

05-1017-CD

Citifinancial vs. Darlene Frank et al

2005-1017-CD

Citifinancial v. Darlene Frank et al

**GOLDBECK McCAFFERTY & McKEEVER**

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5000 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

(215) 627-1322

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT  
COMPANY

1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

*Plaintiff*

vs.

DARLENE I FRANK

JEFFREY J. FRANK

**Mortgagors and Real Owners**

1612 Treasure Lake  
Du Bois, PA 15801

*Defendants*

IN THE COURT OF COMMON PLEAS

OF Clearfield COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No.

05-1017-CD

**CIVIL ACTION: MORTGAGE  
FORECLOSURE**

NOTICE

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

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

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

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

KEYSTONE LEGAL SERVICES

211 1/2 E. Locust Street

Clearfield, PA 16830

814-765-9646

**FILED** 4cc shff

m 12:08 PM  
JUL 13 2005

Any pd. 85.00

William A. Shaw

Notary Public/Clerk of Courts

AVISO

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

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

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

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

PENNSYLVANIA BAR ASSOCIATION

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

KEYSTONE LEGAL SERVICES

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

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

Resources available for Homeowners in Foreclosure

**ACT NOW!**

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 814-765-9646.
- 2). Call Pennsylvania Housing Finance Agency at 800-342-2397 for a counseling agency in your neighborhood.
- 3). Visit HUD'S website [www.hud.gov/offices/hsg/sfh/econ/econ.cfm](http://www.hud.gov/offices/hsg/sfh/econ/econ.cfm) for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call your lender and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call Carol at 215-825-6329 or Nancy at 215-825-6358 or fax 215-825-6429 or 215-825-6458. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is Edward Sparkman who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of CITX-0807.

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

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

## COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is CITIFINANCIAL MORTGAGE CO. INC. F/K/A CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT COMPANY, 1111 Northpoint Drive, Building 4, Suite 100 Coppel, TX 75019.
2. The names and addresses of the Defendants are DARLENE I FRANK, 121 East Park Avenue, DuBois, PA 15801 and JEFFREY J. FRANK, 121 East Park Avenue, DuBois, PA 15801, who are the mortgagors and real owners of the mortgaged premises hereinafter described.
3. On August 27, 2002 mortgagors made, executed and delivered a mortgage upon the premises hereinafter described to CITIFINANCIAL MORTGAGE CO. INC. F/K/A CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT COMPANY, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #: 200214012.. The Mortgage and Assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g) which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.
4. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A".
5. The mortgage is in default because monthly payment of principal and interest upon said mortgage due December 05, 2004, and each month thereafter are due and unpaid, and by the terms of said mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due thereon are collectible forthwith.
6. The following amounts are due on the mortgage:

Principal Balance	\$85,375.14
Interest from 11/05/2004	\$6,032.68
through 07/31/2005 at 9.4900%	
Per Diem interest rate at \$22.51	
Reasonable Attorney's Fee	\$1,250.00
If the Mortgage is reinstated prior to a Sheriff's Sale the Attorney's Fees may be less than this amount based on work actually performed. The Attorney's Fees requested are in conformity with the Mortgage and Pennsylvania law. Plaintiff reserves its right to collect Attorney's fees of up to 5% of the remaining principal balance (\$4,268.76) in the event the Property is sold to a third party purchaser at Sheriff's Sale or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.	
Costs of suit and Title Search	\$900.00
	<hr/> \$93,557.82
Corporate Advance	+\$135.00
	<hr/> <hr/> \$93,692.82

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

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

WHEREFORE, Plaintiff demands a de teris judgment in mortgage foreclosure in the sum of \$93,692.82, together with interest at the rate of \$22.51, per day and other expenses incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By:



**GOLDBECK McCAFFERTY & McKEEVER**

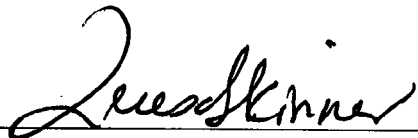
BY: JOSEPH A. GOLDBECK, JR., ESQUIRE

ATTORNEY FOR PLAINTIFF

VERIFICATION

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

Date: 7-12-05

  
\_\_\_\_\_  
TERESA SKINNER  
SECRETARY

# *Exhibit A*

ORDER #: 2768241

**EXHIBIT A**

**ALL THAT CERTAIN PARCEL OF LAND IN TOWNSHIP OF SANDY, CLEARFIELD COUNTY, COMMONWEALTH OF PENNSYLVANIA, AS MORE FULLY DESCRIBED IN DEED INSTRUMENT # 199908129, ID # 128-C02-7A-43-00-21, BEING KNOWN AND DESIGNATED AS LOT 43, BEING FURTHER DESIGNATED AS A METES AND BOUNDS PROPERTY.**

**BY FEE SIMPLE DEED FROM EDWARD TRUSKOWSKI AND JOHN TRUSKOWSKI, CO-ADMINISTRATORS OF THE CONSTANCE M. POLISKY ESTATE, AS SET FORTH IN DEED INSTRUMENT # 199908129, DATED 05/04/1999 AND RECORDED 05/20/1999, CLEARFIELD COUNTY RECORDS, COMMONWEALTH OF PENNSYLVANIA. TOTAL CONSIDERATION IS \$60,000.00.**

Page 2 of 6



# *Exhibit B*

# ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

February 7, 2005

**TO: Jeffrey J. Frank**  
1612 Treasure Lake  
Du Bois, PA 15801

**Darlene I. Frank**  
1612 Treasure Lake  
Du Bois, PA 15801

**Jeffrey J. Frank**  
121 East Park Avenue  
Du Bois, PA 15801

**Darlene I. Frank**  
121 East Park Avenue  
Du Bois, PA 15801

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 ENFORCEMENT OF A LIEN AGAINST PROPERTY.

This is an official notice that the mortgage on your home is in default and the lender intends to foreclose. Specific information about the nature of the default is provided in the attached pages.

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

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 33 DAYS FROM THE DATE OF THIS NOTICE. Take this Notice with you when you meet the Counseling Agency.

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

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

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUEDE AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDITAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNERS EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA FERDIDA DEL DERECHO A REDIMAR SU HIPOTECA.

## STATEMENTS OF POLICY

HOMEOWNER'S NAME (S): Jeffrey J. Frank and Darlene I. Frank  
PROPERTY ADDRESS: 1612 Treasure Lake, Du Bois, PA 15801  
LOAN ACCT. NO.: 5000465602  
ORIGINAL LENDER: Citifinancial Mortgage Company, Inc.  
CURRENT LENDER/SERVICER: Citifinancial Mortgage Company, Inc.

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

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

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

TEMPORARY STAY OF FORECLOSURE-Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty three (33) days from the date of this Notice. During that time you must arrange and attend a face-to-face meeting with one of the consumer credit counseling agencies listed at the end of this Notice. THIS MEETING MUST OCCUR WITHIN THE NEXT (33) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

CONSUMER CREDIT COUNSELING AGENCIES-If you meet with one of the consumer credit counseling agencies listed at the end of this notice the lender may NOT take action against you for thirty three (33) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE-Your mortgage is in a default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty three (33) days of your face-to-face meeting.

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

AGENCY ACTION-Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time,

no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

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

**(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)**

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT-The MORTGAGE debt held by the above lender on your property located at: **1612 Treasure Lake, Du Bois, PA 15801** IS SERIOUSLY IN DEFAULT because:

A. YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due: Start/End: **12/05/04** through **02/05/05** at **\$745.34** per month.

Monthly Payments Plus Late Charges Accrued	\$2,236.02
NSF:	\$0.00
Inspections:	\$0.00
BPO:	\$0.00
Speed pay:	\$0.00
Uncollected credit insurance:	\$0.00
Uncollected late charges:	\$0.00
Taxes:	\$0.00
Late fee income:	\$0.00
<b>Total amount to cure default</b>	<b>\$2,236.02</b>

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTIONS (Do not use if not applicable): N/A

HOW TO CURE THE DEFAULT-You may cure the default within THIRTY THREE (33) DAYS of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS **\$2,236.02**, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY THREE (33) DAY PERIOD. As of the date of this letter, you owe the amount specified above. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day that you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write the undersigned or call (800) 422-1498. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to Citifinancial Mortgage Company, Inc., 1111 Northpoint Drive, Coppell, TX 75019 Attention: Loss Mitigation. You can cure any other default by taking the following action within THIRTY THREE (33) DAYS of the date of this letter. (Do not use if not applicable.) N/A.

IF YOU DO NOT CURE THE DEFAULT-If you do not cure the default within THIRTY THREE (33) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. The means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY THREE (33) DAYS, the lender also intends to instruct its attorney to start legal action to foreclosure upon your mortgage property.

IF THE MORTGAGE IS FORECLOSED UPON- The mortgage property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount to the lender, which may also include other reasonable

costs. If you cure the default within the THIRTY THREE (33) DAY period, you will not be required to pay attorney's fees.

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

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE-If you have not cured the default within the THIRTY THREE (33) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE-It is estimated that the earliest date that such a Sheriff's Sale of the mortgage property could be held would be approximately SIX (6) MONTHS from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

**Citifinancial Mortgage Company, Inc.  
1111 Northpoint Drive  
Coppell, TX 75019  
Attn: Loss Mitigation  
(800) 422-1498**

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

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

YOU MAY ALSO HAVE THE RIGHT:

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY IS ATTACHED

If this is the first notice that you have received from this office, be advised that: You may dispute the validity of the debt or any portion thereof. If you do so in writing within thirty (30) days from the receipt of this letter, this firm will obtain and provide you with written verification thereof; otherwise the debt will be assumed to be valid. Likewise if requested in writing within thirty (30) days from receipt of this letter, the firm will send you the name and address of the original creditor if different from above.

Very truly yours,

Phelan Hallinan & Schmieg, LLP  
On Behalf of Citifinancial Mortgage Company, Inc.

By: \_\_\_\_\_  
Francis S. Hallinan

FF: jmm

Cc: Citifinancial Mortgage Company, Inc.  
Attn: Loss Mitigation

Account No.: 5000465602

Mailed by 1<sup>st</sup> Class Mail and by Certified Mail No: 7004 1350 0003 6260 7514/7521/7538/7545

**Pennsylvania Housing Finance Agency  
Homeowners' Emergency Mortgage Assistance Program  
County Counseling Agency List**

**January 2005**

**CLEARFIELD**

CCCS of Northeastern PA  
202 W. Hamilton Avenue  
State College, PA 16801  
(814) 238-3668

CCCS of Western PA  
219-A College Park Plaza  
Johnstown, PA 15904  
888-511-2227

CCCS of Western PA, Inc.  
217 E. Plank Road  
Altoona, PA 16602  
888-511-2227

Indiana Co. Community Action Progr  
827 Water Street  
Box 187  
Indiana, PA 15701  
(724) 465-2657

Keystone Economic Development Co  
1954 Mary Grace Lane  
Johnstown, PA 15901  
(814) 535-6656

**CLINTON**

CCCS of Northeastern PA  
202 W. Hamilton Avenue  
State College, PA 16801  
(814) 238-3668

CCCS of Northeastern PA  
201 Basin Street  
Suite 6  
Williamsport, PA 17701  
(570) 323-6627

Lycom-Clntn Co Comm fo Comm Act  
2138 Lincoln Street  
P.O. Box 3568  
Williamsport, PA 17703  
(570) 326-0587

**COLUMBIA**

CCCS of Northeastern PA  
1400 Abington Executive Park  
Suite 1  
Clarks Summit, PA 18411  
570-587-9163

CCCS of Northeastern PA  
Genetti Towers  
77 E Market Street, 7th Floor  
Wilkes-Barre, PA 18702  
570-821-0837

**CRAWFORD**

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

CCCS of Western PA  
4402 Peach Street  
Erie, PA 16509  
1-888-511-2227 ext 108

Center for Family Services, Inc.  
213 Center Street  
Meadville, PA 16335  
(814) 337-8450

Greater Erie Community Action Comr  
18 West 9TH Street  
Erie, PA 16501  
(814) 459-4581

JFK Center, Inc.  
2021 East 20th Street  
Erie, PA 16510  
(814) 898-0400

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

St. Martin Center  
1701 Parade Street  
Erie, PA 16503  
(814) 452-6113

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

DOCKET # 100639  
NO: 05-1017-CD  
SERVICE # 1 OF 4  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CITIFINANCIAL MORTGAGE CO. INC. f/k/a  
vs.  
DEFENDANT: DARLENE I. FRANK and JEFFREY J. FRANK

**SHERIFF RETURN**

NOW, July 25, 2005 AT 11:40 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON DARLENE I. FRANK DEFENDANT AT 121 EAST PARK, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DARLENE I. FRANK, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET /

**FILED**  
01152005  
SEP 23 2005

William A. Shaw  
Prothonotary/Clerk of Courts



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

DOCKET # 100639  
NO: 05-1017-CD  
SERVICE # 2 OF 4  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CITIFINANCIAL MORTGAGE CO. INC. f/k/a  
vs.  
DEFENDANT: DARLENE I. FRANK and JEFFREY J. FRANK

**SHERIFF RETURN**

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NOW, July 25, 2005 AT 10:40 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JEFFREY J. FRANK DEFENDANT AT 1612 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JEFFREY J. FRANK, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET /

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

DOCKET # 100639  
NO: 05-1017-CD  
SERVICE # 3 OF 4  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CITIFINANCIAL MORTGAGE CO. INC. f/k/a  
vs.  
DEFENDANT: DARLENE I. FRANK and JEFFREY J. FRANK

**SHERIFF RETURN**

NOW, July 25, 2005 AT 11:40 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON DARLENE I. FRANK DEFENDANT AT 121 EAST PARK AVE., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DARLENE I. FRANK, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET /

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

DOCKET # 100639  
NO: 05-1017-CD  
SERVICE # 4 OF 4  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CITIFINANCIAL MORTGAGE CO. INC. f/k/a  
vs.  
DEFENDANT: DARLENE I. FRANK and JEFFREY J. FRANK

**SHERIFF RETURN**

---

NOW, July 25, 2005 AT 10:40 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JEFFREY J. FRANK DEFENDANT AT 1612 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JEFFERY J. FRANK, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100639  
NO: 05-1017-CD  
SERVICES 4  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CITIFINANCIAL MORTGAGE CO. INC. f/k/a  
vs.  
DEFENDANT: DARLENE I. FRANK and JEFFREY J. FRANK

SHERIFF RETURN


RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	231797	40.00
SHERIFF HAWKINS	GOLDBECK	231796	75.00
SHERIFF HAWKINS	u	237194	7.17

Sworn to Before Me This

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

So Answers,

  
by Marilyn Harris

Chester A. Hawkins  
Sheriff

GOEDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.

Attorney I.D. #16132

Suite 5000 – Mellon Independence Center

701 Market Street

Philadelphia, PA 19106

215-627-1322

Attorney for Plaintiff

CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER  
DISCOUNT COMPANY  
1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

Plaintiff

vs.

DARLENE I FRANK  
JEFFREY J FRANK  
(Mortgagor(s) and Record owner(s))  
1612 Treasure Lake  
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

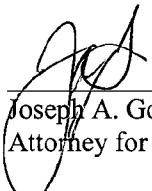
CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

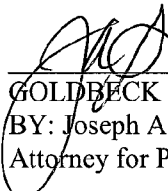
No. 05-1017-CD

**ORDER FOR JUDGMENT**

Please enter Judgment in favor of CITIFINANCIAL MORTGAGE CO. INC. F/K/A CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT COMPANY, and against DARLENE I FRANK and JEFFREY J FRANK for failure to file an Answer in the above action within (20) days (or sixty (60) days if defendant is the United States of America) from the date of service of the Complaint, in the sum of \$94,278.08.

  
Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

I hereby certify that the above names are correct and that the precise residence address of the judgment creditor is CITIFINANCIAL MORTGAGE CO. INC. F/K/A CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT COMPANY 1111 Northpoint Drive Building 4, Suite 100 Coppell, TX 75019 and that the name(s) and last known address(es) of the Defendant(s) is/are DARLENE I FRANK, 121 East Parks Street DuBois, PA 15801 and JEFFREY J FRANK, 1612 TREASURE LAKE DUBOIS, PA 15801;

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

FILED 

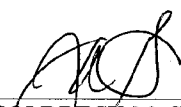
SEP 26 2005  
W/ 43040  
William A. Shaw  
Prothonotary/Clerk of Courts  
NOTICE TO DEBTS  
AT AN ROONEY  
STARRMAN TO ATE

ASSESSMENT OF DAMAGES

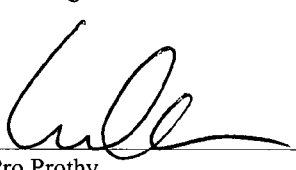
TO THE PROTHONOTARY:

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

Principal Balance	\$85,375.14
Interest from 11/05/2004 through 08/26/2005	\$6,617.94
Reasonable Attorney's Fees	\$1,250.00
Costs of Suit and Title Search	\$900.00
Corporate Advance	\$135.00
	<hr/>
	\$94,278.08

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

AND NOW, this 26 day of Sept, 2005 damages are assessed as above.

  
\_\_\_\_\_  
Pro Prothy

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

CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT  
COMPANY  
1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

Plaintiff

vs.

No. 05-1017-CD

DARLENE I FRANK  
JEFFREY J FRANK  
(Mortgagor(s) and Record Owner(s))  
1612 Treasure Lake  
Du Bois, PA 15801

Defendant(s)

**PRAECIPE FOR JUDGMENT**

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

Enter the Judgment in favor of Plaintiff and against DARLENE I FRANK and JEFFREY J FRANK by default for want of an Answer.

Assess damages as follows:

Debt

\$94,278.08

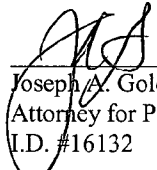
Interest - 11/05/2004 to 08/26/2005

Total

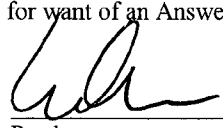
(Assessment of Damages attached)

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

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

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

AND NOW SEPT. 26, 2005, Judgment is entered in favor of CITIFINANCIAL MORTGAGE CO. INC. F/K/A CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT COMPANY and against DARLENE I FRANK and JEFFREY J FRANK by default for want of an Answer and damages assessed in the sum of \$94,278.08 as per the above certification.

  
\_\_\_\_\_  
Prothonotary

VERIFICATION OF NON-MILITARY SERVICE

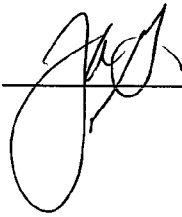
The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best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

1. That the above named Defendant, DARLENE I FRANK, is about unknown years of age, that Defendant's last known residence is 121 East Parks Street, DuBois, PA 15801, and is engaged in the unknown business located at unknown address.

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

Date:

8/26/05

A handwritten signature in black ink, appearing to be "J. Frank", is written over a horizontal line.



VERIFICATION OF NON-MILITARY SERVICE

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

1. That the above named Defendant, JEFFREY J FRANK, is about unknown years of age, that Defendant's last known residence is 1612 TREASURE LAKE, DUBOIS, PA 15801, and is engaged in the unknown business located at unknown address.

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

Date:

8/26/05

  
\_\_\_\_\_

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

DATE OF THIS NOTICE: **August 15, 2005**

TO: **JEFFREY J. FRANK**  
776 Treasure Lake  
DuBois, PA 15801

CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT  
COMPANY  
1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

*Plaintiff*

vs.

**DARLENE I FRANK**  
**JEFFREY J. FRANK**  
(Mortgagor(s) and Record Owner(s))  
1612 Treasure Lake  
Du Bois, PA 15801

*Defendant(s)*

In the Court of Common Pleas  
of Clearfield County

CIVIL ACTION - LAW

ACTION OF  
MORTGAGE FORECLOSURE

Term  
No. 05-1017-CD

TO: **JEFFREY J. FRANK**  
776 Treasure Lake  
DuBois, PA 15801

**IMPORTANT NOTICE**

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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

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



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

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

DATE OF THIS NOTICE: **August 15, 2005**

TO:

**DARLENE I FRANK**  
776 Treasure Lake  
DuBois, PA 15801

CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT  
COMPANY  
1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

*Plaintiff*

vs.

**DARLENE I FRANK**  
**JEFFREY J. FRANK**  
(Mortgagor(s) and Record Owner(s))  
1612 Treasure Lake  
Du Bois, PA 15801

*Defendant(s)*

In the Court of Common Pleas  
of Clearfield County

CIVIL ACTION - LAW

ACTION OF  
MORTGAGE FORECLOSURE

Term  
No. 05-1017-CD

TO:

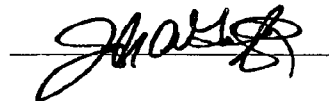
**DARLENE I FRANK**  
776 Treasure Lake  
DuBois, PA 15801

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

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**DATE OF THIS NOTICE: August 15, 2005**

TO:

**DARLENE I FRANK**  
121 East Park Avenue  
DuBois, PA 15801

**CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT  
COMPANY**  
1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

*Plaintiff*

vs.

**DARLENE I FRANK  
JEFFREY J. FRANK**  
(Mortgagor(s) and Record Owner(s))  
1612 Treasure Lake  
Du Bois, PA 15801

*Defendant(s)*

In the Court of Common Pleas  
of Clearfield County

**CIVIL ACTION - LAW**

**ACTION OF  
MORTGAGE FORECLOSURE**

**Term  
No. 05-1017-CD**

TO:


**DARLENE I FRANK**  
121 East Park Avenue  
DuBois, PA 15801

**IMPORTANT NOTICE**

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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Clearfield, PA 16830  
814-765-9646



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

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

DATE OF THIS NOTICE: **August 15, 2005**

TO:

**DARLENE I FRANK**  
1612 Treasure Lake  
Du Bois, PA 15801

CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT  
COMPANY  
1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

*Plaintiff*

vs.

**DARLENE I FRANK**  
**JEFFREY J. FRANK**  
(Mortgagor(s) and Record Owner(s))  
1612 Treasure Lake  
Du Bois, PA 15801

*Defendant(s)*

IN THE COURT OF COMMON  
PLEAS  
of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE  
FORECLOSURE

Term  
No. 05-1017-CD


TO: **DARLENE I FRANK**  
1612 Treasure Lake  
Du Bois, PA 15801

**IMPORTANT NOTICE**

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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

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

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

DATE OF THIS NOTICE: **August 15, 2005**

TO:

**JEFFREY J. FRANK**  
121 East Park Avenue  
DuBois, PA 15801

CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT  
COMPANY  
1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

*Plaintiff*

vs.

**DARLENE I FRANK**  
**JEFFREY J. FRANK**  
(Mortgagor(s) and Record Owner(s))  
1612 Treasure Lake  
Du Bois, PA 15801

*Defendant(s)*

In the Court of Common Pleas  
of Clearfield County

CIVIL ACTION - LAW

ACTION OF  
MORTGAGE FORECLOSURE

Term  
No. 05-1017-CD

TO:

**JEFFREY J. FRANK**  
121 East Park Avenue  
DuBois, PA 15801

**IMPORTANT NOTICE**

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Clearfield, PA 16830  
814-765-9646



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

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

DATE OF THIS NOTICE: **August 15, 2005**

TO:

**JEFFREY J. FRANK**  
1612 Treasure Lake  
Du Bois, PA 15801

CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT  
COMPANY  
1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

*Plaintiff*

vs.

**DARLENE I FRANK**  
**JEFFREY J. FRANK**  
(Mortgagor(s) and Record Owner(s))  
1612 Treasure Lake  
Du Bois, PA 15801

*Defendant(s)*

IN THE COURT OF COMMON  
PLEAS  
of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE  
FORECLOSURE

Term  
No. 05-1017-CD


TO: **JEFFREY J. FRANK**  
1612 Treasure Lake  
Du Bois, PA 15801

**IMPORTANT NOTICE**

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Clearfield, PA 16830  
814-765-9646

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

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

CITIFINANCIAL MORTGAGE CO. INC. F/K/A CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT COMPANY  
1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

Plaintiff

No. 05-1017-CD

vs.

DARLENE I FRANK  
JEFFREY J FRANK  
(Mortgagors and Record Owner(s))  
1612 Treasure Lake  
Du Bois, PA 15801

Defendant(s)

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

NOTICE

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

William Shaw  
Prothonotary

By: 

~~Deputy~~

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

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



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

CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER  
DISCOUNT COMPANY  
1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

Plaintiff

vs.

DARLENE I FRANK  
JEFFREY J FRANK  
(Mortgagor(s) and Record Owner(s))  
1612 Treasure Lake  
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 05-1017-CD

**AFFIDAVIT PURSUANT TO RULE 3129**

CITIFINANCIAL MORTGAGE CO. INC. F/K/A CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT COMPANY, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

1612 Treasure Lake  
Du Bois, PA 15801

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

DARLENE I FRANK  
121 East Parks Street  
DuBois, PA 15801

JEFFREY J FRANK  
1612 TREASURE LAKE  
DUBOIS, PA 15801

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

DARLENE I FRANK  
121 East Parks Street  
DuBois, PA 15801

JEFFREY J FRANK  
1612 TREASURE LAKE  
DUBOIS, PA 15801

FILED  
SEP 26 2005  
m/grosh  
William A. Shaw  
Prothonotary/Clerk of Courts

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

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

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

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

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

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

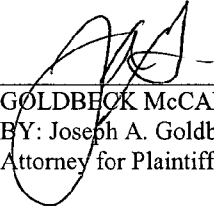
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS  
1612 Treasure Lake  
Du Bois, PA 15801

(attach separate sheet if more space is needed)

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

DATED: August 26, 2005



---

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

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

Citifinancial Mortgage Co. Inc.  
Plaintiff(s)

No.: 2005-01017-CD

Real Debt: \$94,278.08

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Darlene I. Frank  
Jeffrey J. Frank  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: September 26, 2005

Expires: September 26, 2010

Certified from the record this September 26, 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

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

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

CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER  
DISCOUNT COMPANY  
1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

Plaintiff

vs.

DARLENE I FRANK  
JEFFREY J FRANK  
Mortgagor(s) and Record Owner(s)  
1612 Treasure Lake  
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 05-1017-CD

**PRAECIPE FOR WRIT OF EXECUTION**

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

\$94,278.08

Interest from  
11/05/2004 to  
08/26/2005 at  
9.4900%

(Costs to be added)

Prothonotary costs <sup>125.00</sup> <sup>SAFF</sup> <sup>122.17</sup>

  
GOLDBECK McCAFFERTY & McKEEVER

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

FILED 

SEP 26 2005

William A. Shaw

Prothonotary/Clerk of Courts

1 copy w/6  
writ, to  
SAFF

ALL THAT CERTAIN PARCEL OF LAND IN TOWNSHIP OF SANDY, CLEARFIELD COUNTY, COMMONWEALTH OF PENNSYLVANIA, AS MORE FULLY DESCRIBED IN DEED INSTRUMENT #199908129, ID # 128-C02-7A-43-00-21, BEING KNOWN AND DESIGNATED AS LOT 43, BEING FURTHER DESIGNATED AS A METES AND BOUNDS PROPERTY.

TAX PARCEL #: 128-C02-07A-0043-00-21

**FILED**  
SEP 26 2005  
William A. Shaw  
Prothonotary/Clerk of Courts

Term  
No. 05-1017-CD  
**IN THE COURT OF COMMON PLEAS**  
CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT  
COMPANY

vs.

DARLENE I FRANK and  
JEFFREY J FRANK  
(Mortgagor(s) and Record Owner(s))  
1612 Treasure Lake  
Du Bois, PA 15801

---

**PRAECIPE FOR WRIT OF EXECUTION**  
**(Mortgage Foreclosure)**

---

---

Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

---

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

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

CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER  
DISCOUNT COMPANY  
1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

vs.

DARLENE I FRANK  
JEFFREY J FRANK  
1612 Treasure Lake  
Du Bois, PA 15801

In the Court of Common Pleas of  
Clearfield County

No. 05-1017-CD

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

**To the Sheriff of Clearfield County, Pennsylvania**

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

PREMISES: 1612 Treasure Lake Du Bois, PA 15801

See Exhibit "A" attached

AMOUNT DUE	\$94,278.08
------------	-------------

Interest From 11/05/2004 Through 08/26/2005	
--	--

(Costs to be added)	
---------------------	--

Prothonotary costs	125.-
Surff	122.17

Dated: 9-26-05

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

Deputy \_\_\_\_\_

Term  
No. 05-1017-CD

IN THE COURT OF COMMON PLEAS

CITIFINANCIAL MORTGAGE CO. INC. F/K/A CITIFINANCIAL  
MORTGAGE CONSUMER DISCOUNT COMPANY

vs.

DARLENE I FRANK and  
JEFFREY J FRANK

Mortgagor(s)  
1612 Treasure Lake Du Bois, PA 15801

WRIT OF EXECUTION  
(Mortgage Foreclosure)

REAL DEBT	\$94,278.08
INTEREST from	\$
COSTS PAID:	
PROTHY	\$
SHERIFF	\$
STATUTORY	\$
COSTS DUE PROTHY	\$

Office of Judicial Support  
Judg. Fee  
Cr.  
Sat.

Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

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



ALL THAT CERTAIN PARCEL OF LAND IN TOWNSHIP OF SANDY, CLEARFIELD COUNTY, COMMONWEALTH OF PENNSYLVANIA, AS MORE FULLY DESCRIBED IN DEED INSTRUMENT #199908129, ID # 128-C02-7A-43-00-21, BEING KNOWN AND DESIGNATED AS LOT 43, BEING FURTHER DESIGNATED AS A METES AND BOUNDS PROPERTY.

TAX PARCEL #: 128-C02-07A-0043-00-21

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

CITX-0807  
CF: 07/13/2005  
SD: 01/06/2006  
\$94,278.08

Attorney for Plaintiff

CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER  
DISCOUNT COMPANY  
1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

Plaintiff

vs.

DARLENE I FRANK  
JEFFREY J FRANK  
Mortgagor(s) and  
Record Owner(s)

1612 Treasure Lake  
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 05-1017-CD

FILED No cc  
m 12:07/05  
DEC 08 2005

William A. Shaw  
Prothonotary/Clerk of Courts

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

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

**XX**

- PER CINDY @ S.O. - DORIAN FRANK SERVED N.O.S. on 11/29/05.**
- ☒ Personal Service by the Sheriff's Office/competent adult (copy of return attached).
  - ☐ Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached).
  - ☐ Certified mail by Sheriff's Office.
  - ☐ Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
  - ☐ Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
  - ☐ Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

**Jeffrey FRANK**

**IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.**

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

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

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

Respectfully submitted,

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

**SENDER: COMPLETE THIS SECTION**


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

1. Article Addressed to:

**CITX-00807 1/6**

**JEFFREY J. FRANK  
1612 TREASURE LAKE  
DUBOIS, PA 15801**

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature 		<input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee
B. Received by (Printed Name) <u>Jeff Frank</u>	C. Date of Delivery <u>11-5-05</u>	
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No		

3. Service Type	
<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

2. Article Number  
(Transfer from service label)

 \* 7005039000208662677 \*

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

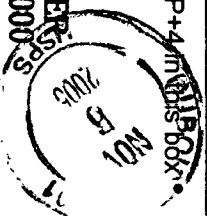
21  
UNITED STATES POSTAL SERVICE



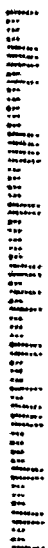
First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box.

GOLDBECK McCAFFERTY & McKEEVER  
Mellon Independence Center, Suite 5000  
701 Market Street  
Philadelphia, PA 19106-1532



0012




7005 0390 0002 0866 2660

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

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$	Yes	
Certified Fee		Yes	
Return Receipt Fee (Endorsement Required)			
Restricted Delivery Fee (Endorsement Required)		7.90	
Total Postage & Fees	\$		CITX-0807 1/6

Sent To **DARLENE I. FRANK**  
**776 TREASURE LAKE**  
Street, Apt. No.,  
or PO Box No. **DUBOIS, PA 15801**  
City, State, ZIP+4

PS Form 3800, June 2007

See Reverse for Instructions

**Certified Mail Provides:**

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

PS Form 3800, June 2002 (Reverse)

**Important Reminders:**

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

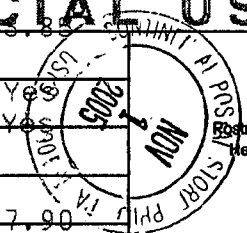
**IMPORTANT: Save this receipt and present it when making an inquiry.**  
Internet access to delivery information is not available on mail addressed to APOs and FPOs.

7005 0390 0002 0866 2547

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

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$	
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)	7.90	
<b>Total Postage &amp; Fees</b>	<b>\$</b>	

CITX-0807 1/6

Sent To **FRANK, JEFFREY J.**  
Street, Apt. No., or PO Box No. **121 East Parks Street**  
City, State, ZIP+4 **DuBois, PA 15801**

PS Form 3800, June 2002

For Changes in Instructions

**Certified Mail Provides:**

- ❑ A mailing receipt
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PS Form 3800, June 2002 (Reverse)

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- ❑ If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

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



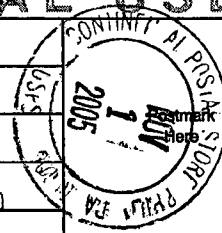
7002 0600 2000 9980 2946

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

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$	
Certified Fee	Yes	
Return Receipt Fee (Endorsement Required)	Yes	
Restricted Delivery Fee (Endorsement Required)	7.90	
Total Postage & Fees	\$	



CITX-0807 1/6

Sent To **JEFFREY J. FRANK**  
Street, Apt. No., or PO Box No. **776 TREASURE LAKE**  
City, State, ZIP+4 **DUBOIS, PA 15801**

PS Form 3800, June 2002

See Reverse for Instructions

**Certified Mail Provides:**

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

PS Form 3800, June 2002 (Reverse)

**Important Reminders:**

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- Certified Mail is *not* available for any class of international mail.
- **NO INSURANCE COVERAGE IS PROVIDED** with Certified Mail. For valuables, please consider Insured or Registered Mail.
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- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

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

7005 0390 0002 0866 2684

<b>U.S. Postal Service™</b>	
<b>CERTIFIED MAIL™ RECEIPT</b>	
<i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$ 5.15
Certified Fee	Yes
Return Receipt Fee (Endorsement Required)	Yes
Restricted Delivery Fee (Endorsement Required)	7.90
Total Postage & Fees	\$ 13.05
CITX-0807 1/6	
Sent To: FRANK, DARLENE I.	
Street, Apt. No., or PO Box No. 121 East Parks Street	
City, State, ZIP+4 DUBOIS, PA 15801	
PS Form 3800 (Rev. 2/00)	
See Reverse for Instructions	

**Certified Mail Provides:**

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

PS Form 3800, June 2002 (Reverse)

**Important Reminders:**

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

5992 9980 2000 0660 5002

U.S. Postal Service™ <b>CERTIFIED MAIL™ RECEIPT</b> (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$ 3.85
Certified Fee	Yes
Return Receipt Fee (Endorsement Required)	Yes
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 7.90
CITX 0807 1/6	
Sent To DARLENE I. FRANK	
Street, Apt. No., or PO Box No. 1612 TREASURE LAKE	
City, State, ZIP+4 DUBOIS, PA 15801	
PS Form 3800 June 2009	
Get Response by Instructions	

**Certified Mail Provides:**

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

PS Form 3800, June 2002 (Reverse)

**Important Reminders:**

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- ❑ For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- ❑ For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- ❑ If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

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

7005 0390 0002 0866 2677

U.S. Postal Service™	
CERTIFIED MAIL™ RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
OFFICIAL USE	
Postage	\$ 3.85
Certified Fee	Yes 2.95
Return Receipt Fee (Endorsement Required)	Yes
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 7.90
CITX 00807 1/6	
Sent To JEFFREY J. FRANK	
Street, Apt. No., or PO Box No. 1612 TREASURE LAKE	
City, State, ZIP+4 DUBOIS, PA 15801	
PS Form 3800, April 2002®	
Get Quotes & Instructions	

**Certified Mail Provides:**

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

PS Form 3800, June 2002 (Reverse)

**Important Reminders:**

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

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



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

Check type of mail or service:  
☐ Certified  
☐ COD  
☐ Delivery Confirmation  
☐ Express Mail  
☐ Insured  
☐ Recorded Delivery (International)  
☐ Registered  
☐ Return Receipt for Merchandise  
☐ Signature Confirmation

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

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 Harrisburg, PA 17105-2675											
2.	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830											
3.	TENANTS/OCCUPANTS 1612 Treasure Lake Du Bois, PA 15801											
4.												
5.												
6.												
7.												
8.												
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving employee)									

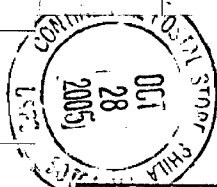
PS Form 3877, February 2002 (Page 1 of 2)

CITX-0807

DARLENE I FRANK & JEFFREY J FRANK

Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse



UNITED STATES POSTAGE  
\$02.70  
02 1A  
0004340453  
OCT 28 2005  
MAILED FROM ZIP CODE 19106

Clearfield

**GOLDBECK McCAFFERTY & McKEEVER**

BY: Joseph A. Goldbeck, Jr.  
Attorney I.D.#16132  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-825-6320  
Attorney for Plaintiff

CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER  
DISCOUNT COMPANY  
1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

Plaintiff

vs.

DARLENE I FRANK  
JEFFREY J FRANK  
**Mortgagor(s) and Record Owner(s)**

1612 Treasure Lake  
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS  
of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 05-1017-CD

**AFFIDAVIT PURSUANT TO RULE 3129**

CITIFINANCIAL MORTGAGE CO. INC. F/K/A CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT COMPANY, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

1612 Treasure Lake  
Du Bois, PA 15801

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

DARLENE I FRANK  
121 East Parks Street  
DuBois, PA 15801

JEFFREY J FRANK  
1612 TREASURE LAKE  
DUBOIS, PA 15801

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

DARLENE I FRANK  
121 East Parks Street  
DuBois, PA 15801

JEFFREY J FRANK  
1612 TREASURE LAKE  
DUBOIS, PA 15801

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

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

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

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

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

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


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

TENANTS/OCCUPANTS  
1612 Treasure Lake  
Du Bois, PA 15801

(attach separate sheet if more space is needed)

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

DATED: December 2, 2005

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20231

NO: 05-1017-CD

PLAINTIFF: CITIFINANCIAL MORTGAGE CO., INC, F/K/A CITIFINANCIAL MORTGAGE CONSUMER DISCUNT  
COMPANY

vs.

DEFENDANT: DARLENE I. FRANK AND JEFFREY J. FRANK

Execution REAL ESTATE

SHERIFF RETURN

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SHERIFF HAWKINS \$274.16

SURCHARGE \$40.00 PAID BY ATTORNEY

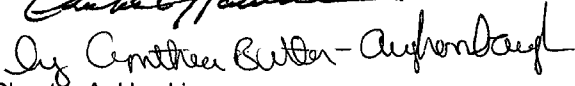
Sworn to Before Me This

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

\_\_\_\_\_

So Answers,



  
Chester A. Hawkins  
Sheriff

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

CITIFINANCIAL MORTGAGE CO. INC. F/K/A  
CITIFINANCIAL MORTGAGE CONSUMER  
DISCOUNT COMPANY  
1111 Northpoint Drive  
Building 4, Suite 100  
Coppell, TX 75019

vs.

DARLENE I FRANK  
JEFFREY J FRANK  
1612 Treasure Lake  
Du Bois, PA 15801

In the Court of Common Pleas of  
Clearfield County

No. 05-1017-CD

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 1612 Treasure Lake Du Bois, PA 15801

See Exhibit "A" attached

AMOUNT DUE \$94,278.08

Interest From 11/05/2004  
Through 08/26/2005

(Costs to be added)

Prothonotary costs 125.-  
SHERIFF 122.17

Prothonotary, Common Pleas Court  
of Clearfield County, Pennsylvania

Dated: 9-26-05

Deputy

Received September 27, 2005 @ 11:00 A.M.  
Chester A. Humphreys  
By Cynthia Butler-Deffenbaugh

ALL THAT CERTAIN PARCEL OF LAND IN TOWNSHIP OF SANDY, CLEARFIELD COUNTY, COMMONWEALTH OF PENNSYLVANIA, AS MORE FULLY DESCRIBED IN DEED INSTRUMENT #199908129, ID # 128-C02-7A-43-00-21, BEING KNOWN AND DESIGNATED AS LOT 43, BEING FURTHER DESIGNATED AS A METES AND BOUNDS PROPERTY.

TAX PARCEL #: 128-C02-07A-0043-00-21

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME DARLENE I. FRANK

NO. 05-1017-CD

NOW, February 01, 2006, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on January 06, 2006, I exposed the within described real estate of Darlene I. Frank And Jeffrey J. Frank to public venue or outcry at which time and place I sold the same to CITIFINANCIAL MORTGAGE CO., INC, F/K/A CITIFINANCIAL MORTGAGE CONSUMER DISCUNT COMPANY 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	18.43
LEVY	15.00
MILEAGE	18.43
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	36.86
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>\$274.16</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	85,375.14
INTEREST @ 24.5100 %	10,465.77
FROM 11/05/2004 TO 01/06/2006	
<b>PROTH SATISFACTION</b>	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	900.00
FORECLOSURE FEES	
ATTORNEY COMMISSION	1,250.00
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	6,617.94
MISCELLANEOUS	135.00
<b>TOTAL DEBT AND INTEREST</b>	<b>\$104,783.85</b>

**COSTS:**

ADVERTISING	892.02
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	274.16
LEGAL JOURNAL COSTS	126.00
PROTHONOTARY	247.17
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$1,713.35</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

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

DOCKET # 20231  
NO: 05-1017-CD

PLAINTIFF: CITIFINANCIAL MORTGAGE CO., INC, F/K/A CITIFINANCIAL MORTGAGE CONSUMER DISCUNT  
COMPANY

vs.

DEFENDANT: DARLENE I. FRANK AND JEFFREY J. FRANK

Execution REAL ESTATE

**SHERIFF RETURN**

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DATE RECEIVED WRIT: 09/27/2005

LEVY TAKEN 10/28/2005 @ 1:30 PM

POSTED 10/28/2005 @ 1:38 PM

SALE HELD 01/06/2006

SOLD TO CITIFINANCIAL MORTGAGE CO., INC.

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 02/01/2006

DATE DEED FILED 02/01/2006

PROPERTY ADDRESS 1612 TREASURE LAKE LOT 43, SECT 7A DUBOIS , PA 15801

**FILED**  
01/31/33/01  
FEB 01 2006  
Wm

William A. Shaw  
Prothonotary/Clerk of Courts

**SERVICES**

11/29/2005 @ 10:40 AM SERVED DARLENE I. FRANK

SERVED DARLENE I. FRANK, DEFENDANT, AT HER RESIDENCE 121 EAST PARKS STREET, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DARLENE I. FRANK

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.

10/31/2005 @ 1:13 PM SERVED JEFFREY J. FRANK

SERVED JEFFREY J. FRANK, DEFENDANT, AT HIS RESIDENCE 776 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JEFFREY J. FRANK

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.