

McCABE, WEISBERG AND CONWAY, P.C.
BY: TERRENCE J. McCABE, ESQUIRE
Identification Number 16496
123 South Broad Street, Suite 2080
Philadelphia, Pennsylvania 19109
(215) 790-1010

Attorney for Plaintiff

HSBC, a London Corporation, s/b/m/a of
Beneficial Consumer Discount Company
d/b/a Beneficial Mortgage Company of PA
P.O. Box 8621
Elmhurst, IL 60126

v.

Jeanine Emigh
76 Glastonbury Street
Hawk Run, PA 16840
and
Edward R. Emigh a/k/a Edward Emigh
76 Glastonbury Street
Hawk Run, PA 16840

Clearfield County
Court of Common Pleas

Atty pd.
m/2/03 85.00
OCT 04 2005
V. Mar A S CC Shaff
Prothonotary Clerk of Courts Atty

Number 05-1535-CD

CIVIL ACTION/MORTGAGE FORECLOSURE

NOTICE

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

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

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

Dave Meholick
Court Administrator
Clearfield County Courthouse
230 East Market Street
Clearfield, PA, 16830
814-765-2641 x 5982

AVISO

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

USTED LE DEBE TOMAR ESTE PAPEL A SU ABOGADO INMEDIATAMENTE. SI USTED NO TIENE A UN ABOGADO, VA A O TELEFONEA LA OFICINA EXPUSO ABAJO. ESTA OFICINA LO PUEDE PROPORCIONAR CON INFORMACION ACERCA DE EMPLEAR A UN ABOGADO.

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Attorney for Plaintiff

HSBC, a London Corporation,
s/b/m/a of Beneficial Consumer
Discount Company d/b/a Beneficial
Mortgage Company of
Pennsylvania
P.O. Box 8621
Elmhurst, IL 60126

Clearfield County
Court of Common Pleas

v.

Jeanine Emigh
76 Glastonbury Street
Hawk Run, PA 16840
and
Edward R. Emigh a/k/a
Edward Emigh
76 Glastonbury Street
Hawk Run, PA 16840

Number

CIVIL ACTION/MORTGAGE FORECLOSURE

1. Plaintiff is HSBC, a London Corporation, s/b/m/a of Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania, a corporation duly organized and doing business at the above captioned address.

2. The Defendant is Jeanine Emigh, who is one of the mortgagors and real owners of the mortgaged property hereinafter described, and her last-known address is 76 Glastonbury Street, Hawk Run, PA 16840.

3. The Defendant is Edward R. Emigh a/k/a Edward Emigh, who is one of the mortgagors and real owners of the mortgaged property hereinafter described, and his last-known

address is 76 Glastonbury Street, Hawk Run, PA 16840.

4. On 08/21/2002, mortgagors 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 as Instrument #200213472.

5. The premises subject to said mortgage is described in the legal description attached as Exhibit "A" and is known as 193 Powell Street, Hawk Run, PA 16840, Parcel Number 124-011-564-3.

6. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 05/01/2005 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due thereon are collectible forthwith.

7. The following amounts are due on the mortgage:

Principal Balance	\$	49,389.40
Interest through 08/18/2005	\$	2,700.25
(Plus \$ 14.17 per diem thereafter)		
Attorney's Fee	\$	2,469.47
Cost of Suit	\$	225.00
Appraisal Fee	\$	125.00
Title Search	\$	<u>200.00</u>
 GRAND TOTAL	\$	 55,109.12

8. 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 based on work actually performed.

9. Notice of Intention to Foreclose as required by Act 6 of 1974 (41 P.S. §403) and notice required by the Emergency Mortgage Assistance Act of 1983 as amended under 12 PA Code

Chapter 13, et seq., commonly known as the Combined Notice of Delinquency has been sent to Defendants by regular mail with a certificate of mailing and by certified mail, return receipt requested.

WHEREFORE, Plaintiff demands Judgment against the Defendants in the sum of \$55,109.12, together with interest at the rate of \$14 17 per diem and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.



TERRENCE J. McCABE, ESQUIRE
Attorney for Plaintiff

VERIFICATION

The undersigned, Leslie Evans, hereby certifies that she is the Foreclosure Specialist of the Plaintiff in the within action, HSBC, et al., and that she is authorized to make this verification and that the foregoing facts are true and correct to the best of her knowledge, information and belief and further states that false statements herein are made subject to the penalties of 18 PA.C.S. §4904 relating to unsworn falsification to authorities.

Leslie Evans
Leslie Evans

ALL that lot of ground situate in the Village of Ashcroft, Morris Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a post on Second Street from Abe Grimleys corner West a distance of Ninety-eight (98') feet to a post; thence along the lands of Mary Ann Lewis, North a distance of Ninety-eight (98') feet; thence along said land West a distance of Ninety-eight (98') feet to a post; thence along Abram Grimleys land South Ninety-eight (98') feet to a post and the place of beginning, and known as part of Lot No. 3 on plan of said village of Ashcroft. Having permanently affixed thereon a mobile home.

Commonly known as: **193 Powell Street, Hawk Run, PA 16840.**

Exhibit A

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100875
NO: 05-1535-CD
SERVICE # 1 OF 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: HSBC a London Corp. s/b/m/a of Beneficial Consumer Discount Company
vs.

DEFENDANT: JEANINE EMIGH AND EDWARD R. EMIGH a/k/a EDWARD EMIGH

SHERIFF RETURN

NOW, October 18, 2005 AT 9:34 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JEANINE EMIGH DEFENDANT AT 76 GLASTONBURY ST., HAWK RUN, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO EVA TURNER, MOTHER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

193 Powell St. Hawk Run, Pa. "empty"

SERVED BY: NEVLING / HUNTER

FILED
FEB 09 2006
018145 (ws)
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100875
NO: 05-1535-CD
SERVICE # 2 OF 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: HSBC a London Corp. s/b/m/a of Beneficial Consumer Discount Company
vs.

DEFENDANT: JEANINE EMIGH AND EDWARD R. EMIGH a/k/a EDWARD EMIGH

SHERIFF RETURN

NOW, October 18, 2005 AT 9:34 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON EDWARD R. EMIGH a/k/a EDWARD EMIGH DEFENDANT AT 76 GLASTONBURY ST., HAWK RUN, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO EVA TURNER, MOTHER IN LAW A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF. 193 Powell St., Hawk Run, Pa. "empty".

SERVED BY: NEVLING / HUNTER

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100875
NO: 05-1535-CD
SERVICE # 3 OF 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: HSBC a London Corp. s/b/m/a of Beneficial Consumer Discount Company
vs.
DEFENDANT: JEANINE EMIGH AND EDWARD R. EMIGH a/k/a EDWARD EMIGH

SHERIFF RETURN

NOW, October 18, 2005 AT 9:34 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JEANINE EMIGH DEFENDANT AT 76 GLASTONBURY ST., HAWK RUN, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO EVA TURNER, MOTHER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / HUNTER

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100875
NO: 05-1535-CD
SERVICE # 4 OF 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: HSBC a London Corp. s/b/m/a of Beneficial Consumer Discount Company
VS.
DEFENDANT: JEANINE EMIGH AND EDWARD R. EMIGH a/k/a EDWARD EMIGH

SHERIFF RETURN

NOW, October 18, 2005 AT 9:34 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON EDWARD R. EMIGH a/k/a EDWARD EMIGH DEFENDANT AT 76 GLASONBURY ST., HAWK RUN, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO EVA TURNER, MOTHER IN LAW A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / HUNTER

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100875
NO: 05-1535-CD
SERVICES 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: HSBC a London Corp. s/b/m/a of Beneficial Consumer Discount Company
vs.

DEFENDANT: JEANINE EMIGH AND EDWARD R. EMIGH a/k/a EDWARD EMIGH

SHERIFF RETURN

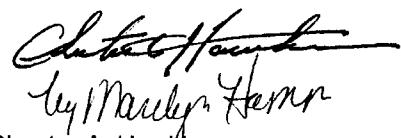
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	MCCABE	67804	40.00
SHERIFF HAWKINS	MCCABE	67804	63.46

Sworn to Before Me This

So Answers,

Day of _____ 2006


Chester A. Hawkins
Sheriff

McCABE, WEISBERG AND CONWAY, P.C.
BY: TERENCE J. McCABE, ESQUIRE
Identification Number 16496
First Union Building
123 South Broad Street, Suite 2080
Philadelphia, PA 19109
(215) 790-1010

Attorney for Plaintiff

HSBC, a London Corporation, s/b/m/a of
Beneficial Consumer Discount Company
d/b/a Beneficial Mortgage Company of
Pennsylvania

v.

Jeanine Emigh
and
Edward R. Emigh a/k/a Edward Emigh

Clearfield County
Court of Common Pleas

Number 05-1535-CD

FILED *a 4 cc*
019-5730 Atty McCabe
FEB 16 2006
LS

William A. Shaw
Prothonotary/Clerk of Courts

ORDER

And now this *14th* day of *February* 2006, it is hereby ordered that the Prothonotary

accept the verification of counsel for the plaintiff in lieu of the sheriff's return of service

and the Prothonotary further accept the Praecept of Default Judgment and Assessment of

Damages and Praecept of Writ of Execution and all subsequent filings.

BY THE COURT:

Terrence J. Conway

J.

McCABE, WEISBERG AND CONWAY, P.C.
BY: TERENCE J. McCABE, ESQUIRE
Identification Number 16496
First Union Building
123 South Broad Street, Suite 2080
Philadelphia, PA 19109
(215) 790-1010

Attorney for Plaintiff

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Beneficial Consumer Discount Company
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Pennsylvania

v.

Jeanine Emigh
and
Edward R. Emigh a/k/a Edward Emigh

Clearfield County
Court of Common Pleas

Number 05-1535-CD

MOTION FOR DEFAULT JUDGMENT AND ASSESSMENT OF DAMAGES

- 1) Plaintiff filed a Complaint in Mortgage Foreclosure.
- 2) The Sheriff notified the Plaintiff that service was effectuated as set forth in Paragraph 3.
- 3) The Sheriff served the Complaint in Mortgage Foreclosure on the Defendants on October 18, 2005.
- 4) The Sheriff has not been able to file with the Prothonotary forthwith a return of service as required by Pennsylvania Rule of Civil Procedure 405(a)(e).
- 5) Plaintiff attempted to file its Praeclipe for Default Judgment and Assessment of Damages and Writ of Execution.
- 6) The Default Judgment and Writ of Execution has been rejected by the Prothonotary for the none compliance by the Sheriff with Pennsylvania Rule of Civil Procedure 405(a)(e).
- 7) All other Pennsylvania Rules of Civil Procedure have been complied with.
- 8) Plaintiff rights are being prejudiced.

FILED 4cc
m10:55AM FEB 13 2006 Atty McCabe
6K

William A. Shaw
Prothonotary/Clerk of Courts

- 9) Pennsylvania Rule of Civil Procedure are not to be strictly construed.
- 10) The verification of the Plaintiff is attached setting forth that service was made.
- 11) The aforesaid verification should suffice as substantially compliant with Pennsylvania Rule of Civil Procedure 405(a)(e).

Wherefore, Plaintiff prays that an order be entered. Ordering the Prothonotary to accept Plaintiff's verification as compliant with the above cited rule therefore allowing the Prothonotary to accept Plaintiff's Praeclipe to Default Judgment, Writ of Execution and all other subsequent filings.

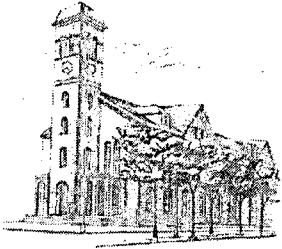
T. McCabe
TERRENCE J. McCABE, ESQUIRE

VERIFICATION

I, Terrence J. McCabe certifies to the best of his knowledge information and belief that the Sheriff of Clearfield County has served the defendant in the above-captioned matter on the 17th day November, 2005.

2/10/06
DATE

T. McCabe
TERRENCE J. MCCABE, ESQUIRE



Clearfield County Office of the Prothonotary and Clerk of Courts

William A. Shaw
Prothonotary/Clerk of Courts

David S. Ammerman
Solicitor

Jacki Kendrick
Deputy Prothonotary

Bonnie Hudson
Administrative Assistant

To: All Concerned Parties

From: William A. Shaw, Prothonotary

It has come to my attention that there is some confusion on court orders over the issue of service. To attempt to clear up this question, from this date forward until further notice, this or a similar memo will be attached to each order, indicating responsibility for service on each order or rule. If you have any questions, please contact me at (814) 765-2641, ext. 1331. Thank you.

Sincerely,

William A. Shaw
Prothonotary

DATE: 21st October

You are responsible for serving all appropriate parties.

The Prothonotary's office has provided service to the following parties:

Plaintiff(s)/Attorney(s)

Defendant(s)/Attorney(s)

Other

Special Instructions:

McCABE, WEISBERG AND CONWAY, P.C.
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Pennsylvania

v.

Jeanine Emigh
and
Edward R. Emigh a/k/a Edward Emigh

Attorney for Plaintiff

Clearfield County
Court of Common Pleas

Number 05-1535-CD

FILED
M 13:28 AM
FEB 23 2006
20.00

William A. Shaw
Prothonotary/Clerk of Courts
ICCM Notice
to Defs
Statement
to Atty
GIC

ASSESSMENT OF DAMAGES AND ENTRY OF JUDGMENT

TO THE PROTHONOTARY:

Kindly enter judgment by default in favor of Plaintiff and against Defendants in the above-captioned matter for failure to answer Complaint as required by Pennsylvania Rules of Civil Procedure and assess damages as follows:

Principal	\$ 55,109.12
Interest from 08/19/2005 - 11/21/2005	\$ 1,346.15
<hr/>	
TOTAL	\$ 56,455.27

T. McCabe
TERRENCE J. McCABE, ESQUIRE

AND NOW, this 23rd day of February, 2006, Judgment is entered in favor of Plaintiff, HSBC, a London Corporation, s/b/m/a of Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania, and against Defendants, Jeanine Emigh, and Edward R. Emigh a/k/a Edward Emigh, and damages are assessed in the amount of \$56,455.27, plus interest and costs.

BY THE PROTHONOTARY:

William A. Shaw

GIC

McCABE, WEISBERG AND CONWAY, P.C.
BY: TERENCE J. McCABE, ESQUIRE
Identification Number 16496
123 South Broad Street, Suite 2080
Philadelphia, PA 19109
(215) 790-1010

Attorney for Plaintiff

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Number 05-1535-CD

AFFIDAVIT OF NON-MILITARY SERVICE

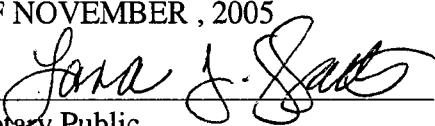
COMMONWEALTH OF PENNSYLVANIA:

SS.

COUNTY OF PHILADELPHIA :

The undersigned, being duly sworn according to law, deposes and says that the Defendants 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; and that the Defendant, Jeanine Emigh, is over eighteen (18) years of age and resides at 76 Glastonbury Street, Hawk Run, PA 16840; and that the Defendant, Edward R. Emigh a/k/a Edward Emigh, is over eighteen (18) years of age and resides at 76 Glastonbury Street, Hawk Run, PA, 16840.

SWORN TO AND SUBSCRIBED
BEFORE ME THIS 21ST DAY
OF NOVEMBER , 2005


Notary Public



TERRENCE J. McCABE, ESQUIRE
Attorney for Plaintiff

NOTARIAL SEAL

Lana T. Watts, Notary Public
City of Philadelphia, Philadelphia County
My commission expires November 22, 2008

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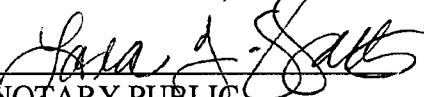
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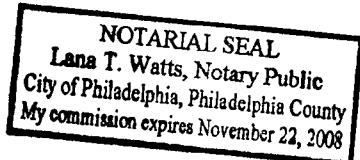
CERTIFICATION

Terrence J. McCabe, attorney for Plaintiff, being duly sworn according to law, deposes and says that he deposited in the United States Mail a letter notifying the Defendants that judgment would be entered against them within ten (10) days from the date of said letter in accordance with Rule 237.5 of the Pennsylvania Rules of Civil Procedure. A copy of said letter is attached hereto and marked as Exhibit "A".

SWORN TO AND SUBSCRIBED
BEFORE ME THIS 21ST DAY
OF NOVEMBER, 2005.


NOTARY PUBLIC


TERRENCE J. McCABE, ESQUIRE
Attorney for Plaintiff



**OFFICE OF THE PROTHONOTARY
COURT OF COMMON PLEAS
Clearfield County Courthouse, Clearfield, PA 16830**

**William A. Shaw
Prothonotary**

November 8, 2005

To: Jeanine Emigh
76 Glastonbury Street
Hawk Run, PA 16840

Exhibit A

HSBC, a London Corporation, s/b/m/a of
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vs.
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and
Edward R. Emigh a/k/a Edward Emigh

Clearfield County
Court of Common Pleas

Number 05-1535-CD

**NOTICE, RULE 237.5
NOTICE OF PRAECIPE TO ENTER JUDGMENT BY DEFAULT**

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

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

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

Dave Meholic
Court Administrator
Clearfield County Courthouse
230 East Market Street
Clearfield, PA, 16830
814-765-2641 x 5982

NOTIFICACION IMPORTANTE

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER PRESENTADO UNA COMPARCENCIA ESCRITA, YA SEA PERSONALMENTE O POR ABOGADO Y POR NO HABER RADICADO POR ESCRITO CON ESTE TRIBUNAL SUS DEFENSAS U OBJECCIONES A LOS RECLAMOS FORMULADOS EN CONTRA SUYO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE DIEZ (10) DIAS DE LA FECHA DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARCER USTED EN CORTE U OIR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA Y USTED PODRIA PERDER BIENES U OTROS DERECHOS IMPORTANTES.

USTED LE DEBE TOMAR ESTE PAPEL A SU ABOGADO INMEDIATAMENTE. SI USTED NO TIENE A UN ABOGADO, VA A O TELEFONEA LA OFICINA EXPUSO ABAJO. ESTA OFICINA LO PUEDE PROPORCIONAR CON INFORMACION ACERCA DE EMPLEAR A UN ABOGADO.

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**Terrence J. McCabe, Esquire
Attorney for Plaintiff
McCABE, WEISBERG & CONWAY, P.C.
123 South Broad Street, Suite 2080
Philadelphia, Pennsylvania 19109**

OFFICE OF THE PROTHONOTARY
COURT OF COMMON PLEAS
Clearfield County Courthouse, Clearfield, PA 16830

William A. Shaw
Prothonotary

November 8, 2005

To: Edward R. Emigh a/k/a Edward Eraigh
76 Glastonbury Street
Hawk Run, PA 16840

Exhibit A

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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.

NOTIFICACION IMPORTANTE

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER PRESENTADO UNA COMPARCENCIA ESCRITA, YA SEA PERSONALMENTE O POR ABOGADO Y POR NO HABER RADICADO POR ESCRITO CON ESTE TRIBUNAL SUS DEFENSAS U OBJECCIONES A LOS RECLAMOS FORMULADOS EN CONTRA SUYO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE DIEZ (10) DIAS DE LA FECHA DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARCER USTED EN CORTE U OIR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA Y USTED PODRIA PERDER BIENES U OTROS DERECHOS IMPORTANTES.

USTED LE DEBE TOMAR ESTE PAPEL A SU ABOGADO INMEDIATAMENTE. SI USTED NO TIENE A UN ABOGADO, VA A O TELEFONEA LA OFICINA EXPUSO ABAJO. ESTA OFICINA LO PUEDE PROPORCIONAR CON INFORMACION ACERCA DE EMPLEAR A UN ABOGADO.

SI USTED NO PUEDE PROPORCIONAR PARA EMPLEAR UN ABOGADO, ESTA OFICINA PUEDE SER CAPAZ DE PROPORCIONARLO CON INFORMACION ACERCA DE LAS AGENCIAS QUE PUEDEN OFRECER LOS SERVICIOS LEGALES A PERSONAS ELEGIBLES EN UN HONORARIO REDUCIDO NI NINGUN HONORARIO.

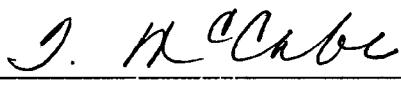
Dave Meholick
Court Administrator
Clearfield County Courthouse
230 East Market Street
Clearfield, PA, 16830
814-765-2641 x 5982

Dave Meholick
Court Administrator
Clearfield County Courthouse
230 East Market Street
Clearfield, PA, 16830
814-765-2641 x 5982

Terrence J. McCabe, Esquire
Attorney for Plaintiff
McCABE, WEISBERG & CONWAY, P.C.
123 South Broad Street, Suite 2080
Philadelphia, Pennsylvania 19109

VERIFICATION

The undersigned, TERRENCE J. McCABE, ESQUIRE, hereby certifies that he is the attorney for the Plaintiff in the within action and that he is authorized to make this verification and that the foregoing facts are true and correct to the best of his knowledge, information and belief and further states that false statements herein are made subject to the penalties of 18 P.A.C.S. Section 4909 relating to unsworn falsification to authorities.


TERRENCE J. McCABE, ESQUIRE

OFFICE OF THE PROTHONOTARY
COURT OF COMMON PLEAS
Clearfield County Courthouse, Clearfield, PA 16830

CC: [Signature]

William A. Shaw
Prothonotary

To: Jeanine Emigh
76 Glastonbury Street
Hawk Run, PA 16840

HSBC, a London Corporation, s/b/m/a of
Beneficial Consumer Discount Company
d/b/a Beneficial Mortgage Company of
Pennsylvania

v.

Jeanine Emigh
and
Edward R. Emigh a/k/a Edward Emigh

Clearfield County
Court of Common Pleas

Number 05-1535-CD

NOTICE

Pursuant to Rule 236, you are hereby notified that a JUDGMENT has been entered in the
above proceeding as indicated below.

William A. Shaw 2/23/06
30

William A. Shaw
Prothonotary

Judgment by Default
 Money Judgment
 Judgment in Replevin
 Judgment for Possession

If you have any questions concerning this Judgment, please call Terrence J. McCabe, Esquire at
(215) 790-1010.

OFFICE OF THE PROTHONOTARY
COURT OF COMMON PLEAS
Clearfield County Courthouse, Clearfield, PA 16830

William A. Shaw
Prothonotary

To: Edward R. Emigh a/k/a Edward Emigh
76 Glastonbury Street
Hawk Run, PA 16840

HSBC, a London Corporation, s/b/m/a of
Beneficial Consumer Discount Company
d/b/a Beneficial Mortgage Company of
Pennsylvania

v.

Jeanine Emigh
and
Edward R. Emigh a/k/a Edward Emigh

Clearfield County
Court of Common Pleas

Number 05-1535-CD

NOTICE

Pursuant to Rule 236, you are hereby notified that a JUDGMENT has been entered in the
above proceeding as indicated below.

William A. Shaw
Prothonotary

William A. Shaw 2/23/06

Judgment by Default
 Money Judgment
 Judgment in Replevin
 Judgment for Possession

If you have any questions concerning this Judgment, please call Terrence J. McCabe, Esquire at
(215) 790-1010.

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

CC

HSBC

Beneficial Consumer Discount Company
Beneficial Mortgage Company of PA
Plaintiff(s)

No.: 2005-01535-CD

Real Debt: \$56,455.27

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Jeanine Emigh
Edward R. Emigh
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: February 23, 2006

Expires: February 23, 2011

Certified from the record this 23rd 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

Praecept for Writ of Execution-MORTGAGE FORECLOSURE

HSBC, a London Corporation s/b/m/a of
Beneficial Consumer Discount
Company d/b/a Beneficial Mortgage
Company of Pennsylvania

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

VS.

05-1535

NO. TERM

Jeanine Emigh and Edward R. Emigh
a/k/a Edward Emigh

FILED
m 18 53 30 AMY PD
FEB 27 2006 20.00
GR

PRAEICE FOR WRIT OF EXECUTION

William A. Shaw
Prothonotary/Clerk of Courts
ICC & (Le)writs w/
prop. descr. to Sheriff

To the Practitioner:

Issue Writ of Execution in the above matter;

Defendant(s) and

(b) against _____ as Garnishee

As a lis pendens against real property of the defendant(s) in name
of garnishee as follows, 193 Powell Street, Hawk Run, PA 16840

(Specifically described property)

(If space insufficient, attach extra sheets)

5. Amount Due	\$ 56,455.27
Interest from 11/22/2005 -	\$ _____
(to date of sale, \$9.28 per diem)	
Costs (to be added)	\$ _____

Prothonotary costs

TERRENCE J. McCABE, ESQUIRE
Attorney for Plaintiff(s)

05-1535

NO. TERM

NO. TERM

RECEIVED WRIT THIS DAY

OF A.D.

AT M

..... Sheriff

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

HSBC, a London Corporation
s/b/m/a of Beneficial Consumer
Discount Company d/b/a Beneficial
Mortgage Company of
Pennsylvania

(MORTGAGE FORECLOSURE)

EXECUTION DEBT 56,455.27

INTEREST FROM
11/22/2005 -

VS.

Jeanine Ernigh and Edward R.
Ernigh a/k/a Edward Ernigh

Præcipe for Writ of Execution

PROTHONOTARY

USE ATTORNEY

USE PLAINTIFF

ATTORNEY'S
COMM.

SATISFACTION

SHERIFF

J. McCabe
Attorney for Plaintiff(s)

TERRENCE J. MCCABE, ESQUIRE
Attorney I.D. No 16496
123 S. Broad Street, Ste. 2080
Philadelphia, PA 19109
Tel: 215 790 1010

FILED
FEB 27 2006

MCCABE, WEISBERG AND CONWAY, P.C.
BY: **TERRENCE J. McCABE, ESQUIRE**
Identification Number 16496
123 South Broad Street, Suite 2080
Philadelphia, PA 19109
(215) 790-1010

Attorney for Plaintiff

HSBC, a London Corporation s/b/m/a of Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania vs. Jeanine Emigh and Edward R. Emigh a/k/a Edward Emigh	CLEARFIELD COUNTY COURT OF COMMON PLEAS NUMBER: 05-1535
---	---

AFFIDAVIT PURSUANT TO RULE 3129

, Terrence J. McCabe, Esquire, attorney for Plaintiff in the above action, set forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at 193 Powell Street, Hawk Run, PA 16840, a copy of the description of said property is attached hereto and marked Exhibit "A."

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

Name	Address
Jeanine Emigh	76 Glastonbury Street Hawk Run, PA 16840
Edward R. Emigh a/k/a Edward Emigh	76 Glastonbury Street Hawk Run, PA 16840

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

Name	Address
Jeanine Emigh	76 Glastonbury Street Hawk Run, PA 16840

Edward R. Emigh a/k/a Edward Emigh 76 Glastonbury Street
Hawk Run, PA 16840

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

Name _____ Address _____

Plaintiff herein.

Erie Insurance Exchange and/or Patrick J. Coval, 100 Erie Insurance Place,
Erie, PA 16510

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

Name _____ Address _____

Plaintiff herein.

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

Name _____ Address _____

None Known

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

Name _____ Address _____

Tenant(s) 193 Powell Street,
Hawk Run, PA 16840

Commonwealth of Pennsylvania, Department of Welfare,
P.O. Box 2675,
Harrisburg, PA 17105.

United States of America
c/o U.S. Attorney for the
Western District of PA

633 U.S. Post Office
and Courthouse
7th & Grant Streets
Pittsburgh, PA 15219

Commonwealth of Pennsylvania
Inheritance Tax Office

1400 Spring Garden Street
Philadelphia, PA 19130

Internal Revenue Service
Federated Investors Tower

13th Floor, Suite 1300
1001 Liberty Avenue
Pittsburgh, PA 15222

Commonwealth of PA
Bureau of Individual Tax
Inheritance Tax Division

6th Floor, Strawberry Sq.
Dept. #280601
Harrisburg, PA 17128

Department of Public Welfare
TPL Casualty Unit Estate
Recovery Program

P.O. Box 8486
Willow Oak Bldg.
Harrisburg, PA 17105

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

February 23, 2006

DATE

J. McCabe

TERRENCE J. McCABE, ESQUIRE
Attorney for Plaintiff

LEGAL DESCRIPTION

ALL that lot of ground situate in the Village of Ashcroft, Morris Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a post on Second Street from Abe Grimleys corner West a distance of Ninety-eight (98') feet to a post, thence along the lands of Mary Ann Lewis, North a distance of Ninety-eight (98') feet, thence along said land West a distance of Ninety-eight (98') feet to a post; thence along Abram Grimleys land South Ninety-eight (98') feet to a post and the place of beginning, and known as part of Lot No. 3 on plan of said village of Ashcroft. Having permanently affixed thereon a mobile home.

Being Known As: 193 Powell Street, Hawk Run, PA 16840.

Parcel No. 124-Q11-564-3

To be sold as the property of: Jeonine Emigh and Edward R. Emigh a/k/a Edward Emigh

Exhibit A

**WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION – LAW**

HSBC, a London Corporation s/b/m/a of Beneficial
Consumer Discount Company, d/b/a Beneficial
Mortgage Company of Pennsylvania

Vs.

NO.: 2005-01535-CD

Jeanine Emigh and Edward R. Emigh a/k/a Edward Emigh

CO. /

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due HSBC, a London Corporation s/b/m/a of BENEFICIAL CONSUMER DISCOUNT COMPANY, d/b/a BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA, Plaintiff(s) from JEANINE EMIGH and EDWARD R. EMIGH a/k/a Edward Emigh, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE/PRINCIPAL: \$56,455.27

PAID: \$125.00

INTEREST from 11/22/2005-

SHERIFF: \$

[to date of sale, \$9.28 per diem]:

OTHER COSTS: \$

PROTH. COSTS: \$

ATTY'S COMM: \$

DATE: 02/27/2006



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this _____ day
of _____ A.D. _____
At _____ A.M./P.M.

Requesting Party: Terrence J. McCabe, Esq.
123 S. Broad Street, Ste. 2080
Philadelphia, PA 19109
(215) 790-1010

Sheriff

LEGAL DESCRIPTION

ALL that lct of ground situate in the Village of Ashcroft, Morris Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a post on Second Street from Abe Grimleys corner West a distance of Ninety-eight (98') feet to a post; thence along the lands of Mary Ann Lewis, North a distance of Ninety-eight (98') feet; thence along said land West a distance of Ninety-eight (98') feet to a post; thence along Abram Grimleys land South Ninety-eight (98') feet to a post and the place of beginning, and known as part of Lot No. 3 on plan of said village of Ashcroft. Having permanently affixed thereon a mobile home.

Being Known As: 193 Powell Street, Hawk Run, PA 16840.

Parcel No. 124-Q11-564-3

To be sold as the property of: Jeanine Emigh and Edward R. Emigh a/k/a Edward Emigh

McCABE, WEISBERG AND CONWAY, P.C.
BY: TERRENCE J. McCABE, ESQUIRE
Identification Number 16496
123 South Broad Street, Suite 2080
Philadelphia, PA 19109
(215) 790-1010

Attorney for Plaintiff

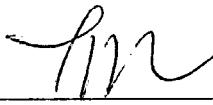
HSBC, a London Corporation s/b/m/a of
Beneficial Consumer Discount Company
d/b/a Beneficial Mortgage Company of
Pennsylvania
vs.
Jeanine Emigh and Edward R. Emigh
a/k/a Edward Emigh

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
NUMBER: 05-1535

AFFIDAVIT OF SERVICE

I, Terrence J. McCabe, Esquire, attorney for the Plaintiff in the within matter, hereby certify that on the 7th day of March, 2006, a true and correct copy of the Notice of Sheriff's Sale of Real Property was served on all pertinent lienholder(s) as set forth in the Affidavit Pursuant to 3129 which is attached hereto as Exhibit "A".

Copies of the letter and certificate of mailing are also attached hereto, made a part hereof and marked as Exhibit "B."


TERRENCE J. McCABE, ESQUIRE

SWORN TO AND SUBSCRIBED
BEFORE ME THIS 7th DAY
OF MARCH, 2006.


Chrissandra Shaye Hamilton,
NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
Chrissandra Shaye Hamilton, Notary Public
City of Philadelphia, Phila. County
My Commission Expires January 4, 2009

FILED
MAR 13 2006
NO. 59-2006
cc
William A. Shaw
Prothonotary/Clerk of Courts

MCCABE, WEISBERG AND CONWAY, P.C.
BY: TERENCE J. McCABE, ESQUIRE
Identification Number 16496
123 South Broad Street, Suite 2080
Philadelphia, PA 19109
(215) 790-1010

Attorney for Plaintiff

HSBC, a London Corporation s/b/m/a of Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania vs. Jeanine Emigh and Edward R. Emigh a/k/a Edward Emigh	CLEARFIELD COUNTY COURT OF COMMON PLEAS NUMBER: 05-1535
---	---

AFFIDAVIT PURSUANT TO RULE 3129

I, Terrence J. McCabe, Esquire, attorney for Plaintiff in the above action, set forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at 193 Powell Street, Hawk Run, PA 16840, a copy of the description of said property is attached hereto and marked Exhibit "A."

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

Name	Address
Jeanine Emigh	76 Glastonbury Street Hawk Run, PA 16840
Edward R. Emigh a/k/a Edward Emigh	76 Glastonbury Street Hawk Run, PA 16840

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

Name	Address
Jeanine Emigh	76 Glastonbury Street Hawk Run, PA 16840

Edward R. Emigh a/k/a Edward Emigh 76 Glastonbury Street
Hawk Run, PA 16840

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

Name	Address
------	---------

Plaintiff herein.

Erie Insurance Exchange and/or Patrick J. Coval, 100 Erie Insurance Place, Erie, PA 16510

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

Name	Address
------	---------

Plaintiff herein.

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

Name	Address
------	---------

None Known

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

Name	Address
------	---------

Tenant(s) 193 Powell Street,
Hawk Run, PA 16840

Domestic Relations Clearfield County
230 E. Market
Suite 300
Clearfield, PA 16830

Commonwealth of Pennsylvania, Department of Welfare,
P.O. Box 2675,
Harrisburg, PA 17105.

United States of America
c/o U.S. Attorney for the
Western District of PA

633 U.S. Post Office
and Courthouse
7th & Grant Streets
Pittsburgh, PA 15219

Commonwealth of Pennsylvania
Inheritance Tax Office

1400 Spring Garden Street
Philadelphia, PA 19130

Internal Revenue Service
Federated Investors Tower

13th Floor, Suite 1300
1001 Liberty Avenue
Pittsburgh, PA 15222

Commonwealth of PA
Bureau of Individual Tax
Inheritance Tax Division

6th Floor, Strawberry Sq.
Dept. #280601
Harrisburg, PA 17128

Department of Public Welfare
TPL Casualty Unit Estate
Recovery Program

P.O. Box 8486
Willow Oak Bldg.
Harrisburg, PA 17105

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

March 7, 2006

DATE


TERRENCE J. McCABE, ESQUIRE
Attorney for Plaintiff

HSBC, a London Corporation s/b/m/a of Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania vs. Jeanine Emigh and Edward R. Emigh a/k/a Edward Emigh	CLEARFIELD COUNTY COURT OF COMMON PLEAS NUMBER: 05-1535
---	---

DATE: March 7, 2006

EXHIBIT B

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

OWNERS: Jeanine Emigh and Edward R. Emigh a/k/a Edward Emigh

PROPERTY: 193 Powell Street, Hawk Run, PA 16840

IMPROVEMENTS: Residential Dwelling

The above-captioned property is scheduled to be sold at the Sheriff's Sale on Friday, May 5, 2006 @ 10:00 a.m., in the Sheriff's Office of the Clearfield County Courthouse, 1 North Second Street, Clearfield, Pennsylvania 16830. Our records indicate that you may hold a mortgage or judgments and liens on, and/or other interests in the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A schedule of distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

Name and Address of Sender
 McCabe, Weisberg and Conway, P.C.
 123 S. Broad St., Suite 2080
 Philadelphia, PA 19109
ATTN: Charlynn Mills 26980

Line	Article Number	Address: Name, Street and PO Address	Postage	Check type of mail or service:		
				<input type="checkbox"/> Recorded Delivery (International)	<input type="checkbox"/> Certified	<input type="checkbox"/> COD
1	HSBC v. Emigh	Tenant(s) 193 Powell Street Hawk Run, PA 16840		<input type="checkbox"/> Delivery Confirmation	<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
2		Domestic Relations Clearfield County 230 E. Market, Suite 300 Clearfield, PA 16830		<input type="checkbox"/> Express Mail	<input type="checkbox"/> Insured	<input type="checkbox"/> Signature Confirmation
3		Commonwealth of Pennsylvania, Department of Welfare, P.O. Box 2675, Harrisburg, PA 17105.				
4		United States of America c/o U.S. Attorney for the Western District of PA 633 U.S. Post Office and Courthouse 7th & Grant Streets Pittsburgh, PA 15219				
5		Commonwealth of Pennsylvania Inheritance Tax Office 1400 Spring Garden Street Philadelphia, PA 19130				
6		Internal Revenue Service Federated Investors Tower 13 th Floor, Suite 1300 1001 Liberty Avenue Pittsburgh, PA 15222				
7		Commonwealth of PA Bureau of Individual Tax Inheritance Tax Division 6th Floor, Strawberry Sq. Dept. # 280601 Harrisburg, PA 17128				
8		Department of Public Welfare TPL Casualty Unit Estate Recovery Program P.O. Box 8486 Willow Oak Bldg. Harrisburg, PA 17105				
Total Number of Pieces Listed by Sender 8		Total Number of Pieces Received at Post Office				



UNITED STATES POSTAL SERVICE
MAILED FROM ZIP CODE 19109
PA

02 1A
0004605770
MAR 07 2008
\$ 02.40
MAILED FROM ZIP CODE 19109
PA

EXHIBIT
H
RD
RR
Cc
Fee
Fee
Fee

The full declaration of value is required on all domestic and international express mail. The maximum indemnity payable is the reasonable value of the corresponding item of merchandise damaged or lost due to a stamping or handling error. The maximum indemnity payable for a stamping or handling error is \$500. Postage and handling is not available for stamping or handling errors. See Domestic Mail Manual Rule 801 and 802.1 for minimum of collecting individual and/or standard mail. See also International Mail Special Handling charges apply only to Standard Mail (a) and International Mail (b) postage.

McCABE, WEISBERG AND CONWAY, P.C.
BY: TERRENCE J. McCABE, ESQUIRE
Identification Number 16496
First Union Building
123 S. Broad Street, Suite 2080
Philadelphia, PA 19109
(215) 790-1010

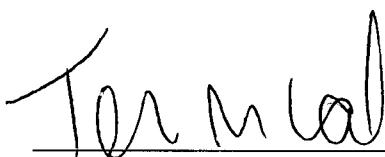
Attorney for Plaintiff

HSBC, a London Corporation s/b/m/a of Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania VS. Jeanine Emigh and Edward R. Emigh a/k/a Edward Emigh	CLEARFIELD COUNTY COURT OF COMMON PLEAS NUMBER: 05-1535
---	---

PRAECIPE TO MARK JUDGMENT AND WRIT OF EXECUTION TO USE PLAINTIFF

TO THE PROTHONOTARY:

Kindly mark Judgment and Writ of Execution to Beneficial
Consumer Discount Company d/b/a Beneficial Mortgage Company of
Pennsylvania, Use Plaintiff.



TERRENCE J. McCABE, ESQUIRE
Attorney for Plaintiff

FILED NO
m 12:45 PM
APR 20 2006
JW

William A. Shaw
Prothonotary/Clerk of Courts

McCABE, WEISBERG AND CONWAY, P.C.
BY: TERRENCE J. McCABE, ESQUIRE
Identification Number 16496
123 South Broad Street, Suite 2080
Philadelphia, PA 19109
(215) 790-1010

Attorney for Plaintiff

FILED
m1102006
APR 21 2006
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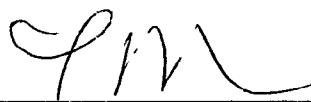
William A. Shaw
Prothonotary/Clerk of Courts

HSBC, a London Corporation s/b/m/a of Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania vs. Jeanine Emigh and Edward R. Emigh a/k/a Edward Emigh	CLEARFIELD COUNTY COURT OF COMMON PLEAS NUMBER: 05-1535
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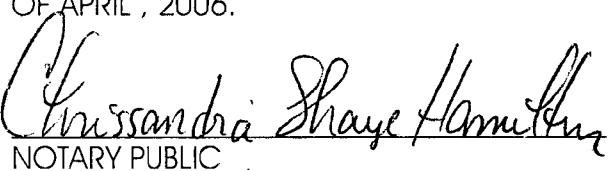
AMENDED AFFIDAVIT OF SERVICE

I, Terrence J. McCabe, Esquire, attorney for the Plaintiff in the within matter, hereby certify that on the 18th day of April, 2006, a true and correct copy of the Notice of Sheriff's Sale of Real Property was served on all pertinent lienholder(s) as set forth in the Affidavit Pursuant to 3129 which is attached hereto as Exhibit "A".

Copies of the letter and certificate of mailing are also attached hereto, made a part hereof and marked as Exhibit "B."


TERRENCE J. McCABE, ESQUIRE

SWORN TO AND SUBSCRIBED
BEFORE ME THIS 18th DAY
OF APRIL, 2006.


Chrissandra Shaye Hamilton
NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
Chrissandra Shaye Hamilton, Notary Public
City of Philadelphia, Penna. County
My Commission Expires January 4, 2009

McCABE, WEISBERG AND CONWAY, P.C.
BY: TERENCE J. MCCABE, ESQUIRE
Identification Number 16496
123 South Broad Street, Suite 2080
Philadelphia, PA 19109
(215) 790-1010

Attorney for Plaintiff

HSBC, a London Corporation s/b/m/a of
Beneficial Consumer Discount Company
d/b/a Beneficial Mortgage Company of
Pennsylvania

Plaintiff

v.

Jeanine Emigh and Edward R. Emigh
a/k/a Edward Emigh
Defendant

COURT OF COMMON FLEAS

Clearfield COUNTY

Number 05-1535-CD

EXHIBIT A

AMENDED AFFIDAVIT PURSUANT TO RULE 3129

I, Terrence J. McCabe, Esquire, attorney for Plaintiff in the above action, set forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at: **193 Powell Street, Hawk Run, PA 16840**, a copy of the description of said property is attached hereto and marked as Exhibit "A."

1. Name and address of Owner or Reputed Owner:

Name	Address
Jeanine Emigh	76 Glastonbury Street Hawk Run, PA 16840,
Edward R. Emigh a/k/a Edward Emigh	76 Glastonbury Street Hawk Run, PA 16840

2. Name and address of Defendant in the judgment:

Name	Address
Jeanine Emigh	76 Glastonbury Street Hawk Run, PA 16840,
Edward R. Emigh a/k/a Edward Emigh	76 Glastonbury Street Hawk Run, PA 16840

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

Name	Address
Plaintiff Herein	

EXHIBIT A

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

Name	Address
Plaintiff herein.	

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

Name	Address
None Known	

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

Name	Address
Tenants	193 Powell Street, Hawk Run, PA 16840
Domestic Relations	Clearfield County 230 E. Market, Ste. 300 Clearfield, PA 16830

Commonwealth of Pennsylvania	Department of Welfare P.O. Box 2675 Harrisburg, PA 17105
United States of America c/o U.S. Attorney for the Western District of PA	633 U.S. Post Office and Courthouse 7 th & Grant Streets Pittsburgh, PA 15219
Commonwealth of Pennsylvania Inheritance Tax Office	1400 Spring Garden Street Philadelphia, PA 19130
Internal Revenue Service Federated Investors Tower	13 th Floor, Ste. 1300 1001 Liberty Avenue Pittsburgh, PA 15222
Commonwealth of Pennsylvania Bureau of Individual Tax Inheritance Tax Division	6th Floor, Strawberry Square Department #280601 Harrisburg, PA 17128
Department of Public Welfare TPL Casualty Unit Estate Recovery Program	Willow Oak Building P.O. Box 8486 Harrisburg, PA 17105-8486

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

April 18, 2006

DATE


TERRENCE J. McCABE, ESQUIRE
Attorney for Plaintiff

EXHIBIT A

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20291

NO: 05-1535-CD

PLAINTIFF: HSBC, A LONDON CORPORATION S/B/M/A OF BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

vs.

DEFENDANT: JEANINE EMIGH AND EDWARD R. EMIGH A/K/A EDWARD EMIGH

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 02/27/2006

LEVY TAKEN 03/02/2006 @ 8:09 AM

POSTED 03/02/2006 @ 8:09 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 08/21/2006

DATE DEED FILED NOT SOLD

FILED
079-51087
AUG 21 2006
S

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

03/03/2006 @ 11:36 AM SERVED JEANINE EMIGH

SERVED, JEANINE EMIGH, DEFENDANT, AT HER RESIDENCE 76 GLASTONBURY STREET, HAWK RUN, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO EDWARD EMIGH HUSBAND/CO DEFENDANT

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

03/03/2006 @ 11:36 AM SERVED EDWARD R. EMIGH A/K/A EDWARD EMIGH

SERVED EDWARD R. EMIGH A/K/A EDWARD EMIGH, DEFENDANT, AT HIS RESIDENCE 76 GLASTONBURY STREET, HAWK RUN, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO EDWARD R. EMIGH

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

@ SERVED

NOW, MAY 4 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE. THE LOAN WAS CHARGED OFF.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20291

NO: 05-1535-CD

PLAINTIFF: HSBC, A LONDON CORPORATION S/B/M/A OF BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A
BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

VS.

DEFENDANT: JEANINE EMIGH AND EDWARD R. EMIGH A/K/A EDWARD EMIGH

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$247.74

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

Chester A. Hawkins
By *Centriee Bitter, Deiphobet*
Chester A. Hawkins
Sheriff

**WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION – LAW**

HSBC, a London Corporation s/b/m/a of Beneficial
Consumer Discount Company, d/b/a Beneficial
Mortgage Company of Pennsylvania

Vs.

NO.: 2005-01535-CD

Jeanine Emigh and Edward R. Emigh a/k/a Edward Emigh

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due HSBC, a London Corporation s/b/m/a of BENEFICIAL CONSUMER DISCOUNT COMPANY, d/b/a BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA, Plaintiff(s) from JEANINE EMIGH and EDWARD R. EMIGH a/k/a Edward Emigh, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:

See Attached Description

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

(3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE/PRINCIPAL: \$56,455.27

PAID: \$125.00

INTEREST from 11/22/2005-

SHERIFF: \$

[to date of sale, \$9.28 per diem]:

OTHER COSTS: \$

PROTH. COSTS: \$

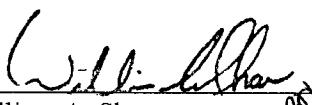
ATTY'S COMM: \$

DATE: 02/27/2006

Received this writ this 27th day
of February A.D. 2006

At 3:30 A.M./P.M.

Chester A. Heeteris
Sheriff by Cynthia Beller Aughenbaugh



William A. Shaw
Prothonotary/Clerk Civil Division

Requesting Party: Terrence J. McCabe, Esq.
123 S. Broad Street, Ste. 2080
Philadelphia, PA 19109
(215) 790-1010

LEGAL DESCRIPTION

ALL that lot of ground situate in the Village of Ashcroft, Morris Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a post on Second Street from Abe Grimleys corner West a distance of Ninety-eight (98') feet to a post; thence along the lands of Mary Ann Lewis, North a distance of Ninety-eight (98') feet; thence along said land West a distance of Ninety-eight (98') feet to a post; thence along Abram Grimleys land South Ninety-eight (98') feet to a post and the place of beginning, and known as part of Lot No. 3 on plan of said village of Ashcroft. Having permanently affixed thereon a mobile home.

Being Known As: 193 Powell Street, Hawk Run, PA 16840.

Parcel No. 124-Q11-564-3

To be sold as the property of: Jeanine Emigh and Edward R. Emigh a/k/a Edward Emigh

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME JEANINE EMIGH

NO. 05-1535-CD

NOW, August 21, 2006, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of Jeanine Emigh And Edward R. Emigh A/K/A Edward Emigh to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	16.02
LEVY	15.00
MILEAGE	16.02
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	4.68
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	16.02
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$247.74

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	56,455.27
INTEREST @ 9.2800	(6,795,484.1)
FROM 11/22/2005 TO	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	(\$6,738,988.89)
COSTS:	
ADVERTISING	333.70
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	247.74
LEGAL JOURNAL COSTS	144.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$990.44

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

LAW OFFICES
McCABE, WEISBERG & CONWAY, P.C.

TERRENCE J. McCABE

SUITE 2080
123 SOUTH BROAD STREET
PHILADELPHIA, PA 19109
(215) 790-1010
FAX (215) 790-1274

SUITE 600
216 HADDON AVENUE
WESTMONT, NJ 08108
(856) 858-7080
FAX (856) 858-7020

SUITE 205
53 WEST 36TH STREET
NEW YORK, NY 10018
(917) 351-1188
FAX (917) 351-0363

May 4, 2006

Sheriff of Clearfield County
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

Re: HSBC, a London Corporation, s/b/m/a of Beneficial Consumer Discount Company d/b/a
Beneficial Mortgage Company of Pennsylvania
vs.
Jeanine Emigh and Edward R. Emigh a/k/a Edward Emigh
Clearfield County, Court of Common Pleas; No. 05-1535-CD
Premises: 193 Powell Street, Hawk Run, PA, 16840
Date of Sheriff's Sale: May 5, 2006

Dear Sheriff:

As you know, the above-captioned property is currently listed for the May 5, 2006 Sheriff's Sale. I am writing to you at this time to request that you stay the Sale. Our client charged their loan off and is walking from the sale.

In addition, please return the Writ to the Prothonotary and forward any refund due my client.

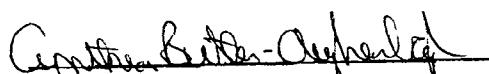
As acknowledgment of this stay, I would appreciate your signing or time-stamping a copy of this letter and faxing the same to my attention. If you have any questions, please contact me. Thank you for your cooperation.

Very truly yours,



Liz DeSimone
Legal Assistant

**SENT VIA FACSIMILE TRANSMITTAL--NUMBER 814-765-5915
SHERIFF'S OFFICE-RECEIVED BY:**


SIGNATURE

5-4-06
DATE