

2005-438-CD
Countywide Home v. Margaret Snyder et

05-438-CD

GOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

**SUITE 5000 – MELLON INDEPENDENCE CENTER
701 MARKET STREET**

**PHILADELPHIA, PA 19106
(215) 627-1322**

ATTORNEY FOR PLAINTIFF

COUNTRYWIDE HOME LOANS, INC. F/K/A
AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

MARGARET A. SNYDER
Mortgagor and Real Owner
153 East Long Avenue
Dubois, PA 15801

Defendant

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

05-438-CJ

No.

**CIVIL ACTION: MORTGAGE
FORECLOSURE**

NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after the 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 claim in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

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

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

*FILED 1cc Shff
10/12/59 Atty pd.
MAR 29 2005 85.00*

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

William A. Shaw
Prothonotary/Clerk of Courts

A V I S O

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESSARIO QUE USTED RESPONDA DENTRO DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES NECESSARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA, EL PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

RECUERDE: SI USTED NO REPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIRA QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELEFONO LA OFICINA FIJADA AQUI ABAJO. ESTA OFICINA PUEDE PROVEERE CON INFORMACION DE COMO CONSEUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ESTA OFICINA PUEDE PROVEERÉ INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQ UN HONORARIO REDUCIDO O GRATIS.

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES

211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

THIS FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

Resources available for Homeowners in Foreclosure

ACT NOW!

Even though your lender (and our client) has filed an Action of Mortgage Foreclosure against you, you still may be able to **SAVE YOUR HOME FROM FORECLOSURE**.

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 814-765-9646.
- 2). Call Pennsylvania Housing Finance Agency at 800-342-2397 for a counseling agency in your neighborhood.
- 3). Visit HUD'S website www.hud.gov/offices/hsg/sfh/econ/econ.cfm for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call your lender 800-641-4978 and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call Carol at 215-825-6329 or Nancy at 215-825-6358 or fax 215-825-6429 or 215-825-6458. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is Edward Sparkman who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of CWD-4451.

Para informacion en espanol puede comunicarse con Loretta al 215-825-6344.

This Action of Mortgage Foreclosure will continue unless you take action to stop it.

COMPLAINT IN MORTGAGE FORECLOSURE

- 1. Plaintiff is COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S WHOLESALE LENDER, 7105 Corporate Drive, PTX B-35 Plano, TX 75024-3632.
- 2. The name and address of the Defendant is MARGARET A. SNYDER, 153 East Long Avenue, Dubois, PA 15801-2158, who is the mortgagor and real owner of the mortgaged premises hereinafter described.
- 3. On March 06, 2002 mortgagor made, executed and delivered a mortgage upon the premises hereinafter described to AMERICA'S WHOLESALE LENDER, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument # 200203647. The Mortgage and Assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g) which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.
- 4. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A".
- 5. The mortgage is in default because monthly payment of principal and interest upon said mortgage due December 01, 2004, and each month thereafter are due and unpaid, and by the terms of said mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due thereon are collectible forthwith.
- 6. The following amounts are due on the mortgage:

Principal Balance	\$52,843.34
Interest from 11/01/2004	\$1,857.30
through 03/31/2005 at 8.5000%	
Per Diem interest rate at \$12.30	
Reasonable Attorney's Fee	\$1,250.00
If the Mortgage is reinstated prior to a Sheriff's Sale the Attorney's Fees may be less than this amount based on work actually performed. The Attorney's Fees requested are in conformity with the Mortgage and Pennsylvania law. Plaintiff reserves its right to collect Attorney's fees of up to 5% of the remaining principal balance (\$2,642.17) in the event the Property is sold to a third party purchaser at Sheriff's Sale or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.	
Late Charges from 12/01/2004 to 03/31/2005	\$83.04
Monthly late charge amount at \$20.76	
Costs of suit and Title Search	\$900.00
Monthly Escrow amount \$297.60	
	<hr/> <hr/> <hr/> <hr/>
	\$56,933.68

- 7. Plaintiff is not seeking a judgment of personal liability (or in personam judgment) against the Defendant in this Action but reserves it's right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.

8. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant by Certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "B". The Defendant has not had the required face-to-face meeting within the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendant through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de *terris* judgment in mortgage foreclosure in the sum of \$56,933.68, together with interest at the rate of \$12.30, per day and other expenses incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: 
GOLDBECK McCAFFERTY & MCKEEVER
BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

VERIFICATION

I, Michael D. Vestal, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 3-28-05

Michael D. Vestal
Michael D. Vestal
COUNTRYWIDE HOME LOANS INC.

Exhibit A

Legal Description: (As shown on Mortgage)

ALL OF DECEDENT'S INTEREST IN AND TO THAT CERTAIN PIECE OR PARCEL OF LAND LOCATED IN THE SECOND WARD OF THE CITY OF DUBOIS, COUNTY OF CLEARFIELD, AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A POST ON THE EAST SIDE OF EAST LONG AVENUE AT CORNER OF LOT NO. 16; THENCE NORTH 55° 30' EAST, ONE HUNDRED FIFTY (150) FEET TO A POST AT AN ALLEY; THENCE NORTH 34° 30' WEST, FIFTY (50) FEET TO A POST AT LOT NO. 14; THENCE SOUTH 55° 30' WEST, ONE HUNDRED FIFTY (150) FEET TO A POST AT EAST LONG AVENUE; THENCE BY SAID EAST LONG AVENUE, SOUTH 34° 30' EAST, FIFTY (50) FEET TO THE PLACE OF BEGINNING, AND KNOWN AS LOT NO. 15 OF J.E. LONG'S FIRST ADDITION TO THE BOROUGH (NOW CITY) OF DUBOIS.

PER SURVEY OF LIONAL ALEXANDER, PLS #22887-E, OF ALEXANDER & ASSOCIATES, INC., DATED AUGUST 28, 1997,
THE PERIMETER LEGAL DESCRIPTION IS ADJUSTED AS FOLLOWS:

BEGINNING AT A POST ON THE EAST SIDE OF EAST LONG AVENUE AND WESTERN CORNER OF LOT NO. 16; THENCE NORTH 37° 30' WEST, FIFTY (50) FEET TO A POST AT SOUTHWESTERN CORNER OF LOT NO. 14; THENCE NORTH 52° 33' 30" EAST, ONE HUNDRED FORTY-NINE AND SIXTY-ONE HUNDREDTHS (149.61) FEET, TO A POST AT SOUTHEASTERN CORNER OF LOT NO. 14 AND A SIXTEEN (16) FOOT RIGHT OF WAY KNOWN AS FIR ALLEY; THENCE SOUTH 37° 26' 30" EAST, FIFTY (50) FEET TO A POST AT NORTHERN CORNER OF LOT NO. 16; THENCE SOUTH 52° 33' 30" WEST, ONE HUNDRED FORTY-NINE AND FIFTY-SIX HUNDREDTHS (149.56) FEET, TO THE PLACE OF BEGINNING. BEING KNOWN AS LOT NO. 15 OF J.E. LONG'S FIRST ADDITION TO THE CITY OF DUBOIS AND PARCEL NO. 846 ON THE CITY OF DUBOIS ASSESSMENT MAP, SECTION 4.

J.E. LONG'S FIRST ADDITION TO THE BOROUGH OF DUBOIS IS RECORDED IN DEED BOOK 66, PAGE 289.

Exhibit B



HOME LOANS
P.O. Box 660694
Dallas, TX 75266-0694

Send Payments to:
P.O. Box 660694
Dallas, TX 75266-0694
Dubois, PA 15801-0000

January 31, 2005
Certified Mail No.
Return Receipt Requested
Regular Mail

Margaret A Snyder
153 East Long Avenue
Dubois, PA 15801-0000

Account No.: 6711765
Property Address:
153 East Long Avenue
Dubois, PA
Current Servicer:
Countrywide Home Loans Servicing LP

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

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

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

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help answer them. 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 NOTIFICACIÓN EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACIÓN OBTENGA UNA TRADUCCIÓN INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NÚMERO MENCIONADO ARRIBA. PUEDE SER ELEGIBLE PARA UN PRÉSTAMO 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 NAME(S):
PROPERTY ADDRESS:

Margaret A Snyder
153 East Long Avenue

Dubois, PA

6711765

LOAN ACCT. NO.:

ORIGINAL LENDER:

CURRENT LENDER/SERVICER:

Countrywide Home Loans Servicing LP

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

Please write your account number on all checks and correspondence.

BLQPA1 2783 10/26/2004

Account Number: 6711765-5
Margaret A Snyder
153 East Long Avenue

Balance Due for charges listed above: \$1,099.72 as of March 2, 2005

A fee up to \$25 (\$40 in FL) will be charged for any returned or rejected payment, unless otherwise expressly limited or prohibited by applicable law.

BLQPA1

Additional
Principal

Additional
Escrow

Other

Check total

Countrywide
P.O. Box 660694
Dallas, TX 75266-0694

|||||

SEE OTHER SIDE FOR IMPORTANT INFORMATION

Please do not write below this line.

00671176550000109972000109972

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-five (35) 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 (35) 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-five (35) 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-five (35) 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.)

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

153 East Long Avenue, Dubois, PA

IS SERIOUSLY IN DEFAULT because

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

Monthly Payments:	\$712.81	1,425.62
Other charges (explain/itemize):		
Late Charges:	20.76	41.52
Other Charges:	Uncollected Late Charges:	.00
	Uncollected Costs:	20.00
TOTAL AMOUNT PAST DUE:		\$1,099.72

PAYMENT INSTRUCTIONS

Please

- Make your check payable to **Countrywide Home Loans**
- Write your account number on your check or money order
- Write in any additional amounts you are including. (If total is more than \$5000, please send certified check.)
- Don't attach your check to the payment coupon
- Don't include correspondence
- Don't send cash

Payments: All payments will be applied to the longest outstanding installment due, unless otherwise expressly prohibited by law.

All premium payments for credit life insurance will be applied after application of any principal and interest payments due, but before any other amounts due on your loan are applied.

Additional amounts, if you submit an additional principal amount, an additional escrow amount and/or an "other" amount with your regular home loan payment of principal and interest, Countrywide will first apply your home loan payment before any additional amount is applied. If your home loan payments are not current, Countrywide will first apply any additional principal amount and/or additional escrow amount to outstanding principal and interest payments due before either additional amount is applied. Any additional amount specified as "other" will be applied first to past due principal and interest payments, then escrow deficiencies, then late charges, then fees and costs due, then outstanding principal.

B 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-FIVE (35) DAYS** of the date of this notice. **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$1,099.72, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY-FIVE (35) DAY PERIOD.**

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

Countrywide at P.O. Box 660694, Dallas, TX 75266-0694.

You can cure any other default by taking the following action within THIRTY-FIVE (35) DAYS of the date of this letter. (Do not use if not applicable)

IF YOU DO NOT CURE THE DEFAULT – If you do not cure the default within THIRTY-FIVE (35) 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-FIVE (35) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON – The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY-FIVE (35) 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-FIVE (35) 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 mortgage property could be held would be approximately six (6) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

<u>Name of Lender:</u>	Countrywide Home Loans Servicing LP
<u>Address:</u>	P. O. Box 660694 Dallas, TX 75266-0694
<u>Phone Number:</u>	1-800-669-6654
<u>Fax Number:</u>	1-805-577-3432
<u>Contact Person:</u>	Tara Cotton, MS PTX-36
	Attention: Loan Counselor

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

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

YOU MAY ALSO HAVE THE RIGHT:

TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR
TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS
DEBT.

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT
HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS
RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR
YEAR.)

TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE
PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE
DOCUMENTS.

TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION
BY THE LENDER.

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

Your loan is in default. Pursuant to your loan documents, Countrywide may, enter upon and conduct an inspection of your property. The purposes of such an inspection are to (i) observe the physical condition of your property, (ii) verify that

the property is occupied and/or (iii) determine the identity of the occupant. If you do not cure the default prior to the inspection, other actions to protect the mortgagee's interest in the property (including, but not limited to, winterization, securing the property, and valuation services) may be taken. **The costs of the above-described inspections and property preservation efforts will be charged to your account as provided in your security instrument.**

If you are unable to cure the default on or before March 2, 2005, Countrywide wants you to be aware of various options that may be available to you through Countrywide to prevent a foreclosure sale of your property. For example:

- **Repayment Plan:** It is possible that you may be eligible for some form of payment assistance through Countrywide. Our basic plan requires that Countrywide receive, up front, at least $\frac{1}{2}$ of the amount necessary to bring the account current, and that the balance of the overdue amount be paid, along with the regular monthly payment, over a defined period of time. Other repayment plans also are available.
- **Loan Modification:** Alternatively, it is possible that the regular monthly payments can be lowered through a modification of the loan by reducing the interest rate and then adding the delinquent payments to the current loan balance. This foreclosure alternative, however, is limited to certain loan types.
- **Sale of Your Property:** Alternatively, if you are willing to sell your home in order to avoid foreclosure, it is possible that the sale of your home can be approved through Countrywide even if your home is worth less than what is owed on it.
- **Deed-in-Lieu:** Alternatively, if your property is free from other liens or encumbrances, and if the default is due to a serious financial hardship which is beyond your control, you may be eligible to deed your property directly to the Noteholder and avoid the foreclosure sale.

If you are interested in discussing any of these foreclosure alternatives with Countrywide, you must contact us immediately. If you request assistance, Countrywide will need to evaluate whether that assistance will be extended to you. In the meantime, Countrywide will pursue all of its rights and remedies under the loan documents and as permitted by law, unless it agrees otherwise in writing. Please be advised that failure to bring the loan current or to enter into a written agreement for any one of the foreclosure alternatives outlined above on or before March 2, 2005 will result in the acceleration of the debt.

Time is of the essence. If you have any questions concerning this notice, please contact Countrywide's office immediately at 1-800-669-6654, extension 7556.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100396
NO: 05-438-CD
SERVICE # 1 OF 1
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: COUNTRYWIDE HOME LOANS INC.
vs.
DEFENDANT: MARGARET A. SNYDER

SHERIFF RETURN

NOW, April 15, 2005 AT 10:30 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MARGARET A. SNYDER DEFENDANT AT 153 EAST LONG AVE., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO TABITHA MARTIN, GRAND-DAUGHTER/ADULT AT RESIDENCE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING /

FILED
04/10/2005
APR 26 2005

William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	223148	10.00
SHERIFF HAWKINS	GOLDBECK	223147	33.39

Sworn to Before Me This

____ Day of _____ 2005

So Answers,

*Chester A. Hawkins
by Marilyn Hays*
Chester A. Hawkins
Sheriff

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS, INC. F/K/A
AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

MARGARET A. SNYDER
(Mortgagor(s) and Record owner(s))
153 East Long Avenue
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

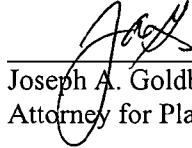
CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 05-438-CD

ORDER FOR JUDGMENT

Please enter Judgment in favor of COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S WHOLESALE LENDER, and against MARGARET A. SNYDER for failure to file an Answer in the above action within (20) days (or sixty (60) days if defendant is the United States of America) from the date of service of the Complaint, in the sum of \$58,173.10.


Joseph A. Goldbeck, Jr.

Attorney for Plaintiff

I hereby certify that the above names are correct and that the precise residence address of the judgment creditor is COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S WHOLESALE LENDER 7105 Corporate Drive PTX B-35 Plano, TX 75024-3632 and that the name(s) and last known address(es) of the Defendant(s) is/are MARGARET A. SNYDER, 153 East Long Avenue Dubois, PA 15801-2158;

FILED Attypd.
MAY 11 2005 2000
MAY 23 2005 Notice to Def.

William A. Shaw Statement to Attorney
Prothonotary/Clerk of Courts 


GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly assess the damages in this case to be as follows:

Principal Balance	\$52,843.34
Interest from 11/01/2004 through 05/19/2005	\$2,460.00
Reasonable Attorney's Fees	\$1,250.00
Late Charges	\$124.56
Costs of Suit and Title Search	\$900.00
Escrow Balance Deficit	\$595.20 (\$0.00)
	<hr/> \$58,173.10

~~GOLDBECK McCAFFERTY & McKEEVER~~
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

AND NOW, this 23rd day of May, 2005 damages are assessed as above.

Willi Scherzer

Pro Prothy

VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

1. That the above named Defendant, MARGARET A. SNYDER, is about unknown years of age, that Defendant's last known residence is 153 East Long Avenue, Dubois, PA 15801-2158, and is engaged in the unknown business located at unknown address.

2. That Defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Action of Congress of 1940 and its Amendments.

Date: 5/19/05

Jay

In the Court of Common Pleas of Clearfield County

COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S
WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

MARGARET A. SNYDER
(Mortgagor(s) and Record Owner(s))
153 East Long Avenue
Dubois, PA 15801

No. 05-438-CD

Defendant(s)

PRAECIPE FOR JUDGMENT

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT
OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE
OF COLLECTING THE DEBT.**

Enter the Judgment in favor of Plaintiff and against MARGARET A. SNYDER by default for want of an Answer.

Assess damages as follows:

\$58,173.10

Debt

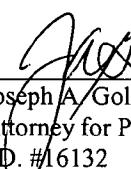
Interest - 11/01/2004 to 05/19/2005

Total

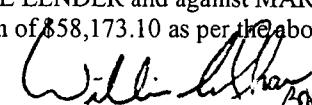
(Assessment of Damages attached)

**I CERTIFY THAT FOREGOING ASSESSMENT OF DAMAGES IS FOR SPECIFIED AMOUNTS ALLEGED TO
BE DUE IN THE COMPLAINT AND IS CALCULABLE AS A SUM CERTAIN FROM THE COMPLAINT.**

I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment is to be entered and to his attorney of record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe. A copy of the notice is attached. R.C.P. 237.1


Joseph A. Goldbeck, Jr.
Attorney for Plaintiff
I.D. #16132

AND NOW May 23, 2005, Judgment is entered in favor of
COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S WHOLESALE LENDER and against MARGARET A.
SNYDER by default for want of an Answer and damages assessed in the sum of \$58,173.10 as per the above certification.


Prothonotary

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO
COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED
'FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

DATE OF THIS NOTICE: May 6, 2005

TO:

MARGARET A. SNYDER
153 East Long Avenue
Dubois, PA 15801-2158

COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.
MARGARET A. SNYDER
(Mortgagor(s) and Record Owner(s))
153 East Long Avenue
Dubois, PA 15801

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 05-438-CD

Defendant(s)

TO: **MARGARET A. SNYDER**
153 East Long Avenue
Dubois, PA 15801-2158

IMPORTANT NOTICE

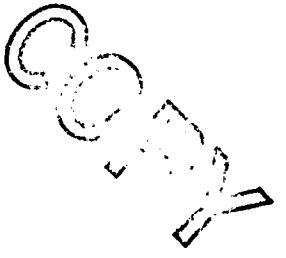
YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS 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.

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 5000 - Mellon Independence Center.
701 Market Street
Philadelphia, PA 19106 215-627-1322

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW



COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

No. 05-438-CD

vs.

MARGARET A. SNYDER
(**Mortgagors and Record Owner(s)**)
153 East Long Avenue
Dubois, PA 15801

Defendant(s)

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT
OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE
PURPOSE OF COLLECTING THE DEBT.**

NOTICE

Notice is given that a judgment in the above-captioned matter has been entered against you.

William Shaw
Prothonotary

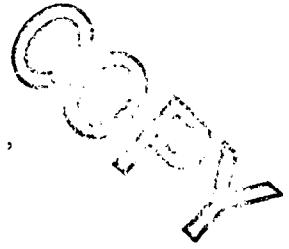
By: 5/23/05

Deputy

If you have any questions concerning the above, please contact:

Joseph A. Goldbeck, Jr.
Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

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



Countrywide Home Loans Inc.
Plaintiff(s)

No.: 2005-00438-CD

Real Debt: \$58,173.10

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Margaret A. Snyder
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: May 23, 2005

Expires: May 23, 2010

Certified from the record this 23rd 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

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

Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS, INC. F/K/A
AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

MARGARET A. SNYDER
Mortgagor(s) and Record Owner(s)
153 East Long Avenue
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 05-438-CD

PRAECLP FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

\$58,173.10

Interest from
11/01/2004 to
05/19/2005 at
8.5000%

(Costs to be added)

125.00

Prothonotary costs

J.A.G.
GOLDBECK McCAFFERTY & McKEEVER
BY Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

FILED Atty pd. 20.00
MAY 23 2005 10:07 AM 1CColewnts
w/ prop. descr.
William A. Shaw
Prothonotary, Clerk of Courts
to Shff
60

Term

No. 05-438-CD

IN THE COURT OF COMMON PLEAS

**COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICAS
WHOLESALE LENDER**

vs.

MARGARET A. SNYDER
(Mortgagor(s) and Record Owner(s))
153 East Long Avenue
Dubois, PA 15801

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Prothonotary/Clerk of Courts
William A. Shaw

MAY 2 2005

FILED

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

ALL OF DECEDENT'S INTEREST IN AND TO THAT CERTAIN PIECE OR PARCEL OF LAND LOCATED IN THE SECOND WARD OF THE CITY OF DUBOIS, COUNTY OF CLEARFIELD, AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A POST ON THE EAST SIDE OF EAST LONG AVENUE AT CORNER OF LOT NO. 16; THENCE NORTH 55° 30' EAST, ONE HUNDRED FIFTY (150) FEET TO A POST AT AN ALLEY; THENCE NORTH 34° 30' WEST, FIFTY (50) FEET TO A POST AT LOT NO. 14; THENCE SOUTH 55° 30' WEST, ONE HUNDRED FIFTY (150) FEET TO A POST AT EAST LONG AVENUE; THENCE BY SAID EAST LONG AVENUE, SOUTH 34° 30' EAST, FIFTY (50) FEET TO THE PLACE OF BEGINNING, AND KNOWN AS LOT NO. 15 OF J.E. LONG'S FIRST ADDITION TO THE BOROUGH (NOW CITY) OF DUBOIS.

PER SURVEY OF LIONAL ALEXANDER, PLS #22887-E, OF ALEXANDER & ASSOCIATES, INC., DATED AUGUST 28, 1997,
THE PERIMETER LEGAL DESCRIPTION IS ADJUSTED AS FOLLOWS:

BEGINNING AT A POST ON THE EAST SIDE OF EAST LONG AVENUE AND WESTERN CORNER OF LOT NO. 16; THENCE NORTH 37° 30' WEST, FIFTY (50) FEET TO A POST AT SOUTHWESTERN CORNER OF LOT NO. 14; THENCE NORTH 52° 33' 30" EAST, ONE HUNDRED FORTY-NINE AND SIXTY-ONE HUNDREDTHS (149.61) FEET, TO A POST AT SOUTHEASTERN CORNER OF LOT NO. 14 AND A SIXTEEN (16) FOOT RIGHT OF WAY KNOWN AS FIR ALLEY; THENCE SOUTH 37° 26' 30" EAST, FIFTY (50) FEET TO A POST AT NORTHERN CORNER OF LOT NO. 16; THENCE SOUTH 52° 33' 30" WEST, ONE HUNDRED FORTY-NINE AND FIFTY-SIX HUNDREDTHS (149.56) FEET, TO THE PLACE OF BEGINNING. BEING KNOWN AS LOT NO. 15 OF J.E. LONG'S FIRST ADDITION TO THE CITY OF DUBOIS AND PARCEL NO. 846 ON THE CITY OF DUBOIS ASSESSMENT MAP, SECTION 4.

J.E. LONG'S FIRST ADDITION TO THE BOROUGH OF DUBOIS IS RECORDED IN DEED BOOK 66, PAGE 289.

BEING THE SAME PREMISES WHICH S&T BANK, A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE COMMONWEALTH OF PENNSYLVANIA, AND DEAN WAY, AN INDIVIDUAL, CO-EXECUTORS, UNDER THE LAST WILL AND TESTAMENT OF DORIS H. WAY, DECEASED, BY DEED DATED 11/19/01 AND RECORDED 3/7/02 IN THE OFFICE OF THE RECORDER OF DEEDS IN AND FOR CLEARFIELD COUNTY IN INSTRUMENT #200203646.

TAX PARCEL #: 7/2-04-00846

Goldbeck McCafferty & McKeever
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS, INC. F/K/A
AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

MARGARET A. SNYDER
(**Mortgagor(s) and Record Owner(s)**)
153 East Long Avenue
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 05-438-CD

AFFIDAVIT PURSUANT TO RULE 3129

COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S WHOLESALE LENDER, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

153 East Long Avenue
Dubois, PA 15801

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

MARGARET A. SNYDER
153 East Long Avenue
Dubois, PA 15801-2158

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

MARGARET A. SNYDER
153 East Long Avenue
Dubois, PA 15801-2158

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

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

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

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

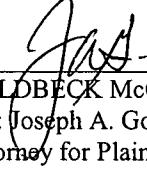
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
153 East Long Avenue
Dubois, PA 15801

(attach separate sheet if more space is needed)

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

DATED: May 19, 2005


GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

WRIT OF EXECUTION – (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 AND Rule 3257

COUNTRYWIDE HOME LOANS, INC. F/K/A
AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

MARGARET A. SNYDER
153 East Long Avenue
Dubois, PA 15801

In the Court of Common Pleas of
Clearfield County

No. 05-438-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 153 East Long Avenue Dubois, PA 15801

See Exhibit "A" attached

AMOUNT DUE	<u>\$58,173.10</u>
------------	--------------------

Interest From 11/01/2004
Through 05/19/2005

(Costs to be added)

Prothonotary costs 125.00

Willie L. Shan
Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Dated: 5/23/05

Deputy _____

Term
No. 05-438-CD

IN THE COURT OF COMMON PLEAS
COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S
WHOLESALE LENDER

vs.

MARGARET A. SNYDER

Mortagor(s)

153 East Long Avenue Dubois, PA 15801

WRIT OF EXECUTION
(Mortgage Foreclosure)

\$58,173.10
\$ _____

\$ 125.00
\$ _____

\$ 125.00
\$ _____

REAL DEBT
INTEREST from
COSTS PAID:
PROTHY
SHERIFF
STATUTORY
COSTS DUE PROTHY
Office of Judicial Support
Judg. Fee
Cr.
Sat.

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322

ALL OF DECEDENT'S INTEREST IN AND TO THAT CERTAIN PIECE OR PARCEL OF LAND LOCATED IN THE SECOND WARD OF THE CITY OF DUBOIS, COUNTY OF CLEARFIELD, AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A POST ON THE EAST SIDE OF EAST LONG AVENUE AT CORNER OF LOT NO. 16; THENCE NORTH 55° 30' EAST, ONE HUNDRED FIFTY (150) FEET TO A POST AT AN ALLEY; THENCE NORTH 34° 30' WEST, FIFTY (50) FEET TO A POST AT LOT NO. 14; THENCE SOUTH 55° 30' WEST, ONE HUNDRED FIFTY (150) FEET TO A POST AT EAST LONG AVENUE; THENCE BY SAID EAST LONG AVENUE, SOUTH 34° 30' EAST, FIFTY (50) FEET TO THE PLACE OF BEGINNING, AND KNOWN AS LOT NO. 15 OF J.E. LONG'S FIRST ADDITION TO THE BOROUGH (NOW CITY) OF DUBOIS.

PER SURVEY OF LIONAL ALEXANDER, PLS #22887-E, OF ALEXANDER & ASSOCIATES, INC., DATED AUGUST 28, 1997,
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BEGINNING AT A POST ON THE EAST SIDE OF EAST LONG AVENUE AND WESTERN CORNER OF LOT NO. 16; THENCE NORTH 37° 30' WEST, FIFTY (50) FEET TO A POST AT SOUTHWESTERN CORNER OF LOT NO. 14; THENCE NORTH 52° 33' 30" EAST, ONE HUNDRED FORTY-NINE AND SIXTY-ONE HUNDREDTHS (149.61) FEET, TO A POST AT SOUTHEASTERN CORNER OF LOT NO. 14 AND A SIXTEEN (16) FOOT RIGHT OF WAY KNOWN AS FIR ALLEY; THENCE SOUTH 37° 26' 30" EAST, FIFTY (50) FEET TO A POST AT NORTHERN CORNER OF LOT NO. 16; THENCE SOUTH 52° 33' 30" WEST, ONE HUNDRED FORTY-NINE AND FIFTY-SIX HUNDREDTHS (149.56) FEET, TO THE PLACE OF BEGINNING. BEING KNOWN AS LOT NO. 15 OF J.E. LONG'S FIRST ADDITION TO THE CITY OF DUBOIS AND PARCEL NO. 846 ON THE CITY OF DUBOIS ASSESSMENT MAP, SECTION 4.

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TAX PARCEL #: 72-04-00846

GOLDBECK McCAFFERTY & McKEEVER
JOSEPH A. GOLDBECK, JR.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
BY: David B. Fein, Esq.
Attorney I.D.#82628
Attorney for Plaintiff

CP
FILED ⁶⁰
01/02/01 ^{cc}
AUG 29 2005 ^{Atty Fein}
William A. Shaw ^{Copy to Sheriff}
Prothonotary/Clerk of Courts

COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S
WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

vs.

MARGARET A. SNYDER
153 East Long Avenue
Dubois, PA 15801

05-438-CD

ORDER

AND NOW, this 29th day of August 2005, upon consideration of the Plaintiff's Motion for Substituted Service under Pa.R.C.P. 430(a) and it appearing to the Court that Plaintiff's good faith efforts to ascertain the present whereabouts of Defendant, Margaret A. Snyder has been unsuccessful, it is,
ORDERED and DECREED:

that Plaintiff's Motion is granted and the Sheriff and/or Plaintiff is directed to Serve the Notice of Sheriff's Sale upon Defendant, Margaret A. Snyder by posting a copy of the Notice upon the premises 153 East Long Avenue, Dubois, PA, 15801, and Plaintiff is directed to serve the Notice of Sheriff Sale by certified and regular mail to the Defendant's last known address at 153 East Long Avenue, Dubois, PA, 15801, and that all further service of legal papers, including but not limited to motions, petitions and rules be made by certified and regular mail to Defendant's last known address and that Notice of Sheriff Sale pursuant to Pennsylvania Rule of Civil Procedure 3129 may be made upon Defendant, Margaret A. Snyder by sending copies of same to Defendant's last known address by certified and regular mail and by posting the premises.

BY THE COURT:

J.

CA

GOLDBECK McCAFFERTY & MCKEEVER
JOSEPH A. GOLDBECK, JR.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
BY: David B. Fein, Esq.
Attorney I.D.#82628
Attorney for Plaintiff

FILED *No CC*
m/11/36 LM
AUG 22 2005

William A. Shaw
Prothonotary

COUNTRYWIDE HOME LOANS, INC. F/K/A
AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

MARGARET A. SNYDER
153 East Long Avenue
Dubois, PA 15801

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 05-438-CD

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO
COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU
WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

MOTION FOR SUBSTITUTED SERVICE
UNDER P.A.R.C.P. 430(a)

Plaintiff, by and through its attorney, David B. Fein, Esq., in support of its Motion for Substituted Service, represents as follows:

1. Plaintiff is the holder of a first mortgage upon the premises 153 East Long Avenue, Dubois, PA, 15801, hereinafter, the "mortgaged premises".
2. Defendant, MARGARET A. SNYDER, is the mortgagor and real owner of the mortgaged premises.
3. The last known address of Defendant, Margaret A. Snyder is as set forth in Paragraph 2 of the Complaint.
4. The Sheriff has been unable to effect service of the Notice of Sale upon Defendant, Margaret A. Snyder at her last known address. The Defendant does not reside at this address given and the property appears to be empty. No forwarding address was given, according to the certification.

5. The following investigation was conducted in a good faith attempt to ascertain the whereabouts of Defendant, Margaret A. Snyder.

WHEREFORE, Plaintiff prays that the Court enter the attached order allowing Plaintiff to serve the Notice of Sale upon Defendant, Margaret A. Snyder by posting the premises and certified and regular mail to the Defendant's last known address. 

BY: David B. Fein, Esq.

Affidavit of Good Faith Investigation

Client provided Information:

File Number: CWD-4451

Attorney Firm: Goldbeck, McCafferly & McKeever

File Name: Snyder

Subject Name: Margaret A. Snyder

Property Address:

Street: 153 East Long Avenue

City: Dubois State: PA Zip: 15801

Skip Results: Date of Birth: 08/31/1938 Universal File Number: 33240

Last Known Dates: As of 08/15/2005

Street: 153 East Long Avenue Phone:

City: Dubois State: PA Zip: 15801

Death Records: As of 08/15/2005, the Social Security Administration has no death record on file for Margaret A. Snyder.

Social Security Number search completed.

Employment Search: Unable to verify current employer.

Creditor Information:

Creditors indicated the last reported address for Margaret A. Snyder as 153 East Long Avenue, Dubois, PA 15801

Department of Motor Vehicle Records:

The Pennsylvania Department of Motor Vehicles provided no change for Margaret A. Snyder from 153 East Long Avenue, Dubois, PA 15801

Public Licenses (Pilot, Real Estate, etc): Search performed provided no information.

Voter Registration Information:

The County Voters Registration Office has no listing for Margaret A. Snyder.

National Postal Address Search: Has no change for Margaret A. Snyder from 153 East Long Avenue, Dubois, PA 15801

Comments:

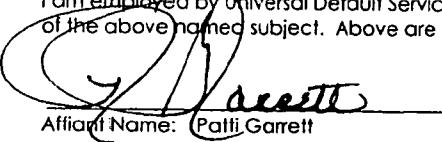
814-328-2545: Called possible relative, Kenneth Snyder, left message on answering machine, no response.

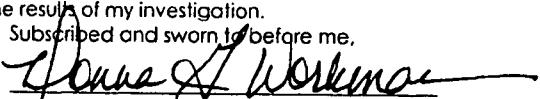
814-375-8877: Called possible neighbor, Donald Dintaman, there was no answer.

814-371-0949: Spoke with neighbor, Lori Matko, does not know defendant.

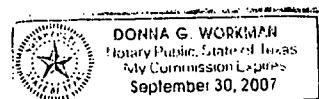
On 08/15/2005, I, Patti Garrett being duly sworn according to the law, deposes and says:
I am employed by Universal Default Service. I have conducted an investigation into the whereabouts of the above named subject. Above are the results of my investigation.

Subscribed and sworn to before me,


Affiant Name: Patti Garrett


Notary Public

Date: 08/15/2005



~~REAL ESTATE~~

REAL ESTATE

EXECUTION SERVICE SHEET

DKT: EX PAGE: 20171

DEPUTY RECEIVED: July 28, 2005

DEFENDANT(S): MARGARET A. SNYDER

ADDRESS: 158 EAST LONG AVENUE
DUBOIS, PA 15801

LEVY & POST AT: SAME AS ABOVE

SERVE AND LEAVE WITH: DEFENDANT POST GARNISHEE

WRIT OF EXECUTION NOTICE OF SALE TO POST / SERVE WRIT LEVY

INTERROGATORIES TO GARNISHEE WRIT OF POSSESSION

MUST BE SERVED, POSTED OR LEVIED BY: AUGUST 17, 2005

DATE SERVED, POSTED OR LEVIED: _____ TIME: _____

NAME OF PERSON SERVED: _____

TITLE: _____

WHERE SERVED /POSTED(ADDRESS): _____

DEFENDANT(S): RESIDENCE EMPLOYMENT

SIGNATURE OF PERSON SERVED: _____

DATE: _____

ATTEMPTS: _____

SPECIAL DIRECTIONS:

NO 05-438-CD
MARGARET A. SNYDER

SERVED, POSTED OR LEVIED ON BY:

NOTES: 08-01-05 House Empty / No Tornoms

GOLDBECK McCAFFERTY & McKEEVER

JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

BY: David B. Fein, Esq.

Attorney I.D.#82628

Attorney for Plaintiff

COUNTRYWIDE HOME LOANS, INC. F/K/A
AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

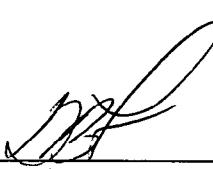
MARGARET A. SNYDER
153 East Long Avenue
Dubois, PA 15801

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 05-438-CD

VERIFICATION

I, David B. Fein, Esq., Attorney for Petitioner do hereby verify that the facts set forth in the foregoing Motion for Substituted Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

BY: 

David B. Fein, Esq.

GOLDBECK McCAFFERTY & McKEEVER

JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

BY: David B. Fein, Esq.

Attorney I.D.#82628

Attorney for Plaintiff

COUNTRYWIDE HOME LOANS, INC. F/K/A
AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

MARGARET A. SNYDER
153 East Long Avenue
Dubois, PA 15801

IN THE COURT OF COMMON PLEAS

Of Clearfield County

No. 05-438-CD

CERTIFICATE OF SERVICE

David B. Fein, Esq., does hereby certify that true and correct copies of the foregoing Motion for Substituted Service have been served upon the Defendant, Margaret A. Snyder this 17th day of August 2005, by first class mail, postage prepaid.

BY: 

David B. Fein, Esq.

GOLDBECK McCAFFERTY & McKEEVER
A PROFESSIONAL CORPORATION
SUITE 5000 MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106
WWW.GOLDBECKLAW.COM
(215) 627-1322
FAX (215) 627-7734

August 17, 2005

Office of the Prothonotary
William Shaw
Prothonotary of Clearfield County
230 E. Market Street
Clearfield, PA 16830

RE: Docket Number: 05-438-CD

Dear Sir or Madam:

Enclosed herewith please find the original of Plaintiff's Motion for Substituted Service with regard to the above-referenced matter. Kindly file the same of record with the Court and return the signed Court Order in the self-addressed stamped envelope enclosed herewith.

Very truly yours,



David B. Fein, Esq.

DBF\lg
Enclosures
cc: MARGARET A. SNYDER

GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

CWD-4451
CF: 03/29/2005
SD: 10/07/2005
\$58,173.10

COUNTRYWIDE HOME LOANS, INC. F/K/A
AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

MARGARET A. SNYDER
Mortgagor(s) and
Record Owner(s)

153 East Long Avenue
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 05-438-CD

FILED

SEP 26 2005
mfl:107
William A. Shaw
Prothonotary/Clerk of Courts
No C/C

CERTIFICATE OF SERVICE
PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)

Joseph A. Goldbeck, Jr., Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

- Personal Service by the Sheriff's Office/competent adult (copy of return attached).
- Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached).
- Certified mail by Sheriff's Office.
- Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
- Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
- Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

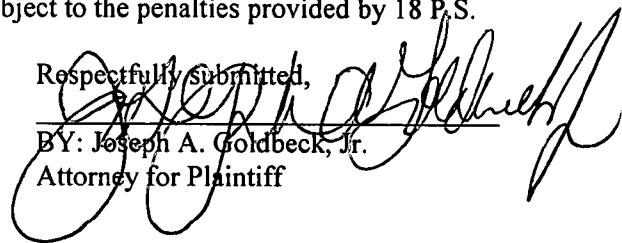
- Premises was posted by ~~Sheriff's Office~~/competent adult (copy of return attached).
- Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
- Certified Mail & ordinary mail by Joseph A. Goldbeck, Jr. (original receipt(s) for Certified Mail attached).

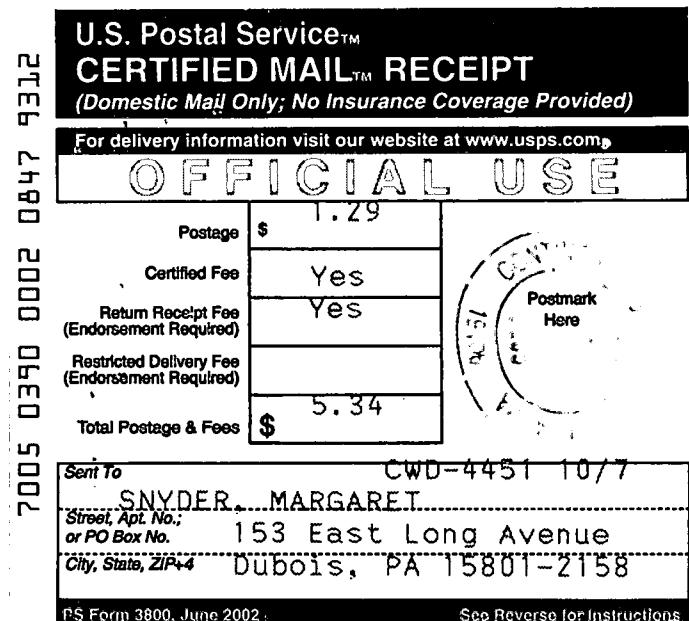
Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Joseph A. Goldbeck, Jr., Esquire (copies of proofs of mailing attached).

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff





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 valuables, 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.

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	\$	1.62
Certified Fee	Yes	✓
Return Receipt Fee (Endorsement Required)	Yes	✓
Restricted Delivery Fee (Endorsement Required)		✓
Total Postage & Fees	4.88	
	\$	

AUG 2002
Postmark
Here

CWD-4451 10/7

7005 1100 0004 4589 7731
Sent To:
SNYDER, MARGARET
Street, Apt. No.,
or PO Box No. 153 East Long Avenue
City, State, ZIP+4 Dubois, PA 15801-2158

PS Form 3800, June 2002 See Reverse for Instructions

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 valuables, 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.

Name and Address of Sender
GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:
 Certified
 COD
 Delivery Confirmation
 Express Mail
 Insured

Recorded Delivery (International)
 Registered
 Return Receipt for Merchandise
 Signature Confirmation

Affix Stamp Here (If issued as a certificate of mailing, or for additional copies of this bill)	Postmark and Date of Receipt
---	---------------------------------

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675											
2.	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830											
3.	TENANTS/OCCUPANTS 153 East Long Avenue Dubois, PA 15801											
4.												
5.												
6.												
7.												
8.												
Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving employee)										

PS Form 3877, February 2002 (Page 1 of 2)

Complete by Typewriter, Ink, or Ball Point Pen

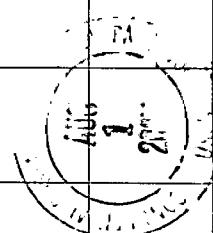
See Privacy Act Statement on Reverse

Clearfield

CWD4451

MARGARET A. SNYDER

UNITED STATES POSTAGE	PA 17105-2675
PAINTED BOWNS	\$ 22.70
02 1A	AUG 01 2005
0004340453	MAILED FROM ZIP CODE 19106



Name and Address of Sender
GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532

Affix Stamp Here
(If issued as a
certificate of mailing,
or for additional copies
of this bill)

Postmark and
Date of Receipt

Check type of mail or service:	<input type="checkbox"/> Certified	<input type="checkbox"/> Recorded Delivery (International)	<input type="checkbox"/> Return Receipt for Merchandise
	<input type="checkbox"/> COD	<input type="checkbox"/> Delivery Confirmation	<input type="checkbox"/> Signature Confirmation
	<input type="checkbox"/> Express Mail	<input type="checkbox"/> Insured	
1. Addressee (Name, Street, City, State, & ZIP Code)			
2. Article Number			
3.			
4.			
5.			
6.			
7.			
8.			

Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster: (Name of receiving employee)	Postmaster: (Signature)
1	1	1	1

Total Number of Pieces
Listed by Sender

Total Number of Pieces
Received at Post Office

Postmaster: (Name of receiving employee)

Postmaster: (Signature)

PS Form 3877, February 2002 (Page 1 of 2)
Complete by Typewriter, Ink, or Ball Point Pen

CVQ-4451

MARGARET A. SNYDER

See Privacy Act Statement on Reverse

Chand

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA
COUNTRYWIDE HOME LOANS **MARGARET SNYDER**
 (Petitioner) Plaintiff VS. (Respondent) Defendant

CASE and/or DOCKET: 05-438-CD

I Declare that I am a Pennsylvania State Deputy Constable and/or Process Server, in and for the County of Montgomery, that I am not a party to this action, not an employee of a party to this action, or an attorney to the action, and that within the boundaries of the state where service was effected, I was authorized by law to perform the said service.

SERVICE

SERVICE UPON: **MARGARET SNYDER**

Address: **153 EAST LONG AVENUE, DUBOIS PA 15801**

On: **9/15/05** At: **230 pm**

Description: Approximate Age: ___ Height: ___ Weight: ___ Race: ___ Sex: ___ Hair: ___

With the documents: **NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

MANNER OF SERVICE

By handing a copy to:

1.) Defendant(s) personally served

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

Name: _____ Relationship: _____

3.) Adult in charge of defendants residence.

Name: _____ Relationship: _____

4.) Posted Property

5.) Agent or person in charge of Place of Business.

Name: _____ Title: _____

Comments:

Defendant was not served because:

Moved _____ Unknown _____ No Answer _____ Vacant _____ Other: _____

Service was attempted on the following dates and times:

1.) _____ 2.) _____ 3.) _____
 Date: _____ Time: _____ Date: _____ Time: _____ Date: _____ Time: _____

SERVER INFORMATION

UNIVERSAL LAWYERS' SERVICE
 93 EAST MAIN ST.
 BAY SHORE, NY 11706
 631.666.6168

Jonay Wilson
 CONSTABLE / DEPUTY / PROCESS SERVER
~~33573~~ 33240

Sworn to and subscribed
 before me this 18 day
 of Sept 2005

Eric
 Notary Public

NOTARIAL SEAL	
ERIC MATTHIAS AFFLERBACH, NOTARY PUBLIC CITY OF THAPPI'S BOROUGH, MONTGOMERY CO., PA MY COMMISSION EXPIRES NOVEMBER 14, 2005 MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES	

GOLDBECK McCAFFERTY & McKEEVER
JOSEPH A. GOLDBECK, JR.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
BY: David B. Fein, Esq.
Attorney I.D.#82628
Attorney for Plaintiff

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

AUG 29 2005

Attest.

William C. Renn
Prothonotary/
Clerk of Courts

COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S
WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

vs.

MARGARET A. SNYDER
153 East Long Avenue
Dubois, PA 15801

05-438-CD

ORDER

AND NOW, this 29th day of *August* 2005, upon consideration of the Plaintiff's Motion for Substituted Service under Pa.R.C.P. 430(a) and it appearing to the Court that Plaintiff's good faith efforts to ascertain the present whereabouts of Defendant, Margaret A. Snyder has been unsuccessful, it is,

ORDERED and DECREED:

that Plaintiff's Motion is granted and the Sheriff and/or Plaintiff is directed to Serve the Notice of Sheriff's Sale upon Defendant, Margaret A. Snyder by posting a copy of the Notice upon the premises 153 East Long Avenue, Dubois, PA, 15801, and Plaintiff is directed to serve the Notice of Sheriff Sale by certified and regular mail to the Defendant's last known address at 153 East Long Avenue, Dubois, PA, 15801, and that all further service of legal papers, including but not limited to motions, petitions and rules be made by certified and regular mail to Defendant's last known address and that Notice of Sheriff Sale pursuant to Pennsylvania Rule of Civil Procedure 3129 may be made upon Defendant, Margaret A. Snyder by sending copies of same to Defendant's last known address by certified and regular mail and by posting the premises.

BY THE COURT:

William C. Renn
Prothonotary
Clerk of Courts
PA

GOLDBECK McCAFFERTY & MCKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS, INC. F/K/A
AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

MARGARET A. SNYDER
Mortgagor(s) and Record Owner(s)

153 East Long Avenue
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 05-438-CD

AFFIDAVIT PURSUANT TO RULE 3129

COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S WHOLESALE LENDER, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

153 East Long Avenue
Dubois, PA 15801

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

MARGARET A. SNYDER
153 East Long Avenue
Dubois, PA 15801-2158

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

MARGARET A. SNYDER
153 East Long Avenue
Dubois, PA 15801-2158

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

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

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

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

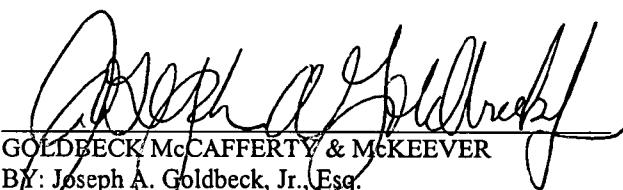
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
153 East Long Avenue
Dubois, PA 15801

(attach separate sheet if more space is needed)

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

DATED: September 20, 2005


GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20171
NO: 05-438-CD

PLAINTIFF: COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S WHOLESALE LENDER
vs.
DEFENDANT: MARGARET A. SNYDER

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 05/23/2005

LEVY TAKEN 08/01/2005 @ 12:30 PM

POSTED 08/01/2005 @ 12:30 PM

SALE HELD 11/04/2005

SOLD TO FANNIE MAE

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 01/17/2006

DATE DEED FILED 01/17/2006

PROPERTY ADDRESS 153 EAST LONG AVENUE DUBOIS , PA 15801

SERVICES

09/02/2005 @ SERVED MARGARET A. SNYDER

SERVED MARGARET A. SNYDER BY REG & CERT MAIL PER COLRT ORDER TO 153 EAST LONG AVENUE, DUBOIS, PA 15801
CERT.#7003311000193801081 RECEIVED REG. & CERT BACK UNCLAIMED ON 9/12/05

@ SERVED

NOW, OCTOBER 6, 2005 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED
FOR OCTOBER 7, 2005 TO NOVEMBER 4, 2005.

FILED
OCT 31 2005
JAN 17 2006
LMS

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20171
NO: 05-438-CD

PLAINTIFF: COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S WHOLESALE LENDER
vs.
DEFENDANT: MARGARET A. SNYDER

Execution REAL ESTATE

SHERIFF RETURN

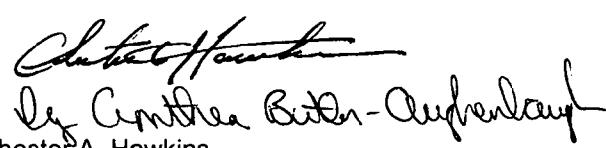
SHERIFF HAWKINS \$297.60

SURCHARGE \$20.00 PAID BY

Sworn to Before Me This

So Answers,

Day of _____ 2006


By Cynthia Bitter-Aughenbaugh
Chester A. Hawkins
Sheriff

WRIT OF EXECUTION – (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 AND Rule 3257

COUNTRYWIDE HOME LOANS, INC. F/K/A
AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

MARGARET A. SNYDER
153 East Long Avenue
Dubois, PA 15801

In the Court of Common Pleas of
Clearfield County

No. 05-438-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 153 East Long Avenue Dubois, PA 15801

See Exhibit "A" attached

AMOUNT DUE	\$58,173.10
------------	-------------

Interest From 11/01/2004
Through 05/19/2005

(Costs to be added)

Prothonotary costs 125.00

Willie L. Shaffer

Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy

Dated: 5/23/05

Received May 23, 2005 @ 2:30 PM.
Chester A. Wankens
By Cynthia Luther-Cochran

Tenn
No. 05-438-CD

IN THE COURT OF COMMON PLEAS
COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S
WHOLESALE LENDER

vs.

MARGARET A. SNYDER

Mortagor(s)

153 East Long Avenue Dubois, PA 15801

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$58,173.10
INTEREST from	\$ _____
COSTS PAID:	\$ <u>125.00</u>
PROTHY	\$ _____
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322

ALL OF DECEDENT'S INTEREST IN AND TO THAT CERTAIN PIECE OR PARCEL OF LAND LOCATED IN THE SECOND WARD OF THE CITY OF DUBOIS, COUNTY OF CLEARFIELD, AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A POST ON THE EAST SIDE OF EAST LONG AVENUE AT CORNER OF LOT NO. 16; THENCE NORTH 55° 30' EAST, ONE HUNDRED FIFTY (150) FEET TO A POST AT AN ALLEY; THENCE NORTH 34° 30' WEST, FIFTY (50) FEET TO A POST AT LOT NO. 14; THENCE SOUTH 55° 30' WEST, ONE HUNDRED FIFTY (150) FEET TO A POST AT EAST LONG AVENUE; THENCE BY SAID EAST LONG AVENUE, SOUTH 34° 30' EAST, FIFTY (50) FEET TO THE PLACE OF BEGINNING, AND KNOWN AS LOT NO. 15 OF J.E. LONG'S FIRST ADDITION TO THE BOROUGH (NOW CITY) OF DUBOIS.

PER SURVEY OF LIONAL ALEXANDER, PLS #22887-E, OF ALEXANDER & ASSOCIATES, INC., DATED AUGUST 28, 1997,
THE PERIMETER LEGAL DESCRIPTION IS ADJUSTED AS FOLLOWS:

BEGINNING AT A POST ON THE EAST SIDE OF EAST LONG AVENUE AND WESTERN CORNER OF LOT NO. 16; THENCE NORTH 37° 30' WEST, FIFTY (50) FEET TO A POST AT SOUTHWESTERN CORNER OF LOT NO. 14; THENCE NORTH 52° 33' 30" EAST, ONE HUNDRED FORTY-NINE AND SIXTY-ONE HUNDREDTHS (149.61) FEET, TO A POST AT SOUTHEASTERN CORNER OF LOT NO. 14 AND A SIXTEEN (16) FOOT RIGHT OF WAY KNOWN AS FIR ALLEY; THENCE SOUTH 37° 26' 30" EAST, FIFTY (50) FEET TO A POST AT NORTHERN CORNER OF LOT NO. 16; THENCE SOUTH 52° 33' 30" WEST, ONE HUNDRED FORTY-NINE AND FIFTY-SIX HUNDREDTHS (149.56) FEET, TO THE PLACE OF BEGINNING. BEING KNOWN AS LOT NO. 15 OF J.E. LONG'S FIRST ADDITION TO THE CITY OF DUBOIS AND PARCEL NO. 846 ON THE CITY OF DUBOIS ASSESSMENT MAP, SECTION 4.

J.E. LONG'S FIRST ADDITION TO THE BOROUGH OF DUBOIS IS RECORDED IN DEED BOOK 66, PAGE 289.

BEING THE SAME PREMISES WHICH S&T BANK, A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE COMMONWEALTH OF PENNSYLVANIA, AND DEAN WAY, AN INDIVIDUAL, CO-EXECUTORS, UNDER THE LAST WILL AND TESTAMENT OF DORIS H. WAY, DECEASED, BY DEED DATED 11/19/01 AND RECORDED 3/7/02 IN THE OFFICE OF THE RECORDER OF DEEDS IN AND FOR CLEARFIELD COUNTY IN INSTRUMENT #200203646.

TAX PARCEL #: 7/2-04-00846

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME MARGARET A. SNYDER

NO. 05-438-CD

NOW, January 17, 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 November 04, 2005, I exposed the within described real estate of Margaret A. Snyder to public venue or outcry at which time and place I sold the same to FANNIE MAE he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR SERVICE	15.00	DEBT-AMOUNT DUE	58,173.10
MILEAGE	15.00	INTEREST @ 13.5500 %	4,986.40
LEVY	15.39	FROM 11/01/2004 TO 11/04/2005	
MILEAGE	15.39	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	10.43	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	20.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE	15.00	ESCROW DEFICIENCY	
DEED	30.00	PROPERTY INSPECTIONS	
ADD'L POSTING	15.00	INTEREST	
ADD'L MILEAGE	15.39	MISCELLANEOUS	
ADD'L LEVY			
BID AMOUNT	1.00	TOTAL DEBT AND INTEREST	\$63,179.50
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	1,028.10
BILLING/PHONE/FAX	15.00	TAXES - COLLECTOR	
CONTINUED SALES	20.00	TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$297.60	LIEN SEARCH	100.00
		ACKNOWLEDGEMENT	5.00
DEED COSTS:		DEED COSTS	29.00
ACKNOWLEDGEMENT	5.00	SHERIFF COSTS	297.60
REGISTER & RECORDER	29.00	LEGAL JOURNAL COSTS	252.00
TRANSFER TAX 2%	0.00	PROTHONOTARY	125.00
TOTAL DEED COSTS	\$29.00	MORTGAGE SEARCH	40.00
		MUNICIPAL LIEN	
		TOTAL COSTS	\$1,876.70

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

CHESTER A. HAWKINS, Sheriff

GOLDBECK McCAFFERTY & MCKEEVER
JOSEPH A. GOLDBECK, JR.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
BY: David B. Fein, Esq.
Attorney I.D.#82628
Attorney for Plaintiff

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

AUG 29 2005

Attest.

Wes L. R.
Prothonotary/
Clerk of Courts

COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S
WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

vs.

MARGARET A. SNYDER
153 East Long Avenue
Dubois, PA 15801

05-438-CD

ORDER

AND NOW, this 29th day of *Aug. 1* 2005, upon consideration of the Plaintiff's Motion for Substituted Service under Pa.R.C.P. 430(a) and it appearing to the Court that Plaintiff's good faith efforts to ascertain the present whereabouts of Defendant, Margaret A. Snyder has been unsuccessful, it is,

ORDERED and DECREED:

that Plaintiff's Motion is granted and the Sheriff and/or Plaintiff is directed to Serve the Notice of Sheriff's Sale upon Defendant, Margaret A. Snyder by posting a copy of the Notice upon the premises 153 East Long Avenue, Dubois, PA, 15801, and Plaintiff is directed to serve the Notice of Sheriff Sale by certified and regular mail to the Defendant's last known address at 153 East Long Avenue, Dubois, PA, 15801, and that all further service of legal papers, including but not limited to motions, petitions and rules be made by certified and regular mail to Defendant's last known address and that Notice of Sheriff Sale pursuant to Pennsylvania Rule of Civil Procedure 3129 may be made upon Defendant, Margaret A. Snyder by sending copies of same to Defendant's last known address by certified and regular mail and by posting the premises.

BY THE COURT:

J.

CERTIFIED MAIL

MAIL CERTIFIED BY THE UNITED STATES POSTAL SERVICE

SENDER: COMPLETE THIS SECTION

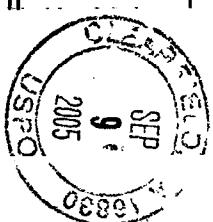
- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

MARGARET A. SNYDER
153 EAST LONG AVENUE
DUBOIS, PA 15801

COMPLETE THIS SECTION ON DELIVERY

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



3. Service Type

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

4. Restricted Delivery? (Extra Fee)

Yes

2. Article Number

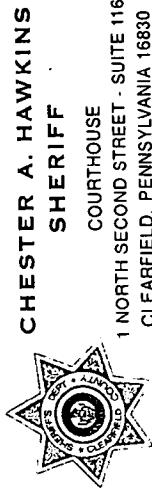
(Transfer from service label)

2003 3110 0001 9380 1081

Domestic Return Receipt

102595-02-M-150

PS Form 3811, February 2004

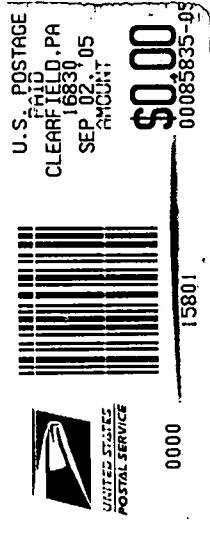
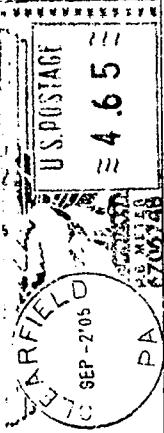


CHESTER A. HAWKINS
SHERIFF

COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



7003 3110 0001 9380 1081



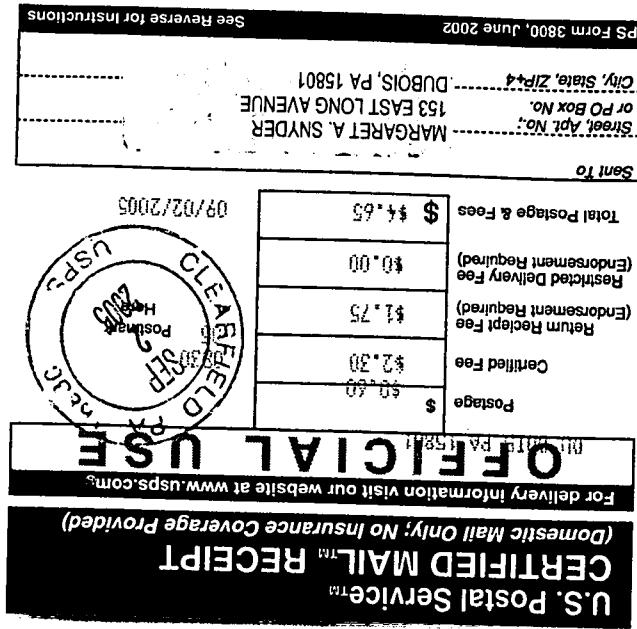
MARGARET A. SNYDER
153 EAST LONG AVENUE
DUBOIS PA 15801

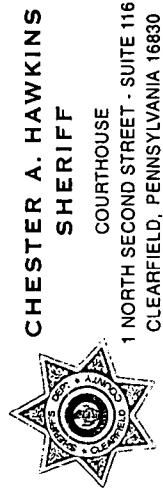
153
EAST
LONG
AVENUE

RTS
RETURN TO SENDER

0000 15801

INSUFFICIENT ADDRESS
 ATTEMPTED NOT KNOWN
 NO SUCH NUMBER/STREET
 NOT DELIVERABLE AS ADDRESSED
 UNABLE TO FORWARD





CHESTER A. HAWKINS
SHERIFF
COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



9/17/05

MARGARET A. SNYDER
153 EAST LONG AVENUE
DUBOIS, PA

INSUFFICIENT ADDRESS
 ATTEMPTED NOT KNOWN
 C
 S
 NO SUCH NUMBER/STREET
 NOT DELIVERABLE AS ADDRESSED
 UNABLE TO FORWARD

RTS
RETURN TO SENDER

GOLDBECK McCAFFERTY & McKEEVER
A PROFESSIONAL CORPORATION
SUITE 5000 - MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
FAX (215) 627-7734

October 6, 2005

Chester A. Hawkins
SHERIFF OF CLEARFIELD COUNTY
Sheriff's Office
230 E. Market Street
Clearfield, PA 16830
FAX 814-765-6089

Clearfield

BOOK WRIT

RE: COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S WHOLESALE LENDER
vs.
MARGARET A. SNYDER
Term No. 05-438-CD

Property address:

153 East Long Avenue
Dubois, PA 15801

Sheriff's Sale Date: October 07, 2005

Dear Sir/Madam:

Kindly postpone the above-captioned Sheriff's Sale scheduled for October 07, 2005 to November 04, 2005.

Thank you for your cooperation.

Very truly yours,

Joseph A. Goldbeck, Jr.
JOSEPH A. GOLDBECK, JR.

JAG/rh

cc: Lissette Duarte
COUNTRYWIDE HOME LOANS INC.
Acct. #6711765