUSE
7TH AVENUE & GRANT STREET
PITTSBURGH, PA 15219

EXHIBIT A

HAC ST

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

CERTIFIED MAIL™



2182 E561 2000 DTE 5002
2182 E561 2000 DTE 5002

**U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT**
(*Domestic Mail Only; No Insurance Coverage Provided*)

For delivery information visit our website at www.usps.com

OFFICIAL USE

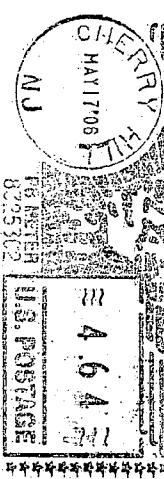
Postage	\$.39
Certified Fee	\$ 2.40
Return Receipt Fee (Endorsement Required)	\$ 1.85
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64

Postmark
Here

Sent To INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
Street: 7 WILLIAM GREEN FEDERAL BUILDING
or PO Box 600 ARCH STREET, ROOM 3259
City, St: PHILADELPHIA, PA 19106

PS Form 3800, June 2002

See Reverse for Instructions



INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET, ROOM 3259
PHILADELPHIA, PA 19106

EXHIBIT A

MAC STI

Light

SENDER: COMPLETE THIS SECTION	
<p>Complete Items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>Print your name and address on the reverse so that we can return the card to you.</p> <p>Attach this card to the back of the mailpiece, or on the front if space permits.</p>	
<p>1. Article Addressee to:</p>	
<p>INTERNAL REVENUE SERVICE TECHNICAL SUPPORT GROUP WILLIAM GREEN FEDERAL BUILDING 600 ARCH STREET, ROOM 3259 PHILADELPHIA, PA 19106</p>	
<p>2. Article Number <i>(Transfer from service label)</i></p>	
<p>7005 3110 0002 1953 2812</p>	
COMPLETE THIS SECTION ON DELIVERY	
<p>A. Signature</p>	
<p><input checked="" type="checkbox"/> X</p>	
<p>B. Received by (Printed Name)</p>	
<p>C. Date of Delivery</p>	
<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p>If YES, enter delivery address below:</p>	
<p>3. Service Type</p>	
<p><input 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>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	

Certified Mail Provides:

- A mailing recipient kept by the Postal Service for two years
- A unique identifier for your mailpiece
- A record of delivery for your mailpiece
- Certified Mail is not available for any class of Priority Mail.
- NO INSURANCE COVERAGE IS PROVIDED WITH CERTIFIED MAIL.
- Certified Mail may be combined with First-Class Mail or Priority Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery to obtain mail pieces. Please consider using a Return Receipt if a delivery is required.
- For an additional fee, a Return Receipt may be requested to cover the address of an unauthorized recipient, a USPS® Postmaster or your Certified Mail recipient.
- If a postmark on the Certified Mail recipient is desired, please present the mail recipient is not needed, detach and affix label with postage and mail.
- If a postmark on the Certified Mail recipient is desired, please attach a return address to APDs and FPOs.
- Intermail access to delivery information is not available on mail.
- PORTANT: Save this receipt and present it when making an inquiry.

PS Form 3800, June 2002 (Reverse)

EXHIBIT A

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

US ATTORNEY GENERAL
US DEPARTMENT OF JUSTICE
MAIN JUSTICE BUILDING, ROOM 5111
10TH & CONSTITUTION AVENUE NW
WASHINGTON, DC 20531

**2. Article Number
(Transfer from service label)**

7005 3110 0002 1953 2805

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY**A. Signature****X**
 Agent
 Addressee
B. Received by (Printed Name)**C. Date of Delivery**

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: *James P. Shadley* No

MAY 23 2006**3. Service Type**

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee) Yes**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

USA, US ATTORNEY
US DEPARTMENT OF JUSTICE
US POST OFFICE
7TH & GRANT STREET
PITTSBURGH, PA 15219

**2. Article Number
(Transfer from service label)**

7005 3110 0002 1953 2829

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY**A. Signature****X**
 Agent
 Addressee
B. Received by (Printed Name)**C. Date of Delivery**

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: *Verrella* No

MAY 19 2006**3. Service Type**

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee) Yes**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET, ROOM 3259
PHILADELPHIA, PA 19106

**2. Article Number
(Transfer from service label)**

7005 3110 0002 1953 2812

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY**A. Signature****X**
 Agent
 Addressee
B. Received by (Printed Name)**C. Date of Delivery**

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: *Robertta Cullen* No

MAY 23 2006**3. Service Type**

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee) Yes**EXHIBIT A**

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company

Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.
Lloyd W. Light
Judith F. Light

NO. 05-410-CD

Defendant(s)

CERTIFICATE OF SERVICE

I, Mark J. Udren, Esquire, hereby certify that I have served true and correct copies of Notice of Sale upon the following person(s) named herein at their last known address or their attorney of record.

xxxxxx Regular First Class Mail

xxxxxx Certified Mail

Other (certificate of mailing)

Date Served: May 4, 2006

TO: Lloyd W. Light
Judith F. Light
c/o Paula M. Cherry, Esquire
P.O. Box 505
DuBois, PA 15801

UDREN LAW OFFICES, P.C.

By:

Mark J. Udren, Esquire
Attorney for Plaintiff

EXHIBIT B

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003



CERTIFIED MAIL

TO: Lloyd W. Light
Judith F. Light
c/o Paula M. Cherry, Esquire
PO Box 505
DuBois, PA 15801

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 1.39
Certified Fee	\$ 1.40
Return Receipt Fee (Endorsement Required)	1.83
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64

Postmark
Here

Send to:
Lloyd W. Light
Judith F. Light
c/o Paula M. Cherry, Esquire
PO Box 505
DuBois, PA 15801

See Reverse for Instructions

PS Form 3800, June 2002



EXHIBIT B

MAC 571

COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the envelope, or on the front if space permits.</p>	
<p>1. Article Addressed to:</p> <p>Lloyd W. Light Judith F. Light c/o Paula M. Cherry, Esquire PO Box 505 DuBois, PA 15801</p>	
<p>A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	
<p>B. Received by (Printed Name)</p>	
<p>C. Date of Delivery</p>	
<p>D. Is delivery address different from Item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	
<p>If YES, enter delivery address below: <input type="checkbox"/></p>	
<p>3. Service Type</p>	
<p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input checked="" type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number <i>(Transfer from service label)</i> 7005 3110 0002 1953 2577</p>	
<p>PS Form-3811, February 2004 Domestic Return Receipt</p>	
<p>102595-02-M-1540</p>	

EXHIBIT B

COMPLETE THIS SECTION ON DELIVERY	
SENDEE: COMPLETE THIS SECTION	
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Permit your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>■ Attach this card to the back of the mailpiece, so that we can return the card to you.</p> <p>■ Permit delivery at a different time than item 4.</p> <p>■ If YES, enter delivery address below: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>D. Is delivery address different from item 2? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>If YES, enter delivery address below:</p> <p>Lloyd W. Liggett Judith F. Liggett c/o Paula M. Cherry, Esquire PO Box 505 DUBOIS, PA 15801</p>	
<p>A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee <input type="checkbox"/> Recipient by (Printed Name) <input type="checkbox"/> Date of Delivery</p> <p>B. Received by (Printed Name) <input type="checkbox"/> Addressee <input type="checkbox"/> Recipient by (Printed Name) <input type="checkbox"/> Date of Delivery</p> <p>C. Date of Delivery <input type="checkbox"/> Addressee <input type="checkbox"/> Recipient by (Printed Name) <input type="checkbox"/> Date of Delivery</p> <p>D. Article Number <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>2. Article Number <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>(Transfer from service label)</p> <p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	
<p>PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1545</p> <p>7005 3110 0002 1953 2577</p>	

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NEW JERSEY 08003

Attn: stamp here if issued as
certificate of mailing or for
additional copies of this bill.

Name and
Address
Of Sender

Registered
 Insured
 COD
 Certified

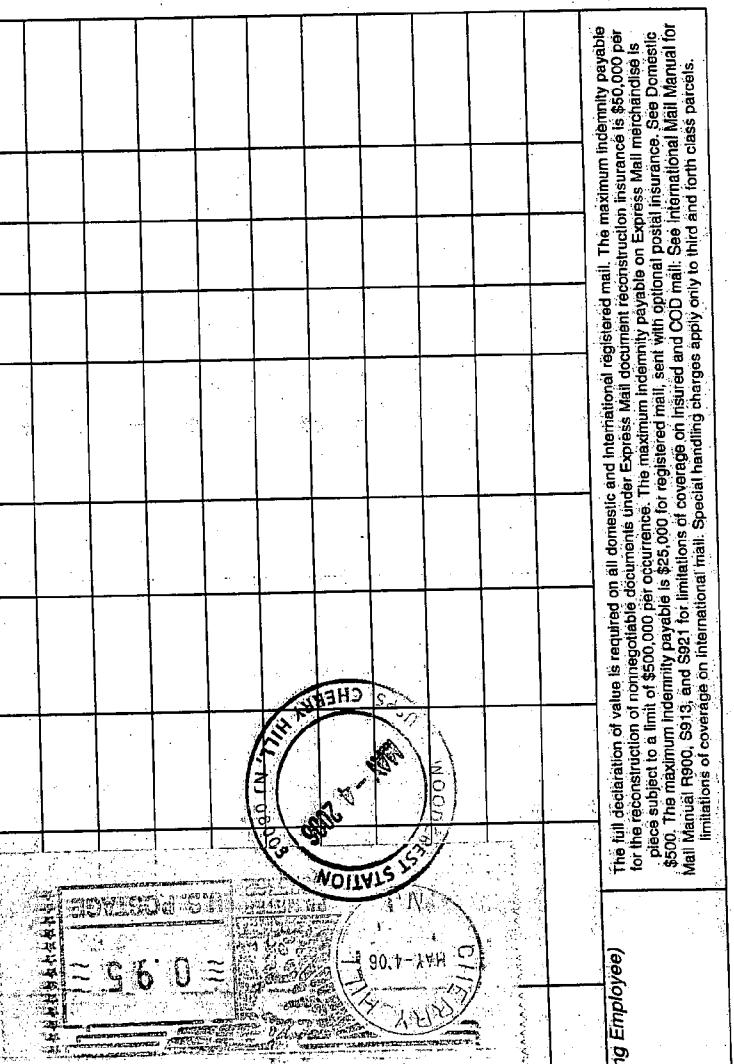
Return Receipt for
Merchandise
 Int'l Recorded Del.
 Express Mail

Check appropriate block for
Registered Mail:
 With Postal Insurance
 Without postal insurance

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks
1	LIGHT	LLOYD W. & JUDITH F. LIGHT c/o PAULA M. CHERRY, ESQ. P.O. BOX 505, DUBOIS, PA 15801											
2													
3	05030267												
4													
5	05-410-CD												
6													
7	CLEAR FIELD												
8													
9	HENN												
10													
11	07072006												
12													
13													
14													
15													

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks
1	LIGHT	LLOYD W. & JUDITH F. LIGHT c/o PAULA M. CHERRY, ESQ. P.O. BOX 505, DUBOIS, PA 15801											
2													
3	05030267												
4													
5	05-410-CD												
6													
7	CLEAR FIELD												
8													
9	HENN												
10													
11	07072006												
12													
13													
14													
15													

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks
1	LIGHT	LLOYD W. & JUDITH F. LIGHT c/o PAULA M. CHERRY, ESQ. P.O. BOX 505, DUBOIS, PA 15801											
2													
3	05030267												
4													
5	05-410-CD												
6													
7	CLEAR FIELD												
8													
9	HENN												
10													
11	07072006												
12													
13													
14													
15													



Total number of Pieces Postmaster, Per (Name of Receiving Employee)

1

The full declaration of value is required on all domestic and International registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual for limitations of coverage on International Mail. See International Mail Manual for limitations of coverage on International mail. Special handling charges apply only to third and forth class parcels.

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company

Plaintiff

v.
Lloyd W. Light
Judith F. Light

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 05-410-CD

CERTIFICATE OF SERVICE

I, Mark J. Udren, Esquire, hereby certify that I have served true and correct copies of Notice of Sale upon the following person(s) named herein at their last known address or their attorney of record.

xxxxxx _____ Regular First Class Mail

xxxxxx _____ Certified Mail

_____ Other (certificate of mailing)

Date Served: May 17, 2006

TO: USA, US Attorney
US Department of Justice
633 US Post Office
7th & Grant Street
Pittsburgh, PA 15219

UDREN LAW OFFICES, P.C.

By:

Mark J. Udren, Esquire
Attorney for Plaintiff

EXHIBIT B

AMC 571

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003



9492 5567 2000 0716 5004
9492 5567 2000 0716 5004

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$.39
Certified Fee	2.40
Return Receipt Fee (Endorsement Required)	1.85
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64

Postmark
Here

USA, US ATTORNEY
US DEPARTMENT OF JUSTICE
633 US POST OFFICE
7TH & GRANT STREET
PITTSBURGH, PA 15219

PS Form 3800, June 2002

See Reverse for Instructions



EXHIBIT B

Light

WAC 571

SENDER: COMPLETE THIS SECTION

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

COMPLETE THIS SECTION ON DELIVERY

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>1. Article Addressed to:</p>	
<p>USA, US ATTORNEY US DEPARTMENT OF JUSTICE 633 US POST OFFICE 6TH & GRANT STREET PITTSBURGH, PA 15219</p>		<p>A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	
<p>B. Received by (Printed Name)</p>		<p>C. Date of Delivery</p>	
<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below:</p>		<p><input type="checkbox"/> No</p>	
<p>3. Service Type</p>		<p><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>4. Restricted Delivery? (Extra Fee)</p>		<p><input type="checkbox"/> Yes</p>	
<p>2. Article Number (Transfer from service label)</p>		<p>7005 3110 0002 1953 2836</p>	
<p>PS Form 3811, February 2004 Domestic Return Receipt 102595-02-MA-1540</p>			

PS Form 3800, June 2002 (Reverse)

EXHIBIT B

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

USA, US ATTORNEY
US DEPARTMENT OF JUSTICE
633 US POST OFFICE
7TH & GRANT STREET
PITTSBURGH, PA 15219

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Verrell Agent
 Addressee

B. Received by (Printed Name)

MAY 19 2008 C. Date of Delivery

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

2. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number
(Transfer from service label)

7005 3110 0002 1953 2836

102595-02-M-1540

PS Form 3811, February 2004

Domestic Return Receipt

EXHIBIT B

UDREN LAW OFFICES, P.C. WOODCREST CORPORATE CENTER 111 WOODCREST ROAD CHERRY HILL, NEW JERSEY 08003		<input type="checkbox"/> Registered <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified		<input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Int'l Recorded Del. <input type="checkbox"/> Express Mail		<input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without Postal Insurance		Postmark and Date of Receipt		Due Sender If COD		R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks			
Line	Name of Addressee, Street, and Post Office Address	Article Number	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value												
1	USA US ATTY US DOJ, 633 US PO, 7TH AVE & GRANT STREET, PITTSBURGH, PA 15219	LIGHT																	
2																			
3		05030267																	
4																			
5		05-410-CD																	
6																			
7		CLEAR FIELD																	
8																			
9		HENNI																	
10																			
11		07/07/2006																	
12																			
13																			
14																			
15	Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)													The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.			

EXHIBIT B

Form Must be Completed by Typewriter, Ink or Ball Point Pen

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
Plaintiff

v.
Lloyd W. Light
Judith F. Light

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 05-410-CD

RECEIVED
CLERK
CIVIL
JULY 17 2006
2006
COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY
CLERK'S OFFICE
YARD CLERK

CERTIFICATE OF SERVICE

I, Mark J. Udren, Esquire, hereby certify that I have served true and correct copies of Notice of Sale upon the following person(s) named herein at their last known address or their attorney of record.

xxxxxx Regular First Class Mail

xxxxxx Certified Mail

Other (certificate of mailing)

Date Served: May 17, 2006

TO: USA, US Attorney
US Department of Justice
633 US Post Office
7th & Grant Street
Pittsburgh, PA 15219

UDREN LAW OFFICES, P.C.

By:

Mark J. Udren, Esquire
Attorney for Plaintiff

FILED
MAY 17 2006
JUL 17 2006
NO CC

William A. Shaw
Prothonotary/Clerk of Courts

Certified Mail Provides:

- A mailing receipt.
- A unique identifier for your mailpiece.
- A record of delivery kept by the Postal Service for two years.

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuable items, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain *Return Receipt* service, please complete and attach a *Return Receipt* (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry. Internet access to delivery information is not available on mail addressed to APOs and FPOs.

PS Form 3800, June 2002 (Reverse)

COMPLETE THIS SECTION ON DELIVERY		
<p>SENDER: COMPLETE THIS SECTION</p> <p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p style="text-align: right;">14617</p>	<p>A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by /Printed Name/ <input type="checkbox"/> C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, enter delivery address below:</p>	<p>2. Service Type</p> <p><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>4. Restricted Delivery? <i>(Extra Fee)</i> <input type="checkbox"/> Yes</p>
<p>2. Article Number <i>(Transfer from service label)</i> 7005 3110 0002 1953 283b</p> <p>PS Form 3811, February 2004</p> <p>Domestic Return Receipt</p> <p>102595-02-M-1540</p>		

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

USA, US ATTORNEY
US DEPARTMENT OF JUSTICE
633 US POST OFFICE
7TH & GRANT STREET
PITTSBURGH, PA 15219

2. Article Number
(Transfer from service label)

PS Form 3811, February 2004

COMPLETE THIS SECTION ON DELIVERY

A. Signature

 Agent Addressee

B. Received by (Printed Name)

MAY 19 2005

C. Date of Delivery

D. Is delivery address different from item 1?
If YES, enter delivery address below: Yes No

3. Service Type

- Certified Mail Express Mail
- Registered Return Receipt for Merchandise
- Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee)

 Yes

7005 3110 0002 1953 2836

Domestic Return Receipt

102595-02-M-1540

<p>Name and Address Of Sender</p> <p>UDREN LAW OFFICES, P.C. WOODCREST CORPORATE CENTER 111 WOODCREST ROAD CHERRY HILL, NEW JERSEY 08003</p>		<p><input type="checkbox"/> Registered Mail <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified</p> <p><input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Int'l Recorded Del. <input type="checkbox"/> Express Mail</p>		<p><input type="checkbox"/> Registered Mail: <input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without postal insurance</p>		<p>Affix stamp here if issued as certificate of mailing or for additional copies of this bill.</p>						
						<p>Postmark and Date of Receipt</p>						
Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks
1	LIGHT	USA US ATTY US DOJ 633 US PO, 7TH AVE & GRANT STREET, PITTSBURGH, PA 15219										
2												
3	05030267											
4												
5	05-410-CD											
6												
7	CLEAR FIELD											
8												
9	HENNI											
10												
11	07/07/2006											
12												
13												
14												
15												
<p>Total number of Pieces Listed by Sender</p> <p><i>1</i></p>		<p>Total Number of Pieces Received at Post Office</p> <p><i>1</i></p>		<p>Postmaster, Per Name of Receiving Employee</p> <p><i>John Henni</i></p>		<p>The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconsignment insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$25,000 for registered mail sent with optional postal insurance. See Domestic Mail Manual for Mail Manual R800, S813, and S821 for limitations of coverage on insured and non insured mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.</p>						

Form Must be Completed by Typewriter, Ink or Ball Point Pen

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
Plaintiff

v.
Lloyd W. Light
Judith F. Light

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 05-410-CD

PA
COURT OF COMMON PLEAS
CLEARFIELD COUNTY
CLERK'S OFFICE
JULY 17 2006

CERTIFICATE OF SERVICE

I, Mark J. Udren, Esquire, hereby certify that I have served true and correct copies of Notice of Sale upon the following person(s) named herein at their last known address or their attorney of record.

xxxxxx _____ Regular First Class Mail

xxxxxx _____ Certified Mail

_____ Other (certificate of mailing)

Date Served: May 4, 2006

TO: Lloyd W. Light
Judith F. Light
c/o Paula M. Cherry, Esquire
P.O. Box 505
DuBois, PA 15801

UDREN LAW OFFICES, P.C.

By: Mark J. Udren, Esquire
Attorney for Plaintiff

FILED NO CC
JUL 17 2006
5

William A. Shaw
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

TO: Lloyd W. Light
Judith F. Light
c/o Paula M. Cherry, Esquire
PO Box 505
DuBois, PA 15801



U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com®

OFFICIAL USE

Postage	\$ 1.39
Certified Fee	2.40
Return Receipt Fee (Endorsement Required)	1.85
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64

Postmark
Here

Send Lloyd W. Light
Judith F. Light
c/o Paula M. Cherry, Esquire
PO Box 505
DuBois, PA 15801

PS Form 3800, June 2002

See Reverse for Instructions

KMAC STI

SENDER: COMPLETE THIS SECTION	
COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>	
<p>1. Article Addressed to:</p> <p>Lloyd W. Light Judith F. Light c/o Paula M. Cherry, Esquire PO Box 505 DuBois, PA 15801</p>	
<p>2. Article Number (Transfer from service label)</p> <p>7005 3110 0002 1953 2577</p>	
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? (Extra Fee)</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	

Certified Mail Provides:

- A mailing receipt for your mailpiece
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years
- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail
- Certified Mail is not available for any class of International Mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail For Values
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. Please consider instead of Registered Mail
- Receipt (PS Form 3811) to the article and add applicable postage to cover the additional fee, delivery may be restricted to the addressee or addressee's authorized delivery.
- To receive a fee waiver for the additional fee, delivery may be restricted to the addressee or addressee's authorized delivery.
- If a postmark on the Certified Mail receipt is desired, please present the article to the postmaster at the time of mailing.
- If a postmark is not needed, detach and affix label with postage and mail.
- IMPORTANT: Save this delivery information is not available on mail addressed to AGS and FPOs.

SENDER: COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3. Also complete</p> <p>A. Signature <i>John M. Light</i> <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <i>John M. Light</i> <input type="checkbox"/> Date of Delivery <i>10/18/06</i></p> <p>C. Date of Delivery <i>10/18/06</i></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>E. If YES, enter delivery address below:</p> <p>Lloyd W. Light Judith F. Light c/o Paula M. Cherry, Bsguire PO Box 505 Dubois, PA 15801</p>	
<p>1. Article Addressed to:</p> <p>Lloyd W. Light Judith F. Light c/o Paula M. Cherry, Bsguire PO Box 505 Dubois, PA 15801</p> <p>■ Article Addressed to:</p> <p>PS Form 3811, February 2004 (Transfer from service label) 102595-02-M-1540</p>	
<p>2. Article Number 7005 3110 0002 1953 2577</p> <p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Registered Mail <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery (Extra Fee) <input type="checkbox"/> Yes</p> <p>■ Domestic Return Receipt</p>	

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NEW JERSEY 08003

Name of Addressee, Street, and Post Office

LLOYD W. & JUDITH F. LIGHT c/o PAULA M.
15001 20th Street, Suite 1000, Philadelphia, PA 19104

Affix stamp here if issued as
certificate of mailing or for
additional copies of this bill.

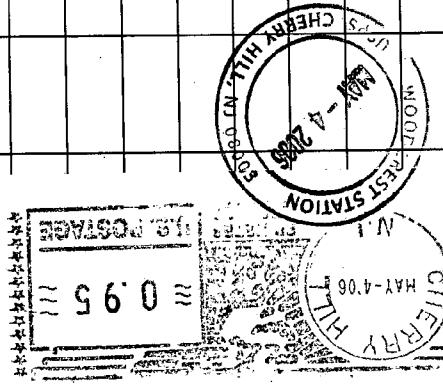
Postmark and Date of Receipt

Name and Address Of Sender	Postmark and Date of Receipt											
	Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.H. Fee	Rst. Del. Fee
UDREN LAW OFFICES, P.C. WOODCREST CORPORATE CENTER 111 WOODCREST ROAD CHERRY HILL, NEW JERSEY 08003	1	LIGHT LLOYD W. & JUDITH F. LIGHT c/o PAULA M. CHERRY, ESQ. P.O. BOX 505, DUBOIS, PA 15801										
	2											
	3	05030267										
	4											
	5	05-410-CD										
	6											
	7	CLEAR FIELD										
	8											
	9	HENNI										
	10											
	11	07/07/2006										
	12											
	13											
	14											
	15											
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee) <i>JR</i>									

Check appropriate block for:
 Return Receipt for Registered Mail:
 Merchandise
 Int'l Recorded Del.
 With Postal Insurance
 Express Mail
 Without postal Insurance

All x stamp here is issued as certificate of mailing or for additional copies of this bill.

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of non-negotiable documents under Express Mail document insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.



If you are sending a non-negotiable document under Express Mail document (reconstructible) insurance is \$50,000 per piece for the reconstruction of non-negotiable documents under Express Mail document (reconstructible) insurance is \$50,000 per piece. The maximum indemnity payable on Express Mail merchandise is \$50,000 per occurrence. The maximum indemnity payable on Express Mail document (reconstructible) insurance is \$50,000 per piece to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail document (reconstructible) insurance is \$50,000 per piece to a limit of \$500,000 per occurrence. See Domestic Mail Manual R901, S913 and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for International Mail coverage on International mail. Special handling charges apply to third and fourth class parcels.

11

३

Form Must be Completed by Typewriter. Ink or Ball Point Pen

FJA will not ^{10/15/06}
approve this
Order.

Lhota's office
notified by phone.

JOHN R. LHOTA, P.C.
ATTORNEY AT LAW
110 NORTH SECOND STREET
CLEARFIELD, PENNSYLVANIA 16830

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

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

v.

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 05-410-CD

FILED

OCT 06 2006

0111506

William A. Shaw
Prothonotary/Clerk of Court

2 cent. to Attn

PETITION FOR POSTPONEMENT OF SHERIFF'S SALE

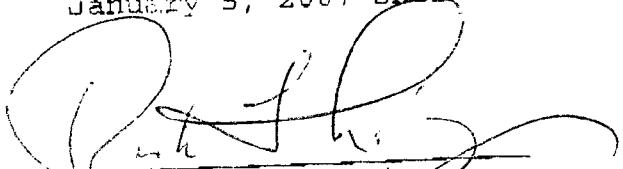
Plaintiff, by its counsel, Mark J. Udren, Esquire, petitions the Court for a 3 (three) month(s) postponement of the Sheriff's sale scheduled in the above captioned matter and in support thereof avers the following:

1. A Sheriff's sale of the mortgaged property involved herein, located at Section 8, Lot 210 Treasure Lake, DuBois, (Sandy Twp) PA 15801 was originally scheduled for July 7, 2006, then postponed to October 6, 2006 due to the Plaintiff's request to reassess damages.

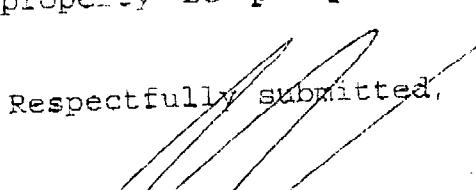
2. The Plaintiff seeks the postponement of the Sheriff's sale 3 (three) month(s) to obtain a reassessment of damages.

WHEREFORE, Plaintiff respectfully prays and requests that the Sheriff's sale of the mortgaged property be postponed to the

January 5, 2007 Sheriff's sale.


Rick Lhota, Esquire
Local Counsel

Respectfully submitted,


Mark J. Udren, Esquire
Udren Law Offices, P.C.
Attorney for Plaintiff

VERIFICATION

Mark J. Udren, ESQUIRE, hereby states that he is the Attorney for the Plaintiff in this action, that he is authorized to take this Verification, and that the statements made in the foregoing Petition for Postponement of Sheriff's Sale are true and correct to the best of his knowledge, information and belief.

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

Date: October 3, 2006

Rick Lhota, Esquire
Local Counsel

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

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

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

v.

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

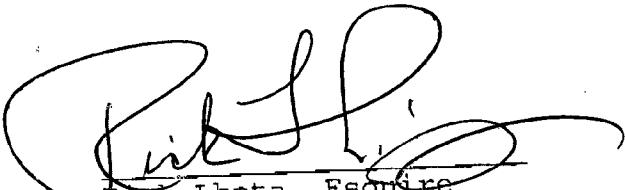
NO. 05-410-CD

PLAINTIFF'S MEMORANDUM OF LAW

Pennsylvania R.C.P. 3129.3(b) allows for one postponement of a Sheriff's sale. In the present matter, the sale has been previously postponed due to Plaintiff's request to reassess damages.

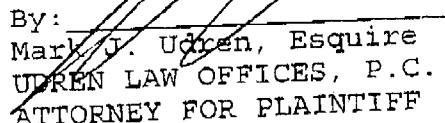
Therefore, in order for the Plaintiff to be able to properly conduct itself at the Sheriff's sale, a 3 (three) month postponement of the sale is necessary. Pa.R.C.P. 3129.3(a) allows the postponement of the sale more than once, and without new notice, by Special Order of Court.

Accordingly, for the reasons hereinabove stated, and as more particularly set forth in the Motion, Plaintiff respectfully requests a 3 (three) month continuance of the Sheriff's Sale of the mortgaged premises located at Section 8, Lot 210 Treasure Lake DuBois, (Sandy Twp) PA 15801, to the January 5, 2007 Sheriff's sale.



Rick Lhota, Esquire
Local Counsel

Respectfully submitted,

By: 
Mark J. Udren, Esquire
UDREN LAW OFFICES, P.C.
ATTORNEY FOR PLAINTIFF

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.
Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

NO. 05-410-CD

PLAINTIFF'S MEMORANDUM OF LAW

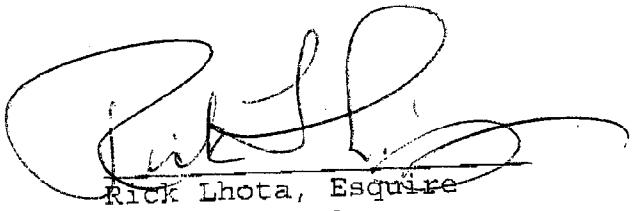
Pennsylvania R.C.P. 3129.3(b) allows for one postponement of a Sheriff's sale. In the present matter, the sale has been previously postponed due to Plaintiff's request to reassess damages.

Therefore, in order for the Plaintiff to be able to properly conduct itself at the Sheriff's sale, a 3 (three) month postponement of the sale is necessary. Pa.R.C.P. 3129.3(a) allows the postponement of the sale more than once, and without new notice, by Special Order of Court.

Accordingly, for the reasons hereinabove stated, and as more particularly set forth in the Motion, Plaintiff respectfully requests a 3 (three) month continuance of the Sheriff's Sale of the mortgaged premises located at Section 8, Lot 210 Treasure Lake DuBois, (Sandy Twp) PA 15801, to the January 5, 2007 Sheriff's sale.

Respectfully submitted,

By: Mark J. Udren, Esquire
UDREN LAW OFFICES, P.C.
ATTORNEY FOR PLAINTIFF


Rick Lhota, Esquire
Local Counsel

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

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

v.

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

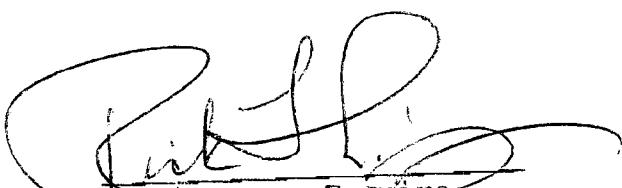
NO. 05-410-CD

PLAINTIFF'S MEMORANDUM OF LAW

Pennsylvania R.C.P. 3129.3(b) allows for one postponement of a Sheriff's sale. In the present matter, the sale has been previously postponed due to Plaintiff's request to reassess damages.

Therefore, in order for the Plaintiff to be able to properly conduct itself at the Sheriff's sale, a 3 (three) month postponement of the sale is necessary. Pa.R.C.P. 3129.3(a) allows the postponement of the sale more than once, and without new notice, by Special Order of Court.

Accordingly, for the reasons hereinabove stated, and as more particularly set forth in the Motion, Plaintiff respectfully requests a 3 (three) month continuance of the Sheriff's Sale of the mortgaged premises located at Section 8, Lot 210 Treasure Lake DuBois, (Sandy Twp) PA 15801, to the January 5, 2007 Sheriff's sale.



RICK Lhota, Esquire
Local Counsel

Respectfully submitted,

By: Mark J. Udren, Esquire
UDREN LAW OFFICES, P.C.
ATTORNEY FOR PLAINTIFF

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

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

v.

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 05-410-CD

FILED

OCT 05 2006

o/11:55a/ (S)
William A. Shaw
Prothonotary/Clerk of Courts
2 cent to ATT

CERTIFICATE OF SERVICE

I, Mark J. Udren, ESQUIRE, hereby certify that I have served true and correct copies of the attached petition for postponement of Sheriff's sale upon the following person(s) named herein at their last known address or their attorney of record by:

xxxx Regular First Class Mail
____ Certified Mail
____ Other

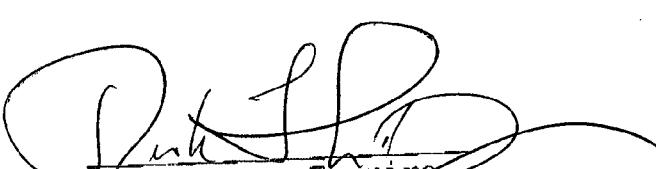
Date Served: October 5, 2006

TO: Lloyd W. Light
333 Treasure Lake
DuBois, PA 15801
and
Section 8, Lot 210 Treasure Lake
Dubois, (Sandy Twp) PA 15801

Judith F. Light
333 Treasure Lake
Dubois, PA 15801

UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire
Attorney for Plaintiff


Rick Lhota, Esquire
Local Counsel

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
Plaintiff

v.

Lloyd W. Light
Judith F. Light

Defendants

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 05-410-CD

CERTIFICATE OF SERVICE

I, Mark J. Udren, Esquire, hereby certify that I have served true and correct copies of the Plaintiff's Motion for Reassessment of Damages and Memorandum of Law upon the following persons named herein at their last known address or their attorney of record.

xxxxxx Regular First Class Mail
 Certified Mail
 Other (certificate of mailing)

Date Served: October 6, 2006

TO: Lloyd W. Light
333 Treasure Lake
DuBois, PA 15801

Lloyd W. Light
Section 8, Lot 210 Treasure Lake
DuBois (Sandy Twp.), PA 15801

Judith F. Light
333 Treasure Lake
DuBois, PA 15801

Paula M. Cherry, Esquire
P.O. Box 505
DuBois, PA 15801
Attorney for Defendants

FILED

OCT 09 2006 *LM* *acc Atty*
0/3:35pm

William A. Shaw
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.

By: *Mark J. Udren, Esquire*
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
Plaintiff
v.
Lloyd W. Light
Judith F. Light
Defendants

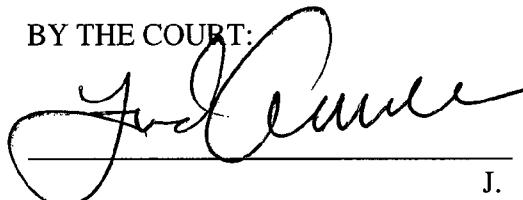
COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
NO. 05-410-CD

RULE TO SHOW CAUSE

AND NOW, this 10 day of October, 2006 upon consideration of the foregoing Petition,
it is hereby ORDERED that:

1. A Rule is issued upon the Respondent to show cause why the Petitioner is not entitled to relief requested;
2. The Respondent may file an Answer to the Petition on or before October 27, 2006.
3. The Petition shall be decided under Pennsylvania Rule of Civil Procedure 206.7;
4. Depositions shall be completed within ____ days of the date of this Order;
5. Argument shall be held on October 31, 2006, in Courtroom 1, of the Clearfield County Courthouse; and ① 9:00 A.M.
6. Notice of the entry of this Order shall be provided to all parties by the Petitioner.

BY THE COURT:



J.

Prothonotary/Clerk of Courts
William A. Shaw
3cc Atty L. hota
OCT 11 2006
⑥

FILED

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL DIVISION

National City Mortgage Company
Plaintiff

v.

Lloyd W. Light
Judith F. Light

Defendants

NO. 05-410-CD

ORDER

AND NOW, this 31st day of October, 2006, upon
consideration of Plaintiff's Motion for Reassessment of Damages, and any response thereto, the
Prothonotary is ORDERED to reassess the damages, in rem, in the amount of \$116,608.96 as
more particularly set forth below:

Principal of Debt Due and Unpaid	\$84,940.89
Interest pursuant to the Mortgage/Note from 11/1/04 to 10/6/06 at 7.50% (the per diem interest accruing on this debt is \$17.70)	\$12,304.77
Escrow Overdraft/Balance (Taxes/Insurance)	
Pursuant to the Mortgage	\$8,688.84
Unpaid Late Charges	\$128.64
Property Inspection(s)	\$168.00
Foreclosure Costs to Date (Allowable pursuant to the Mortgage, including Title Report, Complaint Filing Fee, Service of Pleadings Fee, Listing for Sheriff's Sale, etc.)	\$6,130.78

FILED
010-57601-3cc
OCT 31 2006 Atty Lhota

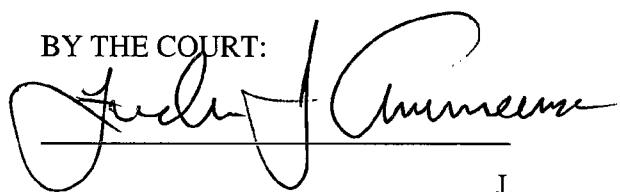
William A. Shaw
Prothonotary/Clerk of Courts

Reasonable Attorney Fees (5% of
principal balance of \$84,940.89) \$4,247.04

TOTAL \$116,608.96

05-410-CD

BY THE COURT:



J.

Probate Court/Clerk of Courts
William A. Shaw
OCT 31 2006
FILED

DATE: 10/31/06

You are responsible for serving all appropriate parties.

The Probate Court/Clerk of Courts
William A. Shaw

The Probate Court/Clerk of Courts has provided service to the following parties:

Plaintiff(s) Plaintiff(s) Attorney Other
 Defendant(s) Defendant(s) Attorney
 Special Instructions:

NOTICE

**PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW
FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO
COLLECT A DEBT OWED BY YOU. ANY INFORMATION OBTAINED FROM YOU
WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

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

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
Plaintiff

v.

Lloyd W. Light
Judith F. Light
Defendants

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 05-410-CD

MOTION FOR REASSESSMENT OF DAMAGES

Plaintiff, National City Mortgage Company, by its Attorney, Mark J. Udren, Esquire, moves the Court to direct the Prothonotary to reassess the damages in this matter and in support thereof avers the following:

1. This is an action in mortgage foreclosure in which Plaintiff entered judgment against the Defendants in the in rem amount of \$93,160.10, on May 9, 2005. A true and correct copy of the Praecept for Judgment is attached hereto as Exhibit "A".

2. Subsequent to the entry of judgment, the foreclosure proceedings were stayed and/or postponed by a bankruptcy petition filed by the Defendants as follows:

a. A Chapter 7 bankruptcy petition filed on August 19, 2005, W.D., Pa., No. 05-71834, caused the Sheriff's Sale date of October 7, 2005 to be ultimately stayed. The Defendants were discharged from bankruptcy on February 16, 2006, and as a result of the discharge, Plaintiff set up a new Sheriff's Sale date of July 7, 2006.

b. The Sheriff's Sale date of July 7, 2006 was postponed to October 6, 2006 to allow Plaintiff time to gather the information necessary to file a Motion for Reassessment of Damages.

c. The Sheriff's Sale date of October 7, 2006 has been ultimately stayed.

3. The mortgaged premises is about to be listed again for Sheriff's Sale.

FILED 5
02:15 PM OCT 09 2006 Atty Lhota
(local counsel)
William A. Shaw
Prothonotary/Clerk of Courts
60

4. Subsequent to the entry of judgment, additional sums have been incurred or expended on Defendants' behalf during the time the sale was postponed or stayed, or while the sale was pending, which sums include, but are not limited to, taxes, insurance and ongoing per diem interest, and Defendants have been given credit for any payments that have been made since the judgment, if any. The amount of damages should now read as follows:

Principal of Debt Due and Unpaid	\$84,940.89
Interest pursuant to the Mortgage/Note from 11/1/04 to 10/6/06 at 7.50% (the per diem interest accruing on this debt is \$17.70)	\$12,304.77
Escrow Overdraft/Balance (Taxes/Insurance) Pursuant to the Mortgage	\$8,688.84
Unpaid Late Charges	\$128.64
Property Inspection(s)	\$168.00
Foreclosure Costs to Date (Allowable pursuant to the Mortgage, including Title Report, Complaint Filing Fees, Service of Pleadings Fee, Listing for Sheriff's Sale, etc.)	\$6,130.78
Reasonable Attorney Fees (5% of principal balance of \$84,940.89)	\$4,247.04
TOTAL	\$116,608.96

5. Under the terms of the Mortgage, Plaintiff is entitled to inclusion of the amounts set forth in paragraph 4 as part of the judgment, and accordingly, attached hereto as Exhibits "B" and "C", are the Mortgage and Note, allowing Mortgagee to charge Mortgagors the amount set forth herein, including, *inter alia*, attorney fees, costs of suit, and authorizing Mortgagee to place insurance if Mortgagors fail to do so. The pertinent paragraphs of the Mortgage and Note are highlighted.

WHEREFORE, Plaintiff prays and respectfully requests that the Honorable Court grant its Motion and allow the damages to be reassessed, in rem, in the amount of \$116,608.96, as set forth hereinabove.

Respectfully submitted,
UDREN LAW OFFICES, P.C.

By: _____
Mark J. Udren, Esquire
Attorney for Plaintiff

VERIFICATION

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in this action, and that he is authorized to take this Verification on behalf of the Plaintiff. Plaintiff is outside the jurisdiction of the court and the verification to the Motion for Reassessment of Damages cannot be obtained within the time allowed for the filing the pleading. The statements made in the foregoing Motion for Reassessment of Damages are true and correct to the best of his knowledge, information and belief. The source of matters, not within the personal knowledge of counsel, is the business records of Plaintiff. These records are retained in the ordinary course of business of Plaintiff and the entries are made near in time to the events to which they refer. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S., Section 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

By: _____

Mark J. Udren, Esquire
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

v.

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 05-410-CD

FILED
400
MAY 09 2005
William A. Shaw
Prothonotary/Clerk of Courts

PRAECIPE FOR JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) Lloyd W. Light and Judith F. Light for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$92,296.04
Interest Per Complaint	831.90
From 03/22/05 to 05/07/05	
Late charges per Complaint	32.16
From 03/22/05 to 05/07/05	
TOTAL	<u>\$93,160.10</u>

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

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 5/9/05

PRO PROTHY

EXHIBIT A

Parcel Number:

0008694479

[Space Above This Line For Recording Data]

RETURN TO:
NATIONAL CITY MORTGAGE CO.
3232 NEWARK DRIVE
MIAMISBURG, OH 45342

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on
LLOYD W LIGHT and JUDITH F LIGHT

February 16, 1998

The mortgagor is

("Borrower"). This Security Instrument is given to
National City Bank of Pennsylvania

which is organized and existing under the laws of The United States of America and whose
address is 116 Allegheny Center Mall, Pittsburgh, Pennsylvania 15212-5356
("Lender"). Borrower owes Lender the principal sum of

NINETY TWO THOUSAND & 00/100

Dollars (U.S. \$ 92,000.00).

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 March 1, 2028. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modification of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security instrument; (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower hereby mortgage, grant and convey to Lender the following described property located in Clearfield County, Pennsylvania:

SEE ATTACHED LEGAL DESCRIPTION

which has the address of SEC 8 LOT 210 TREASURE LK, DUBOIS
Pennsylvania 15801 [Zip Code] ("Property Address");
PENNSYLVANIA - Single Family - FNMA/FHLMC
UNIFORM INSTRUMENT Form 3020 6/96
Amended 6/91
GSA (GSA) 101-101
VSP MORTGAGE FORMS - 10000521-7201
Page 1 of 8 *778* *778 (litho) in fact for file*

EXHIBIT B

(Sect. Civil.)

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 seized 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. Section 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 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 owner 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.

Form 3039-090

12/74

EXHIBIT B

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

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)]

Adjustable Rate Rider
 Graduated Payment Rider
 Balloon Rider
 VA Rider

Condominium Rider
 Planned Unit Development Rider
 Rate Improvement Rider
 Other(s) [specify] _____

1-4 Family Rider
 Biweekly Payment Rider
 Second Home Rider

LEGAL DESCRIPTION

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:

Paula M. Cherry

for all signatures

*Judith F. Light, Attorney-in-Fact for
Lloyd W. Light*

LLOYD W. LIGHT

(Seal)

Borrower

Judith F. Light

JUDITH F. LIGHT

(Seal)

Borrower

(Seal)

Borrower

(Seal)

Borrower

Certificate of Residence

I, Paula M. Cherry, do hereby certify that the correct address of the within-named Mortgagee is 116 Allegheny Center Mall, Pittsburgh, Pennsylvania 15212-5356.

Witness my hand this 16th day of February 1998

Paula M. Cherry

Agent of Mortgagee

COMMONWEALTH OF PENNSYLVANIA, Clearfield

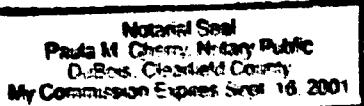
County ss:

On this, the 16th day of February 1998, before me, the undersigned officer, personally appeared JUDITH F. LIGHT, individually and as Attorney-in-Fact for LLOYD W. LIGHT,

her husband, known to me (or satisfactorily proven) to be the person whose name subscribed to the within instrument and acknowledged that she executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereto set my hand and official seal.
My Commission Expires:

Paula M. Cherry



Notary Public

Title of Officer

LEGAL DESCRIPTION

ALL that certain tract of land designated as Lot No 210 in Section 8, in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc Docket Map File No. 25.

Excepting and reserving therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan
2. The Declaration of Restrictions, Treasure Lake, Inc., recorded in Misc Book Vol 146, Page 476, as amended, all of said restrictions being covenants which run with the land
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it
5. The right of owner or operator of the recreational facilities within the said Treasure Lake Subdivision to assess fees and charges against grantee, its heirs, administrators, executors, successors and assigns for the use and/or maintenance of these facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

BEING the same premises which were conveyed to Lloyd W. Light and Judith F. Light, husband and wife, by Deed of Jeffrey W. Rice and Brenda L. Rice, husband and wife, dated January 6, 1998, and intended to be recorded herewith

By Durable Power of Attorney document dated December 22, 1997, and recorded in Clearfield County Deeds and Records Book Vol. 1902, Page 333, on January 22, 1998, the said Lloyd W. Light did appoint his wife, Judith F. Light, to act as his Attorney-in-Fact.

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **16th** day of **February** **1998**, and is incorporated into and shall be

deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to

National City Bank of Pennsylvania

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

SEC 8 LOT 210 TREASURE LK, DUBOIS, Pennsylvania 15801

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in

(the "Declaration"). The Property is a part of a planned unit development known as
TREASURE LAKE

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

PUD COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

MULTISTATE PUD RIDER-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3150 9/90

Page 1 of 3

Initials *GR* (Attorney in Fact for)
GR

-7U (9705)

VMP MORTGAGE FORMS - (800)521-7291



EXHIBIT B

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

- (i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and
- (ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage provided by the master or blanket policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 10.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

- (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;
- (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender;
- (iii) termination of professional management and assumption of self-management of the Owners Association; or
- (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

Spelling Flight Letter - just for
the first 100 words

Florida Dept

LLOYD W. LIGHT (Scan) Borrower

(Seal) _____
-Borrower

(Scal) Borrower

JUDITH F. LIGHT (Seal)
JUDITH F. LIGHT Borrower

(Seal) 

(Seal) _____
Borrower _____

(Scal)

(Seal)

-70 (9705)

Page 3 of 3

Form 3150 9/90

EXHIBIT B

NOTE

February 16, 1998
[Date]

DuBois
[City]

Pennsylvania
[State]

SEC 8 LOT 210 TREASURE LK, DUBOIS, Pennsylvania 15801

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 92,000.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is

National City Bank of Pennsylvania

I understand

that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 7.500 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month.

I will make my monthly payments on the 1st day of each month beginning on April 1st 1998. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on March 1, 2028, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at National City Mortgage Co.

P.O. Box 85020, Louisville, KY 40285-5020
or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 643.28

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment". When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceed permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.00 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

EXHIBIT C

obligations, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

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.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Lloyd W. Light
LLOYD W. LIGHT

SSN: 195 50 9999

(Seal)

Borrower

Judith P. Light
JUDITH P. LIGHT

SSN: 194 48 9176

(Seal)

Borrower

SSN:

(Seal)

Borrower

SSN:

(Seal)

Borrower

Jack L. Yarow
Jack L. Yarow
PRESIDENT

(Sign Original Only)

EXHIBIT C

18

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
Plaintiff

v.

Lloyd W. Light
Judith F. Light

Defendants

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 05-410-CD

CERTIFICATE OF SERVICE

I, Mark J. Udren, Esquire, hereby certify that I have served true and correct copies of the Rule To Show Cause to Plaintiff's Motion for Reassessment of Damages upon the following persons named herein at their last known address or their attorney of record.

Regular First Class Mail

Certified Mail

Other (certificate of mailing)

Date Served: October 13, 2006

TO: Lloyd W. Light
333 Treasure Lake
DuBois, PA 15801

Judith F. Light
333 Treasure Lake
DuBois, PA 15801

Lloyd W. Light
Section 8, Lot 210 Treasure Lake
DuBois (Sandy Twp.), PA 15801

UDREN LAW OFFICES, P.C.

By:

Mark J. Udren, Esquire
Attorney for Plaintiff

FILED *Att'y Udren*
M/11/50m
OCT 30 2006 *WS*

William A. Shaw
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD

SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

856 . 669 . 5400

FAX: 856 . 669 . 5399

PENNSYLVANIA OFFICE
215-568-9500

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ***
HEIDI R. SPIVAK***
MARISA JOY COHEN***
LORRAINE DOYLE**
ALAN M. MINATO***

*ADMITTED NJ, PA, FL

**ADMITTED PA

***ADMITTED NJ, PA

TINA MARIE RICH
OFFICE ADMINISTRATOR

**FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

October 26, 2006

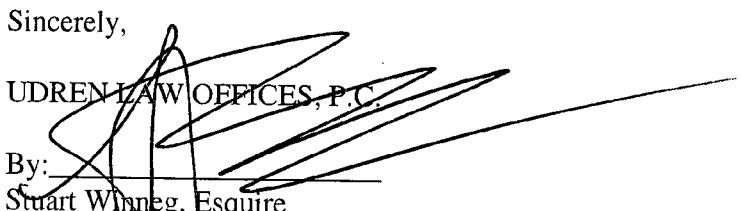
Prothonotary of Clearfield County
230 E. Market Street
Clearfield, PA 16830

Re: *National City Mortgage Co. vs. Lloyd W. Light, et al.*
C.C.P. of Clearfield County, PA; Civil Division, No. 05-410-CD
Udren File No. 05030267

To Whom It May Concern:

With regard to the above-referenced matter, enclosed herein for filing, please find the Certificate Of Service of Rule To Show Cause with regard to the Motion For Reassessment Of Damages along with a copy to be time-stamped, and a return envelope. Thank you.

Sincerely,


UDREN LAW OFFICES, P.C.

By:

Stuart Winneg, Esquire
Attorney for Plaintiff
National City Mortgage Company

Enclosures

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Lloyd W. Light
Judith F. Light
Defendant(s)

MORTGAGE FORECLOSURE

NO. 05-410-CD

PRAECIPE TO REISSUE WRIT OF EXECUTION

TO THE PROTHONOTARY:

Reissue Writ of Execution in the above matter:

Amount due \$116,608.96

Interest From 10/7/06
to Date of Sale

Ongoing Per Diem of \$17.70
to actual date of sale including if sale is
held at a later date

(Costs to be added) \$ 139.00 **Prothonotary costs**

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED Atty pd. 7.00
M110584/10CC&lewnts
DEC 01 2006 w/ prop. descr.
to Sheriff
William A. Shaw
Prothonotary/Clerk of Courts
OK

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Lloyd W. Light
Judith F. Light
Defendant(s)

MORTGAGE FORECLOSURE

NO. 05-410-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

National City Mortgage Company, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: Section 8, Lot 210 Treasure Lake (Sandy Twp), DuBois, PA 15801

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

Name Address

Lloyd W. Light 333 Treasure Lake
DuBois, PA 15801

Judith F. Light 333 Treasure Lake
DuBois, PA 15801

Bank One, NA, Real Owner 100 East Broad Street
Columbus, OH 43271

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

Name Address

same as #1 above

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

Name Address

Neil R. Welker and 7885 Shiloh Road
Timothy R. Welker Woodland, PA 16881

Neil R. Welker and 7814 Shiloh Road
Melissa Welker Woodland, PA 16881

Rhonda L. Jones 163 Maple Drive
Bedford, PA 15522

Charles E. Ritzie and Mary F. Ritzie	428 Narrows Creek Park Rd. Dubois, PA 15801
Robert J. Kroell and Joan Kroell	1329 Overlook Drive Clearfield, PA 16830
Lynn A. Myers and Kathy J. Myers	342 Kilmer Road Dubois, PA 15801
Donald R. Fezell	P.O. Box 545 Dubois, PA 15801
Thomas C. Petraitis	65 Bluejay Drive Dubois, PA 15801
Harold N. Leach	RR 1 Box 119 Dubois, PA 15801
Carolyn J. Pontzer	312 Ridgewood Rd. Shippensburg, PA 16254

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

Name	Address
National City Mortgage Co.	3232 Newmark Drive Miamisburg, OH 45342
Thomas R. McConnell	165 Stonehedge Road Hollidaysburg, PA 16648
JPMorgan Chase Bank, N.A., SBM Bank One, N.A.	111 W. Wisconsin Avenue P.O. Box 2071 Milwaukee, WI 53202

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

Name	Address
None	

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Name	Address
Internal Revenue Service	Technical Support Group William Green Federal Bldg. 600 Arch St., Room 3259 Philadelphia, PA 19106
Atty General of U.S.	U.S. Dept. of Justice, Rm 5111 Main Justice Bldg., 10th & Constitution Ave. N.W. Washington, DC 20531

U.S.A.

US Dept. Of Justice
US Atty Courthouse
633 US Post Office
7th Ave. & Grant St.
Pittsburgh, PA 15219

Real Estate Tax Dept.

1 North Second Street, Suite 116
Clearfield, PA 16830

Domestic Relations Section

1 North Second Street, Suite 116
Clearfield, PA 16830

Commonwealth of PA,
Department of Revenue

Bureau of Compliance, PO Box 281230
Harrisburg, PA 17128-1230

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name

Address

Tenants/Occupants

Section 8, Lot 210
Treasure Lake
(Sandy Twp)
DuBois, PA 15801

Treasure Lake, PUD

13 Treasure Lake
Dubois, PA 15801

Jerry A. Miles, Jr.

Section 8, Lot 210
Treasure Lake
Dubois, PA 15801

Phelan, Hallinan
and Schmieg, Esq.

One Penn Center
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103-1834

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

DATED: November 17, 2006

UDREN LAW OFFICES, P.C.
Mark J. Udren, ESQ.
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
Plaintiff

v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Lloyd W. Light
Judith F. Light
Defendant(s)

NO. 05-410-CD

C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- An FHA insured mortgage
- Non-owner occupied
- Vacant
- Act 91 procedures have been fulfilled.
- Over 24 months delinquent.

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

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 05-410-CD

Lloyd W. Light
Judith F. Light
Defendant(s)

Reissued WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

property: Section 8, Lot 210
Treasure Lake
(Sandy Twp)
DuBois, PA 15801
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$116,608.96

Interest From 10/7/06 _____

to Date of Sale _____

Ongoing Per Diem of \$17.70

to actual date of sale including if sale is
held at a later date

(Costs to be added) \$ 139.00 Prothonotary costs

By William J. Light
Prothonotary

Clerk

Date 12/1/06

COURT OF COMMON PLEAS
NO. 05-410-CD

National City Mortgage Company
vs.

Lloyd W. Light
Judith F. Light

WRIT OF EXECUTION

REAL DEBT \$ 116,608.96

INTEREST \$ _____
from 10/7/06
to Date of Sale _____
Ongoing Per Diem of \$17.70
to actual date of sale including if sale is
held at a later date

COSTS PAID:
PROTHY \$ 139.00

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:

Section 8, Lot 210

Treasure Lake

(Sandy Twp)

DuBois, PA 15801

Mark J. Udren, ESQUIRE

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

(856) 669-5400

ALL COPYRIGHTS RESERVED

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 210 IN SECTION 8, IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS OFFICE IN MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476, AS AMENDED, ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERALS AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY DEVELOPER OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC.; WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.
5. THE RIGHT OF OWNER OR OPERATOR OF THE RECREATIONAL FACILITIES WITHIN THE SAID TREASURE LAKE SUBDIVISION TO ASSESS FEES AND CHARGES AGAINST GRANTEE, ITS HEIRS, ADMINISTRATORS, EXECUTORS, SUCCESSORS AND ASSIGNS FOR THE USE AND/OR MAINTENANCE OF THESE FACILITIES WHICH IF UNPAID, SHALL BECOME A LIEN UPON THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

BEING KNOWN AS: SECTION 8, LOT 210
TREASURE LAKE
(SANDY TWP)
DUBOIS, PA 15801

PROPERTY ID NO.: 128-C02-8-210-0-21

TITLE TO SAID PREMISES IS VESTED IN LLYOD W. LIGHT AND JUDITH F. LIGHT, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM JEFFREY W. RICE AND BRENDA L. RICE, HUSBAND AND WIFE DATED 1/6/98 RECORDED 2/17/98 IN DEED BOOK 1908 PAGE 213.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20327
NO: 05-410-CD

PLAINTIFF: NATIONAL CITY MORTGAGE COMPANY
vs.

DEFENDANT: LLOYD W. LIGHT AND JUDITH F. LIGHT

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 04/12/2006

LEVY TAKEN 05/03/2006 @ 11:42 AM

POSTED 05/03/2006 @ 11:42 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 01/22/2007

DATE DEED FILED *Not Sold*

PROPERTY ADDRESS SECTION 8, LOT 210, TREASURE LAKE DUBOIS , PA 15801

FILED
04/23/06
JAN 23 2007
S

William A. Shaw
Prothonotary/Clerk of Courts

SERVICES

05/19/2006 @ 11:45 AM SERVED LLOYD W. LIGHT

SERVED LLOYD W. LIGHT, DEFENDANT, AT HIS RESIDENCE 333 TREASURE LAKE, SECT. 1, LOT 118 (2 TURTLES) DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO LLOYD W. LIGHT

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

05/19/2006 @ 11:45 AM SERVED JUDITH W. LIGHT

SERVED JUDITH W. LIGHT, DEFENDANT, AT HER RESIDENCE 333 TREASURE LAKE, SECT. 1, LOT 118 (2 TURTLES) DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA 15801 BY HANDING TO LLOYD LIGHT HUSBAND/CO-DEFENDANT

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

05/19/2006 @ 12:10 PM SERVED JERRY A. MILES, JR.

SERVED JERRY A. MILES, JR., DEFENDANT, AT HIS RESIDENCE SECT. 8, LOT 210 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JERRY A. MILES, JR.

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, JULY 6, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR JULY 7, 2006 TO OCTOBER 6, 2006.

@ SERVED

NOW, APRIL 27, 2006 RECEIVED A SECOND AMENDED ORDER FOR SERVICE ON JERRY A. MILES, JR. WE HAD PERSONALLY SERVED HIM, CHECKED WITH DORIS, JUDGE AMMERMAN'S SECRETARY ON 6/1/06 INFORMED HER OF PERSONAL SERVICE. SHE SAID MAIL SERVICE NOT NECESSARY.

EXPIRED.
OCTOBER 6, 2006 BECAUSE THE COURT WOULD NOT GRANT THE CONTINUANCE. NOW, JANUARY 22, 2007 RETURN WRIT AS TIME
NOW, OCTOBER 6 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHEIFF SALE SCHEDULED FOR

SERVED 

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20327
NO: 05-410-CD

PLAINTIFF: NATIONAL CITY MORTGAGE COMPANY

vs.

DEFENDANT: LLOYD W. LIGHT AND JUDITH F. LIGHT

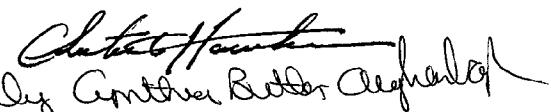
Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$293.49

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,


Chester A. Hawkins
Sheriff

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

NO. 05-410-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter,

you are directed to levy upon and sell the following described

property: Section 8, Lot 210
Treasure Lake
DuBois, (Sandy Twp) PA 15801
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$93,160.10
132.00

Prothonotary costs

Interest From 5/8/05

to Date of Sale

Ongoing Per Diem of \$17.70

to actual date of sale including if sale is held at a later date.

(Costs to be added)

\$ _____

By William L. Thompson Prothonotary Clerk

Date 11/12/06

Received April 12, 2006 @ 3:00 P.M.
Chester A. Hawkeis
by Cynthia Butter Aeroholay

COURT OF COMMON PLEAS
NO. 05-410-CD

=====
National City Mortgage Company
vs.

Lloyd W. Light
Judith F. Light

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

REAL DEBT \$ 93,160.10

INTEREST \$ _____
from 5/8/05
to Date of Sale _____
Ongoing Per Diem of \$17.70
to actual date of sale including if sale is
held at a later date

COSTS PAID:
PROTHY \$ 132.00

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:
Section 8, Lot 210
Treasure Lake
DuBois, (Sandy Twp) PA 15801

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

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 210 IN SECTION 8, IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS OFFICE IN MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476, AS AMENDED, ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERALS AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY DEVELOPER OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC., WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.
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BEING KNOWN AS: SECTION 8, LOT 210 TREASURE LAKE
DUBOIS, (SANDY TWP) PA 15801

PROPERTY ID NO.: 128-C02-8-210-0-21

TITLE TO SAID PREMISES IS VESTED IN LLOYD W. LIGHT AND JUDITH F. LIGHT, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM JEFFREY W. RICE AND BRENDA L. RICE, HUSBAND AND WIFE DATED 1/6/98 RECORDED 2/17/98 IN DEED BOOK 1908 PAGE 213.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME LLOYD W. LIGHT NO. 05-410-CD

NOW, January 20, 2007, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on October 06, 2006, I exposed the within described real estate of Lloyd W. Light And Judith F. Light 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:

RDR	15.00
SERVICE	15.00
MILEAGE	16.91
LEVY	15.00
MILEAGE	16.91
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	6.24
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	30.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	53.43
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$293.49

DEED COSTS:

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$0.00

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	93,160.10
INTEREST @ 17.7000	9,133.20
FROM 05/08/2005 TO 10/06/2006	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$102,333.30
COSTS:	
ADVERTISING	1,271.10
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	293.49
LEGAL JOURNAL COSTS	198.00
PROTHONOTARY	132.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
TOTAL COSTS	\$1,894.59

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

COPY

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

JP MORGAN CHASE BANK, N.A., *
s/b/a with BANK ONE, N.A., *
Plaintiff *

vs.

LLOYD LIGHT, a/k/a LLOYD W. LIGHT, *
JUDITH LIGHT, a/k/a JUDITH FARGO LIGHT, *
a/k/a JUDITH F. LIGHT, *
JERRY A. MILES, JR. *

Defendants *

NO. 05-807-CD

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

APR 27 2006

SECOND AMENDED ORDER

Attest.

William L. Ammerman
Prothonotary/
Clerk of Courts

NOW, this 26th day of April, 2006, the Plaintiff is granted leave to serve
the Complaint in Mortgage Foreclosure upon the Defendant **Jerry A. Miles, Jr.** by
publication one time in The Courier Express (DuBois) and the Clearfield County Legal
Journal, by regular mail and by certified mail, return receipt requested, at the
Defendant **Jerry A. Miles, Jr.**'s last known address, 1495 Treasure Lake, DuBois, PA
15801 and his place of employment Top of the Line Motors, 640 S. Brady St., DuBois,
PA 15801; and by posting the mortgaged premises known in this herein action as
333 Treasure Lake, DuBois, PA 15801. All further service of legal papers, including
but not limited to motions, petitions and rules shall be made by certified and regular
mail to Defendant's last known home address.

BY THE COURT,

/s/ Fredric J. Ammerman

FREDRIC J. AMMERMAN
President Judge

6/1/06 Per Dens' mail service
not necessary if served personally
with appropriate papers served.

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620
856 . 669 . 5400
FAX: 856 . 669 . 5399

PENNSYLVANIA OFFICE
215-568-9500

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

**FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

July 6, 2006

Sent via telefax #814-765-5915
and Regular Mail

Clearfield County Sheriff's Office
Clearfield County Courthouse
230 East Water Street
Lock Haven, PA 17745
ATTN: CINDY

Re: National City Mortgage Company
vs.
Lloyd W. Light & Judith F. Light
Clearfield County C.C.P. No. 05-410-CD
Premises: Section 8, Lot 210 Treasure Lake, DuBois, (Sandy
Twp) PA 15801
SS Date: JULY 7, 2006

Dear CINDY:

Please POSTPONE the Sheriff's Sale scheduled for JULY 7, 2006 to
OCTOBER 6, 2006 @ 10:00 AM.

Sale is POSTPONED for the following reason:

TO REASSESS DAMAGES.

Thank you for your attention to this matter.

Sincerely yours,

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

/jjh

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620

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

PENNSYLVANIA OFFICE
215-508-9500

**FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

October 6, 2006

Sent via telefax #1-814-765-5915

Clearfield County Sheriff's Office
Clearfield County Courthouse
230 East Water Street
Lock Haven, PA 17745
ATTN: Cindy

Re: National City Mortgage Company
vs.
Lloyd W. Light & Judith F. Light
Clearfield County C.C.P. No. 05-410-CD
Premises: Section 8, Lot 210, Tresure Lake (Sandy Twp)
DuBois, PA 15801
SS Date: October 6, 2006 (Postponed from July 7, 2006)

Dear Cindy:

Please Stay the Sheriff's Sale scheduled for October 6, 2006.

Sale is stayed for the following reason:

The Court would not grant our request for a continuance which was based on waiting for the damages to be reassessed by Order of Court via a Motion To Reassess Damages.

Thank you for your attention to this matter.

Sincerely yours,

Mark J. Udren

UDREN LAW OFFICES, P.C.

/hac

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.
Lloyd W. Light
Judith F. Light
333 Treasure Lake
DuBois, PA 15801
Defendant(s)

NO. 05-410-CD

PRAECIPE TO MARK SETTLED, DISCONTINUED AND
ENDED AND SATISFY JUDGMENT

TO THE PROTHONOTARY:

Kindly mark the above captioned matter SETTLED,
DISCONTINUED AND ENDED AND JUDGMENT SATISFIED, upon payment of
your costs only.


Mark J. Udren, Esquire
UDREN LAW OFFICES, P.C.
Attorney for Plaintiff

DATED: March 23, 2007

FILED pd \$7.00 Atty,
1CC, 1Cea of
M 11:35am disc & 1Crt of
MAR 28 2007 sct issued to
WM Atty Udren
William A. Shaw
Prothonotary/Clerk of Courts
Copy to C/A

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

COPY

CIVIL DIVISION

CERTIFICATE OF SATISFACTION OF JUDGMENT

No.: 2005-00410-CD

National City Mortgage Company

Debt: \$116,608.96

Vs.

Atty's Comm.:

Lloyd W. Light
Judith F. Light

Interest From:

Cost: \$7.00

NOW, Wednesday, March 28, 2007 , directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 28th day of March, A.D. 2007.



Prothonotary

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

COPY

CIVIL DIVISION

National City Mortgage Company

vs.

No. 2005-00410-CD

Lloyd W. Light
Judith F. Light

CERTIFICATE OF DISCONTINUATION

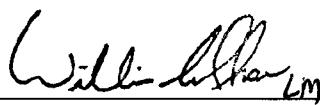
Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on March 28, 2007, marked:

Settled, discontinued and ended

Record costs in the sum of \$146.00 have been paid in full by Mark J. Udren Esq. .

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 28th day of March A.D. 2007.



William A. Shaw, Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20484
NO: 05-410-CD

PLAINTIFF: NATIONAL CITY MORTGAGE COMPANY

vs.

DEFENDANT: LLOYD W. LIGHT AND JUDITH F. LIGHT

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 12/01/2006

LEVY TAKEN 01/02/2007 @ 11:15 AM

POSTED 01/02/2007 @ 11:15 AM

SALE HELD

SOLD TO

WRIT RETURNED 10/16/2007

DATE DEED FILED **NOT SOLD**

FILED

01935/61
OCT 17 2007

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

01/02/2007 @ 11:35 AM SERVED LLOYD W. LIGHT

SERVED LLOYD W. LIGHT, DEFENDANT, AT HIS RESIDENCE 128 TWO TURTLES, SECT 1, LOT 118, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JUDITH LIGHT, WIFE/CO-DEFENDANT

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

01/02/2007 @ 11:35 AM SERVED JUDITH F. LIGHT

SERVED JUDITH F. LIGHT, DEFENDANT, AT HER RESIDENCE 128 TWO TURTLES ROAD, SECT. 1, LOT 118, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JUDITH F. LIGHT

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, FEBRUARY 20, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR MARCH 2, 2007. THE LOAN WAS PAID IN FULL \$119,006.27 WAS COLLECTED FOR CONSIDERATION OF THE STAY.

@ SERVED

NOW, JUNE 11, 2007 BILLED ATTORNEY FOR COSTS DUE. JUNE 22, 2007 RECEIVED MONEY FOR COSTS DUE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20484
NO: 05-410-CD

PLAINTIFF: NATIONAL CITY MORTGAGE COMPANY

vs.

DEFENDANT: LLOYD W. LIGHT AND JUDITH F. LIGHT

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$2,583.63

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

Chester Hawkins
by Amherst Butler-Auerhagen
Chester A. Hawkins
Sheriff

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

ATTORNEY FOR PLAINTIFF

National City Mortgage Company
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

Lloyd W. Light
Judith F. Light
Defendant(s)

NO. 05-410-CD

Reissued WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

property: Section 8, Lot 210
Treasure Lake
(Sandy Twp)
DuBois, PA 15801
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$116,608.96

Interest From 10/7/06 _____

to Date of Sale _____

Ongoing Per Diem of \$17.70

to actual date of sale including if sale is
held at a later date

(Costs to be added) \$ 139.00 Prothonotary costs

By Will H. Hause
Prothonotary
Clerk

Date 12/1/06

Received December 1, 2006 @ 3:00 P.M.
Chester A. Warchens
by Cynthia Butter-Augherday

COURT OF COMMON PLEAS
NO. 05-410-CD

National City Mortgage Company
vs.

Lloyd W. Light
Judith F. Light

WRIT OF EXECUTION

REAL DEBT \$ 116,608.96

INTEREST \$ _____

from 10/7/06 _____

to Date of Sale _____

Ongoing Per Diem of \$17.70
to actual date of sale including if sale is
held at a later date

COSTS PAID:

PROTHY \$ 139.00

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:

Section 8, Lot 210

Treasure Lake

(Sandy Twp)

DuBois, PA 15801

Mark J. Udren, ESQUIRE

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

(856) 669-5400

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 210 IN SECTION 8, IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS OFFICE IN MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476, AS AMENDED, ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERALS AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY DEVELOPER OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC.; WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.
5. THE RIGHT OF OWNER OR OPERATOR OF THE RECREATIONAL FACILITIES WITHIN THE SAID TREASURE LAKE SUBDIVISION TO ASSESS FEES AND CHARGES AGAINST GRANTEE, ITS HEIRS, ADMINISTRATORS, EXECUTORS, SUCCESSORS AND ASSIGNS FOR THE USE AND/OR MAINTENANCE OF THESE FACILITIES WHICH IF UNPAID, SHALL BECOME A LIEN UPON THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

BEING KNOWN AS: SECTION 8, LOT 210
TREASURE LAKE
(SANDY TWP)
DUBOIS, PA 15801

PROPERTY ID NO.: 128-C02-8-210-0-21

TITLE TO SAID PREMISES IS VESTED IN LLYOD W. LIGHT AND JUDITH F. LIGHT, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM JEFFREY W. RICE AND BRENDA L. RICE, HUSBAND AND WIFE DATED 1/6/98 RECORDED 2/17/98 IN DEED BOOK 1908 PAGE 213.

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

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

PENNSYLVANIA OFFICE
215.368.9300

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

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

February 20, 2007

Sent via telefax #814-765-5915
and Regular Mail

Clearfield County Sheriff's Office
Clearfield County Courthouse
230 East Water Street
Lock Haven, PA 17745
ATTN: CINDY

Re: National City Mortgage Company
vs.
Lloyd W. Light & Judith F. Light
Clearfield County C.C.P. No. 05-410-CD
Premises: Section 8, Lot 210 Treasure Lake, (Sandy Twp)
DuBois, PA 15801
SS Date: MARCH 2, 2007

Dear CINDY:

Please STAY the Sheriff's Sale scheduled for MARCH 2, 2007.

Sale is STAYED for the following reason:

LOAN HAS BEEN PAID IN FULL. AMOUNT COLLECTED IN CONSIDERATION OF
THE STAY \$119,006.27.

Thank you for your attention to this matter.

Sincerely yours,

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

/jh

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME LLOYD W. LIGHT NO. 05-410-CD

NOW, October 16, 2007, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on March 02, 2007, I exposed the within described real estate of Lloyd W. Light And Judith F. Light to public venue or outcry at which time and place I sold the same to UDREN LAW OFFICES, P.C. he/she being the highest bidder, for the sum of \$119,006.27 and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	16.91
LEVY	15.00
MILEAGE	16.91
POSTING	15.00
CSDS	10.00
COMMISSION	2,380.13
POSTAGE	4.68
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	119,006.27
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$2,583.63

DEED COSTS:

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$0.00

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	116,608.96
INTEREST @ 17.7000	2,601.90
FROM 10/06/2006 TO 03/02/2007	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$119,250.86
COSTS:	
ADVERTISING	1,443.90
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	2,583.63
LEGAL JOURNAL COSTS	180.00
PROTHONOTARY	139.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
TOTAL COSTS	\$4,346.53

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