

05-757-CD  
Mortgage Elect. Reg. vs. T. Myers

2005-757-CD  
Mortgage Electronic Regist. v. Tina Myers

**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

FILED ICC Shff  
mjd: 3561 Atty pd.  
MAY 25 2005 85.00  
William A. Shaw  
Prothonotary/Clerk of Courts

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024-3632

*Plaintiff*

vs.

TINA R. MYERS  
**Mortgagor and Real Owner**  
Lot 6 Potter Street  
Karthaus, PA 16845

*Defendant*

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY  
CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term 05-757-cd  
**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

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

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](http://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-4628.

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.**

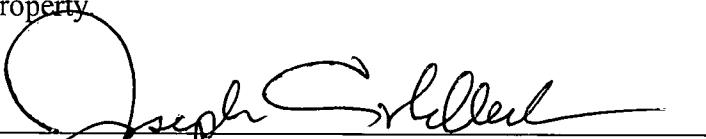
## COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., 7105 Corporate Drive, PTX C-35 Plano, TX 75024-3632.
2. The name and address of the Defendant is TINA R. MYERS, Lot 6 Potter Street, Karthaus, PA 16845, who is the mortgagor and real owner of the mortgaged premises hereinafter described.
3. On May 06, 2002 mortgagor made, executed and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument # 200207134. 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. Mortgage Electronic Registration Systems Inc. is or will be, the owner of legal title to the mortgage that is the subject of this action, and nominee for Countrywide Home Loans Servicing LP, which is the owner of the entire beneficial interest in the mortgage.
5. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A".
6. The mortgage is in default because monthly payment of principal and interest upon said mortgage due February 01, 2005, 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.
7. The following amounts are due on the mortgage:

Principal Balance	\$44,711.29
Interest from 01/01/2005	\$1,365.03
through 05/31/2005 at 7.3800%	
Per Diem interest rate at \$9.04	
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 (\$2,235.56) 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 02/01/2005 to 05/31/2005	\$63.39
Monthly late charge amount at \$15.85	
Costs of suit and Title Search	\$900.00
Monthly Escrow amount \$110.03	
	\$48,289.71

8. 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.
9. 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 \$48,289.71, together with interest at the rate of \$9.04, 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: 5-24-05

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

# *Exhibit A*

Legal Description: (As shown on Mortgage)

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

BEGINNING AT A POINT BEING THE CORNER OF POTTER STREET AND AN ALLEY, SAID CORNER BEING THE NORTHEAST CORNER OF THE LAND HEREIN CONVEYED; THENCE IN A SOUTHERLY DIRECTION ALONG THE WESTERN LINE OF THE RIGHT OF WAY OF POTTER STREET, EIGHTY (80) FEET TO AN IRON PIN; THENCE ALONG LINE OF LANDS OF RALPH L. MCGONIGAL ET AL, OF WHICH THIS PARCEL IS PART, IN A WESTERLY DIRECTION SIXTY (60) FEET, MORE OR LESS, TO LINE OF LANDS NOW OR FORMERLY OF THOMAS LEE TATE; THENCE ALONG LINE OF LANDS OF THE SAID THOMAS LEE TATE IN A NORTHERLY DIRECTION EIGHTY (80) FEET TO AN ALLEY; THENCE ALONG LINE OF SAID ALLEY IN AN EASTERLY DIRECTION SIXTY (60) FEET TO POTTER STREET AND PLACE OF BEGINNING. BEING A RECTANGULAR PARCEL OF LAND FRONTING EIGHTY (80) FEET ON POTTER STREET AND SIXTY (60) FEET IN DEPTH, AND BEING A PART OF LOT NO. 6 IN "BLOCK A" ON A CERTAIN MAP OR PLAN FILED AND RECORDED BY THE TRUSTEES OF THE KARTHAUS ESTATE IN THE RECORDERS OFFICE IN CLEARFIELD PENNSYLVANIA ON NOVEMBER 21, 1882. MAP #121-T04-607-31.

# *Exhibit B*



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

Send Payments to:  
P.O. Box 660694  
Dallas, TX 75266-0694  
Karthaus, PA 16845-0000

January 3, 2005  
Certified Mail No.  
Return Receipt Requested  
Regular Mail

Tina R Myers  
L 6 Potter Street  
Karthaus, PA 16845-0000

Account No.: 20065245  
Property Address:  
L 6 Potter Street  
Karthaus, 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): Tina R Myers  
PROPERTY ADDRESS: L 6 Potter Street

LOAN ACCT. NO.: Karthaus, PA

ORIGINAL LENDER: 20065245

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: 20065245-1

Tina R Myers  
L 6 Potter Street

Balance Due for charges listed above: \$1,325.71 as of February 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

SEE OTHER SIDE FOR IMPORTANT INFORMATION  
Please do not write below this line.

02006524510000132571000132571

**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:

L 6 Potter Street, Karthaus, 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

<u>Monthly Payments:</u>	\$427.05	1,281.15
<u>Other charges (explain/itemize):</u>		
Late Charges:	15.85	31.70
Other Charges:	Uncollected Late Charges: Uncollected Costs:	12.86 .00
<b>TOTAL AMOUNT PAST DUE:</b>		<b>\$1,325.71</b>

**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 \$1,325.71, 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:**

Name of Lender: **Countrywide Home Loans Servicing LP**

Address: **P. O. Box 660694 Dallas, TX 75266-0694**

Phone Number: **1-800-669-6654**

Fax Number: **1-805-577-3432**

Contact Person: **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 February 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 February 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.

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

<b>ADAMS COUNTY</b>			
Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518	Pennsylvania Housing Finance Agency 2275 Swallow Hill road Bldg 200 Pittsburgh, PA 15220 (412) 429-2842	Center for Community Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129	Huntingdon County Housing Services Weatherization Inc. 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, PA 17331 (717) 637-3768	Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh, PA 15222 (412) 227-4602	Huntingdon County Housing Services Weatherization Inc. 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	Keystone Economic Development Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556
CCCS of Western PA 2900 Linglestown Road Harrisburg, PA 17102 888-511-2227	ARMSTRONG COUNTY Armstrong County Community Action Agency 124 Armsdale Road Suite 211 Kittanning, PA 16201 (724) 548-3405	Keystone Economic Development Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556	<b>BRADFORD COUNTY</b>
Maranatha 43 Philadelphia Avenue Waynesboro, PA 17268 (717) 762-3285	CCCS of Western PA, Inc. 217 E. Plank Road Altoona, PA 16602 888-511-2227	Tableland Services Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 - 1-800-452-0148	CCCS of Northeastern PA Genetti Towers 77 E. Market Street, 7th Floor Wilkes-Barre, PA 18702 570-821-0837
<b>ALLEGHENY COUNTY</b>		BERKS COUNTY	
Acorn Housing of Pittsburgh 5907 Penn Avenue Suite 300 Pittsburgh, PA 15206 412-441-7240	Indiana Co. Community Action Program 827 Water Street Box 187 Indiana, PA 15701 (724) 465-2657	Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866	CCCS of Northeastern PA 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163
Action Housing, Inc 425 6th Avenue Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 or 1 (800) 792-2801	BEAVER COUNTY Action Housing, Inc 425 6th Avenue Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 or 1 (800) 792-2801	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733	The Trehab Center of Northeastern PA 703 S. Elmer Avenue, Suite M-6 Sayre, PA 18840 (570) 888-0412
CCCS of Western PA, Inc. River Park Commons 2403 Sidney Street, Suite 400 Pittsburgh, PA 15203 888-511-2227	CCCS of Western PA, Inc. 971 Third Street Beaver, PA 15009 888-511-2227	Community Action Committee of the Lehigh Valley 1337 East Fifth Street Bethlehem, PA 18015 610-691-5620	<b>BUCKS COUNTY</b>
Community Action Southwest 58 East Greene Street Waynesburg, PA 15370 (724) 852-2893	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 (412) 664-1906	Schuylkill Community Action 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995	Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221
Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 (412) 664-1906	Housing Opportunities of Beaver County 650 Corporation St. Suite 207 Beaver, PA 15009 (724) 728-7511	CCCS of Northeastern PA 202 W. Hamilton Ave, State College, PA 16801 (814) 238-3868	American Credit Counseling Institute 530 West Street Rd Suite 201 Warminster, PA 18974 (215) 444-9429
Housing Opportunities Services, Inc. 332 5th Avenue Executive Building, Suite 214 McKeesport, PA 15132 412-678-9003	CCCS of Western PA, Inc. 217 E. Plank Road Altoona, PA 16602 888-511-2227	CCCS of Western PA, Inc. 217 E. Plank Road Altoona, PA 16602 888-511-2227	American Financial Counseling Services, Inc. 175 Strafford Avenue, Suite One Wayne, PA 19087 800-490-3039
New Life Community Housing Development Corporation 712 Hawkins Avenue Braddock, PA 15104 412-351-4077	Center for Community Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129	Center for Community Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129	Bucks County Housing Group 515 West End Boulevard Quakertown, PA 18951 866-866-0280

Bucks County Housing Group 470 Old Dublin Pike Doylestown, PA 18901 866-866-0280	Urban League of Philadelphia 136 West Girard Ave Philadelphia, PA 19123 (215) 451-5005	Northern Tier Community Action Corp. P.O. Box 389 135 West 4th Street Emporium, PA 15834 (814) 486-1161	Lycom-Clint Co Comm to Comm Action 2138 Lincoln Street P.O. Box 3568 Williamsport, PA 17703 (570) 326-0587
Bucks County Housing Group 349 Durham Road Penndel, PA 19047 866-866-0280	<b>BUTLER COUNTY</b> Action Housing, Inc 425 6th Avenue Suite 950	<b>CARBON COUNTY</b> CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733	<b>CHESTER COUNTY</b> Atom Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221
Bucks County Housing Group 200 West Bridge Street Momsville, PA 19067 866-866-0280	Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 or 1 (800) 792-2801	CCCS of Western PA 1138 N. Main St. Extension Butler, PA 16001 888-511-2227	Amencan Credit Counseling Institute 21 South Church Street West Chester, PA 19380 1-888-212-6741
Bucks County Housing Group, Inc 2324 Second Street Pike Suite 17 Wrightstown, PA 18940 866-866-0280	Housing Opportunities Inc 133 Seventh Street P.O. Box 9	CCCS of Northeastern PA 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163	Amencan Credit Counseling Institute 845 Coates St. Coatesville, PA 19320 (888) 212-6741
CCCS of Delaware Valley Catholic Social Services Building 7340 Jackson Street Philadelphia, PA 19136 (215) 563-5665	McKeesport, PA 15134 (412) 664-1906	CCCS of Northeastern PA 411 Main Street Suite 102 E Stroudsburg, PA 18360 (570) 420-8980 or 800-922-0537	American Financial Counseling Services, Inc. 175 Stratford Avenue, Suite One Wayne, PA 19087
CCCS of Delaware Valley Catholic Social Services Building 607 West Street Road Warminster, PA 18974 (215) 563-5665	<b>CAMBRIA COUNTY</b> CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 888-511-2227	CCCS of Northeastern PA Genetti Towers 77 E Market Street, 7th Floor Wilkes-Barre, PA 18702 570-821-0837	American Red Cross of Chester 1723 Edgemont Avenue Chester, PA 19013 (610) 874-1484
CCCS of Delaware Valley 1515 Market Street Suite 1325 Philadelphia, PA 19107 (215) 563-5665	Center for Community Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129	Comm. on Econ Opportunity of Luzerne County 217 E. Plank Road Altona, PA 16602 888-511-2227	800-490-3039
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733	Indiana Co. Community Action Program 827 Water Street Box 187 Indiana, PA 15701 (724) 465-2657	Community Action Committee of the Lehigh Valley 1337 East Fifth Street Bethlehem, PA 18015 610-691-5620	APM 2147 North Sixth Street Philadelphia, PA 19122 (215) 235-6788
Diversified Community Services 1920 South 20th Street Philadelphia, PA 19145 215-336-3511	Keystone Economic Development Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556	<b>CENTRE COUNTY</b> Schuylkill Community Action 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995	Carroll Park Community Council, Inc. 5218 Master Street Philadelphia, PA 19131 (215) 877-1157
Germantown Settlement 218 W. Chelten Avenue Philadelphia, PA 19144 215-849-3104	Tableland Services Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 - 1-800-452-0148	CCCS of Northeastern PA 202 W. Hamilton Ave. State College, PA 16801 (814) 238-3668	CCCS of Delaware Valley 790 E. Market St. Suite 170, Marshall Building West Chester, PA 19382 (215) 563-5665
HACE 167 W. Allegheny Ave. 2nd Fl Philadelphia, PA 19140 (215) 426-8025	<b>CAMERON COUNTY</b> CCCS of Western PA 217 E. Plank Road Altona, PA 16602 888-511-2227	CCCS of Northeastern PA 201 Basin Street Suite 6 Williamsport, PA 17701 (570) 323-6627	Chester Community Improvement Project 412 Avenue of the States PO Box 541 Chester, PA 19016 610-876-3449
Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500	CCCS of Western PA, Inc. 217 E. Plank Road Altona, PA 16602 888-511-2227	Community Action Agency of Delaware County 2nd and Orange Streets Media, PA 19063 610-891-5101	

Diversified Community Services Dixon House 1920 South 20th Street Philadelphia, PA 19145 215-336-3511	CCCS of Western PA, Inc. 217 E. Plank Road Altoona, PA 16602 888-511-2227	Greater Erie Community Action Committee 18 West 9TH Street Erie, PA 16501 (814) 459-4581	Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757
Germantown Settlement 218 W. Chelten Avenue Philadelphia, PA 19144 215-849-3104	Indiana Co. Community Action Program 827 Water Street Box 187 Indiana, PA 15701 (724) 465-2657	JFK Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400	Loveship, Inc. 2320 North 5th Street Harrisburg, PA 17110 (717) 232-2207
HACE 167 W. Allegheny Ave. 2nd Fl Philadelphia, PA 19140 (215) 426-8025	Keystone Economic Development Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556	Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 9815310	PHFA 211 North Front Street Harrisburg, PA 17110 800-342-2397
Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846	CLINTON COUNTY CCCS of Northeastern PA 202 W. Hamilton Ave, State College, PA 16801 (814) 238-3668	St. Martin Center 1701 Parade Street Erie, PA 16503 (814) 452-6113	Urban League of Metropolitan Hbg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925
Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500	CCCS of Northeastern PA 201 Basin Street Suite 6 Williamsport, PA 17701 (570) 323-6627	Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518	Acom Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221
Phila Council For Community Advmnt 100 North 17th Street Suite 600 Philadelphia, PA 19103 (215) 567-7803	Lycom-Clntr Co Comm to Comm Action 2138 Lincoln Street P.O. Box 3568 Williamsport, PA 17703 (570) 326-0587	CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 888-511-2227	American Credit Counseling Institute 175 Strafford Ave Suite 1 Wayne, PA 19087 (610) 971-2210
Tabor Community Services, Inc. 439 E. King Street PO Box 1676 Lancaster, PA 17608 (717) 397-5182 OR 1-800-788-5062	COLUMBIA COUNTY CCCS of Northeastern PA 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163	Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757	American Financial Counseling Services 1 Abington Plaza, Suite 403 Old York Road and Township Line Jenkintown, PA 19046 800-490-3039
Urban League of Philadelphia 136 West Girard Ave Philadelphia, PA 19123 (215) 4515005	CCCS of Northeastern PA Genetti Towers 77 E Market Street, 7th Floor Wilkes-Barre, PA 18702 570-821-0837	Loveship, Inc. 2320 North 5th Street Harrisburg, PA 17110 (717) 232-2207	American Financial Counseling Services, Inc. 175 Strafford Avenue, Suite One Wayne, PA 19087 800-490-3039
CLARION COUNTY CCCS of Western PA 1138 N. Main St. Extension Butler, PA 16001 888-511-2227	CCCS of Northeastern PA Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744	Maranatha 43 Philadelphia Avenue Waynesboro, PA 17268 (717) 762-3285	American Red Cross of Chester 1729 Edgemont Avenue Chester, PA 19013 (610) 874-1484
CLEARFIELD COUNTY CCCS of Northeastern PA 202 W. Hamilton Ave, State College, PA 16801 (814) 238-3668	CRAWFORD COUNTY Center for Family Services, Inc. 213 Center Street Meadville, PA 16335 (814) 337-8450	PHFA 211 North Front Street Harrisburg, PA 17110 800-342-2397	APM 2147 North Sixth Street Philadelphia, PA 19122 (215) 235-6788
CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 888-511-2227	DAUPHIN COUNTY Urban League of Metropolitan Hbg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925	Urban League of Metropolitan Hbg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925	Carroll Park Community Council, Inc. 5218 Master Street Philadelphia, PA 19131 (215) 877-1157
		CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 888-511-2227	CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 (215) 563-5665

CCCS of Delaware Valley 1515 Market Street Suite 1325 Philadelphia, PA 19107 (215) 563-5665	Northern Tier Community Action Corp. P O. Box 389 135 West 4th Street Emporium, PA 15834 (814) 486-1161	Tableland Services Inc. 533 East Main Street Somerset, PA 15501 (814) 445-9628 - 1-800-452-0148	Huntingdon County Housing Services Weatherization Inc. 917 Millin Street Huntingdon, PA 16652 (814) 643-2343
CCCS of Delaware Valley 790 E. Market St. Suite 170, Marshall Building West Chester, PA 19382 (215) 563-5665	ERIE COUNTY Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744	FOREST COUNTY Warren-Forest Counties Economic Opportunity Council 1209 Pennsylvania Ave, West P.O. Box 547 Warren, PA 16365 (814) 725-2400	Maranatha 43 Philadelphia Avenue Waynesboro, PA 17268 (717) 762-3285
Chester Community Improvement Project 412 Avenue of the States PO Box 541 Chester, PA 19016 610-876-3449	CCCS of Western PA 4402 Peach Street Erie, PA 16509 1-888-511-2227 ext 108	FRANKLIN COUNTY Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518	Action Housing, Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 (412) 391-1950 or (412) 281-2102 or 1 (800) 792-2901
Community Action Agency of Delaware County 2nd and Orange Streets Media, PA 19063 610-891-5101	Greater Erie Community Action Committee 18 West 9TH Street Erie, PA 16501 (814) 459-4581	American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, PA 17331 (717) 637-3768	CCCS of Western PA, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 888-511-2227
Diversified Community Services Dixon House 1920 South 20th Street Philadelphia, PA 19145 215-336-3511	JFK Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400	CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 888-511-2227	Community Action Southwest 58 East Greene Street Waynesburg, PA 15370 (724) 852-2833
Germantown Settlement 218 W. Chelten Avenue Philadelphia, PA 19144 215-849-3104	FAYETTE COUNTY SL Martin Center 1701 Parade Street Erie, PA 16503 (814) 452-6113	CCCS of Western PA, Inc. Colonial Shopping Center 970 S. George St York, PA 17403 888-511-2227	CCCS of Northeastern PA 202 W. Hamilton Ave. State College, PA 16801 (814) 238-3668
HACE 167 W. Allegheny Ave., 2nd Floor Philadelphia, PA 19140 (215)426-8025	Action Housing, Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 (412) 391-1959 or (412) 281-2102 or 1 (800) 792-2901	Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757	CCCS of Western PA, Inc. 217 E. Plank Road Altoona, PA 16602 888-511-2227
Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846	CCCS of Western PA, Inc. 199 Edison Street Uniontown, PA 15401 888-511-2227	Maranatha 43 Philadelphia Avenue Waynesboro, PA 17268 (717) 762-3285	Center for Community Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129
Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500	CCCS of Western PA, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 888-511-2227	Urban League of Metropolitan Hbg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925	Huntingdon County Housing Services Weatherization Inc. 917 Millin Street Huntingdon, PA 16652 (814) 643-2343
Phila Council For Community Advmnt 100 North 17th Street Suite 600 Philadelphia, PA 19103 (215) 567-7803	Community Action Southwest 58 East Greene Street Waynesburg, PA 15370 (724) 852-2893	FULTON COUNTY CCCS of Western PA, Inc. Colonial Shopping Center 970 S. George St York, PA 17403 888-511-2227	INDIANA COUNTY CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 888-511-2227
Urban League of Philadelphia 136 West Girard Ave Philadelphia, PA 19123 (215) 451-5005	Fayette Co. Community Action Agency, Inc. 137 North Beeson Avenue Uniontown, PA 15401 (724) 437-6050 OR 1-800-427-INFO	Center for Community Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9120	CCCS of Western PA, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 888-511-2227
ELK COUNTY JFK Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400			

Indiana Co. Community Action Program 827 Water Street Box 187 Indiana, PA 15701 (724) 465-2657	CCCS of Western PA, Inc. Colonial Shopping Center 970 S. George St York, PA 17403 888-511-2227	LUZERNE COUNTY CCCS of Northeastern PA Genetti Towers 77 E Market Street, 7th Floor Wilkes-Barre, PA 18702 570-821-0837	Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 9815310
Keystone Economic Development Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556	Tabor Community Services, Inc. 439 E. King Street PO Box 1676 Lancaster, PA 17608 (717) 397-5182 OR 1-800-788-5062	Comm. on Econ Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359	CCCS of Northeastern PA 202 W. Hamilton Ave, State College, PA 16801 (814) 238-3668
JEFFERSON COUNTY	LAWRENCE COUNTY	Schuylkill Community Action 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995	CCCS of Western PA, Inc. 217 E. Plank Road Altoona, PA 16602 888-511-2227
Indiana Co. Community Action Program 827 Water Street Box 187 Indiana, PA 15701 (724) 465-2657	Housing Opportunities of Beaver County 650 Corporation St. Suite 207 Beaver, PA 15009 (724) 728-7511	LYCOMING COUNTY CCCS of Northeastern PA 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163	Huntingdon County Housing Services Weatherization Inc. 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
JFK Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400	Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 9815310	CCCS of Northeastern PA Genetti Towers 77 E Market Street, 7th Floor Wilkes-Barre, PA 18702 570-821-0837	CCCS of Northeastern PA 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163
JUNIATA COUNTY	LEBANON COUNTY	Schuylkill Community Action 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995	CCCS of Northeastern PA Genetti Towers 77 E Market Street, 7th Floor Wilkes-Barre, PA 18702 570-821-0837
CCCS of Northeastern PA 202 W. Hamilton Ave, State College, PA 16801 (814) 238-3668	Tabor Community Services, Inc. 439 E. King Street PO Box 1676 Lancaster, PA 17608 (717) 397-5182 OR 1-800-788-5062	CCCS of Northeastern PA 201 Basin Street Suite 6 Williamsport, PA 17701 (570) 323-6627	CCCS of Northeastern PA 411 Main Street Suite 102 E Stroudsburg, PA 18360 (570) 420-8980 or 800-922-9537
Huntingdon County Housing Services Weatherization Inc. 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	PO Box 1676 Lancaster, PA 17608 (717) 397-5182 OR 1-800-788-5062	Lycom-Clntr Co Comm to Comm Action 2138 Lincoln Street P.O. Box 3568 Williamsport, PA 17703 (570) 326-0587	Community Action Committee of the Lehigh Valley 1337 East Fifth Street Bethlehem, PA 18015 610-691-5620
LACKAWANNA COUNTY	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 Suite 1	JFK Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400	MONTGOMERY COUNTY
CCCS of Northeastern PA 1400 Abington Executive Park Suite 1	Community Action Committee of the Lehigh Valley 1337 East Fifth Street Bethlehem, PA 18015 610-691-5620	Northern Tier Community Action Corp. P.O. Box 389 135 West 4th Street Emporium, PA 15834 (814) 486-1161	Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221
Clarks Summit, PA 18411 570-587-9163	Schuylkill Community Action 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995	MERCER COUNTY CCCS of Western PA 1138 N. Main St. Extension Butler, PA 16001 888-511-2227	American Credit Counseling Institute 528 Dekalb Street Norristown, PA 19401 (610) 971-2210
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733			American Credit Counseling Institute 530 West Street Rd Suite 201 Warminster, PA 18974 (215) 444-9429

American Credit Counseling Institute 845 Coates St. Coatesville, PA 19320 (888) 212-6741	MONTOUR COUNTY CCCS of Northeastern PA Genetti Towers 77 E Market Street, 7th Floor Wilkes-Barre, PA 18702	Huntingdon County Housing Services Wealthenization Inc. 917 Millin Street Huntingdon, PA 16652 (814) 643-2343	CCCS of Delaware Valley 1515 Market Street Suite 1325 Philadelphia, PA 19107 (215) 563-5665
American Financial Counseling Services 1 Abington Plaza, Suite 403 Old York Road and Township Line Jenkintown, PA 19046 800-490-3039	570-821-0837	Loveship, Inc. 2320 North 5th Street Harrisburg, PA 17110 (717) 232-2207	Chester Community Improvement Project 412 Avenue of the States PO Box 541 Chester, PA 19016 610-876-3449
American Financial Counseling Services, Inc. 175 Strafford Avenue, Suite One Wayne, PA 19087 800-490-3039	570-587-9163	Maranatha	Comm Dev'l. Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990
CCCS of Delaware Valley 1777 Sentry Parkway West Blue Bell, PA 19422 (215) 563-5665	NORTHAMPTON COUNTY CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733	Urban League of Metropolitan Hbg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925	Diversified Community Services Dixon House 1920 South 20th Street Philadelphia, PA 19145 215-336-3511
CCCS of Delaware Valley 1515 Market Street Suite 1325 Philadelphia, PA 19107 (215) 563-5665	Community Action Committee of the Lehigh Valley 1337 East Fifth Street Bethlehem, PA 18015 610-691-5620	PHILADELPHIA COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221	Germantown Settlement 218 W. Chelten Avenue Philadelphia, PA 19144 215-849-3104
Chester Community Improvement Project 412 Avenue of the States PO Box 541 Chester, PA 19016 610-876-3449	NORTHUMBERLAND COUNTY CCCS of Northeastern PA 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163	American Credit Counseling Institute 530 West Street Rd Suite 201 Warminster, PA 18974 (215) 444-9429	HACE 167 W. Allegheny Ave. 2nd Fl Philadelphia, PA 19140 (215) 426-8025
Community Action Agency of Delaware County 2nd and Orange Streets Media, PA 19063 610-891-5101	CCCS of Northeastern PA Genetti Towers 77 E Market Street, 7th Floor Wilkes-Barre, PA 18702 570-821-0837	American Credit Counseling Institute 845 Coates St. Coatesville, PA 19320 (888) 212-6741	Housing Association of Delaware Valley 1500 Walnut Street Suite 601 Philadelphia, PA 19102 (215) 545-6010
Community Action Development Comm CADCOM 113 E Main St Norristown, PA 19401 (610) 277-6363	CCCS of Northeastern PA 201 Basin Street Suite 6 Williamsport, PA 17701 (570) 323-6627	American Financial Counseling Services, Inc. 175 Strafford Avenue, Suite One Wayne, PA 19087 800-490-3039	Housing Association of Delaware Valley 658 North Walls Street Philadelphia, PA 19123 (215) 978-0224
Germantown Settlement 218 W. Chelten Avenue Philadelphia, PA 19144 215-849-3104	Schuylkill Community Action 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995	APM 2147 North 30th Street Philadelphia, PA 19122 (215) 235-6788	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846
Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846	PERRY COUNTY CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 888-511-2227	Carroll Park Community Council, Inc. 5218 Master Street Philadelphia, PA 19131 (215) 877-1157	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500
Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500	Community Action Commission of Capital Region 1514 Deny Street Harrisburg, PA 17104 (717) 232-9757	CCCS of Delaware Valley One Cherry Hill Suite 215 Cherry Hill, PA 08002 (215) 563-5665	Phila Council For Community Advmnt 100 North 17th Street Suite 600 Philadelphia, PA 19103 (215) 567-7803
Phila Council For Community Advmnt 100 North 17th Street Suite 600 Philadelphia, PA 19103 (215) 567-7803	CCCS of Delaware Valley Catholic Social Services Building 7340 Jackson Street Philadelphia, PA 19138 (215) 563-5665	Urban League of Philadelphia 136 West Girard Ave Philadelphia, PA 19123 (215) 4515005	

PIKE COUNTY	SOMERSET COUNTY	TIoga County	JFK Center, Inc.
CCCS of Northeastern PA 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163	CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 888-511-2227	CCCS of Northeastern PA 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163	2021 East 20th Street Erie, PA 16510 (814) 898-0400
CCCS of Northeastern PA Genetti Towers 77 E Market Street, 7th Floor Wilkes-Barre, PA 18702 570-821-0837	CCCS of Western PA, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 888-511-2227	CCCS of Northeastern PA Genetti Towers 77 E Market Street, 7th Floor Wilkes-Barre, PA 18702 570-821-0837	St. Martin Center 1701 Parade Street Erie, PA 16503 (814) 452-6113
CCCS of Northeastern PA 411 Main Street Suite 102 E Stroudsburg, PA 18360 (570) 420-8980 or 800-922-9537	Center for Community Services 10241 Lincoln Highway Everett, PA 15537 (814) 823-9129	The Trehab Center of Northeastern PA 144 E. East Avenue Wellsboro, PA 16901 (570) 724-5252	WARREN COUNTY Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744
POTTER COUNTY	137 North Beeson Avenue Unlontown, PA 15401 (724) 437-6050 OR 1-800-427-INFO	CCCS of Northeastern PA 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163	Greater Erie Community Action Committee 18 West 9TH Street Erie, PA 16501 (814) 459-4581
Northern Tier Community Action Corp. P.O. Box 389 135 West 4th Street Emporium, PA 15834 (814) 486-1161	Keystone Economic Development Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556	CCCS of Northeastern PA 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163	St. Martin Center 1701 Parade Street Erie, PA 16503 (814) 452-6113
SCHUYLKILL COUNTY	Tableland Services Inc. 535 East Main Street Budget Counseling Center Somerset, PA 15501 (814) 445-9628 - 1-800-452-0148	CCCS of Northeastern PA 77 E Market Street, 7th Floor Wilkes-Barre, PA 18702 570-821-0837	Warren-Forest Counties Economic Opportunity Council 1209 Pennsylvania Ave, West P.O. Box 547 Warren, PA 16365 (814) 726-2400
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733	CCCS of Northeastern PA Genetti Towers 77 E Market Street, 7th Floor Wilkes-Barre, PA 18702 570-821-0837	CCCS of Northeastern PA 201 Basin Street Suite 6 Williamsport, PA 17701 (570) 323-6627	WASHINGTON COUNTY Action Housing, Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412)281-2102 or 1 (800) 792-2801
Comm. on Econ Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359	CCCS of Northeastern PA 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163	CCCS of Western PA, Inc. 217 E. Plank Road Altoona, PA 16602 888-511-2227	CCCS of Western PA, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 888-511-2227
Schuylkill Community Action 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995	The Trehab Center of Northeastern PA German Street P.O. Box 389	Lycom-Clint Co Comm to Comm Action 2138 Lincoln Street P.O. Box 3568 Williamsport, PA 17703 (570) 326-0587	CCCS of Western PA, Inc. 90 East Chestnut Street Washington, PA 15301 888-511-2227
SNYDER COUNTY	Dushore, PA 18614 (570) 928-9667	VENANGO COUNTY	888-511-2227
CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 888-511-2227	SUSQUEHANNA COUNTY	CCCS of Western PA 1138 N. Main St. Extension Butler, PA 16001 888-511-2227	Community Action Southwest 58 East Greene Street Waynesburg, PA 15370 (724) 852-2893
Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757	CCCS of Northeastern PA Genetti Towers 77 E Market Street, 7th Floor Wilkes-Barre, PA 18702 570-821-0837	Center for Family Services, Inc. 213 Center Street Meadville, PA 16335 (814) 337-8450	Community Action Southwest 150 West Beau Street Suite 304 Washington, PA 15301 (724) 225-9550
Urban League of Metropolitan Hbg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925	The Trehab Center of Northeastern PA 10 Public Ave PO Box 366 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045	Greater Erie Community Action Committee 18 West 9TH Street Erie, PA 16501 (814) 459-4581	

Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 (412) 664-1906	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 (412) 664-1906	American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, PA 17331 (717) 637-3768
Housing Opportunities Services, Inc. 332 5th Avenue Executive Building, Suite 214 McKeesport, PA 15132 412-678-9003	Housing Opportunities Services, Inc. 332 5th Avenue Executive Building, Suite 214 McKeesport, PA 15132 412-678-9003	CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 888-511-2227
New Life Community Housing Development Corporation 712 Hawkins Avenue Braddock, PA 15104 412-351-4077	Indiana Co. Community Action Program 827 Water Street Box 187 Indiana, PA 15701 (724) 465-2657	CCCS of Western PA, Inc. Colonial Shopping Center 970 S. George St York, PA 17403 888-511-2227
<b>WAYNE COUNTY</b>		Housing Council of York 35 South Duke Street York, PA 17401 (717) 854-1541
CCCS of Northeastern PA 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163	Keystone Economic Development Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556	New Life Community Housing Development Corporation 712 Hawkins Avenue Braddock, PA 15104 412-351-4077
CCCS of Northeastern PA 411 Main Street Suite 102 E Stroudsburg, PA 18360 (570) 420-8980 or 800-922-9537	Tableland Services Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 - 1-800-452-0148	<b>WYOMING COUNTY</b>
CCCS of Northeastern PA Genetti Towers 77 E Market Street, 7th Floor Wilkes-Barre, PA 18702 570-821-0837	CCCS of Northeastern PA 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163	CCCS of Northeastern PA Genetti Towers 77 E Market Street, 7th Floor Wilkes-Barre, PA 18702 570-821-0837
The Trehab Center of Northeastern PA 232 Sunrise Avenue Suite A1 Honesdale, PA 18431 (570) 253-8941	Comm on Econ Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359	The Trehab Center of Northeastern PA 115 SR 92S Tunkhannock, PA 18657 (570) 836-6840
<b>WESTMORELAND COUNTY</b>		<b>YORK COUNTY</b>
Action Housing, Inc 425 6th Avenue Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 or 1 (800) 792-2801		Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518
CCCS of Western PA, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 888-511-2227		
Community Action Southwest 58 East Greene Street Waynesburg, PA 15370 (724) 852-2893		

PRAECIPE 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

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.

7105 Corporate Drive  
PTX C-35  
Plano, TX 75024-3632

Plaintiff  
vs.

TINA R. MYERS  
Mortgagor(s) and Record Owner(s)  
Lot 6 Potter Street  
Karthaus, PA 16845

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 05-757-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

\$48,668.71

Interest from  
01/01/2005 to  
06/28/2005 at  
7.3800%

(Costs to be added)

125.00

Prothonotary costs

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

FILED

*102-5081*  
JUL 05 2005  
ICCA Low Writs  
W/prop. deser.  
to Shff

William A. Shaw  
Prothonotary/Clerk of Courts  
*Atty pd. 20-00*

Term  
No. 05-757-CD  
IN THE COURT OF COMMON PLEAS  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC.

vs.

TINA R. MYERS  
(Mortgagor(s) and Record Owner(s))  
Lot 6 Potter Street  
Karthaus, PA 16845

---

PRAECLPICE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

---

Prothonotary/Clerk of Courts  
William A. Shaw

JUL 05 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

Goldbeck McCafferty & McKeever  
BV: 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

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024-3632

Plaintiff  
vs.

TINA R. MYERS  
(**Mortgagor(s) and Record Owner(s)**)  
Lot 6 Potter Street  
Karthaus, PA 16845

Defendant(s)

IN THE COURT OF COMMON PLEAS  
of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 05-757-CD

**AFFIDAVIT PURSUANT TO RULE 3129**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., 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:

Lot 6 Potter Street  
Karthaus, PA 16845

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

TINA R. MYERS  
Lot 6 Potter Street  
Karthaus, PA 16845

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

TINA R. MYERS  
Lot 6 Potter Street  
Karthaus, PA 16845

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.

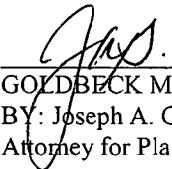
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS  
Lot 6 Potter Street  
Karthaus, PA 16845

(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: June 28, 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

CO

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024-3632

vs.

In the Court of Common Pleas of  
Clearfield County

No. 05-757-CD

TINA R. MYERS  
Lot 6 Potter Street  
Karthaus, PA 16845

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: Lot 6 Potter Street Karthaus, PA 16845

See Exhibit "A" attached

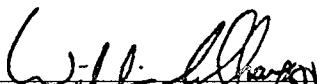
AMOUNT DUE	\$48,668.71
------------	-------------

Interest From 01/01/2005  
Through 06/28/2005

(Costs to be added)

<b>Prothonotary costs</b>	125.00
---------------------------	--------

Dated: 7/5/05

  
Prothonotary, Common Pleas Court  
of Clearfield County, Pennsylvania

Deputy \_\_\_\_\_

Term  
No. 05-757-CD

IN THE COURT OF COMMON PLEAS

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

TINA R. MYERS  
Mortagor(s)  
Lot 6 Potter Street Karthaus, PA 16845

WRIT OF EXECUTION	
(Mortgage Foreclosure)	
REAL DEBT	<u>\$48,668.71</u>
INTEREST from	<u>\$</u>
COSTS PAID:	<u>\$10500</u>
PROTHY	<u>\$</u>
SHERIFF	<u>\$</u>
STATUTORY	<u>\$</u>
COSTS DUE PROTHY	<u>\$</u>
Office of Judicial Support	<u>\$</u>
Judg. Fee	<u>\$</u>
Cr.	<u>\$</u>
Sat.	<u>\$</u>

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 THAT CERTAIN PIECE, PARCEL OR TRACT OF LAND SITUATE IN THE TOWNSHIP OF KARTHAUS, COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT BEING THE CORNER OF POTTER STREET AND AN ALLEY, SAID CORNER BEING THE NORTHEAST CORNER OF THE LAND HEREIN CONVEYED; THENCE IN A SOUTHERLY DIRECTION ALONG THE WESTERN LINE OF THE RIGHT OF WAY OF POTTER STREET, EIGHTY (80) FEET TO AN IRON PIN; THENCE ALONG LINE OF LANDS OF RALPH L. MCGONIGAL ET AL, OF WHICH THIS PARCEL IS PART, IN A WESTERLY DIRECTION SIXTY (60) FEET, MORE OR LESS, TO LINE OF LANDS NOW OR FORMERLY OF THOMAS LEE TATE; THENCE ALONG LINE OF LANDS OF THE SAID THOMAS LEE TATE IN A NORTHERLY DIRECTION EIGHTY (80) FEET TO AN ALLEY; THENCE ALONG LINE OF SAID ALLEY IN AN EASTERLY DIRECTION SIXTY (60) FEET TO POTTER STREET AND PLACE OF BEGINNING. BEING A RECTANGULAR PARCEL OF LAND FRONTING EIGHTY (80) FEET ON POTTER STREET AND SIXTY (60) FEET IN DEPTH, AND BEING A PART OF LOT NO. 6 IN "BLOCK A" ON A CERTAIN MAP OR PLAN FILING AND RECORDED BY THE TRUSTEES OF THE KARTHAUS ESTATE IN THE RECORDERS OFFICE IN CLEARFIELD PENNSYLVANIA ON NOVEMBER 21, 1882. MAP # 121-T04-607-31.

BEING THE SAME PREMISES WHICH RALPH L. MCGONIGAL, SINGLE, BY DEED DATED 5/3/02 AND RECORDED 5/6/02 IN THE OFFICE OF THE RECORDER OF DEEDS IN AND FOR CLEARFIELD COUNTY AT INSTRUMENT #200207133, GRANTED AND CONVEYED UNTO TINA R. MYERS.

TAX PARCEL #: 121-T04-607-00031

In the Court of Common Pleas of Clearfield County

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024-3632

Plaintiff

vs.

TINA R. MYERS  
(Mortgagor(s) and Record Owner(s))  
Lot 6 Potter Street  
Karthaus, PA 16845

No. 05-757-CD

Defendant(s)

**PRAEICE 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 TINA R. MYERS by default for want of an Answer.

Assess damages as follows:

Debt \$48,668.71

Interest - 01/01/2005 to 06/28/2005

Total

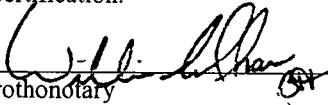
(Assessment of Damages attached)

**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 July 5, 2005, Judgment is entered in favor of  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and against TINA R. MYERS by default for want of an  
Answer and damages assessed in the sum of \$48,668.71 as per the above certification.

  
Prothonotary

**FILED** No CC  
m/2:50pm Notice to Def.  
JUL 05 2005 Statement  
to Atty  
William A. Shaw  
Prothonotary/Clerk of Courts  
Any pd. 20.00  
6

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: June 17, 2005

TO:

TINA R. MYERS  
 167 Potter Street  
 Karthaus, PA 16845

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
 INC.  
 7105 Corporate Drive  
 PTX C-35  
 Plano, TX 75024-3632

*Plaintiff*

vs.  
 TINA R. MYERS  
 (Mortgagor(s) and Record Owner(s))  
 Lot 6 Potter Street  
 Karthaus, PA 16845

In the Court of  
 Common Pleas  
 of Clearfield County

CIVIL ACTION - LAW

Action of  
 Mortgage Foreclosure

Term  
 No. 05-757-CD

*Defendant(s)*

TO: TINA R. MYERS  
 167 Potter Street  
 Karthaus, PA 16845

**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

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: June 17, 2005

TO:

TINA R. MYERS  
Lot 6 Potter Street  
Karthaus, PA 16845

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024-3632

In the Court of  
Common Pleas  
of Clearfield County

CIVIL ACTION - LAW

Action of  
Mortgage Foreclosure

Term  
No. 05-757-CD

vs.

TINA R. MYERS  
(Mortgagor(s) and Record Owner(s))  
Lot 6 Potter Street  
Karthaus, PA 16845

*Plaintiff*

*Defendant(s)*

TO: TINA R. MYERS  
Lot 6 Potter Street  
Karthaus, PA 16845

**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

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

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024-3632

Plaintiff  
vs.

TINA R. MYERS  
(Mortgagor(s) and Record owner(s))  
Lot 6 Potter Street  
Karthaus, PA 16845

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

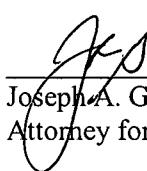
CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 05-757-CD

**ORDER FOR JUDGMENT**

Please enter Judgment in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., and against TINA R. MYERS 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 \$48,668.71.

  
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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 7105 Corporate Drive PTX C-35 Plano, TX 75024-3632 and that the name(s) and last known address(es) of the Defendant(s) is/are TINA R. MYERS, Lot 6 Potter Street Karthaus, PA 16845;

  
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	\$44,711.29
Interest from 01/01/2005 through 06/28/2005	\$1,618.15
Reasonable Attorney's Fees	\$1,250.00
 Late Charges	 \$79.24
Costs of Suit and Title Search	\$900.00
Escrow Balance Deficit	\$110.03 (\$0.00)
	<hr/> \$48,668.71

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

AND NOW, this 5<sup>th</sup> day of July, 2005 damages are assessed as above.

  
\_\_\_\_\_  
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, TINA R. MYERS, is about unknown years of age, that Defendant's last known residence is Lot 6 Potter Street, Karthaus, PA 16845, 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: 4/28/05

 \_\_\_\_\_

 COPY

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024-3632

Plaintiff

No. 05-757-CD

vs.

TINA R. MYERS  
(Mortgagors and Record Owner(s))  
Lot 6 Potter Street  
Karthaus, PA 16845

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: William Shaw

7/5/05

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

 COPY

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

Mortgage Electronic Registration Systems, Inc.  
Plaintiff(s)

No.: 2005-00757-CD

Real Debt: \$48,668.71

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Tina R. Myers  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: July 5, 2005

Expires: July 5, 2010

Certified from the record this 5th day of July, 2005.

---

William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

---

Plaintiff/Attorney

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20205  
NO: 05-757- CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
vs.  
DEFENDANT: TINA R. MYERS

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 07/06/2005

LEVY TAKEN 09/23/2005 @ 9:08 AM

POSTED 09/23/2005 @ 11:58 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 02/14/2006

DATE DEED FILED **NOT SOLD**

**DETAILS**

10/04/2005 @ 9:08 AM SERVED TINA R. MYERS

SERVED TINA R. MYERS, DEFENDANT, AT HER RESIDENCE 167 POTTER STREET, KARTHAUS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DANA CONFER, SON'S LIVE IN GIRLFRIEND/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, NOVEMBER 4, 2005 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR DECEMBER 2, 2005 THE DEFENDANT CURED THEIR DEFAULT FOR THE SUM OF \$1300.00.

**FILED**

**FEB 14 2006**

01/11/46/2006

William A. Shaw

Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20205  
NO: 05-757- CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: TINA R. MYERS

Execution REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$247.37

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

*Chester A. Hawkins*  
By: Cynthia Butter-Aughercey  
Chester A. Hawkins  
Sheriff

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

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024-3632

VS.

In the Court of Common Pleas of  
Clearfield County

No. 05-757-CD

TINA R. MYERS  
Lot 6 Potter Street  
Karthaus, PA 16845

**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: Lot 6 Potter Street Karthaus, PA 16845

See Exhibit "A" attached

AMOUNT DUE \$48,668.71

Interest From 01/01/2005  
Through 06/28/2005

(Costs to be added)

Prothonotary costs 125.00

Dated: 7/5/05

Prothonotary, Common Pleas Court  
of Clearfield County, Pennsylvania

Deputy \_\_\_\_\_

Received July 6, 2005 @ 11:15 A.M.  
Chester A. Hawkins  
by Amherst Butler - Augherlough

Term  
No. 05-757-CD

IN THE COURT OF COMMON PLEAS

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

TINA R. MYERS

Mortagor(s)

Lot 6 Potter Street Karthaus, PA 16845

WRIT OF EXECUTION  
(Mortgage Foreclosure)

REAL DEBT	\$48,668.71
INTEREST from	\$_____
COSTS PAID:	\$_____
PROTHY	\$10500
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 THAT CERTAIN PIECE, PARCEL OR TRACT OF LAND SITUATE IN THE TOWNSHIP OF KARTHAUS, COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT BEING THE CORNER OF POTTER STREET AND AN ALLEY, SAID CORNER BEING THE NORTHEAST CORNER OF THE LAND HEREIN CONVEYED; THENCE IN A SOUTHERLY DIRECTION ALONG THE WESTERN LINE OF THE RIGHT OF WAY OF POTTER STREET, EIGHTY (80) FEET TO AN IRON PIN; THENCE ALONG LINE OF LANDS OF RALPH L. MCGONIGAL ET AL, OF WHICH THIS PARCEL IS PART, IN A WESTERLY DIRECTION SIXTY (60) FEET, MORE OR LESS, TO LINE OF LANDS NOW OR FORMERLY OF THOMAS LEE TATE; THENCE ALONG LINE OF LANDS OF THE SAID THOMAS LEE TATE IN A NORTHERLY DIRECTION EIGHTY (80) FEET TO AN ALLEY; THENCE ALONG LINE OF SAID ALLEY IN AN EASTERLY DIRECTION SIXTY (60) FEET TO POTTER STREET AND PLACE OF BEGINNING. BEING A RECTANGULAR PARCEL OF LAND FRONTING EIGHTY (80) FEET ON POTTER STREET AND SIXTY (60) FEET IN DEPTH, AND BEING A PART OF LOT NO. 6 IN "BLOCK A" ON A CERTAIN MAP OR PLAN FILING AND RECORDED BY THE TRUSTEES OF THE KARTHAUS ESTATE IN THE RECORDERS OFFICE IN CLEARFIELD PENNSYLVANIA ON NOVEMBER 21, 1882. MAP # 121-T04-607-31.

BEING THE SAME PREMISES WHICH RALPH L. MCGONIGAL, SINGLE, BY DEED DATED 5/3/02 AND RECORDED 5/6/02 IN THE OFFICE OF THE RECORDER OF DEEDS IN AND FOR CLEARFIELD COUNTY AT INSTRUMENT #200207133, GRANTED AND CONVEYED UNTO TINA R. MYERS.

TAX PARCEL #: 121-T04-607-00031

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME TINA R. MYERS

NO. 05-757- CD

NOW, February 14, 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 Tina R. Myers 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 \$1,300.00 and made the following appropriations, viz:

**SHERIFF COSTS:**

**PLAINTIFF COSTS, DEBT AND INTEREST:**

RDR	15.00	DEBT-AMOUNT DUE	48,668.71
SERVICE	15.00	INTEREST @	0.00
MILEAGE	22.31	FROM TO	
LEVY	15.00		
MILEAGE	22.31	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	26.00	FORECLOSURE FEES	
POSTAGE	4.44	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	20.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE		ESCROW DEFICIENCY	
DEED		PROPERTY INSPECTIONS	
ADD'L POSTING		INTEREST	
ADD'L MILEAGE	22.31	MISCELLANEOUS	
ADD'L LEVY			
BID/SETTLEMENT AMOUNT	1,300.00	TOTAL DEBT AND INTEREST	\$48,688.71
RETURNS/DEPUTIZE			
COPIES	15.00	<b>COSTS:</b>	
	5.00	ADVERTISING	127.90
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	
CONTINUED SALES		TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$247.37	LIEN SEARCH	
		ACKNOWLEDGEMENT	
DEED COSTS:		DEED COSTS	0.00
ACKNOWLEDGEMENT		SHERIFF COSTS	247.37
REGISTER & RECORDER		LEGAL JOURNAL COSTS	0.00
TRANSFER TAX 2%	0.00	PROTHONOTARY	125.00
TOTAL DEED COSTS	\$0.00	MORTGAGE SEARCH	
		MUNICIPAL LIEN	
		<b>TOTAL COSTS</b>	<b>\$500.27</b>

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

CHESTER A. HAWKINS, Sheriff

Main Menu (F10)

Report Menu (F5)

Total Balance

**\$0.00**

## **SALES Receipts & Disbursements**

<b>File 20205</b>				<b>Current balance:</b>	<b>\$0.00</b>	
<b>Date</b>	<b>Deposit #</b>	<b>Check #</b>	<b>Vendor</b>	<b>Category</b>	<b>Received</b>	<b>Disbursed</b>
09/13/05	0509131	230785	GOLDBECK MCCAFFERTY &	Atty Deposit	(\$2,480.00)	
09/13/05	0509131	230785	GOLDBECK MCCAFFERTY &	Atty Deposit	\$2,480.00	
09/22/05	0509221	230785	GOLDBECK MCCAFFERTY &	Atty Deposit	\$2,480.00	
12/06/05		34984	The Progress	PROG ADV		\$127.90
02/14/06		35595	CAROL FOX	Sheriff Fees		\$247.37
02/14/06		35596	GOLDBECK MCCAFFERTY &	Atty Refund		\$2,104.73
					<b>\$2,480.00</b>	<b>\$2,480.00</b>

**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**

JOSEPH A. GOLDBECK, JR.  
GARY E. McCAFFERTY  
MICHAEL T. McKEEVER

November 4, 2005

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

Clearfield

RE: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**  
vs.  
**TINA R. MYERS**  
Term No. 05-757-CD

**Property address:**

**Lot 6 Potter Street  
Karthaus, PA 16845**

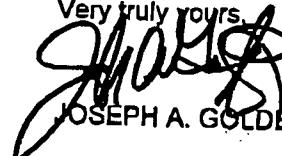
Sheriff's Sale Date: December 02, 2005

Dear Sir/Madam:

Kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs. I collected \$1300 towards my client's debt.

Thank you for your cooperation.

Very truly yours,



JOSEPH A. GOLDBECK, JR.

JAG/sl

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100505  
NO: 05-757-CD  
SERVICE # 1 OF 1  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.

vs.

DEFENDANT: TINA R. MYERS

**SHERIFF RETURN**

---

NOW, May 27, 2005 AT 2:55 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON TINA R. MYERS DEFENDANT AT LOT 6, POTTER ST., KARTHAUS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO TINA R. MYERS, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / NEVLING

C<sup>E</sup> FILED  
01:33 PM  
MAY 31 2005

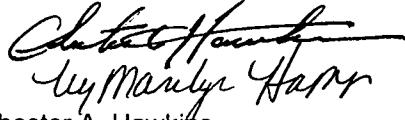
William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	227997	10.00
SHERIFF HAWKINS	GOLDBECK	227996	36.63

Sworn to Before Me This

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

So Answers,

  
Chester A. Hawkins  
Sheriff