

05-973-CD
Mortgage Elec. Reg. Vs A. Reynolds et

2005-973-CD
Mort. Elec. Reg. v. Anthony Reynolds

SALE DATE: NOVEMBER 3, 2006

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION – LAW

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC. No.: 05-973-CD**

VS.

ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS

**AFFIDAVIT PURSUANT TO RULE 3129.1
AND RETURN OF SERVICE PURSUANT TO
Pa. R.C.P. 405 OF NOTICE OF SALE**

Plaintiff in the above action sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at:

340 VIOLA PIKE, SMITHMILL, PA 16680.

As required by Pa. R.C.P. 3129.2(a) Notice of Sale has been given in the manner required by Pa. R.C.P. 3129.2(c) on each of the persons or parties named, at that address set forth on the attached Affidavit No. 2 (previously filed) and Amended Affidavit No. 2 on the date indicated, and a copy of the notice is attached as an Exhibit. A copy of the Certificate of Mailing (Form 3817) and/or Certified Mail Return Receipt stamped by the U.S. Postal Service is attached for each notice.

Daniel G Schmieg
DANIEL SCHMIEG, ESQUIRE
Attorney for Plaintiff

October 2, 2006

FILED
M 11 04 2006
OCT 03 2006
LM
William A. Shaw
Prothonotary/Clerk of Courts

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 05-973-CD

vs.

ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 1)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at 340 VIOLA PIKE, SMITHMILL, PA 16680:

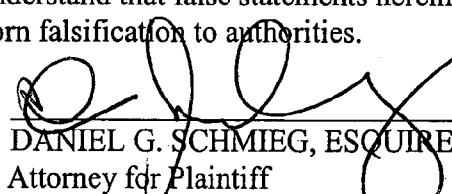
1. Name and address of Owner(s) or reputed Owner(s):

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
ANTHONY W. REYNOLDS	340 VIOLA PIKE SMITHMILL, PA 16680
BELLIE JO REYNOLDS	340 VIOLA PIKE SMITHMILL, PA 16680

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

SAME AS ABOVE

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

July 31, 2006

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 05-973-CD

vs.

ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 2)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at 340 VIOLA PIKE, SMITHMILL, PA 16680:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

None.

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

None.

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

None.

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

Clearfield County Domestic Relations	Clearfield County Courthouse 230 East Market Street Clearfield, PA 16830
--------------------------------------	--

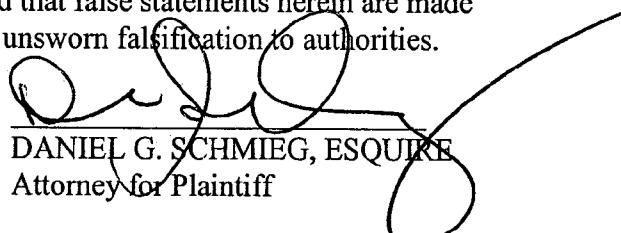
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

Commonwealth of Pennsylvania Department of Welfare	PO Box 2675 Harrisburg, PA 17105
---	-------------------------------------

Tenant/Occupant	340 VIOLA PIKE SMITHMILL, PA 16680
-----------------	---------------------------------------

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

July 31, 2006

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

vs.

**ANTHONY W. REYNOLDS
BILLIE JO REYNOLDS**

TO: All parties in Interest and Claimants

**NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY**

OWNER(S): ANTHONY W. REYNOLDS and BILLIE JO REYNOLDS

PROPERTY: 340 VIOLA PIKE, SMITHMILL, PA 16680

Improvements: Residential dwelling

Judgment Amount: **\$57,342.46**

**CLEARFIELD COUNTY
No. 05-973-CD**

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on 11/3/06, at the Clearfield County Courthouse, 1 North 2nd Street, Suite 116, Clearfield, PA 16830 at 10:00 A.M..

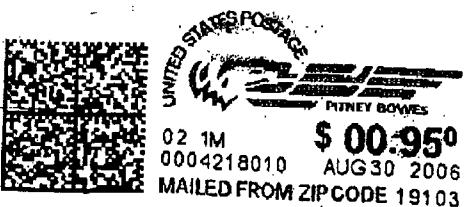
Our records indicate that you may hold a mortgage, judgment, or other interest on the property, which may be extinguished by the sale. You may wish to attend the sale to protect your interests. If you have any questions regarding the type of lien or the effect of the Sheriff's Sale upon your lien, we urge you to **CONTACT YOUR OWN ATTORNEY**, as we are not permitted to give you legal advice.

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

Name and
Address
Of Sender

PHELAN HALLINAN & SCHMIEG
One Penn Center at Suburban Station Suite 1400
Philadelphia, PA 19103-1814 SUPPORT TEAM

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1	ANTHONY W. REYNOLDS 8218320	Tenant/Occupant, 340 VIOLA PIKE, SMITHMILL, PA 16680		
2		Clearfield County Domestic Relations Clearfield County Courthouse 230 East Market Street Clearfield, PA 16830		
3		Commonwealth of Pennsylvania Department of Welfare PO Box 2675 Harrisburg, PA 17105		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
Total Number of Pieces Listed By Sender		Total Number of Pieces Received at Post Office	Postmaster, Per Name Of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000.00 per piece subject to a limit of \$3,000,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R300, S913 and S921 for limitations of coverage.



PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
8201 GREENSBORO DRIVE, SUITE 350
MCLEAN, VA 22102

Plaintiff

v.

ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS
340 VIOLA PIKE
SMITHMILL, PA 16680

COURT OF COMMON PLEAS
CIVIL DIVISION
TERM
NO. 05-973-CD
CLEARFIELD COUNTY

Defendants

CIVIL ACTION - LAW
COMPLAINT IN 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 this complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

Lawyer Referral Service:
Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
100 South Street
PO Box 186
Harrisburg, PA 17108
800-692-7375

Notice to Defend:
David S. Meholick, Court Administrator
Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982

FILED 2ccShff
m/15/2005 JUL 06 2005 Am. pd.
85.00

William A. Shaw
Prothonotary/Clerk of Courts

**IF THIS IS THE FIRST NOTICE THAT YOU HAVE RECEIVED FROM
THIS OFFICE, BE ADVISED THAT:**

**PURSUANT TO THE FAIR DEBT COLLECTION
PRACTICES ACT, 15 U.S.C. § 1692 et seq. (1977),
DEFENDANT(S) MAY DISPUTE THE VALIDITY OF THE
DEBT OR ANY PORTION THEREOF. IF DEFENDANT(S)
DO SO IN WRITING WITHIN THIRTY (30) DAYS OF
RECEIPT OF THIS PLEADING, COUNSEL FOR
PLAINTIFF WILL OBTAIN AND PROVIDE
DEFENDANT(S) WITH WRITTEN VERIFICATION
THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED
TO BE VALID. LIKEWISE, IF REQUESTED WITHIN
THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING,
COUNSEL FOR PLAINTIFF WILL SEND DEFENDANT(S)
THE NAME AND ADDRESS OF THE ORIGINAL
CREDITOR, IF DIFFERENT FROM ABOVE.**

**THE LAW DOES NOT REQUIRE US TO WAIT UNTIL
THE END OF THE THIRTY (30) DAY PERIOD
FOLLOWING FIRST CONTACT WITH YOU BEFORE
SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH
THE LAW PROVIDES THAT YOUR ANSWER TO THIS
COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN
TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION
OF THAT TIME. FURTHERMORE, NO REQUEST WILL
BE MADE TO THE COURT FOR A JUDGMENT UNTIL
THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU
HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF
YOU REQUEST PROOF OF THE DEBT OR THE NAME
AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN
THE THIRTY (30) DAY PERIOD THAT BEGINS UPON
YOUR RECEIPT OF THIS COMPLAINT, THE LAW
REQUIRES US TO CEASE OUR EFFORTS (THROUGH
LITIGATION OR OTHERWISE) TO COLLECT THE DEBT
UNTIL WE MAIL THE REQUESTED INFORMATION TO
YOU. YOU SHOULD CONSULT AN ATTORNEY FOR
ADVICE CONCERNING YOUR RIGHTS AND
OBLIGATIONS IN THIS SUIT.**

**IF YOU HAVE FILED BANKRUPTCY AND RECEIVED A
DISCHARGE, THIS IS NOT AN ATTEMPT TO COLLECT
A DEBT. IT IS AN ACTION TO ENFORCE A LIEN ON
REAL ESTATE.**

1. Plaintiff is

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
8201 GREENSBORO DRIVE, SUITE 350
MCLEAN, VA 22102

Plaintiff, is or will be, the owner of legal title to the mortgage that is the subject of this action, and nominee for the entity indicated below, which is the owner of the entire beneficial interest in the mortgage:

CITIMORTGAGE, INC.
1000 TECHNOLOGY DRIVE
MAIL STATION
O'FALLON, MO 63368-2240

2. The name(s) and last known address(es) of the Defendant(s) are:

ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS
340 VIOLA PIKE
SMITHMILL, PA 16680

who is/are the mortgagor(s) and real owner(s) of the property hereinafter described.

3. On 06/27/2003 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No: 200311324.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 11/01/2004 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$50,558.41
Interest	2,033.85
10/01/2004 through 06/30/2005	
(Per Diem \$7.45)	
Attorney's Fees	1,250.00
Cumulative Late Charges	0.00
06/27/2003 to 06/30/2005	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 54,392.26
Escrow	
Credit	0.00
Deficit	0.00
Subtotal	<u>\$ 0.00</u>
TOTAL	\$ 54,392.26

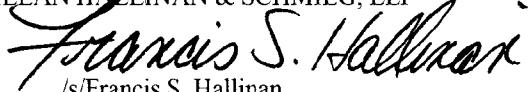
7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.

8. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.

9. This action does not come under Act 91 of 1983 because the mortgage is FHA-insured.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 54,392.26, together with interest from 06/30/2005 at the rate of \$7.45 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP



By: /s/Francis S. Hallinan

LAWRENCE T. PHELAN, ESQUIRE
FRANCIS S. HALLINAN, ESQUIRE

Attorneys for Plaintiff

LEGAL DESCRIPTION

ALL that parcel of land lying on the eastern side of Pennsylvania State Route 253, being 1,000 feet south of the intersection of Pennsylvania State Route 253 with Pennsylvania State Route 2007 and Township Road T-545, in Gulich Township, Clearfield County, Pennsylvania and being more particularly described as follows:

BEGINNING at a 3/4 inch rebar set at the southern most corner of Eugene D. Bungo, et al, as seen in Deed and Records Book Volume 1378, Page 144, said rebar being on the eastern 50 foot right of way line of Pennsylvania State Route 253, said rebar also being the northwest corner of Robert J. Henshaw and Ruth E. Coho as seen in Deeds and Records Book Volume 969, Page 16, said rebar also being the southern most corner of land herein conveyed and running; then North 00 degrees 10 minutes 36 seconds West for a distance of 2.62 feet along the eastern right of way line of Pennsylvania State Route 253 to a point of curve; then along a curve to the left having a radius of 653 feet and an arc of length of 34.41 feet, being subtended by a chord of North 01 degree 41 minutes 11 seconds West for a distance of 34.41 feet along same to a 3/4 inch rebar set; then North 87 degrees 45 minutes 07 seconds East for a distance of 64.76 feet through lands of Eugene D. Bungo et al for a new line to a point in the northern line of Robert J. Henshaw and Ruth E. Coho; then South 58 degrees 09 minutes 40 seconds West for a distance of 74.97 feet along Robert J. Henshaw and Ruth E. Coho to a 3/4 inch rebar set and place of beginning.

TOGETHER WITH and subject to covenants, easements and restrictions of record.

This parcel Number 2 contains 0.027 acres as shown on map prepared by Curry and Associates dated July 15, 1997 and revised September 19, 1997 and intended to be recorded at the Clearfield County Courthouse as a subdivision plan pursuant to the Pennsylvania Municipalities Planning Code and county and township ordinances, if any, applicable thereto.

TITLE TO WHICH VESTED in the Grantors by deeds recorded in Clearfiled County, Pennsylvania at Deed/Record Book Volume 1910, Page 188 and Deed/Record Book Volume 1989, Page 273.

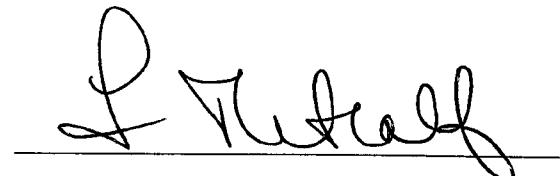
BEING Known As 340 Viola Pike

Parcel No. L16-000-00016

VERIFICATION

TERESA METCALF hereby states that he/she is ASST. SECRETARY of CITIMORTGAGE, INC.

mortgage servicing agent for Plaintiff in this matter, that he/she is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his/her knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



TERESA METCALF, ASST. SECRETARY

DATE: 6/28/15

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100616
NO: 05-973-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC
VS.
DEFENDANT: ANTHONY S. REYNOLDS AND BILLIE JO REYNOLDS

SHERIFF RETURN

NOW, July 22, 2005 AT 11:14 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON ANTHONY W. REYNOLDS DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO BILLIE JO REYNOLDS, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HAWKINS /

FILED *10/12/05* *3rd fl* *cc*
OCT 11 2005
WAS
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100616
NO: 05-973-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC
vs.
DEFENDANT: ANTHONY S. REYNOLDS AND BILLIE JO REYNOLDS

SHERIFF RETURN

NOW, July 22, 2005 AT 11:12 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON BILLIE JO REYNOLDS DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO BILLIE JO REYNOLDS, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HAWKINS /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100616
NO: 05-973-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC
vs.
DEFENDANT: ANTHONY S. REYNOLDS AND BELLIE JO REYNOLDS

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PHELAN	437084	20.00
SHERIFF HAWKINS	PHELAN	437158	46.68

Sworn to Before Me This

So Answers,

____ Day of _____ 2005



Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
8210 GREENSBORO DRIVE, SUITE 350
MCLEAN, VA 22102

No.: 05-973-CD

vs.

ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS
340 VIOLA PIKE
SMITHMILL, PA 16680

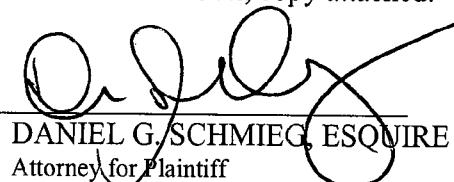
**PRAECIPE FOR IN REM JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES**

TO THE PROTHONOTARY:

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

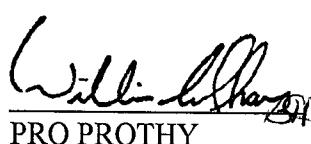
As set forth in Complaint	\$54,392.26
Interest (7/1/05 to 8/1/06)	<u>2,950.20</u>
TOTAL	\$57,342.46

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Damages are hereby assessed as indicated.

DATE: August 1, 2006


PRO PROTHY

KAM

FILED Atty pd-20.00
M 11/23/06 ICC Notice
AUG 01 2006 to Defs.

William A. Shaw Statement
Prothonotary/Clerk of Courts to Atty
(6K)

PHELAN HALLINAN & SCHMIEG, LLP
By: Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY

ANTHONY W. REYNOLDS

: NO. 05-973-CD

BELLIE JO REYNOLDS

Defendants

TO: BELLIE JO REYNOLDS
340 VIOLA PIKE
SMITHMILL, PA 16680

DATE OF NOTICE: AUGUST 12, 2005

FILE COPY

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN AGAINST PROPERTY.

IMPORTANT NOTICE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT
ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641 x 5982

PENNSYLVANIA LAWYER REFERRAL
SERVICE
PENNSYLVANIA BAR ASSOCIATION
100 SOUTH STREET
P.O. BOX 186
HARRISBURG, PA 17108
800-692-7375

Francis S. Hallinan
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP
By: Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

ATTORNEY FOR PLAINTIFF

Plaintiff : COURT OF COMMON PLEAS
Vs. : CIVIL DIVISION
ANTHONY W. REYNOLDS : CLEARFIELD COUNTY
BELLIE JO REYNOLDS : NO. 05-973-CD
Defendants

TO: ANTHONY W. REYNOLDS
340 VIOLA PIKE
SMITHMILL, PA 16680

FILE COPY

DATE OF NOTICE: AUGUST 12, 2005

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN AGAINST PROPERTY.

IMPORTANT NOTICE

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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.

CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT
ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641 x 5982

PENNSYLVANIA LAWYER
REFERRAL SERVICE
PENNSYLVANIA BAR ASSOCIATION
100 SOUTH STREET
P.O. BOX 186
HARRISBURG, PA 17108
800-692-7375

Francis S. Hallinan
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

PHELAN HALLINAN & SCHMIEG
By: DANIEL G. SCHMIEG, ESQUIRE
IDENTIFICATION NO. 62205
ONE PENN CENTER AT SUBURBAN STATION
1617 JOHN F. KENNEDY BLVD., SUITE 1400
PHILADELPHIA, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 05-973-CD

vs.

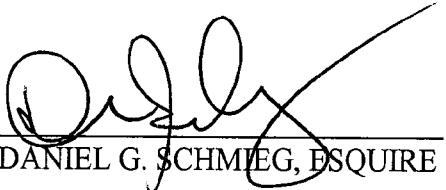
ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS

VERIFICATION OF NON-MILITARY SERVICE

DANIEL G. SCHMIEG, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

- (a) that the defendant(s) is/are 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 Act of Congress of 1940, as amended.
- (b) that defendant, ANTHONY W. REYNOLDS, is over 18 years of age, and resides at 340 VIOLA PIKE, SMITHMILL, PA 16680 .
- (c) that defendant, BELLIE JO REYNOLDS, is over 18 years of age, and resides at 340 VIOLA PIKE, SMITHMILL, PA 16680 .

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



DANIEL G. SCHMIEG, ESQUIRE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

 COPY

Plaintiff No.: 05-973-CD

vs.

ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS

Defendant(s)

Notice is given that a Judgment in the above captioned matter has been entered
against you on August 1, 2006.

By: William Shanahan DEPUTY

If you have any questions concerning this matter please contact:


DANIEL G. SCHMIEG, ESQUIRE
Attorney or Party Filing
One Penn Center at Suburban Station
1617 John F. Kennedy Blvd., Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

**THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE
PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS IS NOT AND SHOULD
NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY
ENFORCEMENT OF A LIEN AGAINST PROPERTY.**

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

CCP

Mortgage Electronic Registration Systems, Inc.
Plaintiff(s)

No.: 2005-00973-CD

Real Debt: \$57,342.46

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Anthony W. Reynolds
Bellie Jo Reynolds
Defendant(s)

Entry: \$20.00

Instrument: In Rem Judgment

Date of Entry: August 1, 2006

Expires: August 1, 2011

Certified from the record this 1st day of August, 2006.



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

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

**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.**

vs.

**ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS**

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

No. 05-973-CD

**PRAECIPE FOR WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

To the Director of the Office of the Prothonotary:

Issue writ of execution in the above matter:

Amount Due

\$57,342.46

Interest from 8/1/06 to
Date of Sale (\$7.45 per diem)
Add'l fees

\$ 5837.50 and Costs.
125.00 **Prothonotary costs**

Signature
Daniel G. Schmieg, Esquire
Attorney for Plaintiff
One Penn Center at Suburban Station
1617 John F. Kennedy Blvd., Suite 1400
Philadelphia, PA 19103-1814

Note: Please attach description of Property.

KAM

FILED
7/1/2006
AUG 01 2006

*William A. Shaw
Prothonotary Clerk of Courts
Atty pd. 2000
1 CC & 6 Writs w/
Prop. descr. to Shaw*

No. 05-973-CD

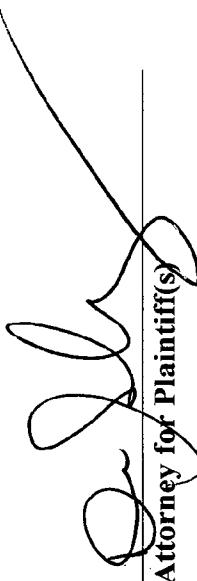
IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

vs.

ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS

PRAECEIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)



Attorney for Plaintiff(s)

Address: 340 VIOLA PIKE, SMITHMILL, PA 16680
340 VIOLA PIKE, SMITHMILL, PA 16680
Where papers may be served.

DESCRIPTION

PARCEL NUMBER 1: ALL that certain piece or parcel of land, situate in Gulich Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a corner along the Tyrone Pike, running then along said state road, N-W, 333 feet to the land now or formerly of John Bungo and Tekla Bungo, his wife; then along line of land now or formerly of John Bungo and Tekla Bungo, his wife, N.E. 300 feet, to a corner of the land now or formerly of John Bungo and Tekla Bungo, his wife; then along the land now or formerly of the said John Bungo and Tekla Bungo, his wife, S.E. 200 feet, at a corner of John Bungo and Frank Bungo, running then along the said land now or formerly of Frank Bungo, Southwest 400 feet, to the Tyrone Pike and State Highway at the place of beginning. The said piece of land contains 2 acres, more or less.

PARCEL NUMBER 2: ALSO all that certain piece or parcel of land, situate in Gulich Township, Clearfield County, Pennsylvania, bounded and described as follows:

ALL that parcel of land lying on the eastern side of Pennsylvania State Route 253, being 1,000 feet south of the intersection of Pennsylvania State Route 253 with Pennsylvania State Route 2007 and Township Road T-545, in Gulich Township, Clearfield County, Pennsylvania and being more particularly described as follows:

BEGINNING at a $\frac{3}{4}$ inch rebar set at the southern most corner of Eugene D. Bungo, et al, as seen in Deed and Records Book Volume 1378, Page 144, said rebar being on the eastern 50 foot right of way line of Pennsylvania State Route 253, said rebar also being the northwest corner of Robert J. Henshaw and Ruth E. Coho as seen in Deeds and Records Book Volume 969, Page 16, said rebar also being the southern most corner of land herein conveyed and running; then North 00 degrees 10 minutes 36 seconds West for a distance of 2.62 feet along the eastern right of way line of Pennsylvania State Route 253 to a point of curve; then along a curve to the left having a radius of 653 feet and an arc of length of 34.41 feet, being subtended by a chord of North 01 degree 41 minutes 11 seconds West for a distance of 34.41 feet along same to a $\frac{3}{4}$ inch rebar set; then North 87 degrees 45 minutes 07 seconds East for a distance of 64.76 feet through lands of Eugene D. Bungo et al for a new line to a point in the northern line of Robert J. Henshaw and Ruth E. Coho; then South 58 degrees 09 minutes 40 seconds West for a distance of 74.97 feet along Robert J. Henshaw and Ruth E. Coho to a $\frac{3}{4}$ inch rebar set and place of beginning.

TOGETHER WITH and subject to covenants, easements and restrictions of record.

This parcel Number 2 contains 0.027 acres as shown on map prepared by Curry and Associates dated July 15, 1997 and revised September 19, 1997 and intended to be recorded at the Clearfield County Courthouse as a subdivision plan pursuant to the Pennsylvania Municipalities Planning Code and county and township ordinances, if any, applicable thereto.

TITLE TO WHICH VESTED in the Grantors by deeds recorded in Clearfiled County, Pennsylvania at Deed/Record Book Volume 1910, Page 188 and Deed/Record Book Volume 1989, Page 273.

Being Parcel # L16-000-0016

RECORD OWNER

TITLE TO SAID PREMISES IS VESTED IN Anthony W. Reynolds and Billie Jo Reynolds, husband and wife, by Deed from Ruth E. Coho and Kenneth P. Coho, her husband, dated 6-27-03, recorded 6-27-03 in Deed Inst#: 200311323.

PREMISES BEING: 340 VIOLA PIKE, SMITHMILL, PA 16680

PHELAN HALLINAN & SCHMIEG
By: DANIEL G. SCHMIEG, ESQUIRE
ONE PENN CENTER AT
SUBURBAN STATION
1617 JOHN F. KENNEDY BOULEVARD
SUITE 1400
PHILADELPHIA, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF
COURT OF COMMON PLEAS
CIVIL DIVISION

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

No.: 05-973-CD

vs.

CLEARFIELD COUNTY

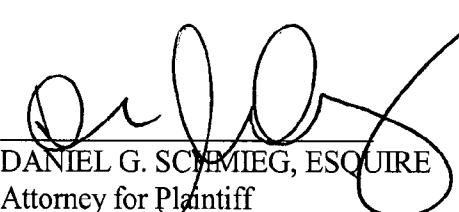
ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS

CERTIFICATION

DANIEL G. SCHMIEG, ESQUIRE, hereby states that he is the attorney for the Plaintiff in the above captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

an FHA Mortgage
 non-owner occupied
 vacant
 Act 91 procedures have been fulfilled

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 05-973-CD

vs.

ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 1)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at 340 VIOLA PIKE, SMITHMILL, PA 16680:

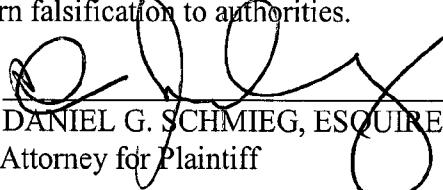
1. Name and address of Owner(s) or reputed Owner(s):

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
ANTHONY W. REYNOLDS	340 VIOLA PIKE SMITHMILL, PA 16680
BELLIE JO REYNOLDS	340 VIOLA PIKE SMITHMILL, PA 16680

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

SAME AS ABOVE

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

July 31, 2006

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 05-973-CD

vs.

ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 2)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at 340 VIOLA PIKE, SMITHMILL, PA 16680:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

None.

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

None.

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

Name	Last Known Address (if address cannot be reascnably ascertained, please indicate)
------	--

None.

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

Name	Last Known Address (if address cannot be reascnably ascertained, please indicate)
------	--

Clearfield County Domestic Relations	Clearfield County Courthouse 230 East Market Street Clearfield, PA 16830
--------------------------------------	--

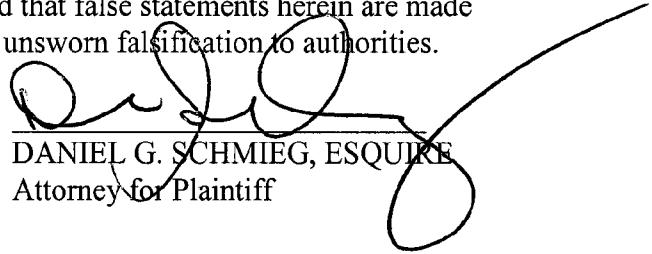
7. Name and address of every other person of whom the plaintiff has knowledge who has any
interest in the property which may be affected by the sale:

Name	Last Known Address (if address cannot be reascnably ascertained, please indicate)
------	--

Commonwealth of Pennsylvania Department of Welfare	PO Box 2675 Harrisburg, PA 17105
---	-------------------------------------

Tenant/Occupant	340 VIOLA PIKE SMITHMILL, PA 16680
-----------------	---------------------------------------

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

July 31, 2006

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)
Pa.R.C.P. 3180 to 3183 and Rule 3257

**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.**

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA

vs.

NO.: 05-973-CD

**ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS**

**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 (specifically described property below):

Premises: **340 VIOLA PIKE, SMITHMILL, PA 16680**

(See legal description attached.)

Amount Due	<u>\$57,342.46</u>
Interest from 8/1/06 to Date of Sale (\$7.45 per diem)	\$ _____
Total	\$ _____ Plus costs as endorsed.
Add'l fees	<u>125.00</u> Prothonotary costs

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

Dated August 1, 2006
(SEAL)

By:

Deputy

KAM

IMPORTANT NOTICE: This property is sold at the direction of the plaintiff. It may not be sold in the absence of a representative of the plaintiff at the Sheriff's Sale. The sale must be postponed or stayed in the event that a representative of the plaintiff is not present at the sale.

No. 05-973-CD

**In the Court of Common Pleas of
Clearfield County, Pennsylvania**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

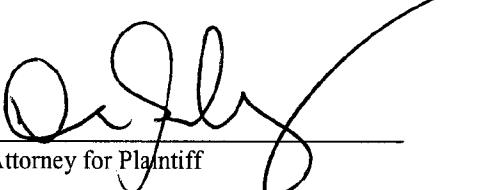
Real Debt \$57,342.46

Int. from 8/1/06
to Date of Sale (\$7.45 per diem) _____

Costs _____

Prothy. Pd. 125.00

Sheriff _____


Attorney for Plaintiff

Address: 340 VIOLA PIKE, SMITHMILL, PA 16680
340 VIOLA PIKE, SMITHMILL, PA 16680
Where papers may be served.

Daniel G. Schmieg, Esquire
One Penn Center at Suburban Station
1617 John F. Kennedy Blvd., Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

DESCRIPTION

PARCEL NUMBER 1: ALL that certain piece or parcel of land, situate in Gulich Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a corner along the Tyrone Pike, running then along said state road, N-W, 333 feet to the land now or formerly of John Bungo and Tekla Bungo, his wife; then along line of land now or formerly of John Bungo and Tekla Bungo, his wife, N.E. 300 feet, to a corner of the land now or formerly of John Bungo and Tekla Bungo, his wife; then along the land now or formerly of the said John Bungo and Tekla Bungo, his wife, S.E. 200 feet, at a corner of John Bungo and Frank Bungo, running then along the said land now or formerly of Frank Bungo, Southwest 400 feet, to the Tyrone Pike and State Highway at the place of beginning. The said piece of land contains 2 acres, more or less.

PARCEL NUMBER 2: ALSO all that certain piece or parcel of land, situate in Gulich Township, Clearfield County, Pennsylvania, bounded and described as follows:

ALL that parcel of land lying on the eastern side of Pennsylvania State Route 253, being 1,000 feet south of the intersection of Pennsylvania State Route 253 with Pennsylvania State Route 2007 and Township Road T-545, in Gulich Township, Clearfield County, Pennsylvania and being more particularly described as follows:

BEGINNING at a $\frac{3}{4}$ inch rebar set at the southern most corner of Eugene D. Bungo, et al, as seen in Deed and Records Book Volume 1378, Page 144, said rebar being on the eastern 50 foot right of way line of Pennsylvania State Route 253, said rebar also being the northwest corner of Robert J. Henshaw and Ruth E. Coho as seen in Deeds and Records Book Volume 969, Page 16, said rebar also being the southern most corner of land herein conveyed and running; then North 00 degrees 10 minutes 36 seconds West for a distance of 2.62 feet along the eastern right of way line of Pennsylvania State Route 253 to a point of curve; then along a curve to the left having a radius of 653 feet and an arc of length of 34.41 feet, being subtended by a chord of North 01 degree 41 minutes 11 seconds West for a distance of 34.41 feet along same to a $\frac{3}{4}$ inch rebar set; then North 87 degrees 45 minutes 07 seconds East for a distance of 64.76 feet through lands of Eugene D. Bungo et al for a new line to a point in the northern line of Robert J. Henshaw and Ruth E. Coho; then South 58 degrees 09 minutes 40 seconds West for a distance of 74.97 feet along Robert J. Henshaw and Ruth E. Coho to a $\frac{3}{4}$ inch rebar set and place of beginning.

TOGETHER WITH and subject to covenants, easements and restrictions of record.

This parcel Number 2 contains 0.027 acres as shown on map prepared by Curry and Associates dated July 15, 1997 and revised September 19, 1997 and intended to be recorded at the Clearfield County Courthouse as a subdivision plan pursuant to the Pennsylvania Municipalities Planning Code and county and township ordinances, if any, applicable thereto.

TITLE TO WHICH VESTED in the Grantors by deeds recorded in Clearfiled County, Pennsylvania at Deed/Record Book Volume 1910, Page 188 and Deed/Record Book Volume 1989, Page 273.

Being Parcel # L16-000-0016

RECORD OWNER

TITLE TO SAID PREMISES IS VESTED IN Anthony W. Reynolds and Billie Jo Reynolds, husband and wife, by Deed from Ruth E. Coho and Kenneth P. Coho, her husband, dated 6-27-03, recorded 6-27-03 in Deed Inst#: 200311323.

PREMISES BEING: 340 VIOLA PIKE, SMITHMILL, PA 16680

PHELAN HALLINAN & SCHMIEG, LLP

Lawrence T. Phelan, Esq., Id. No. 32227

Francis S. Hallinan, Esq., Id. No. 62695

Daniel G. Schmieg, Esq., Id No.

ONE PENN CENTER AT SUBURBAN STATION

1617 JOHN F. KENNEDY BLVD.

PHILADELPHIA, PA 19103-1814

(215) 563-7000

Attorney for Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

CLEARFIELD COUNTY

Plaintiff

vs

NO. 05-973-CD

ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS

Defendant(s)

SUGGESTION OF RECORD CHANGE
RE: DEFENDANT'S NAME

TO THE PROTHONOTARY:

Francis S. Hallinan, ESQUIRE, attorney for the Plaintiff, hereby certifies that, to the best of his knowledge, information and belief the Defendant's name was erroneously listed as:

ANTHONY W. REYNOLDS
BILLIE JO REYNOLDS

The correct name for the Defendant(s) are:

ANTHONY W. REYNOLDS
BILLIE JO REYNOLDS

Kindly change the information on the docket.

Date: August 30, 2006

Francis S. Hallinan

Francis Hallinan, Esquire
Attorney for Plaintiff

FILED
m 11:35 AM
SEP 05 2006
noce
LW

William A. Shaw
Prothonotary/Clerk of Courts

AFFIDAVIT OF SERVICE PAW
PLAINTIFF CLEARFIELD COUNTY
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. F&P. #118854

DEFENDANT COURT NO.: 05-973-CD
ANTHONY W. REYNOLDS
BILLIE JO REYNOLDS

SERVE ANTHONY W. REYNOLDS AT: 340 VIOLA PIKE SMITHMILL, PA 16680 TYPE OF ACTION XX Notice of Sheriff's Sale
SALE DATE: 11/3/06

SERVED

Served and made known to Anthony W. Reynolds, Defendant on the 1st day of Sept., 2006, at 4:21, o'clock P. M., at 340 Viola Pike, Smithmill, Commonwealth of Pennsylvania, in the manner described below:

Defendant personally served.
 Adult family member with whom Defendant(s) reside(s).
Relationship is Wife / Billie
 Adult in charge of Defendant's residence who refused to give name or relationship.
 Manager/Clerk of place of lodging in which Defendant(s) reside(s).
 Agent or person in charge of Defendant's office or usual place of business.
 _____ an officer of said Defendant's company.
 Other: _____.

Description: Age 35 Height 5'7" Weight 120 Race W Sex F Other _____

I, Thomas Holmberg, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this 5th day
of Sept., 2006.

Notary:

By: Thomas Holmberg

Marilyn A. Campbell
COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Marilyn A. Campbell, Notary Public
City of Altoona, Blair County
My Commission Expires Oct. 28, 2007
Member, Pennsylvania Association of Notaries

NOT SERVED

On the _____ day of _____, 200____, at _____ o'clock __. M., Defendant NOT FOUND because:

Moved Unknown No Answer Vacant

Other:

Sworn to and subscribed
before me this 5th day
of Sept., 2006. By:

Notary:

ATTORNEY FOR PLAINTIFF
DANIEL G. SCHMIEG, ESQUIRE
ID.#62205
One Penn Center at Suburban Station
1617 John F. Kennedy Blvd., Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

FILED NO CC
OCT 10 2006
10:41 AM
2006

William A. Shaw
Prothonotary/Clerk of Courts

AFFIDAVIT OF SERVICE PAW
PLAINTIFF CLEARFIELD COUNTY
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. F&P. #118854

DEFENDANT COURT NO.: 05-973-CD
ANTHONY W. REYNOLDS
BILLIE JO REYNOLDS

SERVE BILLIE JO REYNOLDS AT: TYPE OF ACTION
340 VIOLA PIKE XX Notice of Sheriff's Sale
SMITHMILL, PA 16680 SALE DATE: 11/3/06

SERVED

Served and made known to Billie Jo Reynolds, Defendant on the 1st day of Sept, 2006, at 4:21, o'clock P. M., at 340 Viola Pike, Smithmill, Commonwealth of Pennsylvania, in the manner described below:

Defendant personally served.
 Adult family member with whom Defendant(s) reside(s).
Relationship is _____.
 Adult in charge of Defendant's residence who refused to give name or relationship.
 Manager/Clerk of place of lodging in which Defendant(s) reside(s).
 Agent or person in charge of Defendant's office or usual place of business.
 _____ an officer of said Defendant's company.
 Other: _____

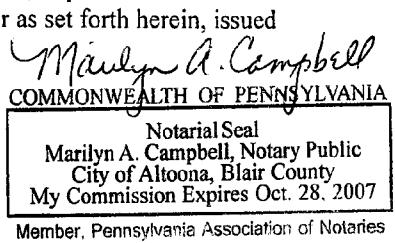
Description: Age 35 Height 5'7" Weight 120 Race W Sex F Other _____

I, Thomas Holmberg, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this 5th day
of Sept, 2006.

Notary:

By: Thomas Holmberg



NOT SERVED

On the _____ day of _____, 200____, at ____ o'clock __. M., Defendant NOT FOUND because:

Moved Unknown No Answer Vacant

Other:

Sworn to and subscribed
before me this day
of , 200 . By:

Notary:

ATTORNEY FOR PLAINTIFF
DANIEL G. SCHMIEG, ESQUIRE
I.D. #62205
One Penn Center at Suburban Station
1617 John F. Kennedy Blvd., Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20412
NO: 05-973-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: ANTHONY W. REYNOLDS AND BELLIE JO REYNOLDS

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 08/01/2006

LEVY TAKEN 09/05/2006 @ 10:50 AM

POSTED 09/05/2006 @ 10:50 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 01/29/2007

DATE DEED FILED NOT SOLD

FILED
09/05/06
JAN 29 2007
WAS

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

09/05/2006 @ 10:50 AM SERVED ANTHONY W. REYNOLDS

SERVED ANTHONY W. REYNOLDS, DEFENDANT, AT HIS RESIDENCE 340 VIOLA PIKE, SMITHMILL, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO BILLIE JO REYNOLDS, WIFE/CO-DEFENDANT

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

09/05/2006 @ 10:50 AM SERVED BELLIE JO REYNOLDS

SERVED BELLIE JO REYNOLDS, DEFENDANT, AT HER RESIDENCE 340 VIOLA PIKE, SMITHMILL, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO BILLIE JO REYNOLDS

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, OCTOBER 16, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR NOVEMBER 3, 2006, DUE TO THE FACT THE DEFENDANTS CURED THE DEFAULT IN THE AMOUNT OF \$61,382.27.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20412
NO: 05-973-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: ANTHONY W. REYNOLDS AND BELLIE JO REYNOLDS

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$1,447.17

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

Chester Hawkins
Jay Cynthia Butler-Aufhelder
Chester A. Hawkins
Sheriff

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)
Pa.R.C.P. 3180 to 3183 and Rule 3257

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

vs.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA

NO.: 05-973-CD

ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS

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 (specifically described property below):

Premises: **340 VIOLA PIKE, SMITHMILL, PA 16680**

(See legal description attached.)

Amount Due	<u>\$57,342.46</u>
Interest from 8/1/06 to Date of Sale (\$7.45 per diem)	\$ _____
Total	\$ _____ Plus costs as endorsed.
Add'l fees	<u>\$ 5837.50</u> Prothonotary costs


Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

Dated August 1, 2006

(SEAL)

Received August 1, 2006 @ 3:15 P.M.
Chesty A. Wrenhuis
by Cynthia Butler Aughencamp

By: Deputy

KAM

IMPORTANT NOTICE: This property is sold at the direction of the plaintiff. It may not be sold in the absence of a representative of the plaintiff at the Sheriff's Sale. The sale must be postponed or stayed in the event that a representative of the plaintiff is not present at the sale.

No. 05-973-CD

**In the Court of Common Pleas of
Clearfield County, Pennsylvania**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

VS.

ANTHONY W. REYNOLDS
BELLIE JO REYNOLDS

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

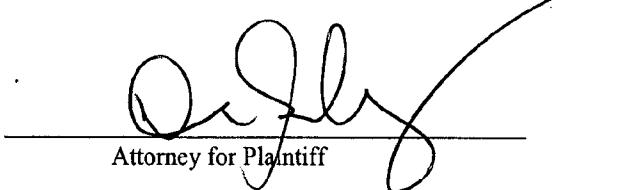
Real Debt \$57,342.46

Int. from 8/1/06
to Date of Sale (\$7.45 per diem)

Costs _____

Prothy. Pd. 125.00

Sheriff _____


Attorney for Plaintiff

Address: 340 VIOLA PIKE, SMITHMILL, PA 16680
340 VIOLA PIKE, SMITHMILL, PA 16680
Where papers may be served.

Daniel G. Schmieg, Esquire
One Penn Center at Suburban Station
1617 John F. Kennedy Blvd., Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

DESCRIPTION

PARCEL NUMBER 1: ALL that certain piece or parcel of land, situate in Gulich Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a corner along the Tyrone Pike, running then along said state road, N-W, 333 feet to the land now or formerly of John Bungo and Tekla Bungo, his wife; then along line of land now or formerly of John Bungo and Tekla Bungo, his wife, N.E. 300 feet, to a corner of the land now or formerly of John Bungo and Tekla Bungo, his wife; then along the land now or formerly of the said John Bungo and Tekla Bungo, his wife, S.E. 200 feet, at a corner of John Bungo and Frank Bungo, running then along the said land now or formerly of Frank Bungo, Southwest 400 feet, to the Tyrone Pike and State Highway at the place of beginning. The said piece of land contains 2 acres, more or less.

PARCEL NUMBER 2: ALSO all that certain piece or parcel of land, situate in Gulich Township, Clearfield County, Pennsylvania, bounded and described as follows:

ALL that parcel of land lying on the eastern side of Pennsylvania State Route 253, being 1,000 feet south of the intersection of Pennsylvania State Route 253 with Pennsylvania State Route 2007 and Township Road T-545, in Gulich Township, Clearfield County, Pennsylvania and being more particularly described as follows:

BEGINNING at a $\frac{3}{4}$ inch rebar set at the southern most corner of Eugene D. Bungo, et al, as seen in Deed and Records Book Volume 1378, Page 144, said rebar being on the eastern 50 foot right of way line of Pennsylvania State Route 253, said rebar also being the northwest corner of Robert J. Henshaw and Ruth E. Coho as seen in Deeds and Records Book Volume 969, Page 16, said rebar also being the southern most corner of land herein conveyed and running; then North 00 degrees 10 minutes 36 seconds West for a distance of 2.62 feet along the eastern right of way line of Pennsylvania State Route 253 to a point of curve; then along a curve to the left having a radius of 653 feet and an arc of length of 34.41 feet, being subtended by a chord of North 01 degree 41 minutes 11 seconds West for a distance of 34.41 feet along same to a $\frac{1}{4}$ inch rebar set; then North 87 degrees 45 minutes 07 seconds East for a distance of 64.76 feet through lands of Eugene D. Bungo et al for a new line to a point in the northern line of Robert J. Henshaw and Ruth E. Coho; then South 58 degrees 09 minutes 40 seconds West for a distance of 74.97 feet along Robert J. Henshaw and Ruth E. Coho to a $\frac{3}{4}$ inch rebar set and place of beginning.

TOGETHER WITH and subject to covenants, easements and restrictions of record.

This parcel Number 2 contains 0.027 acres as shown on map prepared by Curry and Associates dated July 15, 1997 and revised September 19, 1997 and intended to be recorded at the Clearfield County Courthouse as a subdivision plan pursuant to the Pennsylvania Municipalities Planning Code and county and township ordinances, if any, applicable thereto.

TITLE TO WHICH VESTED in the Grantors by deeds recorded in Clearfiled County, Pennsylvania at Deed/Record Book Volume 1910, Page 188 and Deed/Record Book Volume 1989, Page 273.

Being Parcel # L16-000-0016

RECORD OWNER

TITLE TO SAID PREMISES IS VESTED IN Anthony W. Reynolds and Billie Jo Reynolds, husband and wife, by Deed from Ruth E. Coho and Kenneth P. Coho, her husband, dated 6-27-03, recorded 6-27-03 in Deed Inst#: 200311323.

PREMISES BEING: 340 VIOLA PIKE, SMITHMILL, PA 16680

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME ANTHONY W. REYNOLDS

NO. 05-973-CD

NOW, January 27, 2007, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on November 03, 2006, I exposed the within described real estate of Anthony W. Reynolds And Bellie Jo Reynolds 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 \$61,382.27 and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	24.92
LEVY	15.00
MILEAGE	24.92
POSTING	15.00
CSDS	10.00
COMMISSION	1,227.65
POSTAGE	4.68
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	61,382.27
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$1,447.17

DEED COSTS:

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$0.00

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	57,342.46
INTEREST @ 7.4500	700.30
FROM 08/01/2006 TO 11/03/2006	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$58,082.76
COSTS:	
ADVERTISING	212.74
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	1,447.17
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
TOTAL COSTS	\$1,784.91

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

Law Offices
PHELAN HALLINAN & SCHMIEG, LLP
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Christine.Schoffler@fedphe.com

CHRISTINE SCHOFFLER
Judgment Department, Ext. 1286

Representing Lenders in
Pennsylvania and New Jersey

October 13, 2006

Office of the Sheriff
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

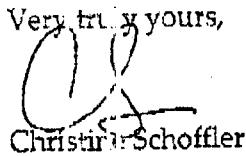
ATTENTION: CINDY (814) 765-5915

Re: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**
v. ANTHONY W. & BELLIE JO REYNOLDS
Ne. 05-973-CD
340 VIOLA PIKE, SMITHMILL, PA 16680

Dear Cindy:

Please stay the Sheriff's Sale of the above referenced property, which is scheduled for 11/03/2006, return the original writ of execution to the Prothonotary's office and refund any unused money to our office.

The sum of \$61,382.27 was received in consideration for the stay.

Very truly yours,

Christine Schoffler

Phelan Hallinan & Schmieg, LLP
 Lawrence T. Phelan, Esq., Id. No. 32227
 Francis S. Hallinan, Esq., Id. No. 62695
 Daniel G. Schmieg, Esq., Id. No. 62205
 Michele M. Bradford, Esq., Id. No. 69849
 Judith T. Romano, Esq., Id. No. 58745
 Sheetal R. Shah-Jani, Esq., Id. No. 81760
 Jenine R. Davey, Esq., Id. No. 87077
 Lauren R. Tabas, Esq., Id. No. 93337
 Vivek Srivastava, Esq., Id. No. 202331
 Jay B. Jones, Esq., Id. No. 86657
 Peter J. Mulcahy, Esq., Id. No. 61791
 Andrew L. Spivack, Esq., Id. No. 84439
 Jaime McGuinness, Esq., Id. No. 90134
 Chrisovalante P. Fliakos, Esq., Id. No. 94620
 Joshua I. Goldman, Esq., Id. No. 205047
 Courtenay R. Dunn, Esq., Id. No. 206779
 Andrew C. Bramblett, Esq., Id. No. 208375
 One Penn Center at Suburban Station
 1617 John F. Kennedy Boulevard, Suite 1400
 Philadelphia, PA 19103-1814
 (215) 563-7000

Ad \$7.00 Atty
FILED
 my 11:00 am SEP 21 2009 Sent + 1 copy to
 S William A. Shaw
 Prothonotary/Clerk of Courts Atty Goldman
 15
 DIS ISSUED to

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. Plaintiff	: Court of Common Pleas : : Civil Division : : CLEARFIELD County : : No. 2005-973-CD : PHS# 118854
vs ANTHONY W. REYNOLDS BILLIE JO REYNOLDS Defendant	

PRAECIPE

TO THE PROTHONOTARY:

Please mark the above referenced case Discontinued and Ended without prejudice.

Please mark the above referenced case Settled, Discontinued and Ended.

Please mark Judgments satisfied and the Action settled, discontinued and ended.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CERTIFICATE OF SATISFACTION OF JUDGMENT

No.: 2005-00973-CD

Netbank as Successor in Interest to RBMG, Inc.

Debt: \$57,342.46

Vs.

Atty's Comm.:

Anthony W. Reynolds

Billie Jo Reynolds

Interest From:

Cost: \$7.00

NOW, Monday, September 21, 2009 , directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 21st day of September, A.D 2009.



Prothonotary

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

QC
C
JL

Netbank as Successor in Interest to RBMG, Inc.

Vs.

No. 2005-00973-CD

Anthony W. Reynolds
Billie Jo Reynolds

CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on September 21, 2009, marked:

Settled, discontinued and ended

Record costs in the sum of \$132.00 have been paid in full by Francis S. Hallinan Esq.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 21st day of September A.D. 2009.

William A. Shaw

WM

William A. Shaw, Prothonotary