

05-1521-CD  
Mortg. Elec. Reg. Vs J. Richardson

05-1521-CD

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

ATTORNEY FOR PLAINTIFF

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

Plaintiff

v.

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 05-1521-CD

CLEARFIELD COUNTY

JOHN C. RICHARDSON  
JULIA K. RICHARDSON  
401 SPRING STREET  
HOUTZDALE, PA 16651

Defendants

**CIVIL ACTION - LAW**  
**COMPLAINT IN MORTGAGE FORECLOSURE**

**NOTICE**

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

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

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

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

FILED 200  
m/2:48/51 Shff  
SEP 30 2005  
William A. S. Any pd. 85.00  
Prothonotary/Clerk of Courts

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

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

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

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

1. Plaintiff is

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

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

JOHN C. RICHARDSON  
JULIA K. RICHARDSON  
401 SPRING STREET  
HOUTZDALE, PA 16651

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

3. On 11/03/2000 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Book No. Instrument No: 200016621.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 06/01/2005 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$33,455.89
Interest	1,184.08
05/01/2005 through 09/29/2005 (Per Diem \$7.79)	
Attorney's Fees	1,250.00
Cumulative Late Charges	41.19
11/08/2000 to 09/29/2005	
Cost of Suit and Title Search	\$ 550.00
Subtotal	\$ 36,481.16
Escrow	
Credit	0.00
Deficit	393.73
Subtotal	\$ 393.73
<b>TOTAL</b>	<b>\$ 36,874.89</b>

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 36,874.89, together with interest from 09/29/2005 at the rate of \$7.79 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By: Francis S. Hallinan  
LAWRENCE T. PHELAN, ESQUIRE  
FRANCIS S. HALLINAN, ESQUIRE  
Attorneys for Plaintiff

## **LEGAL DESCRIPTION**

ALL that certain piece of ground situate in the Borough of Houtzdale, Clearfield County, Pennsylvania, described as follows:

FRONTING on Mill Street fifty (50) feet, and running South 38 degrees East one hundred and fifty (150) feet to Centennial Alley; known as designated as Lot No. 449 in the general plan of said Town (now Borough of Houtzdale).

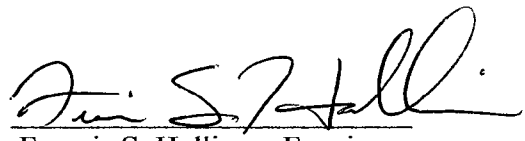
BEING the same premises which became vested in Sandra R. Davis by Deed of Jonathan G. Wisor, dated February 3, 1987 and recorded in Clearfield County Deed Book 1616, page 4.

PROPERTY BEING: 401 SPRING STREET

VERIFICATION

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

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

  
Francis S. Hallinan, Esquire  
Attorney for Plaintiff

DATE: 9/29/05

FILED

DEC 09 2005

William A. Shaw  
Prothonotary/Clerk of Courts

**AFFIDAVIT OF SERVICE – CLEARFIELD COUNTY(MMT)**

**PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

**DEFENDANT JOHN C. RICHARDSON  
JULIA K. RICHARDSON**

**NO. 05-1521-CD  
TYPE OF ACTION  
XX Mortgage Foreclosure  
XX Civil Action  
File number 123664**

**SERVE AT: 10951 LAUREATE DRIVE APT. 605  
SAN ANTONIO, TX 78249 /**

**SERVED**

Served and made known to JULIA K. RICHARDSON, Defendant on the 5 day of November, 2005, at 11:15 o'clock, A.M., at 10951 LAUREATE DR APT 605, SAN ANTONIO TEXAS, City in the manner described below:

☐ Defendant personally served.  
☒ Adult family member with whom Defendant(s) reside(s).  
Relationship is HUSBAND.  
☐ Adult in charge of Defendant's residence who refused to give name/relationship.  
☐ Manager/Clerk of place of lodging in which Defendant(s) reside(s)  
☐ Agent or person in charge of Defendant's office or usual place of business.  
☐ \_\_\_\_\_ and officer of said defendant company.

Other: STEPHEN KOEPKE

I, SC # 000000749, a competent adult, being duly sworn according to law, depose and state that I personally handed to John C Richardson a true and correct copy of the Summons & Complaint issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed  
Before me this 7 day  
Of November, 2005  
Notary:

Served By: [Signature]

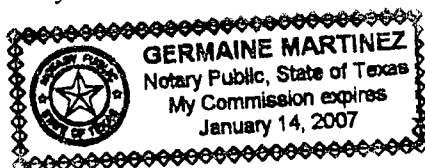
**STEPHEN KOEPKE  
SC # 000000749**

On the 7 day of November, 2005, at 11:15 o'clock  
M., Defendant NOT FOUND because  
☐ Moved ☐ Unknown ☐ No Answer ☐ Vacant

Other: \_\_\_\_\_

Sworn to and subscribed  
Before me the \_\_\_\_\_ day  
Of \_\_\_\_\_, 20\_\_\_\_.  
Notary:

**Not Served By:** \_\_\_\_\_



**Phelan Hallinan & Schmieg, LLP**  
Attorneys For Plaintiff  
Francis S. Hallinan, Esquire – I.D.#62695  
Suite 1400- One Penn Center Plaza at Suburban Station  
Philadelphia, PA 19103-1799  
(215)563-7000



**AFFIDAVIT OF SERVICE – CLEARFIELD COUNTY(MMT)**

PLAINTIFF **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**  
**NO. 05-1521-CD**

DEFENDANT **JOHN C. RICHARDSON**  
**JULIA K. RICHARDSON**

TYPE OF ACTION  
**XX** Mortgage Foreclosure  
**XX** Civil Action  
File Number **123664**

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**SAN ANTONIO, TX 78249**

**SERVED**

Served and made known to JOHN C. RICHARDSON Defendant on the 5 day of November, 2005 at 11:15 A o'clock, A M., at 10951 LAUREATE APT 605, SAN ANTONIO TX, City in the manner described below:

- ☒ Defendant personally served.  
☐ Adult family member with whom Defendant(s) reside(s).  
Relationship is \_\_\_\_\_  
☐ Adult in charge of Defendant's residence who refused to give name/relationship.  
Manager/Clerk of place of lodging in which Defendant(s) reside(s)  
☐ Agent or person in charge of Defendant's office or usual place of business.  
\_\_\_\_\_ and officer of said defendant company.

Other: STEPHEN KOEPKE  
SC # 000000749

I, \_\_\_\_\_, a competent adult, being duly sworn according to law, depose and state that I personally handed to John C. Richardson a true and correct copy of the Summons & Complaint issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed

Before me this 7 day

Of November, 2005

Notary:



**GERMAINE MARTINEZ**  
Notary Public, State of Texas  
My Commission expires  
January 14, 2007

Served By: [Signature]

**STEPHEN KOEPKE**  
**SC # 000000749**

On the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, at \_\_\_\_\_ o'clock  
\_\_\_\_ M., Defendant **NOT FOUND** because:

\_\_\_\_ Moved \_\_\_\_ Unknown \_\_\_\_ No Answer \_\_\_\_ Vacant

Other: \_\_\_\_\_

Sworn to and subscribed

Before me the 7 day

Of November, 2005

Notary:



**Not Served By:** \_\_\_\_\_

**Phelan Hallinan & Schmieg, LLP**

Attorneys For Plaintiff

Francis S. Hallinan, Esquire – I.D.#62695

Suite 1400- One Penn Center Plaza at Suburban Station

Philadelphia, PA 19103-1799

(215)563-7000

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

Service # 1 of 2 Services

Sheriff Docket #

**100859**

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC**

Case #

**05-1521-CD**

vs.

**JOHN C. RICHARDSON and JULIA K. RICHARDSON**

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

**SHERIFF RETURNS**

NOW February 03, 2006 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO JOHN C. RICHARSON, DEFENDANT. 401 SPRING ST., HOUTZDALE, PA. "EMPTY".

SERVED BY: /

**FILED**  
0/35781  
FEB 03 2006  
William A. Shaw  
Prothonotary/Clerk of Courts

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

Service # 2 of 2 Services

Sheriff Docket # **100859**

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC**

Case # **05-1521-CD**

vs.

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SERVED BY: /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100859  
NO: 05-1521-CD  
SERVICES 2  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC  
vs.  
DEFENDANT: JOHN C. RICHARDSON and JULIA K. RICHARDSON

SHERIFF RETURN

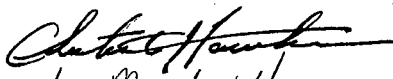
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PHELAN	455222	20.00
SHERIFF HAWKINS	PHELAN	455221	36.46

Sworn to Before Me This

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

So Answers,

  
by Marilyn Harper  
Chester A. Hawkins  
Sheriff

PHELAN HALLINAN & SCHMIEG, LLP  
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FRANCIS S. HALLINAN, ESQ., Id. No. 62695  
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v.

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JULIA K. RICHARDSON  
401 SPRING STREET  
HOUTZDALE, PA 16651

Defendants

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 05-1521-CD

CLEARFIELD COUNTY

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

SEP 30 2005

Attest.

*William L. Shaw*  
Prothonotary/  
Clerk of Courts

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within to be a true and  
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FEDERMAN AND PHELAN

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1. Plaintiff is

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

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

JOHN C. RICHARDSON  
JULIA K. RICHARDSON  
401 SPRING STREET  
HOUTZDALE, PA 16651

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3. On 11/03/2000 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Book No. Instrument No: 200016621.
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<b>TOTAL</b>	<b>\$ 36,874.89</b>

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 36,874.89, together with interest from 09/29/2005 at the rate of \$7.79 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

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By: Francis S. Hallinan  
LAWRENCE T. PHELAN, ESQUIRE  
FRANCIS S. HALLINAN, ESQUIRE  
Attorneys for Plaintiff



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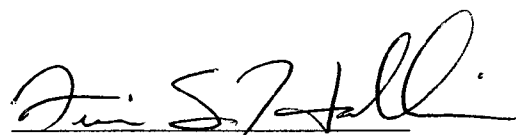
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PROPERTY BEING: 401 SPRING STREET

VERIFICATION

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

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Francis S. Hallinan, Esquire  
Attorney for Plaintiff

DATE: 9/29/05

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MCLEAN, VA 22102

Plaintiff

v.

JOHN C. RICHARDSON  
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HOUTZDALE, PA 16651

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

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CLEARFIELD COUNTY

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Defendants

SEP 30 2005

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Prothonotary/  
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We hereby certify the  
within to be a true and  
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original filed of record  
FEDERMAN AND PHELAN

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

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

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

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

1. Plaintiff is

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

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

JOHN C. RICHARDSON  
JULIA K. RICHARDSON  
401 SPRING STREET  
HOUTZDALE, PA 16651

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

3. On 11/03/2000 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Book No. Instrument No: 200016621.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 06/01/2005 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

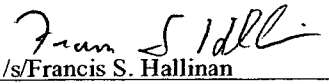
6. The following amounts are due on the mortgage:

Principal Balance	\$33,455.89
Interest	1,184.08
05/01/2005 through 09/29/2005 (Per Diem \$7.79)	
Attorney's Fees	1,250.00
Cumulative Late Charges	41.19
11/08/2000 to 09/29/2005	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 36,481.16
Escrow	
Credit	0.00
Deficit	393.73
Subtotal	<u>\$ 393.73</u>
<b>TOTAL</b>	<b>\$ 36,874.89</b>

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 36,874.89, together with interest from 09/29/2005 at the rate of \$7.79 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By:   
/s/Francis S. Hallinan  
LAWRENCE T. PHELAN, ESQUIRE  
FRANCIS S. HALLINAN, ESQUIRE  
Attorneys for Plaintiff

## LEGAL DESCRIPTION

ALL that certain piece of ground situate in the Borough of Houtzdale, Clearfield County, Pennsylvania, described as follows:

FRONTING on Mill Street fifty (50) feet, and running South 38 degrees East one hundred and fifty (150) feet to Centennial Alley; known as designated as Lot No. 449 in the general plan of said Town (now Borough of Houtzdale).

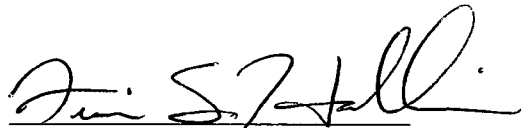
BEING the same premises which became vested in Sandra R. Davis by Deed of Jonathan G. Wisor, dated February 3, 1987 and recorded in Clearfield County Deed Book 1616, page 4.

PROPERTY BEING: 401 SPRING STREET

VERIFICATION

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

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

  
Francis S. Hallinan, Esquire  
Attorney for Plaintiff

DATE: 9/29/05



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

**MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.**

**vs.**

**JOHN C. RICHARDSON  
JULIA K. RICHARDSON**

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

**No. 05-1521-CD**

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

To the Director of the Office of the Prothonotary:

Issue writ of execution in the above matter:

Amount Due

\$37,848.64

Interest from 2/1/06 to  
Date of Sale (\$6.22 per diem)

and Costs.

125.00 **Prothonotary costs**

*Daniel G. Schmieg*

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

Note: Please attach description of Property.

PMB

**FILED** 1cc to Lewis  
m 12:28 PM w/ prop. descr.  
FEB 21 2006 to Shiff

William A. Shaw  
Prothonotary/Clerk of Courts

Any pd. 20.00  
(EK)

William A. Shaw  
Prothonotary/Clerk of Courts

FEB 21 2006

FILED

No. 05-1521-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.

vs.

JOHN C. RICHARDSON  
JULIA K. RICHARDSON

---

PRAECIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

---

---

*Daniel G. Schmeig*  
Attorney for Plaintiff(s)

---

Address: 10951 LAUREATE DRIVE, APT. 605, SAN ANTONIO, TX 78249  
10951 LAUREATE DRIVE, APT. 605, SAN ANTONIO, TX 78249  
Where papers may be served.

CLEARFIELD COUNTY

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

No.: 05-1521-CD

vs.

JOHN C. RICHARDSON  
JULIA K. RICHARDSON

**AFFIDAVIT PURSUANT TO RULE 3129  
(Affidavit No. 1)**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 401 SPRING STREET, HOUTZDALE, PA 16651:

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

Name

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

**JOHN C. RICHARDSON**

**10951 LAUREATE DRIVE, APT. 605  
SAN ANTONIO, TX 78249**

**JULIA K. RICHARDSON**

**10951 LAUREATE DRIVE, APT. 605  
SAN ANTONIO, TX 78249**

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

**SAME AS ABOVE**

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

  
\_\_\_\_\_  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

February 20, 2006

CLEARFIELD COUNTY

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

No.: 05-1521-CD

vs.

JOHN C. RICHARDSON  
JULIA K. RICHARDSON

**AFFIDAVIT PURSUANT TO RULE 3129**  
**(Affidavit No. 2)**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 401 SPRING STREET, HOUTZDALE, PA 16651:

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

Name

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

**None.**

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

Name

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

**None.**

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

Name

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

**None.**

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

Name

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

**Clearfield County Domestic Relations**

**Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830**

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

Name

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

**Commonwealth of Pennsylvania  
Department of Welfare**

**PO Box 2675  
Harrisburg, PA 17105**

**Tenant/Occupant**

**401 SPRING STREET  
HOUTZDALE, PA 16651**

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

  
\_\_\_\_\_  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

February 20, 2006

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

ATTORNEY FOR PLAINTIFF  
COURT OF COMMON PLEAS  
CIVIL DIVISION

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

No.: 05-1521-CD

vs.

CLEARFIELD COUNTY

JOHN C. RICHARDSON  
JULIA K. RICHARDSON

CERTIFICATION

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

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

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

  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

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

 **COPY**

**MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.**

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

**vs.**

**NO.: 05-1521-CD**

**JOHN C. RICHARDSON  
JULIA K. RICHARDSON**

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

**Commonwealth of Pennsylvania:**

**County of Clearfield:**

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

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

**Premises: 401 SPRING STREET, HOUTZDALE, PA 16651**

**(See legal description attached.)**

Amount Due

\$37,848.64

Interest from 2/1/06 to  
Date of Sale (\$6.22 per diem)

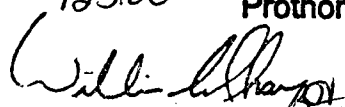
\$ \_\_\_\_\_

Total

\$ \_\_\_\_\_ Plus costs as endorsed.

*125.00*

**Prothonotary costs**

  
Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

Dated 2/21/06  
(SEAL)

By:

Deputy

PMB

No. 05-1521-CD

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

VS.

JOHN C. RICHARDSON  
JULIA K. RICHARDSON

---

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

---

Real Debt	<u>\$37,848.64</u>
Int. from 2/1/06 to Date of Sale (\$6.22 per diem)	_____
Costs	_____
Prothy. Pd.	<u>125.00</u>
Sheriff	_____

*Daniel G. Schmieg*  
Attorney for Plaintiff

Address: 10951 LAUREATE DRIVE, APT. 605, SAN ANTONIO, TX 78249  
10951 LAUREATE DRIVE, APT. 605, SAN ANTONIO, TX 78249  
Where papers may be served.

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



**DESCRIPTION**

ALL that certain piece of ground situate in the Borough of Houtzdale, Clearfield County, Pennsylvania, described as follows:

FRONTING on Mill Street fifty (50) feet, and running South 38 degrees East one hundred and fifty (150) feet to Centennial Alley; known as designated as Lot No. 449 in the general plan of said Town (now Borough of Houtzdale).

BEING the same premises which became vested in Sandra R. Davis by Deed of Jonathan G. Wisor, dated February 3, 1987 and recorded in Clearfield County Deed Book 1616, page 4.

Being Parcel # M14-386-00012

**RECORD OWNER**

TITLE TO SAID PREMISES IS VESTED IN John C. Richardson and Julia K. Richardson, by Deed from Sandra R. Davis, dated 8-27-98, recorded 8-31-98 in Deed Book 1964, page 169.

PREMISES BEING: 401 SPRING STREET, HOUTZDALE, PA 16651

PHELAN HALLINAN & SCHMIEG  
One Penn Center at Suburban Station  
1617 John F. Kennedy Boulevard  
Suite 1400  
Philadelphia, PA 19103-1814  
215-563-7000  
Main Fax 215-563-5534

Office of the Prothonotary  
CLEARFIELD County Courthouse

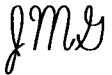
RE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
v. JOHN C. RICHARDSON and JULIA K. RICHARDSON  
CLEARFIELD COUNTY,  
NO. 05-1521-CD

Dear Sir,

Please file the enclosed affidavit(s) in reference to the above captioned matter.

Thank you for your cooperation.

Yours truly,



JOSEPH GARDELLIS  
for PHELAN HALLINAN & SCHMIEG

CC: Sheriff's Office of CLEARFIELD County

**FILED**  
MAR 29 2006  
w/12:05(w)  
William A. Shaw  
Prothonotary/Clerk of Courts  
No C/C

AFFIDAVIT OF SERVICE

PLAINTIFF  
MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

PHS #123664

DEFENDANT  
JOHN C. RICHARDSON  
JULIA K. RICHARDSON

COURT NO.: 05-1521-CD

SERVE JOHN C. RICHARDSON AT:  
10951 LAUREATE DRIVE, APT. 605  
SAN ANTONIO, TX 78249

TYPE OF ACTION  
XX Notice of Sheriff's Sale  
SALE DATE: MAY 5, 2006

SERVED

Served and made known to John C. Richardson, Defendant on the 20 day of March, 2006, at 6:40 o'clock P. M., at 10951 LAUREATE APT 605, Commonwealth of Pennsylvania, in the manner described below: SAN ANTONIO STATE OF TEXAS

☒ Defendant personally served.

☐ Adult family member with whom Defendant(s) reside(s).

Relationship is \_\_\_\_\_.

☐ Adult in charge of Defendant's residence who refused to give name or relationship.

☐ Manager/Clerk of place of lodging in which Defendant(s) reside(s).

☐ Agent or person in charge of Defendant's office or usual place of business.

☐ \_\_\_\_\_ an officer of said Defendant's company.

☐ Other: \_\_\_\_\_.

Description: Age 40-50 Height 5'10 Weight 180 Race W Sex M Other \_\_\_\_\_

STEPHEN KOEPKE

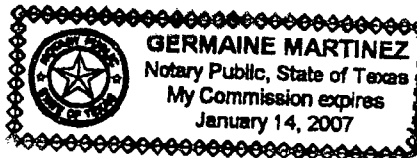
I, SCH 0749, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed  
before me this 24 day  
of March, 2006.

Notary: Germaine Martinez

By: [Signature]

NOT SERVED



On the \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_\_\_, at \_\_\_\_\_ o'clock \_\_\_\_ M., Defendant NOT FOUND because:

☐ Moved ☐ Unknown ☐ No Answer ☐ Vacant

Other: \_\_\_\_\_

Sworn to and subscribed  
before me this \_\_\_\_\_ day  
of \_\_\_\_\_, 200\_\_\_\_.

By: \_\_\_\_\_

Notary: \_\_\_\_\_

PMB

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

**AFFIDAVIT OF SERVICE**

**PLAINTIFF**  
**MORTGAGE ELECTRONIC**  
**REGISTRATION SYSTEMS, INC.**

**CLEARFIELD COUNTY**

**PHS #123664**

**DEFENDANT**  
**JOHN C. RICHARDSON**  
**JULIA K. RICHARDSON**

**COURT NO.: 05-1521-CD**

**SERVE JULIA K. RICHARDSON AT:**  
**10951 LAUREATE DRIVE, APT. 605**  
**SAN ANTONIO, TX 78249**

**TYPE OF ACTION**  
**XX Notice of Sheriff's Sale**  
**SALE DATE: MAY 5, 2006**

**SERVED**

Served and made known to JULIA K. RICHARDSON, Defendant on the 20 day of MARCH, 2006, at 6:40 o'clock P. M., at 10951 LAUREATE APT 605, SAN ANTONIO, Commonwealth of Pennsylvania, in the manner described below: STATE OF TEXAS

☐ Defendant personally served.

☒ Adult family member with whom Defendant(s) reside(s).

Relationship is Husband

☐ Adult in charge of Defendant's residence who refused to give name or relationship.

☐ Manager/Clerk of place of lodging in which Defendant(s) reside(s).

☐ Agent or person in charge of Defendant's office or usual place of business.

☐ an officer of said Defendant's company.

☐ Other: \_\_\_\_\_

Description: Age 40-50 Height 5'10" Weight 80 Race W Sex M Other \_\_\_\_\_

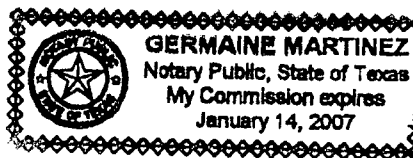
**STEPHEN KOEPKE**

I, SCH 0749, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed  
before me this 21 day  
of MARCH, 2006.

Notary: Germaine  
Martinez

By: [Signature]



**NOT SERVED**

On the \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_, at \_\_\_\_\_ o'clock \_\_ M., Defendant NOT FOUND because:

☐ Moved ☐ Unknown ☐ No Answer ☐ Vacant

Other: \_\_\_\_\_

Sworn to and subscribed  
before me this \_\_\_\_\_ day  
of \_\_\_\_\_, 200\_\_.

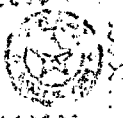
By: \_\_\_\_\_

Notary: \_\_\_\_\_

PMB

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

U.S. DEPARTMENT OF JUSTICE  
FEDERAL BUREAU OF INVESTIGATION  
COMMUNICATIONS SECTION  
WASHINGTON, D.C. 20535  
Prothonotary/Clerk  
William A. Shaw



FILED  
MAR 29 1964

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

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

No.: 05-1521-CD

vs.

JOHN C. RICHARDSON  
JULIA K. RICHARDSON  
401 SPRING STREET  
HOUTZDALE, PA 16651

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against JOHN C. RICHARDSON and JULIA K. RICHARDSON, Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$36,874.89
Interest (9/30/05 to 2/1/06)	<u>973.75</u>
<b>TOTAL</b>	<b>\$37,848.64</b>

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

Daniel G. Schmieg  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

Damages are hereby assessed as indicated.

DATE: February 2, 2006

William A. Shaw  
PRO PROTHY

PMB

**FILED** Att'y pd. 20.00  
m 12:09/06  
FEB 02 2006 1cc Notice  
to Defs.

William A. Shaw  
Prothonotary/Clerk of Courts

Statement  
to Att'y  
GK

PHELAN HALLINAN AND SCHMIEG

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

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

Daniel G. Schmieg, Esq., Id. No. 62205

One Penn Center Plaza, Suite 1400

Philadelphia, PA 19103

(215) 563-7000

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION : COURT OF COMMON PLEAS

SYSTEMS, INC.

Plaintiff

: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY

JOHN C. RICHARDSON

: NO. 05-1521-CD

JULIA K. RICHARDSON

Defendants

TO: JULIA K. RICHARDSON  
10951 LAUREATE DRIVE APT. 605  
SAN ANTONIO, TX 78249

DATE OF NOTICE: NOVEMBER 29, 2005

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

#### IMPORTANT NOTICE

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

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

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

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

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

*Francis S. Hallinan*

FRANCIS S. HALLINAN, ESQUIRE  
Attorneys for Plaintiff

PHELAN HALLINAN AND SCHMIEG

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

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

Daniel G. Schmieg, Esq., Id. No. 62205

One Penn Center Plaza, Suite 1400

Philadelphia, PA 19103

(215) 563-7000

MORTGAGE ELECTRONIC REGISTRATION : COURT OF COMMON PLEAS  
SYSTEMS, INC.

Plaintiff

: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY

JOHN C. RICHARDSON

: NO. 05-1521-CD

JULIA K. RICHARDSON

Defendants

TO: JOHN C. RICHARDSON  
10951 LAUREATE DRIVE APT. 605  
SAN ANTONIO, TX 78249

DATE OF NOTICE: **NOVEMBER 29, 2005**

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

#### IMPORTANT NOTICE

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

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CLEARFIELD COUNTY  
DAVID S. MEHOLICK, COURT  
ADMINISTRATOR  
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CLEARFIELD, PA 16830  
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HARRISBURG, PA 17108  
800-692-7375

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



PHELAN HALLINAN & SCHMIEG  
By: DANIEL G. SCHMIEG, ESQUIRE

IDENTIFICATION NO. 62205  
ONE PENN CENTER AT SUBURBAN STATION  
1617 JOHN F. KENNEDY BLVD., SUITE 1400  
PHILADELPHIA, PA 19103-1814  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

CLEARFIELD COUNTY

No.: 05-1521-CD

vs.

JOHN C. RICHARDSON  
JULIA K. RICHARDSON

**VERIFICATION OF NON-MILITARY SERVICE**

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

(a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended.

(b) that defendant, JOHN C. RICHARDSON, is over 18 years of age, and resides at 10951 LAUREATE DRIVE, APT. 605, SAN ANTONIO, TX 78249 .

(c) that defendant, JULIA K. RICHARDSON, is over 18 years of age, and resides at 10951 LAUREATE DRIVE, APT. 605, SAN ANTONIO, TX 78249.

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

  
DANIEL G. SCHMIEG, ESQUIRE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

Plaintiff

No.: 05-1521-CD

vs.

JOHN C. RICHARDSON  
JULIA K. RICHARDSON

Defendant(s)

Notice is given that a Judgment in the above captioned matter has been entered  
against you on February 2, 2006.

By: William L. Schmiege DEPUTY

If you have any questions concerning this matter please contact:

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

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

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



2

Mortgage Electronic Registration Systems, Inc.  
Plaintiff(s)

No.: 2005-01521-CD

Real Debt: \$37,848.64

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

John C. Richardson  
Julia K. Richardson  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: February 2, 2006

Expires: February 2, 2011

Certified from the record this 2nd 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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20286  
NO: 05-1521-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
vs.  
DEFENDANT: JOHN C. RICHARDSON AND JULIA K. RICHARDSON

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 02/21/2006

LEVY TAKEN 02/24/2006 @ 9:55 AM

POSTED 02/24/2006 @ 9:55 AM

SALE HELD 05/05/2006

SOLD TO FANNIE MAE

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 05/16/2006

DATE DEED FILED 05/16/2006

PROPERTY ADDRESS 401 SPRING STREET HOUTZDALE , PA 16651

SERVICES

02/28/2006 @ SERVED JOHN C. RICHARDSON

SERVED JOHN C. RICHARDSON, DEFENDANT, BY REGULAR & CERTIFIED MAIL TO 1095 LAUREATE DR, APT 605, SAN ANTONIO, TX  
CERT #70050390000372352381. CERT RETURNED UNCLAIMED 4/3/2006

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

02/28/2006 @ SERVED JULIA K. RICHARDSON

SERVED JULIA K. RICHARDSON, DEFENDANT, BY REGULAR & CERTIFIED MAIL TO 1095 LAUREATE DRIVE, APT 605 SAN ANTONIO, TX  
CERT #70050390000372352398. CERT RETURNED UNCLAIMED 4/3/06

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

@ SERVED

PLAINTIFF ATTORNEY HAD JOHN C. AND JULIA K. RICHARDON PERSONALLY SERVED. MARCH 20, 2006.

FILED  
010:17  
MAY 16 2006

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20286  
NO: 05-1521-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: JOHN C. RICHARDSON AND JULIA K. RICHARDSON

Execution REAL ESTATE

SHERIFF RETURN

---

SHERIFF HAWKINS \$243.74

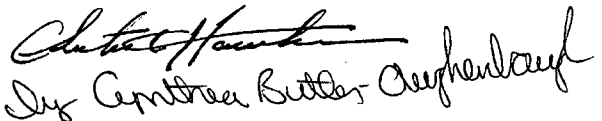
SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

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

\_\_\_\_\_

So Answers,



Chester A. Hawkins  
Sheriff

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

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY,  
PENNSYLVANIA

vs.

NO.: 05-1521-CD

JOHN C. RICHARDSON  
JULIA K. RICHARDSON

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

Premises: 401 SPRING STREET, HOUTZDALE, PA 16651

(See legal description attached.)

Amount Due

\$37,848.64

Interest from 2/1/06 to  
Date of Sale (\$6.22 per diem)

\$ \_\_\_\_\_

Total

\$ \_\_\_\_\_ Plus costs as endorsed.

125.00 Prothonotary costs  
*William L. Hargis*

Prothonotary, Common Pleas Court of  
Clearfield County, Pennsylvania

Dated 2/21/06  
(SEAL)

By:

Deputy

PMB

Received February 21, 2006 @ 3:15 P.M.  
Chesta A. Hawkins  
by Cynthia Butler-Aegher

No. 05-1521-CD

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

JOHN C. RICHARDSON  
JULIA K. RICHARDSON

---

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

---

Real Debt	<u>\$37,848.64</u>
Int. from 2/1/06 to Date of Sale (\$6.22 per diem)	<u>                    </u>
Costs	<u>                    </u>
Prothy. Pd.	<u>125.00</u>
Sheriff	<u>                    </u>

*Daniel G. Schmieg*  
Attorney for Plaintiff

Address: 10951 LAUREATE DRIVE, APT. 605, SAN ANTONIO, TX 78249  
10951 LAUREATE DRIVE, APT. 605, SAN ANTONIO, TX 78249  
Where papers may be served.

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

**DESCRIPTION**

ALL that certain piece of ground situate in the Borough of Houtzdale, Clearfield County, Pennsylvania, described as follows:

FRONTING on Mill Street fifty (50) feet, and running South 38 degrees East one hundred and fifty (150) feet to Centennial Alley; known as designated as Lot No. 449 in the general plan of said Town (now Borough of Houtzdale).

BEING the same premises which became vested in Sandra R. Davis by Deed of Jonathan G. Wisor, dated February 3, 1987 and recorded in Clearfield County Deed Book 1616, page 4.

Being Parcel # M14-386-00012

**RECORD OWNER**

TITLE TO SAID PREMISES IS VESTED IN John C. Richardson and Julia K. Richardson, by Deed from Sandra R. Davis, dated 8-27-98, recorded 8-31-98 in Deed Book 1964, page 169.

PREMISES BEING: 401 SPRING STREET, HOUTZDALE, PA 16651



**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME JOHN C. RICHARDSON

NO. 05-1521-CD

NOW, May 16, 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 May 05, 2006, I exposed the within described real estate of John C. Richardson And Julia K. Richardson to public venue or outcry at which time and place I sold the same to FANNIE MAE he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

**SHERIFF COSTS:**

**PLAINTIFF COSTS, DEBT AND INTEREST:**

RDR	15.00
SERVICE	15.00
MILEAGE	16.02
LEVY	15.00
MILEAGE	16.02
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	15.70
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$243.74</b>

**DEED COSTS:**

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

DEBT-AMOUNT DUE	37,848.64
INTEREST @ 6.2200 %	578.46
FROM 02/01/2006 TO 05/05/2006	
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	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$38,467.10</b>

**COSTS:**

ADVERTISING	286.90
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	243.74
LEGAL JOURNAL COSTS	144.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$973.64</b>

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

CHESTER A. HAWKINS, Sheriff

Rec  
4/13/06

UNCLAIMED

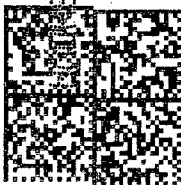
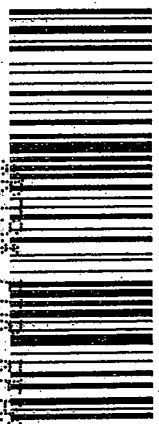
JOHN C. RICHARDSON  
10951 LAUREATE DRIVE, APT. 605  
SAN ANTONIO, TX 78249

4/4  
4927  
3-4-6



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

7005 0390 0003 7235 2381



Hasler

016H16505405  
\$04.880  
02/28/2006  
Mailed From 16830  
US POSTAGE

CERTIFIED MAIL™

18E2 5E2L E000 06E0 5002

U.S. Postal Service™  
**CERTIFIED MAIL™ RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)  
For delivery information visit our website at [www.usps](http://www.usps).

OFFICIAL USE	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.88

Sent To: JOHN C. RICHARDSON  
10951 LAUREATE DRIVE, APT. 605  
SAN ANTONIO, TX 78249

Postmark: CLEARFIELD PA 16830  
FEB 28 2006  
USPS

PS Form 3800, June 2002 See Reverse for Instru

PLACE STICKER HERE

**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 C. RICHARDSON  
10951 LAUREATE DRIVE, APT. 605  
SAN ANTONIO, TX 78249

**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

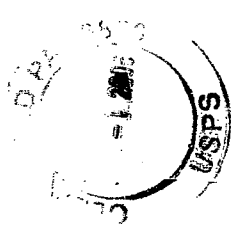
(Transfer from service label)

7005 0390 0003 7235 2381

PS Form 3811, February 2004

Domestic Return Receipt

PSN 102595-02-M-1540





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

*Rec  
4/8/06*

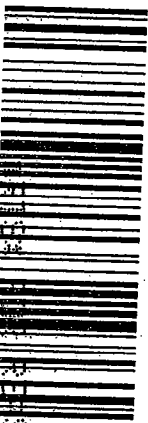
**UNCLAIMED**

JULIA K. RICHARDSON  
 10951 LAUREATE DRIVE, APT. 605  
 SAN ANTONIO, TX 78249

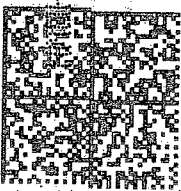
7824918218/2532037

UNABLE TO FORWARD

*7/14/06  
49719*



7005 0390 0003 7235 2398



Hasler

016H16505405  
**\$04.88**  
 02/28/2006  
 Mailed From 16830  
 US POSTAGE

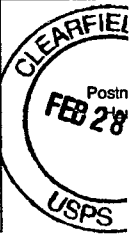
**CERTIFIED MAIL™**

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

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

**OFFICIAL US**

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ <b>4.88</b>



Sent To  
 Street, Apt. No., or PO Box No. JULIA K. RICHARDSON  
 10951 LAUREATE DRIVE, APT. 605  
 City, State, ZIP+4 SAN ANTONIO, TX 78249

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:**

JULIA K. RICHARDSON  
10951 LAUREATE DRIVE, APT. 605  
SAN ANTONIO, TX 78249

**COMPLETE THIS SECTION ON DELIVERY**

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

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

**2. Article Number**  
(Transfer from service label)

7005 0390 0003 7235 2398

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

