

MILSTEAD & ASSOCIATES, LLC
BY: Pina S. Wertzberger, Esquire
ID No. 77274
220 Lake Drive East, Suite 301
Cherry Hill, NJ 08002
(856) 482-1400

Attorney for Plaintiff
File No.: 1.04590

MERS
PO Box 2026
Flint, MI 48501,

Plaintiff,

Vs.

Todd L. Emigh
6926 Drane Highway Twp of Bogga
West Decatur PA 16878,
Defendant.

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

No.: 2006-53-CD

CIVIL ACTION
MORTGAGE FORECLOSURE

FILED

JAN 12 2006

M/12/10/06
William A. Shaw
Prothonotary/Clerk of Courts

CEnt to Hrr?

SHFF

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 OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Lawyers Referral and Information Services
Clearfield County Bar Association
Clearfield County Courthouse
230 E. Market Street
Clearfield, NJ 16830
800-692-7375

NOTICE PURSUANT TO FAIR DEBT COLLECTION PRACTICES ACT

1. This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.
2. Unless you dispute the validity of this debt, or any portion thereof, within 30 days after receipt of this notice, the debt will be assumed to be valid by our offices.
3. If you notify our offices in writing within 30 days of receipt of this notice that the debt, or any portion thereof, is disputed, our offices will provide you with verification of the debt or copy of the Judgment against you, and a copy of such verification or judgment will be mailed to you by our offices.

MILSTEAD & ASSOCIATES, LLC
BY:Pina S. Wertzberger, Esquire
ID No. 77274
220 Lake Drive East, Suite 301
Cherry Hill, NJ 08002
(856) 482-1400

Attorney for Plaintiff

**MERS,
PO Box 2026
Flint, MI 48501**

Plaintiff,

Vs.

**Todd L. Emigh
6926 Drane Highway Twp of Bogga
West Decatur PA 16878,
Defendant.**

**COURT OF COMMON PLEAS
CLEARFIELD COUNTY**

No.:

**CIVIL ACTION
MORTGAGE FORECLOSURE**

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff, MERS (the "Plaintiff"), is a corporation registered to conduct business in the Commonwealth of Pennsylvania and having an office and place of business at PO Box 2026, Flint, MI 48501.

2. Defendant, Todd L. Emigh, (the "Defendant"), is an adult individual and is the real owner of the premises hereinafter described.

3. Todd L. Emigh, Defendant, resides at 6926 Drane Highway Twp of Bogga, West Decatur PA 16878.

4. On March 11, 2004, in consideration of a loan in the principal amount of \$70,900.00, the Defendant executed and delivered to Equity One, Inc., dba Popular Financial Services a note (the "Note") with interest thereon at 6.6300 percent per annum, payable as to the principal and interest in equal monthly installments of \$460.62 commencing May 1, 2004.

5. To secure the obligations under the Note, the Defendant executed and delivered to Equity One, Inc., dba Popular Financial Services a mortgage (the "Mortgage") dated March 11,

2004, recorded on March 19, 2004 in the Department of Records in and for the County of Clearfield under Mortgage Book 200404135, Page . Pursuant to Pa.R.C.P. 1019 (g) the mortgage is incorporated herein by reference.

6. The Mortgage secures the following real property (the "Mortgaged Premises"): , . A legal description of the Mortgaged Premises is attached hereto as Exhibit "A" and made a part hereof.

7. The Defendant is in default of his/her obligations pursuant to the Note and Mortgage because payments of principal and interest due April 1, 2034, and monthly thereafter are due and have not been paid, whereby the whole balance of principal and all interest due thereon have become due and payable forthwith together with late charges, escrow deficit (if any) and costs of collection including title search fees and reasonable attorney's fees.

8. The following amounts are due on the Mortgage and Note:

Balance of Principal	\$70,905.30
Accrued but Unpaid Interest from 8/1/05 to 1/6/06 @ 6.6300% per annum (\$12.88 per diem)	\$2,447.14
Accrued Late Charges	\$230.30
Corporate Advance	\$65.00
Escrow Advance	\$273.80
Title Search Fees	\$350.00
Reasonable Attorney's Fees	\$1,250.00
TOTAL as of 01/06/2006	\$75,521.54

Plus, the following amounts accrued after January 6, 2006:

Interest at the Rate of 6.6300 per cent per annum (\$12.88 per diem);

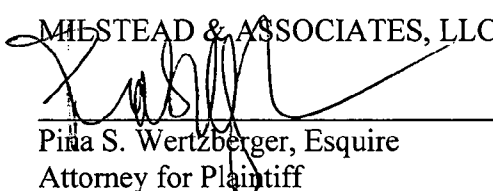
Late Charges of \$23.03 per month.

9. Plaintiff has complied fully with Act No. 91 (35 P.S.'1680.401(c) of the 1983 Session of the General Assembly ("Act 91") of the Commonwealth of Pennsylvania, by mailing to the

Defendant at , as well as to address of residences as listed in paragraph 3 of this document on November 1, 2005, the notice pursuant to ' 403-C of Act 91, and the applicable time periods therein have expired. True and correct copies of such notices are attached hereto as Exhibit "B" and made apart hereof.

WHEREFORE, Plaintiff demands an in rem judgment against the Defendant for foreclosure and sale of the Mortgaged Premises in the amount due as set forth in paragraph 8, namely, \$75,521.54, plus the following amounts accruing after January 6, 2006, to the date of judgment: (a) interest of \$12.88 per day, (b) late charges of \$23.03 per month, (c) plus interest at the legal rate allowed on judgments after the date of judgment, (d) additional attorney's fees (if any) hereafter incurred, (e) and costs of suit.

MILSTEAD & ASSOCIATES, LLC



Pina S. Wertzberger, Esquire
Attorney for Plaintiff

VERIFICATION

I, Pina S. Wertzberger, hereby certify that I am an Attorney for Plaintiff and am authorized to make this verification on Plaintiff's behalf. I verify that the facts and statements set forth in the forgoing Complaint in Mortgage Foreclosure are true and correct to the best of my knowledge, information and belief. This verification is made subject to the penalties of 18 Pa. C.S. ' 4904, relating to unsworn falsification to authorities.



Name: Pina S. Wertzberger, Esquire
Title: Attorney

Exhibit A

ALL THAT CERTAIN PIECE OR PARCEL OF GROUND SITUATE IN BOGGS TOWNSHIP,
CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

STARTING AT A POST CORNER AT HARD ROAD (LEGISLATIVE ROUTE 17056) TO BIGLER,
PENNSYLVANIA; THENCE NORTH ONE HUNDRED FORTY SIX (146) FEET TO A POST AT HARD
ROAD (LEGISLATIVE ROUTE 17056) AND LANDS OF NOW OR FORMERLY MARTIN A. WOODS
LAND; THENCE EAST THREE HUNDRED (300) FEET TO A POST AND LANDS OF NOW OR
FORMERLY MARTIN A. WOODS; THENCE SOUTH ONE HUNDRED FORTY SIX (146) FEET TO A
POST AND LANDS OF NOW OR FORMERLY MARTIN A. WOODS; THENCE WEST THREE HUNDRED
(300) FEET TO A POST AND PLACE OF BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO TODD L. EMIGH, SINGLE BY DEED FROM GEORGE
M. YINGLING, A WIDOWER RECORDED 12/13/2002 IN INSTRUMENT NO. 200220028, IN THE
OFFICE OF THE RECORDER OF DEEDS OF CLEARFIELD COUNTY, PENNSYLVANIA.

TAX ID# 105-N10-32

EXHIBIT A

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

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

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

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

EXHIBIT B

November 1, 2005

382PA1 11/15/04 10:00 0001162 11/01/05 CMEDTS02 2 02 0084306047

Todd I. Emigh
6926 DRANE HIGHWAY TWP OF
BOGGS (WEST DECATUR) PA 16878

LOAN ACCT NO.: 432396
ORIGINAL LENDER: Equity One, Inc.
CURRENT LENDER/SERVICER: Equity One, Inc.

YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE YOUR HOME FROM
FORECLOSURE AND HELP YOU MAKE FUTURE MORTGAGE PAYMENTS.

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

IF YOUR DEFAULT HAS BEEN CAUSED BY
CIRCUMSTANCES BEYOND YOUR CONTROL

IF YOU HAVE A REASONABLE PROSPECT OF BEING
ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND

IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS
ESTABLISHED BY THE PENNSYLVANIA HOUSING
FINANCE AGENCY

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to a temporary stay of foreclosure
on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a
"face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS**
MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT APPLY FOR
EMERGENCY MORTGAGE ASSISTANCE, YOU BRING YOUR MORTGAGE UP TO DATE. THE PART OF
THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING
YOUR MORTGAGE UP TO DATE.

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer counseling agencies for the county in which the property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

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

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

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

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

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

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

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at:
6926 DRANE HIGHWAY TWP OF
BOGGS (WEST DECATUR) PA 16878

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months are now past due:

August 2005 - October 2005 at \$460.62 per month, totaling \$1,381.86 plus the following:

Escrow: \$281.25

Current Late Charges: \$69.09

Deferred Late Charges: \$46.06

NSF Charges: \$0.00

TOTAL AMOUNT PAST DUE: \$1,778.26

HOW TO CURE THE DEFAULT - You may cure the default within THIRTY (30) DAYS of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER WHICH IS \$1,381.86 PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.** Payments must be made either by cash, cashier's check or money order made payable and sent to:

Equity One, Inc.
301 Lippincott Drive, Suite 100
Marlton, New Jersey 08053

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

IF THE MORTGAGE IS FORECLOSED UPON - The mortgaged property will be sold by the Sheriff to pay off the mortgaged debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any Attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.**

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

RIGHT TO CURE THE DEFAULT PRIOR TO THE SHERIFF'S SALE - If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you will still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or charges then due, reasonable attorney's fees and costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. **Curing the default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.**

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the earliest date that such a Sheriff's Sale of the mortgage property could be held would be **approximately FIVE (5) months from the date of this Notice**. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment of the action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

<u>Name of Lender:</u>	Equity One, Inc.
<u>Address:</u>	301 Lippincott Drive, Suite 100 Marlton, New Jersey 08053
<u>Phone Number:</u>	1-866-361-3460
<u>Contact Person:</u>	Timothy Tracy

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

ASSUMPTION OF MORTGAGE - You may or may not sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to it at the sale and that the other requirements of the mortgage are satisfied. Please contact:

Equity One, Inc.
301 Lippincott Drive, Suite 100
Marlton, NJ 08053
1-856-396-3606

YOU MAY ALSO HAVE THE RIGHT:

TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THE DEBT.

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR).

TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDINGS OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY IS INCLUDED.

Pennsylvania Housing Finance Agency
Homeowner's Emergency Mortgage Assistance Program
Consumer Credit Counseling Agencies

CLEARFIELD

CCCS of Northeastern PA
208 W. Hamilton Ave,
Suite 1, Hamilton Square
State College PA 16801
(814) 238-3668
FAX (814) 238-3669
info@cccsnepa.org

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
888-599-2227 ext 108
mloftus@cccspa.org

CCCS of Western PA, Inc.
217 E. Plank Road
Altoona PA 16602
888-599-2227 ext 108
mloftus@cccspa.org

Indiana Co. Community Action Program
827 Water Street
Box 187
Indiana PA 15701
(724) 465-2657
FAX (724) 465-5118
iccap@mail.microserve.net

Keystone Economic Development Corp.
1954 Mary Grace Lane
Johnstown PA 15901
(814) 535-6556
FAX (814) 539-1688
kedcja@aol.com

FILED

JAN 12 2006

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101158
NO: 06-53-CD
SERVICE # 1 OF 1
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MERS
vs.
DEFENDANT: TODD L. EMIGH

SHERIFF RETURN

NOW, February 10, 2006 AT 10:34 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON TODD L. EMIGH DEFENDANT AT 6926 DRANE HWY, BOGGS TWP., WEST DECATUR, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO TODD L. EMIGH, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / NEVLING

01/31/30/01
MAR 2 2006
LMS

Shaw
Court of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	MILSTEAD	21901	10.00
SHERIFF HAWKINS	MILSTEAD	21901	47.76

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,


by 
Chester A. Hawkins
Sheriff

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

MERS

Plaintiff

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

Vs.

NO.: 200⁶~~5~~-53-CD

Todd L. Emigh

Defendant(s)

To the Prothonotary:

Issue Writ of Execution in the above matter:

AMOUNT DUE \$80,700.56

INTEREST


From 3/31/06 to Date of \$
Sale at \$13.27 per diem

(Costs to be added) \$

Prothonotary costs 185.00

TOTAL DUE: \$

Date: March 30, 2006



Pina S. Wertzberger, Esquire
Attorney for Plaintiff
220 Lake Drive East, Suite 301
Cherry Hill, NJ 08002
(856) 482-1400
Attorney ID No.: 77274

Note: Please furnish description of Property.

{00095799}

FILED 1cc & 6 writs
m) 1:45 PM w/ prop. descr.
APR 03 2006 to Shff
Any pd. 20.00
William A. Shaw
Prothonotary/Clerk of Courts GK

ALL THAT CERTAIN PIECE OR PARCEL OF GROUND SITUATE IN BOGGS
TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED
AS FOLLOWS:

STARTING AT A POST CORNER AT HARD ROAD (LEGISLATIVE ROUTE 17056)
TO BIGLER, PENNSYLVANIA; THENCE NORTH ONE HUNDRED FORTY SIX (146)
FEET TO A POST AT HARD ROAD (LEGISLATIVE ROUTE 17056) AND LANDS
OF NOW OR FORMERLY MARTIN A. WOODS LAND; THENCE EAST THREE
HUNDRED (300) FEET TO A POST AND LANDS OF NOW OR FORMERLY MARTIN
A. WOODS; THENCE SOUTH ONE HUNDRED FORTY SIX (146) FEET TO A POST
AND LANDS OF NOW OR FORMERLY MARTIN A. WOODS; THENCE WEST THREE
HUNDRED (300) FEET TO A POST AND PLACE OF BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO TODD L. EMIGH, SINGLE BY DEED
FROM GEORGE M. YINGLING, A WIDOWER RECORDED 12/13/2002 IN
INSTRUMENT NO. 200220028, IN THE OFFICE OF THE RECORDER OF DEEDS
OF CLEARFIELD COUNTY, PENNSYLVANIA.

Being known as 6926 Drane Highway, West Decatur, PA 16878
Tax Parcel Number: 105-N10-32

SEIZED, taken in execution to be sold as the property of Todd L. Emigh, at the suit of MERS.
Judgment No. 2005-53-CD.

{00095799}

FILED

APR 03 2006

William A. Shaw
Prothonotary/Clerk of Courts

MILSTEAD & ASSOCIATES, LLC

By: Pina S. Wertzberger, Esquire

Attorney ID# 77274

Woodland Falls Corporate Park

220 Lake Drive East, Suite 301

Cherry Hill, NJ 08002

(856) 482-1400

Attorney for Plaintiff

MERS

Plaintiff

vs.

Todd L. Emigh

Defendant(s)

: COURT OF COMMON PLEAS

: CLEARFIELD COUNTY

:

: No.: 200⁶~~5~~-53-CD

:

: AFFIDAVIT PURSUANT

: TO RULE 3129.1

:

:

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF CLEARFIELD

MERS, Plaintiff in the above entitled cause of action, sets forth as of the date the praecipe for writ of execution was filed the following information concerning the real property located at 6926 Drane Highway, West Decatur, PA 16878:

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

Todd L. Emigh

6926 Drane Highway

West Decatur, PA 16878

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

Same as above

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

None Known

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

MERS
(Plaintiff herein)
P.O. Box 2026
Flint, MI 48501

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

None Known

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:

None Known

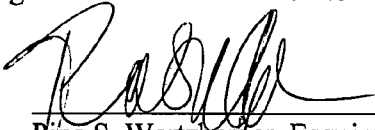
7. Name and address of every person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Tenant/Occupant
6926 Drane Highway
West Decatur, PA 16878

Department of Domestic Relations
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830

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

I verify that the statements made in the 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.



Rina S. Wertzberger, Esquire
Attorney for Plaintiff

Date: March 30, 2006

MILSTEAD & ASSOCIATES, LLC

By: Pina S. Wertzberger, Esquire

Attorney ID# 77274

Woodland Falls Corporate Park

220 Lake Drive East, Suite 301

Cherry Hill, NJ 08002

(856) 482-1400

Attorney for Plaintiff

MERS

Plaintiff

vs.

Todd L. Emigh

Defendant(s)

: COURT OF COMMON PLEAS

: CLEARFIELD COUNTY

:

: No.: 200⁶5-53-CD

:

:

: CERTIFICATION

:

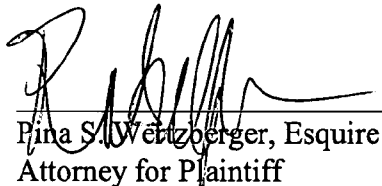
:

CERTIFICATION

Pina S. Wertzberger, Esquire, hereby verifies that she is 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. Section 4904 relating to unsworn falsification to authorities.


Pina S. Wertzberger, Esquire
Attorney for Plaintiff

Date: March 30, 2006

MERS

Plaintiff

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA

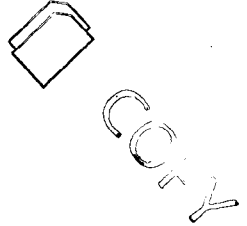
Vs.

WRIT OF EXECUTION
(Mortgage Foreclosure)

Todd L. Emigh

Defendant(s)

NO.: 2006-53-CD



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

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF CLEARFIELD:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

6926 Drane Highway, West Decatur, PA 16878
(see legal description attached)

AMOUNT DUE	\$80,700.56
INTEREST	
From 3/31/06 to Date of	\$
Sale at \$13.37 per diem	
Prothonotary costs	125.00
TOTAL DUE:	\$
Plus costs per endorsement	
hereon	

Dated: 4/3/06

William A. [Signature]
Prothonotary

(SEAL)

By: _____
Deputy

ALL THAT CERTAIN PIECE OR PARCEL OF GROUND SITUATE IN BOGGS
TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED
AS FOLLOWS:

STARTING AT A POST CORNER AT HARD ROAD (LEGISLATIVE ROUTE 17056)
TO BIGLER, PENNSYLVANIA; THENCE NORTH ONE HUNDRED FORTY SIX (146)
FEET TO A POST AT HARD ROAD (LEGISLATIVE ROUTE 17056) AND LANDS
OF NOW OR FORMERLY MARTIN A. WOODS LAND; THENCE EAST THREE
HUNDRED (300) FEET TO A POST AND LANDS OF NOW OR FORMERLY MARTIN
A. WOODS; THENCE SOUTH ONE HUNDRED FORTY SIX (146) FEET TO A POST
AND LANDS OF NOW OR FORMERLY MARTIN A. WOODS; THENCE WEST THREE
HUNDRED (300) FEET TO A POST AND PLACE OF BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO TODD L. EMIGH, SINGLE BY DEED
FROM GEORGE M. YINGLING, A WIDOWER RECORDED 12/13/2002 IN
INSTRUMENT NO. 200220028, IN THE OFFICE OF THE RECORDER OF DEEDS
OF CLEARFIELD COUNTY, PENNSYLVANIA.

Being known as 6926 Drane Highway, West Decatur, PA 16878
Tax Parcel Number: 105-N10-32

SEIZED, taken in execution to be sold as the property of Todd L. Emigh, at the suit of MERS.
Judgment No. 2005-53-CD.

{00095799}

MILSTEAD & ASSOCIATES, LLC
BY: PINA S. WERTZBERGER, ESQUIRE
Attorney ID# 77274
220 Lake Drive East, Suite 301
Cherry Hill, NJ 08002
(856) 482-1400

Attorneys for Plaintiff

MERS
P.O. Box 2026
Flint, MI 48501,
Plaintiff,

: COURT OF COMMON PLEAS
: CLEARFIELD COUNTY

:
:
: No.: 200⁶5-53-CD

Vs.

Todd L. Emigh
6926 Drane Highway
West Decatur, PA 16878

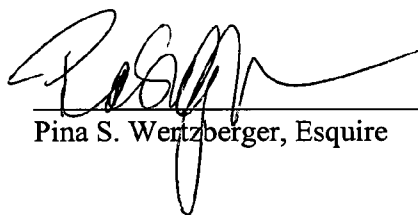
Defendant.

VERIFICATION OF NON-MILITARY SERVICE

Pina S. Wertzberger, Esquire, hereby verifies that she is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, she has knowledge of the following facts, to wit:

1. 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 Soldier' and Sailors' Civil Relief Act of Congress of 1940, as amended.

2. defendant, **Todd L. Emigh** is over 18 years of age and resides at **6926 Drane Highway, West Decatur, PA 16878.**



Pina S. Wertzberger, Esquire

{00095799}

FILED ^{no cc}
3/11/32/34
APR 03 2006

William A. Shaw
Prothonotary/Clerk of Courts

FILED

APR 03 2006

William A. Shaw
Prothonotary/Clerk of Courts

MILSTEAD & ASSOCIATES, LLC
BY: PINA S. WERTZBERGER, ESQUIRE
Attorney ID# 77274
220 Lake Drive East, Suite 301
Cherry Hill, NJ 08002
(856) 482-1400

Attorneys for Plaintiff

MERS
P.O. Box 2026
Flint, MI 48501,
Plaintiff,

: **COURT OF COMMON PLEAS**
: **CLEARFIELD COUNTY**

:
: **No.: 2005-53-CD**

Vs.

Todd L. Emigh
6926 Drane Highway
West Decatur, PA 16878

Defendant.

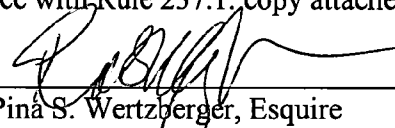
PRAECIPE FOR IN REM JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter Judgment in favor of Plaintiff and against **Todd L. Emigh**, Defendant for failure to file an Answer on 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	\$75,521.54
Interest – 1/7/06 to 3/30/06	1,069.04
Late Charges	46.06
Escrow Advance	170.75
Corporate Advance	3,893.17
TOTAL	\$80,700.56

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


Pina S. Wertzberger, Esquire
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 4/3/06


PROTHONOTARY

{00095799}

FILED *Atty. fee 20.00*
m/11:32 AM *ICC & Notice to*
APR 03 2006 *Def.*

William A. Shaw
Prothonotary/Clerk of Courts

Statement to
Atty
@

MILSTEAD & ASSOCIATES, LLC
BY: Pina S. Wertzberger, Esquire
ID No. 77274
220 Lake Drive East, Suite 301
Cherry Hill, NJ 08002
(856) 482-1400

Attorney for Plaintiff

MERS,

Plaintiff,

Vs.

Todd L. Emigh,
Defendant(s).

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

No.: 2006-53-CD

TO: Todd L. Emigh
6926 Drane Highway Twp of Bogga
West Decatur PA 16878

DATE OF NOTICE: March 15, 2006

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATEMPT 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 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.

LAWYERS REFERRAL AND INFORMATION SERVICES
CLEARFIED COUNTY BAR ASSOCIATION
CLEARFIELD COUNTY COURTHOUSE
230 E. MARKET STREET
CLEARFIELD, NJ 16830
800-692-7375

Pina S. Wertzberger, Esquire # 77274

NOTICE OF JUDGMENT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CIVIL DIVISION

MERS

Vs.

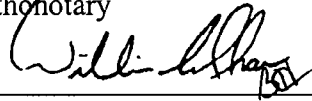
No. 2006-00053-CD

Todd L. Emigh

To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered against you in the amount of \$80,700.56 on April 3, 2006.

William A. Shaw
Prothonotary



William A. Shaw

CC: Y

OFFICE OF THE PROTHONOTARY
COURT OF COMMON PLEAS OF CLEARFIELD COUNTY

Prothonotary

To: Todd L. Emigh

MERS,	: COURT OF COMMON PLEAS
	: CLEARFIELD COUNTY
Plaintiff,	:
	:
Vs.	: No.: 200⁶5-53-CD
	:
Todd L. Emigh	:
	:
Defendant.	:

NOTICE PURSUANT TO RULE 236

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

Prothonotary

MORTGAGE FORECLOSURE JUDGMENT BY DEFAULT

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL:

PINA S. WERTZBERGER, ESQUIRE #77274
MILSTEAD & ASSOCIATES, LLC
856/482-1400

Notice Pursuant To Fair Debt Collection Practices Act

This is an attempt to collect a debt and any information obtained will be used for that purpose.

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

MERS
Plaintiff(s)

No.: 2006-00053-CD

Real Debt: \$80,700.56

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Todd L. Emigh
Defendant(s)

Entry: \$20.00

Instrument: In Rem Judgment

Date of Entry: April 3, 2006

Expires: April 3, 2011

Certified from the record this 3rd day of April, 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

MILSTEAD & ASSOCIATES, LLC

By: Pina S. Wertzberger, Esquire

Attorney ID# 77274

Woodland Falls Corporate Park

220 Lake Drive East, Suite 301

Cherry Hill, NJ 08002

(856) 482-1400

Attorney for Plaintiff

MERS

Plaintiff

Vs.

Todd L. Emigh

Defendant

: COURT OF COMMON PLEAS

: CLEARFIELD COUNTY

:

: No.: 200⁶-53-CD

:

: AFFIDAVIT PURSUANT TO

: Pa.R.C.P. 3129.2

:

STATE OF PENNSYLVANIA)

COUNTY OF CLEARFIELD)

I, Pina S. Wertzberger, Esquire, of full age, being duly sworn according to law, upon my oath, depose and say,

1. On May 11, 2006, a copy of the Notice of Sheriff's Sale of Real Property was served upon the defendant, Todd L. Emigh, by certified mail, returned receipt requested. A copy of the signed certified card is attached hereto and made a part hereof as Exhibit "A".

2. On April 25, 2006, a notice of Sheriff's Sale was served upon lien holders of record and interested parties by ordinary mail. A copy of the certificate of mailing is attached hereto and made a part hereof as Exhibit "B".

MILSTEAD & ASSOCIATES, LLC

Pina S. Wertzberger, Esquire

Attorney ID No. 77274


FILED

MAY 26 2006


W/110/4
William A. Shaw
Prothonotary/Clerk of Courts

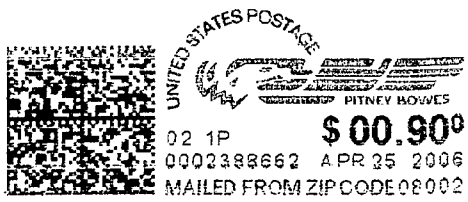
ONE (600) TO 472

{00104605}

2. Article Number		COMPLETE THIS SECTION ON DELIVERY	
 7160 3901 9849 5375 1053		A. Received by (Please Print Clearly) Sherry Emigh	B. Date of Delivery 5-19-06
		C. Signature x Sherry Emigh	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
		D. Is delivery address different from item 1? If YES, enter delivery address below: P.O. Box 151	
3. Service Type CERTIFIED MAIL		<u>Reference Information</u>	
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes		1.04590	
1. Article Addressed to: Todd L. Emigh 6926 Drane Highway West Decatur, PA 16878		GW	
PS Form 3811, January 2005 Domestic Return Receipt			

NAME AND ADDRESS OF SENDER		INDICATE TYPE OF MAIL		CHECK APPROPRIATE BLOCK FOR		POSTMARK AND DATE OF RECEIPT	
MILSTEAD & ASSOCIATES, LLC Woodland Falls Corporate Park 220 Lake Drive East, Suite 301 Cherry Hill, NJ 08002		<input checked="" type="checkbox"/> Certificate Mailing <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified Mail		<input type="checkbox"/> Registered Mail <input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without Postal Insurance		Affix stamp here if issued as certificate of mailing or for additional copies of this bill.	

Line	Number of Article	Name of Addressee, Street, and Post-Office Address	Postage	Fee	Handling Charge	Act. Value (if Regis.)	Insured Value	Due Sender If C.O.D.	R.R. Fee	S.D. Fee	S.H. Fee	Rest. Del. Fee
1		Tenant/Occupant 6926 Drane Highway West Decatur, PA 16878										
2		Department of Domestic Relations Clearfield County Courthouse 230 E. Market Street Clearfield, PA 16830										
3		Commonwealth of Pennsylvania Department of Welfare P.O. Box 2675 Harrisburg, PA 17105										
4												
5												
6												
7												
8												
9												
10												
Total Number of Pieces Listed by Sender			POSTMASTER, PER (Name of receiving employee)			The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$50,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for Registered Mail, \$500 for COD and \$500 for Insured Mail. Special handling charges apply only to Third- and Fourth-Class parcels. Special delivery service also includes special handling service.						
3												



PS FORM 3877 05-1-04590 FOR REGISTERED, INSURED, C.O.D., CERTIFIED, AND EXPRESS MAIL

{00014118}

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20312
NO: 06-53-CD

PLAINTIFF: MERS
vs.
DEFENDANT: TODD L. EMIGH

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 04/03/2006

LEVY TAKEN 04/12/2006 @ 8:25 AM

POSTED 04/12/2006 @ 8:25 AM

SALE HELD 07/07/2006

SOLD TO EQUITY ONE, INC., D/B/A/ POPULAR FINANCIAL SERVICES

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 08/08/2006

DATE DEED FILED 08/08/2006

PROPERTY ADDRESS 6926 DRANE HIGHWAY WEST DECATUR , PA 16878

SERVICES

@

SERVED TODD L. EMIGH

NOT ABLE TO PERSONALLY SERVE DEFENDANT AT RESIDENCE.

FILED
AUG 08 2006
04/12:05/06
William A. Shaw
Prothonotary/Clerk of Courts
PD
5.00

05/22/2006 @ SERVED TODD L. EMIGH

SERVED TODD L. EMIGH, DEFENDANT BY REG & CERT MAIL TO PO BOX 151, WEST DECATUR, CLEARFIELD COUNTY, PENNSYLVANIA
CERT #70050390000372352244. CERT MAIL RETURNED UNCLAIMED JUNE 11, 2006.

@

SERVED

NOW, MAY 23, 2006 RECEIVED A FAX LETTER TO CONTINUE THE SHERIFF SALE SCHEDULED FOR JUNE 2, 2006 TO JULY 7, 2006.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20312
NO: 06-53-CD

PLAINTIFF: MERS
vs.
DEFENDANT: TODD L. EMIGH

Execution REAL ESTATE

SHERIFF RETURN


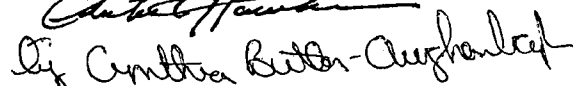
SHERIFF HAWKINS \$260.53

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,



Chester A. Hawkins
Sheriff

MERS

Plaintiff

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA

Vs.

WRIT OF EXECUTION
(Mortgage Foreclosure)

Todd L. Emigh

Defendant(s)

NO.: 200⁶~~8~~-53-CD

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

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF CLEARFIELD:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

6926 Drane Highway, West Decatur, PA 16878
(see legal description attached)

AMOUNT DUE \$80,700.56

INTEREST

From 3/31/06 to Date of \$
Sale at \$13.27 per diem

Prothonotary costs 125.00

TOTAL DUE: \$

Plus costs per endorsement
hereon

Dated: 4/3/06

William L. Haines
Prothonotary

(SEAL)

By: [Signature]
Deputy

{00095799}

Received April 3, 2006 @ 3:15 PM.
Chester A. Hawkins
By Catherine Butler-Aughenbaugh

ALL THAT CERTAIN PIECE OR PARCEL OF GROUND SITUATE IN BOGGS
TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED
AS FOLLOWS:

STARTING AT A POST CORNER AT HARD ROAD (LEGISLATIVE ROUTE 17056)
TO BIGLER, PENNSYLVANIA; THENCE NORTH ONE HUNDRED FORTY SIX (146)
FEET TO A POST AT HARD ROAD (LEGISLATIVE ROUTE 17056) AND LANDS
OF NOW OR FORMERLY MARTIN A. WOODS LAND; THENCE EAST THREE
HUNDRED (300) FEET TO A POST AND LANDS OF NOW OR FORMERLY MARTIN
A. WOODS; THENCE SOUTH ONE HUNDRED FORTY SIX (146) FEET TO A POST
AND LANDS OF NOW OR FORMERLY MARTIN A. WOODS; THENCE WEST THREE
HUNDRED (300) FEET TO A POST AND PLACE OF BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO TODD L. EMIGH, SINGLE BY DEED
FROM GEORGE M. YINGLING, A WIDOWER RECORDED 12/13/2002 IN
INSTRUMENT NO. 200220028, IN THE OFFICE OF THE RECORDER OF DEEDS
OF CLEARFIELD COUNTY, PENNSYLVANIA.

Being known as 6926 Drane Highway, West Decatur, PA 16878
Tax Parcel Number: 105-N10-32

SEIZED, taken in execution to be sold as the property of Todd L. Emigh, at the suit of MERS.
Judgment No. 2005-53-CD.

{00095799}

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME TODD L. EMIGH

NO. 06-53-CD

NOW, August 08, 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 July 07, 2006, I exposed the within described real estate of Todd L. Emigh to public venue or outcry at which time and place I sold the same to EQUITY ONE, INC., D/B/A/ POPULAR FINANCIAL SERVICES he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	9.79
LEVY	15.00
MILEAGE	9.79
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	10.58
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	29.37
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	

TOTAL SHERIFF COSTS \$260.53

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	80,700.56
INTEREST @ 13.2700 %	1,300.46
FROM 03/31/2006 TO 07/07/2006	

PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	

ESCROW DEFICIENCY
PROPERTY INSPECTIONS
INTEREST
MISCELLANEOUS

TOTAL DEBT AND INTEREST \$82,021.02

COSTS:

ADVERTISING	255.22
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	260.53
LEGAL JOURNAL COSTS	126.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	

TOTAL COSTS \$940.75

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

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



SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TODD L. EMICH
P. O. BOX 151
WEST DECATUR, PA 16878

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☒ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1?

☐ Yes

☐ No

If YES, enter delivery address below:

3. Service Type

☐ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7005 0390 0003 7235 2244

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

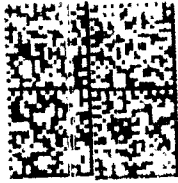
CERTIFIED MAIL™



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



7005 0390 0003 7235 2244



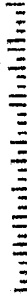
04.89
 US POSTAGE

undelivered

TODD L. EMIGH
 P. O. BOX 151
 WEST DECATUR, PA 16878

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

RTS
 RETURN TO SENDER

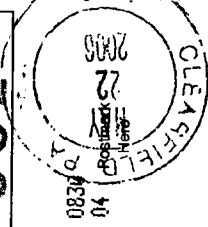


U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)

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

OFFICIAL USE
 WEST DECATUR, PA 16878

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



05/22/2006

Sent To

TODD L. EMIGH
 Street, Apt. No., P. O. BOX 151
 or PO Box No. WEST DECATUR, PA 16878
 City, State, Zip+4

PS Form 3800, June 2002

See Reverse for Instructions

MILSTEAD & ASSOCIATES, LLC

WOODLAND FALLS CORPORATE PARK
220 LAKE DRIVE EAST, SUITE 301
CHERRY HILL, NJ 08002

(856) 482-1400
fax: (856) 482-9190

FACSIMILE TRANSMITTAL SHEET

TO:	FROM:
Cindy	Greg Wilkins
COMPANY:	DATE:
Clearfield County Sheriff's Office	May 23, 2006
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER:
814-765-5915	1
PHONE NUMBER:	SENDER'S REFERENCE NUMBER:
	1.04590
RE:	YOUR REFERENCE NUMBER:
Emigh, Todd	2006-53 CD

A follow-up copy ☐ will ☐ not be sent by mail.

Comments

Please accept this fax as authorization to postpone the sale set for 6/2/06. Service upon the defendant was completed inside of 30 days from the sale date. Please reschedule the sale for 7/7/06.

Thank you fro your attention in this matter.

Thanks,



Gregory Wilkins

**IF THERE IS A PROBLEM WITH THIS TRANSMISSION
PLEASE CALL (856) 482-1400**

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INTENDED RECIPIENT(S) NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US BY TELEPHONE AND RETURN THE ORIGINAL MESSAGE TO US AT THE ADDRESS LISTED ABOVE VIA UNITED STATES POSTAL SERVICE.

Prothonotary/Clerk of Courts
William A. Shaw

AUG 08 2006

FILED