

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

OS-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.

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

COURT OF COMMON PLEAS
CIVIL DIVISION
TERM
NO. 05-1521-CD
CLEARFIELD COUNTY

Defendants

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

FILED *acc*
m1248/01 Shff
SEP 30 2005
William A. *Att'y pd.* 85.00
Prothonotary/Clerk of Courts

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 Bar Association
100 South Street
PO Box 186
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800-692-7375

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

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>
TOTAL	\$ 36,874.89

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*
/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

FILED NOcc
M 1:53 PM
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

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

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

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, TX 78249, 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

Served By: GERMAINE MARTINEZ

Of Never, 2005
Notary:



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

STEPHEN KOEPKE
SC # 000000749

On the 7 day of January, 2007, at o'clock

A.M., Defendant NOT FOUND

Moved Unknown No Answer Vacant

Other: _____

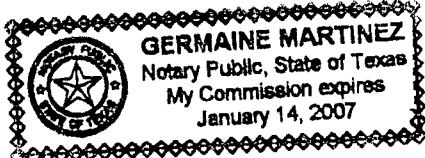
Sworn to and subscribed

Before me the _____ day

Not Served By: _____

Of _____, 2005.

Notary:



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

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

SERVED

Served and made known to JOHN C. RICHARDSON Defendant on the 5 day of November, 2005, at 10:15 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, STEPHEN KOEPKE, 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 or 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: Stephen Koepke

STEPHEN KOEPKE

SC # 000000749

NOT SERVED

On the 7 day of November, 2005, at 10:20 o'clock
.M., Defendant NOT FOUND because:

Moved Unknown No Answer Vacant

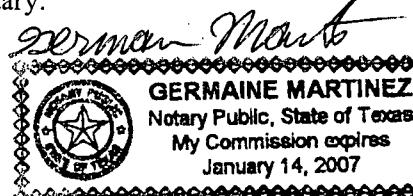
Other: _____

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
0135761
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.

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 JULIA K. RICHARDSON, DEFENDANT. 401 SRING ST., HOUTZDALE, PA. "EMPTY".

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

So Answers,

Day of _____ 2006

Chester A. Hawkins
by Marilyn Henn

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

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

Plaintiff

v.

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

ATTORNEY FOR PLAINTIFF

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

Defendants

Attest.

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

William C. Haas
Pro bono attorney/
Clerk of Courts

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Clearfield, PA 16830
814-765-2641 x 5982

We hereby certify the
within to be a true and
correct copy of the
original filed of record
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

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 05/01/2005 through 09/29/2005 (Per Diem \$7.79)	1,184.08
Attorney's Fees	1,250.00
Cumulative Late Charges 11/08/2000 to 09/29/2005	41.19
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Subtotal	\$ 36,481.16
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Credit	0.00
Deficit	393.73
Subtotal	<u>\$ 393.73</u>
TOTAL	\$ 36,874.89

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.

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Attorney for Plaintiff

DATE: 9/29/05

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FRANCIS S. HALLINAN, ESQ., Id. No. 62695
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(215) 563-7000

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

Plaintiff

v.

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

Defendants

SEP 30 2005

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

Attest.

William D. Shan
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Clerk of Courts

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814-765-2641 x 5982

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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	<u>\$ 393.73</u>
TOTAL	\$ 36,874.89

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	<u>\$37,848.64</u>
Interest from 2/1/06 to Date of Sale (\$6.22 per diem)	<u>125.00</u> and Costs. 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 1/28/06
FEB 21 2006
William A. Shaw
Prothonotary/Clerk of Courts
Atty pd. 20.00
60

No. 05-1521-CD

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

FILED

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

vs.

JOHN C. RICHARDSON
JULIA K. RICHARDSON

PRAECLPICE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Daniel H. Schone
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 Praecept 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
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 Praeclipe 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
OUTZDALE, 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.

vs.

JOHN C. RICHARDSON
JULIA K. RICHARDSON

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA

NO.: 05-1521-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

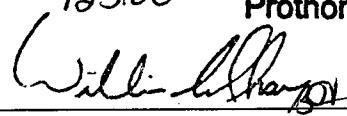
To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following described property (specifically described property below):

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

(See legal description attached.)

Amount Due	<u>\$37,848.64</u>
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)**

Daniel G. Schmeier
Attala County Plaintiff

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,

JMG

JOSEPH GARDELLIS
for PHELAN HALLINAN & SCHMIEG

CC: Sheriff's Office of CLEARFIELD County

FILED
MAR 29 2006
12:05 PM
William A. Shaw
Prothonotary/Clerk of Courts
No C/C

AFFIDAVIT OF SERVICE
CLEARFIELD COUNTY
PLAINTIFF
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

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: _____

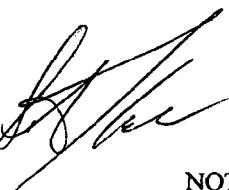
Description: Age 40-50 Height 5'10 Weight 180 Race W Sex M Other _____

STEPHEN KOEPKE

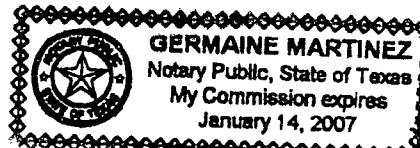
I, SCH 0749, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

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

Notary: Germaine
Martinez

By: 

NOT SERVED



On the _____ day of _____, 200____, at _____ o'clock P. 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
CLEARFIELD COUNTY

PLAINTIFF
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

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 6:30 AM
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 _____

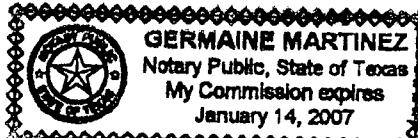
STEPHEN KOEPEK

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
MARTINEZ

By: 



NOT SERVED

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

Moved Unknown No Answer Vacant

Other:

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

Notary:

PMB

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

William A. Shriver
Photographer
National Affairs
NY Committee
Newspaper
Carnegie Hall
March 29, 1968

FILED
MAR 29

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>
TOTAL	\$37,848.64

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 Atty pd. 20.00
m 12:09 6/11 (CCP Notice
FEB 02 2006 to Defs.

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

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: 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.

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

Frances 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
DANIEL G. SCHMIEG, ESQUIRE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Plaintiff

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 H. Bran DEPUTY

If you have any questions concerning this matter please contact:

Daniel G. Schmieg
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

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

Entry: \$20.00

Julia K. Richardson

Defendant(s)

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 EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

@ SERVED

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

FILED
01/10/17 BY
MAY 16 2006
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

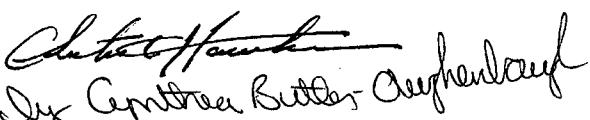
SHERIFF HAWKINS \$243.74

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

____ Day of _____ 2006


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.

JOHN C. RICHARDSON
JULIA K. RICHARDSON

NO.: 05-1521-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

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

(See legal description attached.)

Amount Due	<u>\$37,848.64</u>
Interest from 2/1/06 to	\$ _____
Date of Sale (\$6.22 per diem)	
Total	\$ _____ Plus costs as endorsed.

125.00
Will Shaeffer
Prothonotary costs

Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

By:

Deputy

PMB

Received February 21, 2006 @ 3:15 P.M.

Chester A. Hawkins

by Cynthia Butler - Deighenbaup

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 \$37,848.64

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

Costs _____

Prothy. Pd. 125.00

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

**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	DEBT-AMOUNT DUE	37,848.64
SERVICE	15.00	INTEREST @ 6.2200 %	578.46
MILEAGE	16.02	FROM 02/01/2006 TO 05/05/2006	
LEVY	15.00		
MILEAGE	16.02	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	15.70	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	40.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE	15.00	ESCROW DEFICIENCY	
DEED	30.00	PROPERTY INSPECTIONS	
ADD'L POSTING		INTEREST	
ADD'L MILEAGE		MISCELLANEOUS	
ADD'L LEVY			
BID AMOUNT	1.00	TOTAL DEBT AND INTEREST	\$38,467.10
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	286.90
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	
CONTINUED SALES		TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$243.74	LIEN SEARCH	100.00
		ACKNOWLEDGEMENT	5.00
ACKNOWLEDGEMENT	5.00	DEED COSTS	29.00
REGISTER & RECORDER	29.00	SHERIFF COSTS	243.74
TRANSFER TAX 2%	0.00	LEGAL JOURNAL COSTS	144.00
TOTAL DEED COSTS	\$29.00	PROTHONOTARY	125.00
		MORTGAGE SEARCH	40.00
		MUNICIPAL LIEN	
		TOTAL COSTS	\$973.64

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

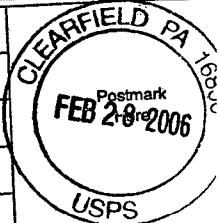
CHESTER A. HAWKINS, Sheriff

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

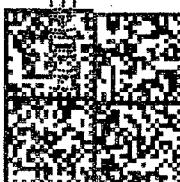


Sent To JOHN C. RICHARDSON
10951 LAUREATE DRIVE, APT. 605
SAN ANTONIO, TX 78249
Street, Apt. No.;
or PO Box No.
City, State, ZIP+4

PS Form 3800, June 2002

See Reverse for Instru

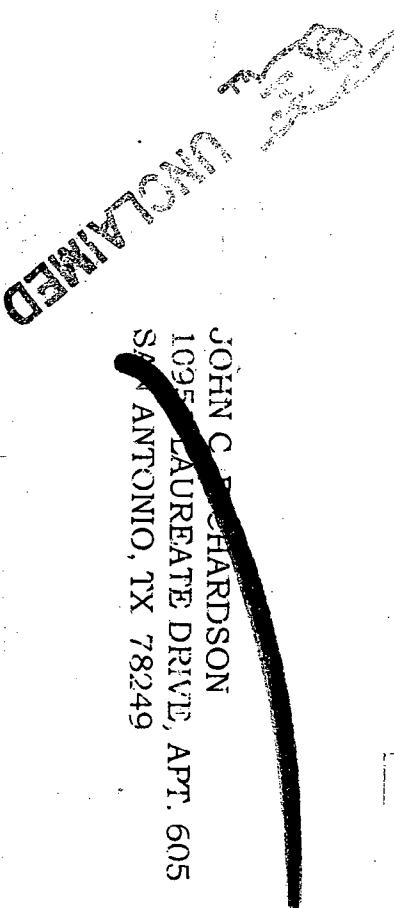
CERTIFIED MAIL™



Hasler

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


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

Rec.
4/3/06

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

44
4937
746

72249823243333037

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	
<input checked="" 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 <input type="checkbox"/> 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

5. Article Number
(Transfer from service label)

7005 0390 0003 7235 2381

6. Domestic Return Receipt

7. PS Form 3811, February, 2004

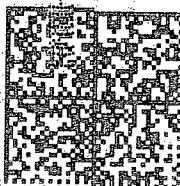
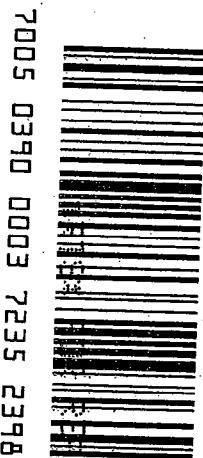
8. 000102585-02-M-1540



Rec.
4/3/06

CHESTER A. HAWKINS
SHERIFF

COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



Hasler

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

LH
WMA
4/3/06

7224398216/2536037

UNABLE TO FORWARD

CHESTER COUNTY
SHERIFF'S OFFICE
10951 LAUREATE DRIVE, APT. 605
SAN ANTONIO, TX 78249

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

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

OFFICIAL U.S.

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

Sent To

Street, Apt. No.;
or PO Box No.
City, State, ZIP+4

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

PS Form 3800, June 2002

See Reverse



PLAQUE REVERSE AT TOP OF ENVELOPE TO THE RIGHT
PRINT ADDRESS, FOLD AND POCKET

SENDER COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

A. Signature			
X			
B. Received by (Printed Name)			
C. Date of Delivery			
D. Is delivery address different from item 1? If YES, enter delivery address below:			
1. Article Addressed to:			
JULIA K. RICHARDSON 10951 LAUREATE DRIVE, APT. 605 SAN ANTONIO, TX 78249			
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	

