

05-1015-CD  
Mortg. Elec. Reg. vs. Bonnie Lefebvre

2005-1015-CD  
Mortg. Elec. Reg. v. Bonnie Lefebvre

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.

BONNIE J. LEFEBVRE  
A/K/A BONNIE J. MORGAN  
A/K/A BONNIE J. SHEPLER  
627 SCHOFIELD STREET  
CURWENSVILLE, PA 16833

Defendant

COURT OF COMMON PLEAS  
CIVIL DIVISION  
TERM  
NO. 05-1015-CD  
CLEARFIELD COUNTY

FILED *Atty pd 85.00*  
*7/1/2005* *JUL 13 2005* *CCS/aff*

*WAS* William A. Shaw  
Prothonotary/Clerk of Courts

**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  
2<sup>nd</sup> and Market Streets  
Clearfield, PA 16830  
814-765-2641 x 5982

**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:

AEGIS MORTGAGE CORPORATION  
3250 BRIARPARK DRIVE  
SUITE 400  
HOUSTON, TX 77042

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

BONNIE J. LEFEBVRE  
A/K/A BONNIE J. MORGAN  
A/K/A BONNIE J. SHEPLER  
627 SCHOFIELD STREET  
CURWENSVILLE, PA 16833

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

3. On 03/24/2004 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: 200404523.
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 02/01/2005 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	\$40,066.01
Interest	1,611.55
01/01/2005 through 07/12/2005	
(Per Diem \$8.35)	
Attorney's Fees	1,250.00
Cumulative Late Charges	153.52
03/24/2004 to 07/12/2005	
Cost of Suit and Title Search	\$ 550.00
Subtotal	\$ 43,631.08
Escrow	
Credit	0.00
Deficit	196.13
Subtotal	<u>\$ 196.13</u>
<b>TOTAL</b>	<b>\$ 43,827.21</b>

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. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 43,827.21, together with interest from 07/12/2005 at the rate of \$8.35 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

All that certain lot or piece of ground with the buildings and improvements thereon erected, being known as **627 SCHOFIELD STREET** being further described on that certain Deed dated 3/18/04 and 3/25/04 in the Office of the Recorder of Deeds in **PHILADELPHIA** in Deed Mortgage Instrument No. **2004044522**

Parcel No. **H10-287-00029**

BEING known as **627 SCHOFIELD STREET**

**VERIFICATION**

FRANCIS S. HALLINAN, ESQUIRE hereby states that he is attorney for PLAINTIFF in this matter, that Plaintiff is outside the jurisdiction of the court and or the Verification could not be obtained within the time allowed for the filing on the pleading, that he is authorized to make this verification pursuant to Pa. R. C. P. 1024 ( c ) and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are based upon information supplied by Plaintiff and are true and correct to the best of his knowledge, information and belief. Furthermore, it is counsel's intention to substitute a verification from Plaintiff as soon as it is received by counsel .

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.



FRANCIS S. HALLINAN, ESQUIRE  
Attorney for Plaintiff

DATE: 7/12/15

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100643  
NO: 05-1015-CD  
SERVICE # 1 OF 1  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

vs.

DEFENDANT: BONNIE J. LEFEBVRE a/k/a BONNIE J. MORGAN a/k/a BONNIE J. SHEPLER

**SHERIFF RETURN**

NOW, July 22, 2005 AT 11:13 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON BONNIE J. LEFEBVRE aka BONNIE J. MORGAN aka BONNIE J. SHEPLER DEFENDANT AT 34 PATTY LANE, CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO ROY BUMBARGER, BOYFRIEND/ADULT AT RESIDENCE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF. 627 SCHOFIELD ST., CURWENSVILLE, Pa. 16833 "EMPTY"  
SERVED BY: DAVIS / MORGILLO

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	PHELAN	439339	10.00
SHERIFF HAWKINS	PHELAN	439424	27.72

Sworn to Before Me This

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

So Answers,

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

**FILED** *10/15/05*  
*10/11/2005*

William A. Shaw  
Prothonotary/Clerk of Courts

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

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**MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.**

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vs.

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**BONNIE J. LEFEBVRE A/K/A BONNIE J.  
MORGAN A/K/A BONNIE J. SHEPLER**

---

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

**No. 05-1015-CD**

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

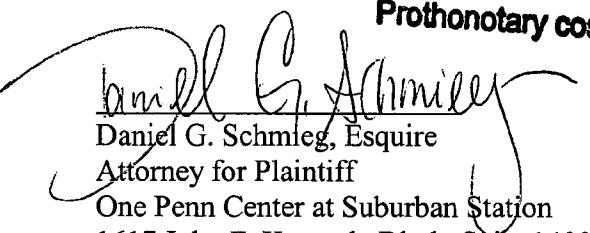
To the Director of the Office of the Prothonotary:

Issue writ of execution in the above matter:

Amount Due	<u>\$45,004.56</u>
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Interest from 11/30/05 to Date of Sale (\$7.40 per diem)	<u>and Costs.</u>
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**Prothonotary costs**

  
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.

KIO

**FILED** *cc: b6wnts  
m/3:24/05 to Shff*  
*DEC 02 2005 Atty pd 20.00*  
William A. Shaw  
Prothonotary/Clerk of Courts  
*(GR)*

DEC 02 2005  
FILED

No. 05-1015-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.

vs.

BONNIE J. LEFEBVRE A/K/A BONNIE J.  
MORGAN A/K/A BONNIE J. SHEPLER

---

PRAECIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

---



William A. Shaw

Attorney for Plaintiff(s)

Address: 627 SCHOFIELD STREET, CURWENSVILLE, PA 16833  
Where papers may be served.

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 05-1015-CD

vs.

BONNIE J. LEFEBVRE A/K/A BONNIE J.  
MORGAN A/K/A BONNIE J. SHEPLER

**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 627 SCHOFIELD STREET, CURWENSVILLE, PA 16833:

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

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

BONNIE J. LEFEBVRE A/K/A	627 SCHOFIELD STREET
BONNIE J. MORGAN A/K/A	CURWENSVILLE, PA 16833
BONNIE J. SHEPLER	

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

November 30, 2005

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 05-1015-CD

vs.

BONNIE J. LEFEBVRE A/K/A BONNIE J.  
MORGAN A/K/A BONNIE J. SHEPLER

**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 627 SCHOFIELD STREET,  
CURWENSVILLE, PA 16833:

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)
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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)
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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)
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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)
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Clearfield County Domestic Relations	Clearfield County Courthouse 230 East Market Street Clearfield, PA 16830
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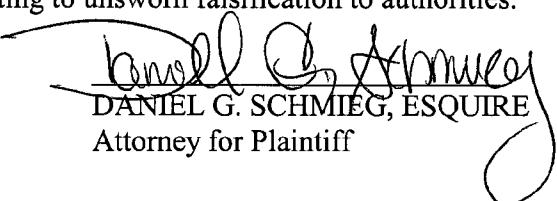
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

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

Commonwealth of Pennsylvania Department of Welfare	PO Box 2675 Harrisburg, PA 17105
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Tenant/Occupant	627 SCHOFIELD STREET CURWENSVILLE, PA 16833
-----------------	--

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

November 30, 2005

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.: 05-1015-CD

vs.

CLEARFIELD COUNTY

BONNIE J. LEFEBVRE A/K/A BONNIE J.  
MORGAN A/K/A BONNIE J. SHEPLER

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

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

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

**MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.**

vs.

**BONNIE J. LEFEBVRE A/K/A BONNIE J.  
MORGAN A/K/A BONNIE J. SHEPLER**

NO.: 05-1015-CD

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

**Commonwealth of Pennsylvania:**

**County of Clearfield:**

**TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:**

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

Premises: **627 SCHOFIELD STREET, CURWENSVILLE, PA 16833**

(See legal description attached.)

Amount Due	<u>\$45,004.56</u>
Interest from 11/30/05 to Date of Sale (\$7.40 per diem)	<u>\$ _____</u>
Total	<u>\$ _____</u> Plus costs as endorsed.
	<b>Prothonotary costs</b> <u>125.00</u>

Dated 12/2/05  
(SEAL)

Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

By:

Deputy

KIO

**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. 05-1015-CD

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

BONNIE J. LEFEBVRE A/K/A BONNIE J. MORGAN A/K/A BONNIE J.  
SHEPLER

---

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

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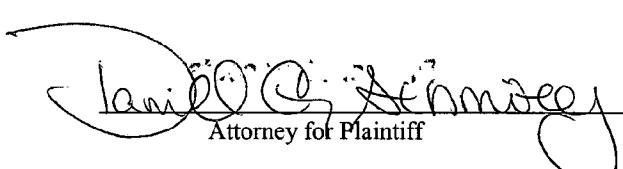
Real Debt \$45,004.56

Int. from 11/30/05 \_\_\_\_\_  
to Date of Sale (\$7.40 per diem)

Costs \_\_\_\_\_

Prothy. Pd. 125.00

Sheriff \_\_\_\_\_



Attorney for Plaintiff

Address: 627 SCHOFIELD STREET, CURWENSVILLE, PA 16833  
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**

ALL that certain lot or ground, with improvements thereon, situate in the Borough of Curwensville, County of Clearfield and State of Pennsylvania, bounded and described as follows.

BEGINNING at a post at corner of lot now or formerly of Mrs. George Rapp and Scofield Street; thence North by said lot twenty-six and three-fourth (26-3/4) degrees West one hundred seventy-eight (178') feet to an alley; thence South by said alley sixty-three and three fourths (63-3/4) degrees West fifty (50) feet to a post at corner of lot now or formerly of Techla Dahlin; thence by said lot South twenty-six and three fourths (26-3/4) degrees East one hundred seventy-eight (178') feet to a post at Scofield Street; thence by said street fifty (50') feet to a post and place of beginning.

BEING known as Clearfield County Map Number 6.2-H10-287-29 and Control Number 006-2-06768.

BEING the same premises conveyed to Daniel C. Davis, by deed from Daniel C. Davis and Lora G. Davis, dated October 22, 1993, and recorded in Clearfield County Record Book Vol. 1564 at page 405.

TITLE TO SAID PREMISES IS VESTED IN Bonnie Lefebvre, by Deed from Daniel C. Davis, dated 3-18-04 and recorded 3-25-04, in Deed Instrument 200404522.

Parcel # 6 2 -H10-287-00029

Premises: 627 Schofield Street, Curwensville, PA 16833

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

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

No.: 05-1015-CD

vs.

BONNIE J. LEFEBVRE A/K/A BONNIE J.  
MORGAN A/K/A BONNIE J. SHEPLER  
627 SCHOFIELD STREET  
CURWENSVILLE, PA 16833

**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 BONNIE J. LEFEBVRE A/K/A BONNIE J. MORGAN A/K/A BONNIE J. SHEPLER, 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:

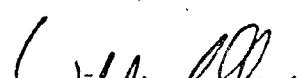
As set forth in Complaint	\$43,827.21
Interest (7/13/05 to 11/30/05)	<u>1,177.35</u>
<b>TOTAL</b>	<b>\$45,004.56</b>

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: 12/2/05

  
PRO PROTHY

KIO

FILED *Atty pd 20.00*

*11/3/2005* Notice to  
DEC 02 2005 Def.

Statement to  
William A. Shaw *Atty*  
Prothonotary/Clerk of Courts

*GR*

PHELAN, HALLINAN AND SCHMIEG  
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 : COURT OF COMMON PLEAS  
SYSTEMS, INC.

Plaintiff : CIVIL DIVISION

Vs. : CLEARFIELD COUNTY

BONNIE J. LEFEBVRE A/K/A BONNIE J. MORGAN : NO. 05-1015-CD  
A/K/A BONNIE J. SHEPLER  
Defendants

**TO: BONNIE J. LEFEBVRE A/K/A BONNIE J. MORGAN A/K/A BONNIE J. SHEPLER  
627 SCHOFIELD STREET  
CURWENSVILLE, PA 16833**

**DATE OF NOTICE: AUGUST 16, 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

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

*ME copy*

*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.: 05-1015-CD

vs.

BONNIE J. LEFEBVRE A/K/A BONNIE J.  
MORGAN A/K/A BONNIE J. SHEPLER

**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, BONNIE J. LEFEBVRE A/K/A BONNIE J. MORGAN A/K/A BONNIE J. SHEPLER, is over 18 years of age, and resides at 627 SCHOFIELD STREET, CURWENSVILLE, PA 16833 .

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.

**Plaintiff** No.: 05-1015-CD

BONNIE J. LEFEBVRE A/K/A BONNIE J.  
MORGAN A/K/A BONNIE J. SHEPLER

**Defendant(s)**

Notice is given that a Judgment in the above captioned matter has been entered  
against you on December 2, 2005.

By: **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

 COPY

Mortgage Electronic Registration Systems, Inc.  
Plaintiff(s)

No.: 2005-01015-CD

Real Debt: \$45,004.56

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Bonnie J. Lefebvre  
Defendant(s)

Entry: \$20.00

Instrument: In Rem Judgment

Date of Entry: December 2, 2005

Expires: December 2, 2010

Certified from the record this 2nd day of December, 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

SALE DATE: 3/3/06

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION – LAW

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

No.: 05-1015-CD

vs.

BONNIE J. LEFEBVRE A/K/A BONNIE J.  
MORGAN A/K/A BONNIE J. SHEPLER

FILED NO  
M 111-2864  
MAR 02 2006  
S  
William A. Shaw  
Prothonotary/Clerk of Courts

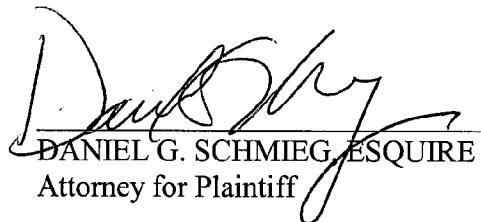
**AFFIDAVIT PURSUANT TO RULE 3129.1  
AND RETURN OF SERVICE PURSUANT TO  
Pa. R.C.P. 405 OF NOTICE OF SALE**

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

627 SCHOFIELD STREET, CURWENSVILLE, PA 16833.

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 Supplemental 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.

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

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 05-1015-CD

vs.

BONNIE J. LEFEBVRE A/K/A BONNIE J.  
MORGAN A/K/A BONNIE J. SHEPLER

**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 Praecept for the Writ of Execution was filed the following information concerning the real property located at 627 SCHOFIELD STREET, CURWENSVILLE, PA 16833:

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
--------------------------------------	--

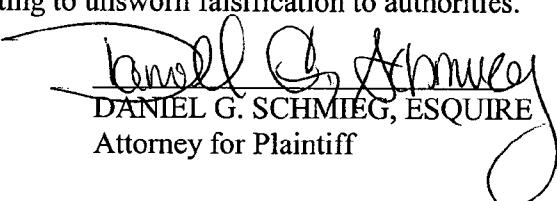
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

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	627 SCHOFIELD STREET CURWENSVILLE, PA 16833
-----------------	--

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

November 30, 2005

Name and  
Address  
Of Sender

PHELAN HALLINAN & SCHMIEG  
One Penn Center at Suburban Station  
Philadelphia, PA 19103-1814 SANDRA COOPER/KIO

Suite 1400

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1	BONNIE J. LEFEBVRE A/K/A BONNIE J. MORGAN A/K/A BONNIE J. SHEPLER	Tenant/Occupant, 627 SCHOFIELD STREET, CURWENSVILLE, PA 16833		
2	600032064	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 \$500,000 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 R900, S913 and S921 for limitations of coverage.

November 30, 2005

**MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.**

vs.

**BONNIE J. LEFEBVRE A/K/A BONNIE J.  
MORGAN A/K/A BONNIE J. SHEPLER**

**TO: All parties in Interest and Claimants**

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

**OWNER(S): BONNIE J. LEFEBVRE A/K/A BONNIE J. MORGAN A/K/A BONNIE J.  
SHEPLER**

**PROPERTY: 627 SCHOFIELD STREET, CURWENSVILLE, PA 16833**

Improvements: Residential dwelling

Judgment Amount: **\$45,004.56**

**CLEARFIELD COUNTY  
No. 05-1015-CD**

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on March 3, 2006, at the Clearfield County Courthouse, 1 North 2<sup>nd</sup> 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.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20261  
NO: 05-1015-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: BONNIE J. LEVEBVRE A/K/A BONNIE J. MORGAN A/K/A BONNIE J. SHEPLER

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 12/02/2005

LEVY TAKEN 01/11/2006 @ 11:29 AM

POSTED 01/11/2006 @ 11:29 AM

SALE HELD 03/03/2006

SOLD TO FANNIE MAE

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 03/15/2006

DATE DEED FILED 03/15/2006

PROPERTY ADDRESS 627 SCHOFIELD STREET CURWENSVILLE , PA 16833

**SERVICES**

01/27/2006 @ 5:10 PM SERVED BONNIE J. LEFEBVRE A/K/A BONNIE J. MORGAN

SERVED BONNIE J. LEFEBVRE A/K/A BONNIE J. MORGAN A/K/A BONNIE J. SHEPLER, DEFENDANT, AT HER RESIDENCE 34 PATTY LANE, CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO BONNIE J. SHEPLER

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

**FILED**

MAR 15 2006

6/3:30/06

William A. Shaw

Prothonotary/Clerk of Courts

10.  
5.00  
60

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20261  
NO: 05-1015-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: BONNIE J. LEVEBVRE A/K/A BONNIE J. MORGAN A/K/A BONNIE J. SHEPLER

Execution REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$232.24

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2006

  
By: Amithree Butler-Chephalay  
Chester A. Hawkins  
Sheriff

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME BONNIE J. LEFEBVRE A/K/A BONNIE J. MORGAN

NO. 05-1015-CD

NOW, March 15, 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 March 03, 2006, I exposed the within described real estate of Bonnie J. Levebvre A/K/A Bonnie J. Morgan A/K/A Bonnie J. Shepler to public venue or outcry at which time and place I sold the same to FANNIE MAE he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	5.82
LEVY	15.00
MILEAGE	5.82
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	4.68
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	34.92
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$232.24</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.00
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$29.00</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	45,004.56
INTEREST @ 7.4000 %	688.20
FROM 11/30/2005 TO 03/03/2006	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$45,712.76</b>
<b>COSTS:</b>	
ADVERTISING	325.24
TAXES - COLLECTOR	284.89
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	232.24
LEGAL JOURNAL COSTS	162.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	329.94
<b>TOTAL COSTS</b>	<b>\$1,633.31</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

**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.: 05-1015-CD**

---

**BONNIE J. LEFEBVRE A/K/A BONNIE J.  
MORGAN A/K/A BONNIE J. SHEPLER**

---

**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: **627 SCHOFIELD STREET, CURWENSVILLE, PA 16833**

(See legal description attached.)

Amount Due	<u>\$45,004.56</u>
Interest from 11/30/05 to Date of Sale (\$7.40 per diem)	<u>\$ _____</u>
Total	<u>\$ _____</u> Plus costs as endorsed.
<b>Prothonotary costs</b>	

*125.00*  
\_\_\_\_\_  
Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

Dated 12/2/05

(SEAL)

Received December 2, 2005 @ 3:00 P.M.

Chesler G. Staubreis

*by Cynthia Butler - Sheriff's Amt*

**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.**

By:

*Deputy*

KIO

No. 05-1015-CD

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

✓ MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

VS.

BONNIE J. LEFEBVRE A/K/A BONNIE J. MORGAN A/K/A BONNIE J. SHEPLER

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

Attorney for Plaintiff

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**

ALL that certain lot or ground, with improvements thereon, situate in the Borough of Curwensville, County of Clearfield and State of Pennsylvania, bounded and described as follows.

BEGINNING at a post at corner of lot now or formerly of Mrs. George Rapp and Scofield Street; thence North by said lot twenty-six and three-fourth (26-3/4) degrees West one hundred seventy-eight (178') feet to an alley; thence South by said alley sixty-three and three fourths (63-3/4) degrees West fifty (50) feet to a post at corner of lot now or formerly of Techla Dahlin; thence by said lot South twenty-six and three fourths (26-3/4) degrees East one hundred seventy-eight (178') feet to a post at Scofield Street; thence by said street fifty (50') feet to a post and place of beginning.

BEING known as Clearfield County Map Number 6.2-H10-287-29 and Control Number 006-2-06768.

BEING the same premises conveyed to Daniel C. Davis, by deed from Daniel C. Davis and Lora G. Davis, dated October 22, 1993, and recorded in Clearfield County Record Book Vol. 1564 at page 405.

TITLE TO SAID PREMISES IS VESTED IN Bonnie Lefebvre, by Deed from Daniel C. Davis, dated 3-18-04 and recorded 3-25-04, in Deed Instrument 200404522.

Parcel # 6 2 -H10-287-00029

Premises: 627 Schofield Street, Curwensville, PA 16833