05-1445-CD
Wells Fargo vs John E. Dill al

Wells Fargo Nat. Assoc. vs John E. Dill et al
2005-1445-CD

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their Attorney-in-Fact 1270 Northland Drive Suite 200 Mendota Heights, MN 55120 Plaintiff v. John E. Dill Bernadette Dill P.O. Box 186 Karthaus, PA 16845 Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County NO. 05-1445-CD

COMPLAINT IN MORTGAGE FORECLOSURE

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.

LAWYERS REFERRAL SERVICE
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

FILED Atty pd. 85.00
m/10:34 cc Shff
SEP 19 2005
William A. Shaw
Prothonotary/Clerk of Courts

AVISO

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta ascentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se dafiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademas, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

LLEVE ESTA DEMANDA A UN ABOGADO IMMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

NOTICE

The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.

If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.

This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.

UDREN LAW OFFICES, P.C.
/s/ Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, NJ 08003-3620
(856) 669-5400

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: People's Choice Home Loan, Inc.
Assignments of Record to: Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their Attorney-in-Fact
Recording Date: **LODGED FOR RECORDING**

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with Pa.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: Locust and Market Street
MUNICIPALITY/TOWNSHIP/BOROUGH: Township of Karthaus
COUNTY: Clearfield
DATE EXECUTED: 12/22/00
DATE RECORDED: 1/11/01 Instrument# 200100402

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Mortgage as follows:

(a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;

(b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 9/1/05:

Principal of debt due	$29,684.89
Unpaid Interest at 10.99% from 3/1/05 to 9/1/05 (the per diem interest accruing on this debt is $8.94 and that sum should be added each day after 9/1/05)	1,359.30
Title Report	325.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is $167.98 and that sum should be added on the first of each month after 9/1/05)	129.59
Late Charges (monthly late charge of $14.45 should be added in accordance with the terms of the note each month after 9/1/05)	28.90
Fees	183.85
Attorneys Fees (anticipated and actual to 5% of principal)	1,484.24
TOTAL	$33,475.77

7. The attorney's fee 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 in accordance with the reduction provisions of Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been

sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of $33,475.77 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.

Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
Attorney for Plaintiff
Attorney I.D. No. 04302

V E R I F I C A T I O N

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff, a corporation unless designated otherwise; that he is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.

ALL those two (2) certain pieces or parcels of land situate in the Village of Karthaus Township, Clearfield County, Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: **BEGINNING** at the southeast corner of Market and Locust Streets; thence southwesterly along Locust Street one hundred eighty (180) feet to a post; thence southeasterly along lands of the former Grantors or Green Glen Corporation fifty (50) feet to corner of Lot No. 111; thence northeasterly along line of Lot No. 111 one hundred eighty (180) feet to Market Street; thence northwesterly along Market Street to Locust Street and place of beginning, being Lot No. 112 in Block "W" as shown on the plan of Lots of the Village of Karthaus recorded in the Office of the Recorder of Deeds in and for the County of Clearfield in Miscellaneous Book No. 65, Page 566.

RESERVING unto Robert Kolivoski and Minnie Kolivoski, their heirs and assigns, the right to maintain water pipes presently existing upon the premises extending from lands to the southwestern line of Lot No. 119 in a northeasterly direction to the property on the northeastern side of Market Street together with the right of entry for the purpose of repairing, relaying and renewing the same subject to the condition that any excavating shall be without damage to buildings of the Grantees herein and shall be promptly refilled and the surface restored to its approximate former level.

THE SECOND THEREOF: **BEGINNING** at the intersection of the line of lands of the Karthaus Estate with the easterly line of Locust Street as laid out on the plan of the Village of Karthaus; thence easterly along line of lands of said Karthaus Estate, 120 feet to a post; thence southerly along other lands of the Green Glen Corporation, 120 feet, more or less, to the right-of-way line of the West Penn Power Company; thence westerly along said right-of-way 120 feet, more or less, to the easterly line of the aforesaid Locust Street, as extended; thence northerly along the said extended line of Locust Street 120 feet, more or less, to the place of beginning.

EXCEPTING AND RESERVING, however, all the coal, oil, gas and other minerals unto prior grantor in the chain of title, its successors, assigns and grantees forever.

July 8, 2005

ACT 91 NOTICE
TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

The 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, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENDO 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 HOMEOWNER S EMERGENCY MORTGAGE ASSISTANCE PROGRAM EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

EXHIBIT A

HOMEOWNER'S NAME(S):	John E. Dill Bernadette Dill
PROPERTY ADDRESS:	Locust and Market Street Karthaus, PA 16845
LOAN ACCT. NO.:	10004167
ORIGINAL LENDER:	Peoples Choice Home Loan, Inc.
CURRENT LENDER:	Wells Fargo Bank, Minnesota

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 (30) 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 (30) 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 (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE -- Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your

face- to-face meeting.

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

AGENCY ACTION -- Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.
(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)

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:

Locust and Market Street
Karthaus, PA 16845

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:

Monthly Payments of 457.13 for May 1, 2005 through July 1, 2005 = 1371.39
Monthly Late Charges of 14.45 for May 1, 2005 through June 1, 2005 = 28.9
Other charges (explain/itemize): Other Fee $75.00
Property Inspection $7.95
Other Accumulated Late Charges $28.90
TOTAL AMOUNT PAST DUE: $1512.14

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

HOW TO CURE THE DEFAULT -- You may cure the default within THIRTY (30) DAYS of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER**, WHICH IS **$1512.14**, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

Udren Law Offices, P.C.
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, NJ 08003-3620

You can cure any other default by taking the following action within THIRTY (30) 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 (30) DAYS of the date of this Notice, **the lender intends to exercise its rights to accelerate the mortgage debt.** This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to **foreclose upon your mortgaged property.**

IF THE MORTGAGE IS FORECLOSED UPON -- The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to $50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed $50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY (30) 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. If your debt has been discharged in bankruptcy without your having reaffirmed it, then lender cannot pursue this remedy.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE -- If you have not cured the default within the THIRTY (30) 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 mortgaged property could be held would be **approximately 6 months from the date of this Notice**. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender/Servicer:	**Saxon Mortgage Services, Inc.**
Address:	**4708 Mercantile Drive North** **Fort Worth, TX 76137**
Phone Number:	**888-325-3502**
Fax Number:	**817-665-7750**
Contact Person:	**Customer Service** **lossmit@saxonmsi.com**

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 not transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

NOTICE

The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.

If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.

This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.

UDREN LAW OFFICES, P.C.
/s/ Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, NJ 08003-3620
(856) 669-5400

YOU MAY ALSO HAVE THE RIGHT:

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

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CLEARFIELD COUNTY

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335
FAX n/a

Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

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Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	$ 4.65

Postmark Here

Sent To John E Dee
Street, Apt. No.; or PO Box No. PO Box 186
City, State, ZIP+4 Karthaus PA 16845

PS Form 3800, June 2002 See Reverse for Instructions

7005 0390 0002 2964 2387

UDREN LAW OFFICES, P.C
WOODCREST CORPORATE CE
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

7005 0390 0002 2964 2387

CERTIFIED MAIL™

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

John E Dee
PO Box 186
Karthaus PA 16845

(5) 08-35210 Referrals

Certified Mail Provides:

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

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver, 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, 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.

(reverse)

PS Form 3800, June 2002

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:

John E Sue
PO BOX 186
Karathas PA 16845

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X
☐ Agent
☐ Addressee

B. Received by (*Printed Name*)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (*Extra Fee*) ☐ Yes

2. Article Number
(*Transfer from service label*) 7005 0390 0002 2964 7387

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

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Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	$ 4.65

Postmark Here

Sent To Bernadette Sive
Street, Apt. No.; or PO Box No. PO Box 186
City, State, ZIP+4 Karthaus PA 16845

PS Form 3800, June 2002 See Reverse for Instructions

7005 0390 0002 2964 6830

7005 0390 0002 2964 6830

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTE
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

CERTIFIED MAIL™

Bernadette Sive
PO Box 186
Karthaus PA 16845

GCA 3570 Referral 1

Certified Mail Provides:

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

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

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

102595-02-M-1540

102595-02-M-1540 800, June 2002 *(Reverse)*

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☐ Addressee

X

B. Received by (*Printed Name*) C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☒ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (*Extra Fee*) ☐ Yes

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:

Bernadette Deal
PO Box 156
Kittanning PA 16201

2. Article Number 7005 0390 0002 2964 6830
(*Transfer from service lab*)

PS Form 3811, February 2004 Domestic Return Receipt

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

For delivery information visit our website at www.usps.com®

OFFICIAL USE

Postage	$ .60
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	$ 4.65

Postmark Here

Sent To John E. Dill
Street, Apt. No.; or PO Box No. Locust & Market St.
City, State, ZIP+4 Karthaus PA 16845

PS Form 3800, June 2002 See Reverse for Instructions

7005 0390 0002 2964 2924

7005 0390 0002 2964 2924

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTI
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

JUL - 8 '05 $4.65

CERTIFIED MAIL™

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

John E. Dill
Locust & Market St.
Karthaus, PA 16845

(5)
0235610 Referrals

Certified Mail Provides:

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

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail.
- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver, 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.

Form 3800, June 2002 (Reverse)

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:

John E. Dill
Locust & Market St
Karthaus, PA 16845

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X ☐ Agent ☐ Addressee

B. Received by (*Printed Name*) C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☒ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (*Extra Fee*) ☐ Yes

2. Article Number
(*Transfer from service label*) 7005 0390 0002 2964 2924

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

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

For delivery information visit our website at www.usps.com®

OFFICIAL USE

Postage	$ .60
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	$ 4.65

Postmark Here

Sent To Bernadette Dill
Street, Apt. No.; or PO Box No. Locust & Market St.
City, State, ZIP+4 Kittanning PA 16845

PS Form 3800, June 2002 See Reverse for Instructions

7005 0390 0002 2964 2931

7005 0390 0002 2964 2931

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTE
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

JUL 5 '05 $ 4.65

CERTIFIED MAIL™

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

Bernadette Dill
Locust & Market St.
Kittanning, PA 16845

(S)
02356 10 Referrals

FILED

SEP 19 2005

William A. Shaw
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact Plaintiff v. John E. Dill Bernadette Dill Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County NO. 05-1445-CD

PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

Kindly substitute the attached Verification for the Verification attached to the Complaint in Mortgage Foreclosure with regard to the captioned matter.

UDREN LAW OFFICES, P.C.

DATED: January 13, 2006

BY: _____
Mark J. Udren, Esquire
Attorney for Plaintiff

FILED No CC
m 12:43 pm
JAN 19 2006
William A. Shaw
Prothonotary/Clerk of Courts

V E R I F I C A T I O N

The undersigned, an officer of the Corporation which is the Plaintiff in the foregoing Complaint or an officer of the Corporation which is the servicing agent of Plaintiff, and being authorized to make this verification on behalf of the Plaintiff, hereby verifies that the facts set forth in the foregoing Complaint are taken from records maintained by persons supervised by the undersigned who maintain the business records of the mortgage held by Plaintiff in the ordinary course of business and that those facts are true and correct to the best of the knowledge, information and belief of the undersigned.

The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

Date:_____

_____
Name:
Title: Assistant Vice President
Company: Saxon Mortgage Services

John E. Dill
Bernadette Dill
Loan #0910004167
MJU #0235610

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100837
NO: 05-1445-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK
vs.
DEFENDANT: JOHN E. DILL and BERNADETTE DILL

SHERIFF RETURN

NOW, October 04, 2005 AT 9:44 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JOHN E. DILL DEFENDANT AT LOCUST & MARKET ST., KARTHAUS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JOHN DILL, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / HUNTER

FILED
01D: 49 BCL
FEB 03 2006

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100837
NO: 05-1445-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK
vs.
DEFENDANT: JOHN E. DILL and BERNADETTE DILL

SHERIFF RETURN

NOW, October 04, 2005 AT 9:44 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON BERNADETTE DILL DEFENDANT AT LOCUST & MARKET ST., KARTHAUS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO BERNADETTE DILL, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / HUNTER

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100837
NO: 05-1445-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK
vs.
DEFENDANT: JOHN E. DILL and BERNADETTE DILL

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	UDREN	43315	20.00
SHERIFF HAWKINS	UDREN	43315	46.31

Sworn to Before Me This

_____ Day of _____ 2006

_____

So Answers,

Chester A. Hawkins
Sheriff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact 1270 Northland Drive Suite 200 Mendota Heights, MN 55120 Plaintiff v. John E. Dill Bernadette Dill Locust and Market Street Karthaus, PA 16845 Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE NO. 05-1445-CD

FILED Atty pd. 20.00
m/1:53 pm
FEB 16 2006 No cc
William A. Shaw
Prothonotary/Clerk of Courts
Notice to Defs.
Statement to Atty
GK

PRAECIPE FOR JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) **John E. Dill and Bernadette Dill** 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	$33,475.77
Interest Per Complaint From 9/2/05 to 2/14/06	1,484.04
Late charges per Complaint From 9/2/05 to 2/14/06	72.25
Escrow payment per Complaint From 9/2/05 to 2/14/06	839.90
TOTAL	$35,871.96

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

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: February 16, 2006

PRO PROTHY

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact Plaintiff v. John E. Dill Bernadette Dill Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County NO. 05-1445-CD

TO: John E. Dill
Locust and Market Street
Karthaus, PA 16845

DATE of Notice: November 7, 2005

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.

LAWYER REFERRAL SERVICE
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

NOTIFICACION IMPORTANTE

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO IMMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASSISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL
LAWYER REFERRAL SERVICE
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

/s/
Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact Plaintiff v. John E. Dill Bernadette Dill Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County NO. 05-1445-CD

TO: Bernadette Dill
Locust and Market Street
Karthaus, PA 16845

DATE of Notice: November 7, 2005

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.

LAWYER REFERRAL SERVICE
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

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SERVICIO DE REFERENCIA LEGAL
LAWYER REFERRAL SERVICE
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

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/s/
Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-482-6900

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their Attorney-in-Fact 1270 Northland Drive Suite 200 Mendota Heights, MN 55120 Plaintiff v. John E. Dill Bernadette Dill P.O. Box 186 Karthaus, PA 16845 Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE NO. 05-1445-CD

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF Minnesota :
: SS
COUNTY OF Dakota :

THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended, and that the age and last known residence and employment of each Defendant are as follows:

Defendant: John E. Dill
Age: Over 18
Residence: As captioned above
Employment: Unknown

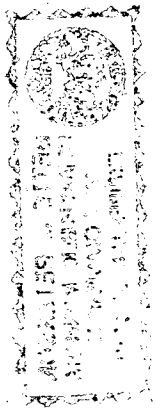
Defendant: Bernadette Dill
Age: Over 18
Residence: As captioned above
Employment: Unknown

Name:
Title: Assistant Vice President
Company: Saxon Mortgage Services

Sworn to and subscribed before me this day of 20

Notary Public

BETTE J. PETERSON
NOTARY PUBLIC - MINNESOTA
MY COMMISSION
EXPIRES JAN. 31, 2010



FILED

FEB 16 2006

William A. Shaw
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

COPY

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact 1270 Northland Drive Suite 200 Mendota Heights, MN 55120 Plaintiff v. John E. Dill Bernadette Dill Locust and Market Street Karthaus, PA 16845 Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE NO. 05-1445-CD

TO: John E. Dill
Locust and Market Street
Karthaus, PA 16845

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Prothonotary 2/16/06

X Judgment by Default

___ Money Judgment

___ Judgment in Replevin

___ Judgment for Possession

___ Judgment on Award of Arbitration

___ Judgment on Verdict

___ Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400.

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

COPY

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact 1270 Northland Drive Suite 200 Mendota Heights, MN 55120 Plaintiff v. John E. Dill Bernadette Dill Locust and Market Street Karthaus, PA 16845 Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE NO. 05-1445-CD

TO: Bernadette Dill
Locust and Market Street
Karthaus, PA 16845

NOTICE

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Prothonotary 2/16/06

_X_ Judgment by Default

___ Money Judgment

___ Judgment in Replevin

___ Judgment for Possession

___ Judgment on Award of Arbitration

___ Judgment on Verdict

___ Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400.

COPY

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

Wells Fargo National Association
Plaintiff(s)

No.: 2005-01445-CD

Real Debt: $35,871.96

Atty's Comm: $

Vs.

Costs: $

Int. From: $

John E. Dill
Bernadette Dill
Defendant(s)

Entry: $20.00

Instrument: Default Judgment

Date of Entry: February 16, 2006

Expires: February 16, 2011

Certified from the record this 16th day of February, 2006.

William A. Shaw, Prothonotary

****

SIGN BELOW FOR SATISFACTION

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

_____
Plaintiff/Attorney

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact 1270 Northland Drive Suite 200 Mendota Heights, MN 55120 Plaintiff v.	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE
John E. Dill Bernadette Dill Locust and Market Street Karthaus, PA 16845 Defendant(s)	NO. 05-1445-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE SHERIFF:

Issue Writ of Execution in the above matter:

Amount due $35,871.96

Interest From 2/15/06 _____
to Date of Sale _____
Ongoing Per Diem of $8.94
to actual date of sale including if sale is held at a later date

(Costs to be added) $ 125.00 **Prothonotary costs**

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED
m/1:59 pm
FEB 16 2006
William A. Shaw
Prothonotary/Clerk of Courts

1cc & le Writs w/property description to Shff
Atty pd. 20.00
GK

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact 1270 Northland Drive Suite 200 Mendota Heights, MN 55120 Plaintiff v. John E. Dill Bernadette Dill Locust and Market Street Karthaus, PA 16845 Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE NO. 05-1445-CD

C E R T I F I C A T E

Mark J. Udren, 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 insured mortgage

( ) Non-owner occupied

( ) Vacant

(X) Act 91 procedures have been fulfilled.

( ) Over 24 months delinquent.

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

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact 1270 Northland Drive Suite 200 Mendota Heights, MN 55120 Plaintiff v. John E. Dill Bernadette Dill Locust and Market Street Karthaus, PA 16845 Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE NO. 05-1445-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: Locust and Market Street, Karthaus, PA 16845

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

Name	Address
John E. Dill	Locust and Market Street Karthaus, PA 16845
Bernadette Dill	Locust and Market Street Karthaus, PA 16845

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

Name	Address
SAME AS #1 ABOVE	

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

Name	Address
None	

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

Name	Address
Plaintiff herein.	See Caption above.
Pennsylvania Housing Finance Agency	211 North Front Street Harrisburg, PA 17105

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

Name	Address
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	Address
Real Estate Tax Dept.	1 North Second Street. Suite 116 Clearfield, PA 16830
Domestic Relations Section	1 North Second Street, Suite 116 Clearfield, PA 16830
Commonwealth of PA, Department of Revenue	Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230

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	Address
Tenants/Occupants	Locust and Market Street Karthaus, PA 16845

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.

UDREN LAW OFFICES, P.C.

DATED: February 14, 2006

Mark J. Udren, ESQ.
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

COPY

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact 1270 Northland Drive Suite 200 Mendota Heights, MN 55120 Plaintiff	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE
v.	
John E. Dill Bernadette Dill Locust and Market Street Karthaus, PA 16845 Defendant(s)	NO. 05-1445-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

Locust and Market Street
Karthaus, PA 16845
SEE LEGAL DESCRIPTION ATTACHED

Amount due $35,871.96

Interest From 2/15/06 _____
to Date of Sale _____
Ongoing Per Diem of $8.94
to actual date of sale including if sale is held at a later date

(Costs to be added) $ 195.00 Prothonotary costs

By [signature] Prothonotary
Clerk

Date 2/16/06

COURT OF COMMON PLEAS
NO. 05-1445-CD

==========

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact

vs.

John E. Dill
Bernadette Dill

==========

WRIT OF EXECUTION

==========

REAL DEBT $ 35,871.96

INTEREST $_____
from 2/15/06
to Date of Sale _____
Ongoing Per Diem of $8.94 to actual date of sale including if sale is held at a later date

COSTS PAID:
PROTHY $ 125.00

SHERIFF $_____

STATUTORY $_____

COSTS DUE PROTHY. $_____

PREMISES TO BE SOLD:
Locust and Market Street
Karthaus, PA 16845

_____
Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
(856) 669-5400

Prothonotary costs

ALL those two (2) certain pieces or parcels of land situate in the Village of Karthaus Township, Clearfield County, Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: **BEGINNING** at the southeast corner of Market and Locust Streets; thence southwesterly along Locust Street one hundred eighty (180) feet to a post; thence southeasterly along lands of the former Grantors or Green Glen Corporation fifty (50) feet to corner of Lot No. 111; thence northeasterly along line of Lot No. 111 one hundred eighty (180) feet to Market Street; thence northwesterly along Market Street to Locust Street and place of beginning, being Lot No. 112 in Block "W" as shown on the plan of Lots of the Village of Karthaus recorded in the Office of the Recorder of Deeds in and for the County of Clearfield in Miscellaneous Book No. 65, Page 566.

RESERVING unto Robert Kolivoski and Minnie Kolivoski, their heirs and assigns, the right to maintain water pipes presently existing upon the premises extending from lands to the southwestern line of Lot No. 119 in a northeasterly direction to the property on the northeastern side of Market Street together with the right of entry for the purpose of repairing, relaying and renewing the same subject to the condition that any excavating shall be without damage to buildings of the Grantees herein and shall be promptly refilled and the surface restored to its approximate former level.

THE SECOND THEREOF: **BEGINNING** at the intersection of the line of lands of the Karthaus Estate with the easterly line of Locust Street as laid out on the plan of the Village of Karthaus; thence easterly along line of lands of said Karthaus Estate, 120 feet to a post; thence southerly along other lands of the Green Glen Corporation, 120 feet, more or less, to the right-of-way line of the West Penn Power Company; thence westerly along said right-of-way 120 feet, more or less, to the easterly line of the aforesaid Locust Street, as extended; thence northerly along the said extended line of Locust Street 120 feet, more or less, to the place of beginning.

EXCEPTING AND RESERVING, however, all the coal, oil, gas and other minerals unto prior grantor in the chain of title, its successors, assigns and grantees forever.

BEING KNOWN AS: LOCUST AND MARKET STREET, KARTHAUS, PA 16845

PROPERTY ID NO.: 121-T04-609-00020

TITLE TO SAID PREMISES IS VESTED IN JOHN E. DILL AND BERNADETTE DILL, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM ANTHONY C. BENTON, SINGLE DATED 1/18/00 RECORDED 1/20/00 IN INSTRUMENT NO. 200000937.

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact Plaintiff v. John E. Dill Bernadette Dill Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County NO. 05-1445-CD

PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

Kindly substitute the attached Verification for the Verification attached to the Complaint in Mortgage Foreclosure with regard to the captioned matter.

UDREN LAW OFFICES, P.C.

DATED: February 14, 2006

BY: _____
Mark J. Udren, Esquire
Attorney for Plaintiff

FILED NO CC
m/11:51 cm
FEB 16 2006
William A. Shaw
Prothonotary/Clerk of Courts

V E R I F I C A T I O N

The undersigned, an officer of the Corporation which is the Plaintiff in the foregoing Complaint or an officer of the Corporation which is the servicing agent of Plaintiff, and being authorized to make this verification on behalf of the Plaintiff, hereby verifies that the facts set forth in the foregoing Complaint are taken from records maintained by persons supervised by the undersigned who maintain the business records of the mortgage held by Plaintiff in the ordinary course of business and that those facts are true and correct to the best of the knowledge, information and belief of the undersigned.

The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

Date: _____

_____
Name:
Title: Assistant Vice President
Company: Saxon Mortgage Services

John E. Dill
Bernadette Dill
Loan #0910004167
MJU #0235610

FILED

FEB 16 2006

William A. Shaw
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact 1270 Northland Drive Suite 200 Mendota Heights, MN 55120 Plaintiff v. John E. Dill Bernadette Dill Locust and Market Street Karthaus, PA 16845 Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County NO. 05-1445-CD

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to the captioned matter.

UDREN LAW OFFICES, P.C.

Date: April 18, 2006

BY: _____
Mark J. Udren, Esquire
Attorney for Plaintiff

Wells Fargo Bank National Association, as trustee, et. al., Plaintiff(s)

vs.

John E. Dill, et. al., Defendant(s)

APS International, Ltd.

1-800-328-7171

APS INTERNATIONAL

APS International Plaza
7800 Glenroy Rd.
Minneapolis, MN 55439-3122

APS File #: 076647-0081

AFFIDAVIT OF SERVICE -- Individual

HOREN LAW OFFICES
Ms. Henni Cromwurty
117 Woodcrest Rd, Suite 200
Cherry Hill, NJ 08003-3620

Service of Process on:

—John E. Dill
Court Case No. 05-1045-CD

State of: Pennsylvania)ss.
County of: Centre)

Name of Server: Timothy C Brennan, undersigned, being duly sworn, deposes and says, that at the time of service, s/he was of legal age and was not a party to this action;

Date/Time of Service: that on the 12th day of April, 20 06, at 6:00 o'clock PM

Place of Service: at Lucas and Marion Streets, in Karthaus, PA 16845

Document Served: the undersigned served the documents described as:
Notice of Sheriff's Sale of Real Property

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:
John E. Dill

Person Served, and Method of Service: X By personally delivering them into the hands of the person to be served.

( ) By delivering them into the hands of _____, a person of suitable age, who verified, or who upon questioning stated, that he/she resides with John E. Dill at the place of service, and whose relationship to the person is: _____

Description of Person Receiving Documents: The person receiving documents is described as follows:
Sex M; Skin Color White; Hair Color Bald head; Facial Hair No
Approx. Age 40 yrs; Approx. Height 5'8"; Approx. Weight 200 lbs

( ) To the best of my knowledge and belief, said person was not engaged in the US Military at the time of service.

Signature of Server: Undersigned declares under penalty of perjury that the foregoing is true and correct.

Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this 13 day of April, 20 06

Notary Public (Commission Expires)

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Robert Deobil, Notary Public
State College Boro, Centre County
My Commission Expires Sept. 4, 2007
Member, Pennsylvania Association Of Notaries

Wells Fargo Bank, National Association, as trustee, et. al., Plaintiff(s)

vs.

John E. Dill, et. al., Defendant(s)

Source of Process by

APS International, Ltd.

1-800-328-7171

APS INTERNATIONAL

APS International Plaza
7800 Glenroy Rd.
Minneapolis, MN 55439-3122

APS File #: 076647-0001

AFFIDAVIT OF SERVICE -- Individual

UDREN LAW OFFICES
Mr. Henri Cromwarty
111 Woodcrest Rd, Suite 200
Cherry Hill, NJ 08003-3620

Service of Process on:

--Bernadette Dill
Court Case No. 05-1445-CD

State of: Pennsylvania)ss.
County of: Centre)

Name of Server: Timothy C. Brennan, undersigned, being duly sworn, deposes and says that at the time of service, s/he was of legal age and was not a party to this action;

Date/Time of Service: that on the 12th day of April, 2006, at 6:00 o'clock P M

Place of Service: at Locust and Market Streets, in Karthaus, PA 16845.

Documents Served: the undersigned served the documents described as:
Notice of Sheriff's Sale of Real Property

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:
Bernadette Dill.

Person Served, and Method of Service: ☐ By personally delivering them into the hands of the person to be served.

☒ By delivering them into the hands of John Dill, a person of suitable age, who verified, or who upon questioning stated, that he/she resides with Bernadette Dill at the place of service, and whose relationship to the person is:

Description of Person Receiving Documents: The person receiving documents is described as follows:
Sex M; Skin Color White; Hair Color Bald; Facial Hair No
Approx. Age 40 yrs; Approx. Height 5'8"; Approx. Weight 200 lbs

☐ To the best of my knowledge and belief, said person was not engaged in the US Military at the time of service.

Signature of Server: Undersigned declares under penalty of perjury that the foregoing is true and correct.

Timothy C. Brennan
Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this 13 day of April, 2006

Robert Deobil
Notary Public (Commission Expires)

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Robert Deobil, Notary Public
State College Boro, Centre County
My Commission Expires Sept. 4, 2007
Member, Pennsylvania Association Of Notaries

FILED

APR 20 2006

William A. Shaw
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact 1270 Northland Drive Suite 200 Mendota Heights, MN 55120 Plaintiff v. John E. Dill Bernadette Dill Locust and Market Street Karthaus, PA 16845 Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County NO. 05-1445-CD

AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: May 1, 2006

UDREN LAW OFFICES, P.C.

BY: _____
Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact 1270 Northland Drive Suite 200 Mendota Heights, MN 55120 Plaintiff v. John E. Dill Bernadette Dill Locust and Market Street Karthaus, PA 16845 Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County NO. 05-1445-CD

DATE: March 1, 2006

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

OWNER(S): JOHN E. DILL AND BERNADETTE DILL

PROPERTY: Locust and Market Street, Karthaus, PA 16845

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the **Clearfield** County Sheriff's Sale on **May 5, 2006**, at 10:00 A.M., at the CLEARFIELD COUNTY COURTHOUSE, 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later that 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.

EXHIBIT A

Name and Address Of Sender ▶ UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NEW JERSEY 08003

☐ Registered ☐ Insured ☐ COD ☐ Certified ☐ Return Receipt for Merchandise ☐ Int'l Recorded Del. ☐ Express Mail

Check appropriate block for Registered Mail: ☐ With Postal Insurance ☐ Without postal Insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee / Remarks
1	DILL	CLEARFIELD COUNTY REAL ESTATE TAX DEPT. 1 N. 2ND ST., STE 116, CLEARFIELD, PA 16830										
2		DOMESTIC RELATIONS SECTION 1 N. 2ND ST., STE 116, CLEARFIELD, PA 16830										
3	0235610	PA DEPT OF REV, BUREAU OF COMPLIANCE, P.O. BOX 281230, HARRISBURG, PA 17128-1230										
4		TENANTS/OCCUPANTS LOCUST AND MARKET STREET, KARTHAUS, PA 16845										
5	05-1445	PHFA 211 NORTH FRONT STREET, HARRISBURG, PA 17101										
6												
7	CLEAR FIELD											
8												
9	HENNI											
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)*
5	5	VR

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 per piece subject to a limit of $500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is $500. The maximum indemnity payable is $25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.

PS Form **3877**, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

EXHIBIT A

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact 1270 Northland Drive Suite 200 Mendota Heights, MN 55120 Plaintiff v. John E. Dill Bernadette Dill Locust and Market Street Karthaus, PA 16845 Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County NO. 05-1445-CD

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to the captioned matter.

UDREN LAW OFFICES, P.C.

Date: April 18, 2006

BY: _____
Mark J. Udren, Esquire
Attorney for Plaintiff

EXHIBIT B

Wells Fargo Bank, National Association, as trustee, et. al., Plaintiff(s)

vs.

John E. Dill, et. al., Defendant(s)

Service of Process by

APS International, Ltd.

1-800-328-7171

APS INTERNATIONAL

APS International Plaza
7800 Glenroy Rd.
Minneapolis, MN 55439-3122

APS File #: 076647-0001

AFFIDAVIT OF SERVICE -- Individual

HOREN LAW OFFICES
Ms. Henni Cronmarty
111 Woodcrest Rd, Suite 200
Cherry Hill, NJ 08003-3620

Service of Process on:

—John E. Dill
Court Case No. 05-1445-CD

State of: Pennsylvania) ss.
County of: Centre)

Name of Server: Timothy C Brennan, undersigned, being duly sworn, deposes and says that at the time of service, s/he was of legal age and was not a party to this action;

Date/Time of Service: that on the 12th day of April, 20 06, at 6:00 o'clock PM

Place of Service: at Locust and Market Streets, in Karthaus, PA 16845

Documents Served: the undersigned served the documents described as:
Notice of Sheriff's Sale of Real Property

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:
John E. Dill

Person Served, and Method of Service: X By personally delivering them into the hands of the person to be served.

[ ] By delivering them into the hands of _____, a person of suitable age, who verified, or who upon questioning stated, that he/she resides with John E. Dill at the place of service, and whose relationship to the person is: _____

Description of Person Receiving Documents: The person receiving documents is described as follows:
Sex M; Skin Color White; Hair Color Bald head; Facial Hair No
Approx. Age 40yrs; Approx. Height 5'8"; Approx. Weight 200 lbs

[ ] To the best of my knowledge and belief, said person was not engaged in the US Military at the time of service.

Signature of Server: Undersigned declares under penalty of perjury that the foregoing is true and correct.

Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this 13 day of April, 20 06

Notary Public (Commission Expires)

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Robert Deobil, Notary Public
State College Boro, Centre County
My Commission Expires Sept. 4, 2007
Member, Pennsylvania Association Of Notaries

EXHIBIT B

Wells Fargo Bank, National Association, as trustee, et. al., Plaintiff(s)

vs.

John E. Dill, et. al., Defendant(s)

Service of Process by

APS International, Ltd.

1-800-328-7171

APS INTERNATIONAL

APS International Plaza
7800 Glenroy Rd.
Minneapolis, MN 55439-3122

APS File #: 076647-0001

AFFIDAVIT OF SERVICE -- Individual

UDREN LAW OFFICES
Ms. Henni Cromnarty
111 Woodcrest Rd, Suite 200
Cherry Hill, NJ 08003-3620

Service of Process on:

--Bernadette Dill
Court Case No. 05-1445-CD

State of: Pennsylvania) ss.
County of: Centre)

Name of Server: Timothy C. Brennan, undersigned, being duly sworn, deposes and says that at the time of service, s/he was of legal age and was not a party to this action;

Date/Time of Service: that on the 12th day of April, 2006, at 6:00 o'clock P M

Place of Service: at Locust and Market Streets, in Karthaus, PA 16845

Documents Served: the undersigned served the documents described as:
Notice of Sheriff's Sale of Real Property

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:
Bernadette Dill.

Person Served, and Method of Service:
☐ By personally delivering them into the hands of the person to be served.
☒ By delivering them into the hands of John Dill, a person of suitable age, who verified, or who upon questioning stated, that he/she resides with Bernadette Dill at the place of service, and whose relationship to the person is: _____

Description of Person Receiving Documents: The person receiving documents is described as follows:
Sex M; Skin Color White; Hair Color Bald; Facial Hair No
Approx. Age 40 yrs; Approx. Height 5'8"; Approx. Weight 200 lbs
☐ To the best of my knowledge and belief, said person was not engaged in the US Military at the time of service.

Signature of Server: Undersigned declares under penalty of perjury that the foregoing is true and correct.

Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this 13 day of April, 2006

Notary Public (Commission Expires)

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Robert Deobil, Notary Public
State College Boro, Centre County
My Commission Expires Sept. 4, 2007
Member, Pennsylvania Association Of Notaries

EXHIBIT B

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact 1270 Northland Drive Suite 200 Mendota Heights, MN 55120 Plaintiff v. John E. Dill Bernadette Dill Locust and Market Street Karthaus, PA 16845 Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County NO. 05-1445-CD

FILED
MAY 3 2006
1:45
William A. Shaw
Prothonotary/Clerk of Courts
1 CERT TO ATTY

SUGGESTION OF BANKRUPTCY

To the Prothonotary:

Kindly note on the record that the above Defendant(s), JOHN E. DILL & BERNADETTE DILL has filed Chapter 13 Bankruptcy in the WESTERN District of Pennsylvania on MAY 4, 2006, Bankruptcy Case No. 06-70290.

Mark J. Udren, Esquire
UDREN LAW OFFICES, P.C.
Attorney for Plaintiff

FILED

MAY 3 2006

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20285
NO: 051445-CD

PLAINTIFF: WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE APPLICABLE AGREEMENT BY: SAXON MORTGAGE SERVICES, INC. F/K/A MERITECH MORTGAGE SERVICES, INC. AS THIER ATTORNEY-IN-FACT
vs.
DEFENDANT: JOHN E. DILL AND BERNADETTE DILL

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 02/16/2006

LEVY TAKEN 02/22/2006 @ 12:55 PM

POSTED 03/08/2006 @ 9:30 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 08/21/2006

DATE DEED FILED **NOT SOLD**

FILED no cc
AUG 21 2006
William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

04/27/2006 @ SERVED JOHN E. DILL

SERVED JOHN E. DILL, DEFENDANT, BY REG & CERT MAIL TO 814 MARKET ST., P.O. BOX 186, KARTHAUS, CLEARFIELD COUNTY, PENNSYLVANIA, CERT #70050390000372352329. CERT RETURNED UNCLAIMED 5/19/06.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

04/27/2006 @ SERVED BERNADETTE DILL

SERVED BERNADETTE DILL, DEFENDANT BY REG & CERT MAIL TO 814 MARKET ST., P. O. BOX 186, KARTHAUS, CLEARFIELD COUNTY, PENNSYLVANIA. CERT #70050390000372352312. CERT RETURNED UNCLAIMED 5/19/06.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

@ SERVED

ATTY PERSONALLY SERVED BERNADETTE AND JOHN DILL ON APRIL 12, 2006.

@ SERVED

NOW APRIL 26, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF'S SALE SCHEDULED FOR MAY 5, 2006 TO JUNE 2, 2006.

@ SERVED

NOW, MAY 31, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF'S SALE SCHEDULED FOR JUNE 2, 2006, DUE TO A BANKRUPTCY FILING

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20285
NO: 051445-CD

PLAINTIFF: WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE APPLICABLE AGREEMENT BY: SAXON MORTGAGE SERVICES, INC. F/K/A MERITECH MORTGAGE SERVICES, INC. AS THIER ATTORNEY-IN-FACT

vs.

DEFENDANT: JOHN E. DILL AND BERNADETTE DILL

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS	$313.75		
SURCHARGE	$40.00	PAID BY	ATTORNEY

So Answers,

Chester A. Hawkins
Sheriff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact 1270 Northland Drive Suite 200 Mendota Heights, MN 55120 Plaintiff v. John E. Dill Bernadette Dill Locust and Market Street Karthaus, PA 16845 Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE NO. 05-1445-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

Locust and Market Street
Karthaus, PA 16845
SEE LEGAL DESCRIPTION ATTACHED

Amount due $35,871.96

Interest From 2/15/06 _____
to Date of Sale _____
Ongoing Per Diem of $8.94
to actual date of sale including if sale is held at a later date

(Costs to be added) $ 125.00 Prothonotary costs

Received February 16, 2006 @ 3:15 P.M. By [signature] Prothonotary
Chester A. Hawkins
by Cynthia Butler-Aughenbaugh Clerk

Date 2/16/06

COURT OF COMMON PLEAS
NO. 05-1445-CD

==========

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact

vs.

John E. Dill
Bernadette Dill

==========

WRIT OF EXECUTION

==========

REAL DEBT $ 35,871.96

INTEREST $_____
from 2/15/06
to Date of Sale _____
Ongoing Per Diem of $8.94
to actual date of sale including if sale is held at a later date

COSTS PAID:
PROTHY $ 125.00

SHERIFF $_____

STATUTORY $_____

COSTS DUE PROTHY. $_____

PREMISES TO BE SOLD:
Locust and Market Street
Karthaus, PA 16845

_____

Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
(856) 669-5400

ALL those two (2) certain pieces or parcels of land situate in the Village of Karthaus Township, Clearfield County, Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: **BEGINNING** at the southeast corner of Market and Locust Streets; thence southwesterly along Locust Street one hundred eighty (180) feet to a post; thence southeasterly along lands of the former Grantors or Green Glen Corporation fifty (50) feet to corner of Lot No. 111; thence northeasterly along line of Lot No. 111 one hundred eighty (180) feet to Market Street; thence northwesterly along Market Street to Locust Street and place of beginning, being Lot No. 112 in Block "W" as shown on the plan of Lots of the Village of Karthaus recorded in the Office of the Recorder of Deeds in and for the County of Clearfield in Miscellaneous Book No. 65, Page 566.

RESERVING unto Robert Kolivoski and Minnie Kolivoski, their heirs and assigns, the right to maintain water pipes presently existing upon the premises extending from lands to the southwestern line of Lot No. 119 in a northeasterly direction to the property on the northeastern side of Market Street together with the right of entry for the purpose of repairing, relaying and renewing the same subject to the condition that any excavating shall be without damage to buildings of the Grantees herein and shall be promptly refilled and the surface restored to its approximate former level.

THE SECOND THEREOF: **BEGINNING** at the intersection of the line of lands of the Karthaus Estate with the easterly line of Locust Street as laid out on the plan of the Village of Karthaus; thence easterly along line of lands of said Karthaus Estate, 120 feet to a post; thence southerly along other lands of the Green Glen Corporation, 120 feet, more or less, to the right-of-way line of the West Penn Power Company; thence westerly along said right-of-way 120 feet, more or less, to the easterly line of the aforesaid Locust Street, as extended; thence northerly along the said extended line of Locust Street 120 feet, more or less, to the place of beginning.

EXCEPTING AND RESERVING, however, all the coal, oil, gas and other minerals unto prior grantor in the chain of title, its successors, assigns and grantees forever.

BEING KNOWN AS: LOCUST AND MARKET STREET, KARTHAUS, PA 16845

PROPERTY ID NO.: 121-T04-609-00020

TITLE TO SAID PREMISES IS VESTED IN JOHN E. DILL AND BERNADETTE DILL, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM ANTHONY C. BENTON, SINGLE DATED 1/18/00 RECORDED 1/20/00 IN INSTRUMENT NO. 200000937.

REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION

NAME JOHN E. DILL NO. 051445-CD

NOW, August 21, 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 June 02, 2006, I exposed the within described real estate of John E. Dill And Bernadette Dill to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	20.47
LEVY	15.00
MILEAGE	20.47
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	16.87
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	40.94
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	**$313.75**

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	35,871.96
INTEREST @ 8.9400	956.58
FROM 02/15/2006 TO 06/02/2006	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	**$36,868.54**

COSTS:

ADVERTISING	561.22
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	313.75
LEGAL JOURNAL COSTS	234.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	**$1,373.97**

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

7005 0390 0003 7235 2329

U.S. Postal Service™

CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com®

KARTHAUS PA 16845

OFFICIAL USE

Postage	$ $0.63	0830 07
Certified Fee	$2.40	Postmark Here
Return Receipt Fee (Endorsement Required)	$1.85	
Restricted Delivery Fee (Endorsement Required)	$0.00	
Total Postage & Fees	$ $4.88	04/27/2006

Sent To: JOHN E. DILL

Street, Apt. No.; or PO Box No.: P. O. BOX 186, 814 MARKET STREET

City, State, ZIP+4: KARTHAUS, PA 16845

PS Form 3800, June 2002 — See Reverse for Instructions

CERTIFIED MAIL™

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

7005 0390 0003 7235 2329

Hasler

016H16505405
$04.88
04/27/2006
Mailed From 16830
US POSTAGE

APR 28 2006

MAY 03 2006

Undaimed RTS-5-12

JOHN E. DILL
814 MARKET STREET P. O. BOX 186
KARTHAUS, PA 16845

A ☐ INSUFFICIENT ADDRESS
C ☐ ATTEMPTED NOT KNOWN
S ☐ NO SUCH NUMBER/ STREET
☐ NOT DELIVERABLE AS ADDRESSED - UNABLE TO FORWARD
☒ OTHER

RTS
RETURN TO SENDER

16845+2484-04 8002

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

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:

JOHN E. DILL
P. O. BOX 186
814 MARKET STREET
KARTHAUS, PA 16845

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X
☐ Agent
☐ Addressee

B. Received by *(Printed Name)*

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? *(Extra Fee)* ☐ Yes

2. Article Number
(Transfer from service label) 7005 0390 0003 7235 2329

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

CLEARFIELD PA
MAY 19 2006
USPS

7005 0390 0003 7235 2312

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

For delivery information visit our website at www.usps.com®

OFFICIAL USE

KARTHAUS PA 16845

Postage	$ $0.63
Certified Fee	$2.40
Return Receipt Fee (Endorsement Required)	$1.85
Restricted Delivery Fee (Endorsement Required)	$0.00
Total Postage & Fees	$ $4.88

0830
07
Postmark Here

04/27/2006

Sent To: BERNADETTE DILL
Street, Apt. No.; or PO Box No.: P. O. BOX 186, 814 MARKET STREET
City, State, ZIP+4: KARTHAUS, PA 16845

PS Form 3800, June 2002 — See Reverse for Instructions

CERTIFIED MAIL™

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

7005 0390 0003 7235 2312

Hasler
016H16505405
$04.88 0
04/27/2006
Mailed From 16830
US POSTAGE

APR 28 2006

MAY 03 2006

BERNADETTE DILL
814 MARKET STREET P. O. BOX 186
KARTHAUS, PA 16845

unclaimed

A C S
☐ INSUFFICIENT ADDRESS
☐ ATTEMPTED NOT KNOWN
☐ NO SUCH NUMBER/ STREET
☐ NOT DELIVERABLE AS ADDRESSED - UNABLE TO FORWARD
☑ OTHER

RTS
RETURN TO SENDER

16828+2988-04 0002

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

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:

BERNADETTE DILL
P. O. BOX 186
814 MARKET STREET
KARTHAUS, PA 16845

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X
☐ Agent
☐ Addressee

B. Received by *(Printed Name)*

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? *(Extra Fee)* ☐ Yes

2. Article Number
(Transfer from service label) 7005 0390 0003 7235 2312

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

CLEARFIELD PA
MAY 19 2006
USPS

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620
856 . 669 . 5400
FAX: 856 . 669 . 5399

PENNSYLVANIA OFFICE
215-568-9500
215-568-1141 FAX

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY MYERS***
LORRAINE DOYLE**
ALAN M. MINATO***
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

April 18, 2006

Sent via telefax #1-814-765-5915

Clearfield County Sheriff's Office
Clearfield County Courthouse
1 North Second Street
Suite 116
Clearfield, PA 16830
ATTN: Cindy

Re: Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact
vs.
John E. Dill & Bernadette Dill
Clearfield County C.C.P. No. 05-1445-CD
Premises: Locust and Market Street, Karthaus, PA 16845
SS Date: May 5, 2006

Dear Cindy:

Please Postpone the Sheriff's Sale scheduled for May 5, 2006 to June 2, 2006.

Sale is postponed for the following reason:

To allow time for service to be completed.

Thank you for your attention to this matter.

Sincerely yours,

Mark J. Udren
UDREN LAW OFFICES, P.C.

/hac

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620
856 . 669 . 5400
FAX: 856 . 669 . 5399

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY COHEN***
LORRAINE DOYLE**
ALAN M. MINATO***
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

PENNSYLVANIA OFFICE
215-568-9500

FREDDIE MAC PENNSYLVANIA DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

May 30, 2006

Sent via telefax #814-765-5915
and Regular Mail

Clearfield County Sheriff's Office
Clearfield County Courthouse
1 North Second Street
Suite 116
Clearfield, PA 16830
ATTN: CINDY

Re: Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact
vs.
John E. Dill & Bernadette Dill
Clearfield County C.C.P. No. 05-1445-CD
Premises: Locust and Market Street, Karthaus, PA 16845
SS Date: JUNE 2, 2006 (postponed from MAY 5, 2006)

Dear CINDY:

Please **STAY** the Sheriff's Sale scheduled for **JUNE 2, 2006 (postponed from May 5, 2006)**.

Sale is STAYED for the following reason:

DEFENDANT'S JOHN E. DILL & BERNADETTE M. DILL FILED A CHAPTER 13 BANKRUPTCY ON MAY 4, 2006 IN THE WESTERN DISTRICT OF PENNSYLVANIA (JOHNSTOWN) #06-70290.

Thank you for your attention to this matter.

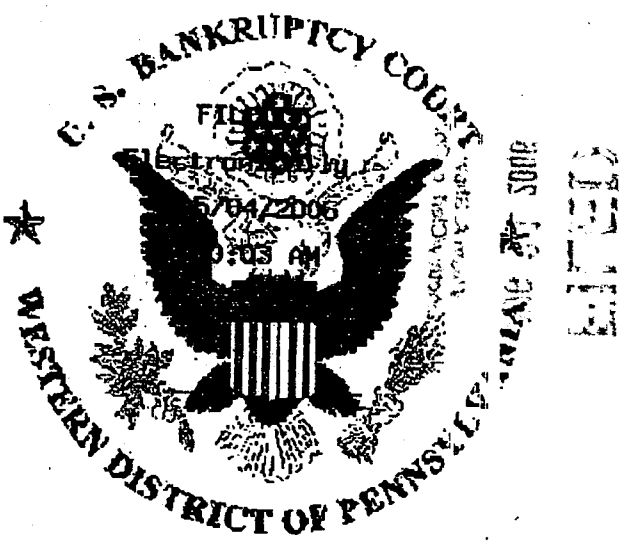
Sincerely yours,

Mark J. Udren
UDREN LAW OFFICES, P.C.

/jjh

United States Bankruptcy Court
Western District of Pennsylvania

Notice of Bankruptcy Case Filing



A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 13 of the United States Bankruptcy Code, entered on 05/04/2006 at 10:03 AM and filed on 05/04/2006.

John E Dill
PO Box 186
Karthaus, PA 16845
SSN: xxx-xx-5230

Bernadette M Dill
PO Box 186
Karthaus, PA 16845
SSN: xxx-xx-7046

The case was filed by the debtor's attorney:

Jason J. Mazzei
Mazzei & Associates
Professional Office Building
432 Blvd. of the Allies
Pittsburgh, PA 15219
412-765-3606

The case was assigned case number 06-70290.

The filing of a bankruptcy case automatically stays certain actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available at our *Internet* home page https://ecf.pawb.uscourts.gov or at the Clerk's Office, U.S. Bankruptcy Court, 5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

Theodore S. Hopkins
Clerk, U.S. Bankruptcy Court

FILED

AUG 21 2006

William A. Shaw
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact Plaintiff v. John E. Dill Bernadette Dill Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE NO. 05-1445-CD

PRAECIPE TO REISSUE WRIT OF EXECUTION

TO THE PROTHONOTARY:

Reissue Writ of Execution in the above matter:

Amount due $35,871.96

Interest From 2/15/06 _____
to Date of Sale _____
Ongoing Per Diem of $8.94
to actual date of sale including if sale is held at a later date

(Costs to be added) $_____
132.00 **Prothonotary costs**

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED m/12:30 pm
MAR 05 2007
William A. Shaw
Prothonotary/Clerk of Courts

Atty pd. 7.00
1 cc & 6 writs w/ prop. descr. to Sheriff
GW

FILED

MAR 05 2007

William A. Shaw
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact Plaintiff v. John E. Dill Bernadette Dill Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE NO. 05-1445-CD

C E R T I F I C A T E

Mark J. Udren, 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 insured mortgage

( ) Non-owner occupied

( ) Vacant

(X) Act 91 procedures have been fulfilled.

( ) Over 24 months delinquent.

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

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact Plaintiff v. John E. Dill Bernadette Dill Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE NO. 05-1445-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: Locust and Market Street, Karthaus, PA 16845

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

Name	Address
John E. Dill	Locust and Market Street Karthaus, PA 16845
Bernadette Dill	Locust and Market Street Karthaus, PA 16845

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

Name	Address
SAME AS #1 ABOVE	

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

Name	Address
None	

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

Name	Address
Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact	4708 Merchantile Drive Irvine, CA 92618-2118
PHFA	211 North Front Street P.O. Box 15628 Harrisburg, PA 17101

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

Name	Address
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	Address
Real Estate Tax Dept.	1 North Second Street, Suite 116 Clearfield, PA 16830
Domestic Relations Section	1 North Second Street, Suite 116 Clearfield, PA 16830
Commonwealth of PA, Department of Revenue	Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230

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	Address
Tenants/Occupants	Locust and Market Street Karthaus, PA 16845

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.

DATED: February 22, 2007

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQ.
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

COPY

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact Plaintiff v. John E. Dill Bernadette Dill Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE NO. 05-1445-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

Locust and Market Street
Karthaus, PA 16845
SEE LEGAL DESCRIPTION ATTACHED

Amount due $35,871.96

Interest From 2/15/06 _____
to Date of Sale _____
Ongoing Per Diem of $8.94
to actual date of sale including if sale is held at a later date

(Costs to be added) $ 132.00 Prothonotary costs

By Prothonotary
Clerk

Date March 5, 2007

3/5/07 Document
~~Reinstated~~/Reissued to Sheriff ~~/Attorney~~
for service.

~~Deputy~~ Prothonotary

COURT OF COMMON PLEAS
NO. 05-1445-CD

==========

COPY

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact

vs.

John E. Dill
Bernadette Dill

==========

WRIT OF EXECUTION

==========

REAL DEBT $ 35,871.96

INTEREST $_____
from 2/15/06
to Date of Sale _____
Ongoing Per Diem of $8.94
to actual date of sale including if sale is held at a later date

COSTS PAID:
PROTHY $ 132.00

SHERIFF $_____

STATUTORY $_____

COSTS DUE PROTHY. $_____

PREMISES TO BE SOLD:
Locust and Market Street
Karthaus, PA 16845

Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
(856) 669-5400
pleadings@udren.com

Prothonotary costs

Document
Relevant/Issued to Sheriff/Attorney
for service.

Deputy Prothonotary

ALL those two (2) certain pieces or parcels of land situate in the Village of Karthaus Township, Clearfield County, Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: **BEGINNING** at the southeast corner of Market and Locust Streets; thence southwesterly along Locust Street one hundred eighty (180) feet to a post; thence southeasterly along lands of the former Grantors or Green Glen Corporation fifty (50) feet to corner of Lot No. 111; thence northeasterly along line of Lot No. 111 one hundred eighty (180) feet to Market Street; thence northwesterly along Market Street to Locust Street and place of beginning, being Lot No. 112 in Block "W" as shown on the plan of Lots of the Village of Karthaus recorded in the Office of the Recorder of Deeds in and for the County of Clearfield in Miscellaneous Book No. 65, Page 566.

RESERVING unto Robert Kolivoski and Minnie Kolivoski, their heirs and assigns, the right to maintain water pipes presently existing upon the premises extending from lands to the southwestern line of Lot No. 119 in a northeasterly direction to the property on the northeastern side of Market Street together with the right of entry for the purpose of repairing, relaying and renewing the same subject to the condition that any excavating shall be without damage to buildings of the Grantees herein and shall be promptly refilled and the surface restored to its approximate former level.

THE SECOND THEREOF: **BEGINNING** at the intersection of the line of lands of the Karthaus Estate with the easterly line of Locust Street as laid out on the plan of the Village of Karthaus; thence easterly along line of lands of said Karthaus Estate, 120 feet to a post; thence southerly along other lands of the Green Glen Corporation, 120 feet, more or less, to the right-of-way line of the West Penn Power Company; thence westerly along said right-of-way 120 feet, more or less, to the easterly line of the aforesaid Locust Street, as extended; thence northerly along the said extended line of Locust Street 120 feet, more or less, to the place of beginning.

EXCEPTING AND RESERVING, however, all the coal, oil, gas and other minerals unto prior grantor in the chain of title, its successors, assigns and grantees forever.

BEING KNOWN AS: LOCUST AND MARKET STREET
KARTHAUS, PA 16845

PROPERTY ID NO.: 121-T04-609-00020 and 1231-T04-609-00024

TITLE TO SAID PREMISES IS VESTED IN JOHN E. DILL AND BERNADETTE DILL, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM ANTHONY C. BENTON, SINGLE DATED 1/18/00 RECORDED 1/20/00 IN INSTRUMENT NO. 200000937.

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact 4708 Merchantile Drive Irvine, CA 92618-2118 Plaintiff v. John E. Dill Bernadette Dill Locust and Market Street Karthaus, PA 16845 Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County NO. 05-1445-CD

AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: May 24, 2007

UDREN LAW OFFICES, P.C.

BY: _____
Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact Plaintiff v. John E. Dill Bernadette Dill Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County NO. 05-1445-CD

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

OWNER(S): John E. Dill and Bernadette Dill

PROPERTY: Locust and Market Street, Karthaus, PA 16845

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the **Clearfield** County Sheriff's Sale on **June 1, 2007**, at 10:00 A.M., at the Clearfield County Courthouse, 1 North Second Street, Suite 116, Clearfield, PA 16830. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff 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.

EXHIBIT A

Name and Address Of Sender ▶ **UDREN LAW OFFICES, P.C.**
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

☐ Registered ☐ Insured ☐ COD ☐ Certified ☐ Return Receipt for Merchandise ☐ Int'l Recorded Del. ☐ Express Mail

Check appropriate block for Registered Mail: ☐ With Postal Insurance ☐ Without postal Insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee / Remarks
1	DILL	REAL ESTATE TAX DEPT. 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, PA 16830										
2		DOMESTIC RELATIONS SECTION 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, PA 16830										
3	0235610	PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, P.O. BOX 281230, HARRISBURG, PA 17128-1230										
4		TENANTS/OCCUPANTS LOCUST & MARKET STREET, KARTHAUS, PA 16845										
5	05-1445	PHFA 211 NORTH FRONT STREET, HARRISBURG, PA 17110										
6												
7	CLEAR FIELD											
8												
9	HENNI											
10												
11	06/01/2007											
12												
13												
14												
15												

U.S. POSTAGE 1.50 PB METER 8360792 CHERRY HILL NJ MAR 29 '07

WOODCREST STATION USPS CHERRY HILL, NJ 08003 MAR 29 2007

EXHIBIT A

Total number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per *(Name of Receiving Employee)*
5	6	

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 per piece subject to a limit of $500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is $500. The maximum indemnity payable is $25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.

PS Form 3877, February 1994 **Form Must be Completed by Typewriter, Ink or Ball Point Pen**

FILED

MAY 29 2007

William A. Shaw
Prothonotary/Clerk of Courts

ATTEST

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact 4708 Merchantile Drive Irvine, CA 92618-2118 Plaintiff v. John E. Dill Bernadette Dill Locust and Market Street Karthaus, PA 16845 Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County NO. 05-1445-CD

SUGGESTION OF BANKRUPTCY

To the Prothonotary:

Kindly note on the record that the above Defendant, John E. Dill has filed Chapter 13 Bankruptcy in the Western District of Johnstown, Pennsylvania on May 31, 2007, Bankruptcy Case No. 07-70603.

Mark J. Udren, Esquire
UDREN LAW OFFICES, P.C.
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20549
NO: 05-1445-CD

PLAINTIFF: WELLS FRGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE APPLICABLE AGREEMENT BY: SAXON MORTGAGE SERVICES, INC. F/K/A MERITECH MORTGAGE SERVICES, INC. AS THEIR ATTORNEY-IN-FACT
vs.
DEFENDANT: JOHN E. DILL AND BERNADETTE DILL

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 3/5/2007

LEVY TAKEN 3/20/2007 @ 1:34 PM

POSTED 3/20/2007 @ 1:34 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 1/14/2008

DATE DEED FILED **NOT SOLD**

FILED
01:10:38 PM
JAN 14 2008
William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

3/20/2007 @ 1:34 PM SERVED JOHN E. DILL

SERVED JOHN E. DILL, DEFENDANT, AT HIS RESIDENCE 814 MARKET STREET, P. O. BOX 186, KARTHAUS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO BERNADETTE DILL, WIFE/CO-DEFENDANT

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

3/20/2007 @ 1:34 PM SERVED BERNADETTE DILL

SERVED BERNADETTE DILL, DEFENDANT, AT HER RESIDENCE 814 MARKET STREET, P. O. BOX 186, KARTHAUS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO BERNADETTE DILL

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

@ SERVED

NOW, JUNE 1, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF'S SALE SCHEDULED FOR JUNE 1, 2007 TO SEPTEMBER 7, 2007.

@ SERVED

NOW, SEPTEMBER 4, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR SEPTEMBER 7, 2007, DUE TO CHAPTER 13 BANKRUPTCY FILING.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20549
NO: 05-1445-CD

PLAINTIFF: WELLS FRGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE APPLICABLE AGREEMENT BY: SAXON MORTGAGE SERVICES, INC. F/K/A MERITECH MORTGAGE SERVICES, INC. AS THEIR ATTORNEY-IN-FACT
vs.
DEFENDANT: JOHN E. DILL AND BERNADETTE DILL

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS	$264.30		
SURCHARGE	$40.00	PAID BY	ATTORNEY

So Answers,

Chester A. Hawkins
by Cynthia Butler-Aughbaugh

Chester A. Hawkins
Sheriff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact Plaintiff v. John E. Dill Bernadette Dill Defendant(s)	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE NO. 05-1445-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

Locust and Market Street
Karthaus, PA 16845
SEE LEGAL DESCRIPTION ATTACHED

Amount due $35,871.96

Interest From 2/15/06 _____
to Date of Sale _____
Ongoing Per Diem of $8.94
to actual date of sale including if sale is held at a later date

(Costs to be added) $ 132.00 Prothonotary costs

By Prothonotary
Clerk

Received March 5, 2007 @ 3:00 P.M.
Chester A. Hawkins
by Amethea Butler-Aughenbaugh

Date March 5, 2007

3/5/07 Document
~~Reinstated~~/Reissued to Sheriff/~~Attorney~~
for service.

~~Deputy~~ Prothonotary

COURT OF COMMON PLEAS
NO. 05-1445-CD

==========

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact

vs.

John E. Dill
Bernadette Dill

==========

WRIT OF EXECUTION

==========

REAL DEBT $ 35,871.96

INTEREST $_____
from 2/15/06
to Date of Sale _____
Ongoing Per Diem of $8.94
to actual date of sale including if sale is held at a later date

COSTS PAID:
PROTHY $ 132.00

SHERIFF $_____

STATUTORY $_____

COSTS DUE PROTHY. $_____

PREMISES TO BE SOLD:
Locust and Market Street
Karthaus, PA 16845

Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
(856) 669-5400
pleadings@udren.com

ALL those two (2) certain pieces or parcels of land situate in the Village of Karthaus Township, Clearfield County, Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: **BEGINNING** at the southeast corner of Market and Locust Streets; thence southwesterly along Locust Street one hundred eighty (180) feet to a post; thence southeasterly along lands of the former Grantors or Green Glen Corporation fifty (50) feet to corner of Lot No. 111; thence northeasterly along line of Lot No. 111 one hundred eighty (180) feet to Market Street; thence northwesterly along Market Street to Locust Street and place of beginning, being Lot No. 112 in Block "W" as shown on the plan of Lots of the Village of Karthaus recorded in the Office of the Recorder of Deeds in and for the County of Clearfield in Miscellaneous Book No. 65, Page 566.

RESERVING unto Robert Kolivoski and Minnie Kolivoski, their heirs and assigns, the right to maintain water pipes presently existing upon the premises extending from lands to the southwestern line of Lot No. 119 in a northeasterly direction to the property on the northeastern side of Market Street together with the right of entry for the purpose of repairing, relaying and renewing the same subject to the condition that any excavating shall be without damage to buildings of the Grantees herein and shall be promptly refilled and the surface restored to its approximate former level.

THE SECOND THEREOF: **BEGINNING** at the intersection of the line of lands of the Karthaus Estate with the easterly line of Locust Street as laid out on the plan of the Village of Karthaus; thence easterly along line of lands of said Karthaus Estate, 120 feet to a post; thence southerly along other lands of the Green Glen Corporation, 120 feet, more or less, to the right-of-way line of the West Penn Power Company; thence westerly along said right-of-way 120 feet, more or less, to the easterly line of the aforesaid Locust Street, as extended; thence northerly along the said extended line of Locust Street 120 feet, more or less, to the place of beginning.

EXCEPTING AND RESERVING, however, all the coal, oil, gas and other minerals unto prior grantor in the chain of title, its successors, assigns and grantees forever.

BEING KNOWN AS: LOCUST AND MARKET STREET
KARTHAUS, PA 16845

PROPERTY ID NO.: 121-T04-609-00020 and 1231-T04-609-00024

TITLE TO SAID PREMISES IS VESTED IN JOHN E. DILL AND BERNADETTE DILL, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM ANTHONY C. BENTON, SINGLE DATED 1/18/00 RECORDED 1/20/00 IN INSTRUMENT NO. 200000937.

REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION

NAME JOHN E. DILL NO. 05-1445-CD

NOW, January 12, 2008, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of John E. Dill And Bernadette Dill to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	22.31
LEVY	15.00
MILEAGE	22.31
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	4.68
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	15.00
ADD'L MILEAGE	
ADD'L LEVY	15.00
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	**$264.30**

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	35,871.96
INTEREST @ 8.9400	0.00
FROM TO	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	**$35,911.96**

COSTS:

ADVERTISING	268.90
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	264.30
LEGAL JOURNAL COSTS	144.00
PROTHONOTARY	132.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	**$949.20**

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

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620
856 . 669 . 5400
FAX: 856 . 669 . 5399

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY COHEN***
LORRAINE DOYLE**
ALAN M. MINATO***
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

PENNSYLVANIA OFFICE
215-568-9500

FREDDIE MAC PENNSYLVANIA DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

May 31, 2007

Sent via telefax #1-814-765-5915

Clearfield County Sheriff's Office
Clearfield County Courthouse
1 North Second Street-Suite 116
Clearfield, PA 16830
ATTN: Cindy

Re: Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact
vs.
John E. Dill & Bernadette Dill
Clearfield County C.C.P. No. 05-1445-CD
Premises: Locust and Market Street, Karthaus, PA 16845
SS Date: June 1, 2007

Dear Cindy:

Please Postpone the Sheriff's Sale scheduled for June 1, 2007 to September 7, 2007.

Sale is postponed for the following reason:

Defendant(s) filed Chapter 13 Bankruptcy on May 31, 2007 in the Western District (Johnstown, PA). Case number #07-70603.

Thank you for your attention to this matter.

Sincerely yours,

Mark J. Udren
UDREN LAW OFFICES, P.C.

/bac

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620
856 . 669 . 5400
FAX: 856 . 669 . 5399

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY COHEN***
LORRAINE DOYLE**
ALAN M. MINATO***
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

PENNSYLVANIA OFFICE
215-568-9500

FREDDIE MAC PENNSYLVANIA DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

September 4, 2007

Sent via telefax #814-765-5915

Clearfield County Sheriff's Office
1 North Second Street
Suite 116
Clearfield, PA 16830
ATTN: Cindy

Re: Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact
vs.
John E. Dill & Bernadette Dill
Clearfield County C.C.P. No. 05-1445-CD
Premises: Locust and Market Street Karthaus, PA 16845
SS Date: September 7, 2007

Dear Cindy:

Please stay the Sheriff's Sale scheduled for September 7, 2007.

Sale is stayed for the following reason:

Defendant(s) filed chapter 13 bankruptcy on May 31, 2007 in the Western District, Johnstown, Pennsylvania. Case #07-70603.

Thank you for your attention to this matter.

Sincerely yours,

Mark J. Udren
UDREN LAW OFFICES, P.C.

/alc

FILED

JAN 1 4 2008

William A. Shaw
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association, as Trustee Under the Applicable Agreement By: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact
4708 Merchantile Drive
Irvine, CA 92618-2118
Plaintiff

v.

John E. Dill
Bernadette Dill
Locust and Market Street
Karthaus, PA 16845
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 05-1445-CD

FILED
m 11:47 am
MAR 11 2013
William A. Shaw
Prothonotary/Clerk of Courts

pd $7.00 Atty
1CC Atty Reese

PRAECIPE TO WITHDRAW JUDGMENT AND DISCONTINUE WITHOUT PREJUDICE

TO THE PROTHONOTARY:

Kindly mark the above captioned matter JUDGMENT WITHDRAWN and ACTION DISCONTINUED WITHOUT PREJUDICE, upon payment of your costs only.

Attorney for Plaintiff
HARRY B. REESE, ESQUIRE
PA ID 310501

DATED: March 6, 2013

0235610-1

FILED

MAR 11 2013

William A. Shaw
Prothonotary/Clerk of Courts