

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

Plaintiff

v.

NO. 2006-57-90

CLEARFIELD COUNTY

NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

Defendant

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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

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

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

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

FILED
JAN 12 2006
m/12:45/0
William A. Shaw
Prothonotary/Clerk of Courts
3 cent to Att

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

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

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

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

1. Plaintiff is

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

Plaintiff, is or will be, the owner of legal title to the mortgage that is the subject of this action, and nominee for the entity indicated below, which is the owner of the entire beneficial interest in the mortgage:

PHH MORTGAGE CORPORATION F/K/A CENDANT
3000 LEADENHALL ROAD
MOUNT LAUREL, NJ 08054

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

NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

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

3. On 02/17/2005 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No: 200502430.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 09/01/2005 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.


6. The following amounts are due on the mortgage:

Principal Balance	\$50,801.05
Interest	2,201.58
08/01/2005 through 01/09/2006 (Per Diem \$13.59)	
Attorney's Fees	1,250.00
Cumulative Late Charges	64.76
02/17/2005 to 01/09/2006	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 54,867.39
Escrow	
Credit	0.00
Deficit	132.72
Subtotal	<u>\$ 132.72</u>
TOTAL	\$ 55,000.11

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 55,000.11, together with interest from 01/09/2006 at the rate of \$13.59 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

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

LEGAL DESCRIPTION

ALL those certain pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of DuBois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF: BEGINNING at a post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys, 150 feet, more or less, to a post at an alley; thence South 30 degrees 45 minutes West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys, 150 feet, more or less, to said Knarr Street; thence North 30 degrees 45 minutes East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

THE SECOND THEREOF: BEGINNING at a post on the Easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B.B. Marshall and Donna C. Marshall, husband and wife, by Deed dated November 3, 1970, and recorded in Clearfield County in Deed Book 569, Page 634, said beginning point also being the Northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by Deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, Page 50 (said land now or formerly being owned by Elizabeth S. Nelson); thence North 30 degrees 45 minutes East by line of Knarr Street a distance of 3 1/2 feet to a point; thence in a Southwesterly direction by a line parallel with the property line between this and adjoining properties, a distance of 43 feet to a point; thence South 30 degrees 45 minutes West a distance of 3 1/2 feet to a point on the property line between this and adjoining properties; thence in a Northwesterly direction along the property line between this and adjoining properties a distance of 43 feet to Knarr Street and the place of beginning.

BEING further identified in the Office of Mapping and Assessment of Clearfield County as Map No. 007-4-011-000-03089.

PROPERY BEING: 411 KNARR STREET

VERIFICATION

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

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



FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: 1-9-06

FILED
JAN 12 2006
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101160
NO: 06-57-CD
SERVICE # 1 OF 3
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.
vs.
DEFENDANT: NANCY M. MAYHEW

SHERIFF RETURN

NOW, January 27, 2006 AT 12:10 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON NANCY M. MAYHEW DEFENDANT AT MEETING PLACE: BI-LO FOODS, SANDY PLAZA, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO NANCY M. MAYHEW, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN / COUDRIET

FILED
01/28/06
MAR 20 2006

William A. Shaw
Prothonotary/Clerk of Court

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 3 Services

Sheriff Docket # **101160**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.

Case # 06-57-CD

vs.

NANCY M. MAYHEW

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW March 17, 2006 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO NANCY M. MAYHEW, DEFENDANT. DOESN'T LIVE @ 1037 TREASURE LAKE, DUBOIS, PA..

SERVED BY: /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101160
NO: 06-57-CD
SERVICE # 3 OF 3
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.
vs.
DEFENDANT: NANCY M. MAYHEW

SHERIFF RETURN

NOW, January 23, 2006, SHERIFF OF JEFFERSON COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON NANCY M. MAYHEW.

NOW, January 30, 2006 ATTEMPTED TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON NANCY M. MAYHEW, DEFENDANT. THE RETURN OF JEFFERSON COUNTY IS HERETO **ATTACHED** AND MADE PART OF THIS RETURN MARKED "NOT FOUND".

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101160
NO: 06-57-CD
SERVICES 3
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.
vs.
DEFENDANT: NANCY M. MAYHEW

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PHELAN	474070	20.00
SURCHARGE	PHELAN	474127	10.00
SHERIFF HAWKINS	PHELAN	474127	72.82
JEFFERSON CO.	PHELAN	474133	36.25

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,



Chester A. Hawkins
Sheriff

No. 06-57 C.D.

Now, January 30, 2006, I return the Notice and Complaint in Mortgage Foreclosure for NANCY M. MAYHEW, Defendant, to the Clearfield County Sheriff's Office marked "not found; defendant is currently living at the 411 Knarr Street, DuBois, PA 15801 which is located in Clearfield County".

Advance Costs Received:	\$125.00	
My Costs:	34.25	Paid
Prothy:	2.00	
Total Costs:	36.25	
REFUNDED:	\$ 88.75	

Sworn and subscribed

to before me this

day of

By

30th
Jan. 2006
Laurel Leest
My Commission Expires
the 1st Monday, Jan. 2010

So Answers,

Leonard A. Demko

Sheriff

JEFFERSON COUNTY, PENNSYLVANIA

PHELAN HALLINAN & SCHMIEG, LLP
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ATTORNEY FOR PLAINTIFF

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REGISTRATION SYSTEMS, INC.
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TERM

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v.

NO. 2006-57-CD

CLEARFIELD COUNTY

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Clearfield, PA 16830
814-765-2641 x 5982

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

JAN 12 2008

Attest.

William L. Shaw
Prothonotary/
Clerk of Courts

**We hereby certify the within
to be a true and correct copy
of our invoice**

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1. Plaintiff is

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MOUNT LAUREL, NJ 08054

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DU BOIS, PA 15801

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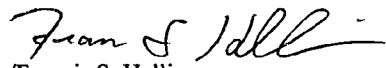
6. The following amounts are due on the mortgage:

Principal Balance	\$50,801.05
Interest	2,201.58
08/01/2005 through 01/09/2006 (Per Diem \$13.59)	
Attorney's Fees	1,250.00
Cumulative Late Charges	64.76
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Subtotal	<u>\$ 132.72</u>
TOTAL	\$ 55,000.11

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 55,000.11, together with interest from 01/09/2006 at the rate of \$13.59 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

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

LEGAL DESCRIPTION

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BEING further identified in the Office of Mapping and Assessment of Clearfield County as Map No. 007-4-011-000-03089.

PROPERTY BEING: 411 KNARR STREET

VERIFICATION

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

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FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: 1-9-06

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LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
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ATTORNEY FOR PLAINTIFF

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REGISTRATION SYSTEMS, INC.
8201 GREENSBORO DRIVE, SUITE 350
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Plaintiff

v.

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO.

CLEARFIELD COUNTY

NANCY M. MAYHEW
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DU BOIS, PA 15801

Defendant

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COMPLAINT IN MORTGAGE FORECLOSURE

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814-765-2641 x 5982

**We hereby certify the within
to be a true and correct copy
of our invoice**

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

JAN 12 2003

File #: 128761

Attest.

William E. Prothonotary
Prothonotary/
Clerk of Courts

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

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

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

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

1. Plaintiff is

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

Plaintiff, is or will be, the owner of legal title to the mortgage that is the subject of this action, and nominee for the entity indicated below, which is the owner of the entire beneficial interest in the mortgage:

PHH MORTGAGE CORPORATION F/K/A CENDANT
3000 LEADENHALL ROAD
MOUNT LAUREL, NJ 08054

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

NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

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

3. On 02/17/2005 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No: 200502430.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 09/01/2005 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

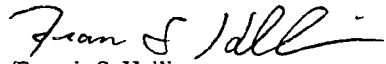
6. The following amounts are due on the mortgage:

Principal Balance	\$50,801.05
Interest	2,201.58
08/01/2005 through 01/09/2006 (Per Diem \$13.59)	
Attorney's Fees	1,250.00
Cumulative Late Charges	64.76
02/17/2005 to 01/09/2006	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 54,867.39
Escrow	
Credit	0.00
Deficit	132.72
Subtotal	<u>\$ 132.72</u>
TOTAL	\$ 55,000.11

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 55,000.11, together with interest from 01/09/2006 at the rate of \$13.59 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

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

LEGAL DESCRIPTION

ALL those certain pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of DuBois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF: BEGINNING at a post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys, 150 feet, more or less, to a post at an alley; thence South 30 degrees 45 minutes West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys, 150 feet, more or less, to said Knarr Street; thence North 30 degrees 45 minutes East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

THE SECOND THEREOF: BEGINNING at a post on the Easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B.B. Marshall and Donna C. Marshall, husband and wife, by Deed dated November 3, 1970, and recorded in Clearfield County in Deed Book 569, Page 634, said beginning point also being the Northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by Deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, Page 50 (said land now or formerly being owned by Elizabeth S. Nelson); thence North 30 degrees 45 minutes East by line of Knarr Street a distance of 3 1/2 feet to a point; thence in a Southwesterly direction by a line parallel with the property line between this and adjoining properties, a distance of 43 feet to a point; thence South 30 degrees 45 minutes West a distance of 3 1/2 feet to a point on the property line between this and adjoining properties; thence in a Northwesterly direction along the property line between this and adjoining properties a distance of 43 feet to Knarr Street and the place of beginning.

BEING further identified in the Office of Mapping and Assessment of Clearfield County as Map No. 007-4-011-000-03089.

PROPERTY BEING: 411 KNARR STREET

VERIFICATION

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

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



FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: 1-9-06

FILED

MAR 22 1993

WILLIAM A. STANLEY
CLERK OF COURT

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.

NO. 06-57-CD

-VS-

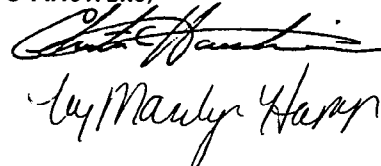
NANCY M. MAYHEW

COMPLAINT IN MORTGAGE FORECLOSURE

AMENDED
SHERIFF'S RETURN

NOW APRIL 26, 2006 AMEND RETURN CHANGING SHERIFF COSTS FROM \$72.82 TO \$73.82.

SO ANSWERS,



CHESTER A. HAWKINS
SHERIFF

SWORN TO BEFORE ME THIS
____ DAY OF _____ 2006

FILED
013:36 BT
APR 26 2006 

William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG
By: DANIEL G. SCHMIEG
Identification No. 62205
One Penn Center at Suburban Station - Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814 Attorney for Plaintiff
(215) 563-7000

FILED *Any pd. 20.00*
m/11:29/06
MAY 01 2006 *icc Notice to Def.*
William A. Shaw *Statement to Atty*
Prothonotary/Clerk of Courts *CR*

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

Plaintiff,

v.

**NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801**

Defendant(s).

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 2006-57-CD

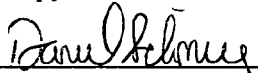
**PRAECIPE FOR IN REM JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES**

TO THE OFFICE OF THE PROTHONOTARY:

Kindly enter an in rem judgment in favor of the Plaintiff and against **NANCY M. MAYHEW**, Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in the Complaint	\$ 55,000.11
Interest - 1/10/06 to 4/28/06	\$1,481.31
TOTAL	<u>\$ 56,481.42</u>

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: May 1, 2006


PRO PROTHY

PHELAN HALLINAN AND SCHMIEG

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

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

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

One Penn Center Plaza, Suite 1400

Philadelphia, PA 19103

(215) 563-7000

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

Plaintiff

: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY

NANCY M. MAYHEW

: NO. 2006-57 CD

Defendants

TO: NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

FILE COPY

DATE OF NOTICE: MARCH 23, 2006

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

IMPORTANT NOTICE

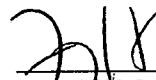
YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT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

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

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

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

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



FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

FILED

MAY 01 2006

William A. Shaw
Prothonotary/Clerk of Courts

(215) 563-7000

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 2006-57-CD

Daniel Schmiege
DANIEL G. SCHMIEGE, ESQUIRE

CCY

IN THE COURT OF COMMON PLEAS
CLEARFIELD PENNSYLVANIA

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

Plaintiff,

v.

NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

Defendant(s).

:
:
: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 2006-57-CD
:
:
:
:
:
:

Notice is given that a Judgment in the above captioned matter has been entered against you
on May 1, 2006.

BY [Signature] DEPUTY

If you have any questions concerning this matter, please contact:

DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

This firm is a debt collector attempting to collect a debt. Any information we obtain 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 enforcement of a lien against property.

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

Mortgage Electronic Registration Systems, Inc.
Plaintiff(s)

No.: 2006-00057-CD

Real Debt: \$56,481.42

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Nancy M. Mayhew
Defendant(s)

Entry: \$20.00

Instrument: In Rem Judgment

Date of Entry: May 1, 2006

Expires: May 1, 2011

Certified from the record this 1st day of May, 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

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

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

vs.

NANCY M. MAYHEW

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. 2006-57-CD Term 2005.

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

To the Director of the Office of Judicial Support

Issue writ of execution in the above matter:

Amount Due

\$56,481.42

Interest from 4/29/06 to Sale
Per diem \$9.28

\$ _____

Add'l Costs

\$3,120.00

Prothonotary costs 125.00

David Schiney
Attorney for the Plaintiff(s)

Note: Please attach description of Property.

FILED

MAY 12 2006

W/12:50/W
William A. Shaw

Prothonotary/Clerk of Courts

1 cent to Att

1 cent + 6 writs to

SHR

No. 2006-57-CD..... Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

FILED
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

vs.

NANCY M. MAYHEW

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:

.....
Daniel Schme) Attorney for Plaintiff(s)

Address: NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

LEGAL DESCRIPTION

ALL those certain pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of DuBois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF: BEGINNING at a post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys, 150 feet, more or less, to a post at an alley; thence South 30 degrees 45 minutes West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys, 150 feet, more or less, to said Knarr Street; thence North 30 degrees 45 minutes East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

THE SECOND THEREOF: BEGINNING at a post on the Easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B.B. Marshall and Donna C. Marshall, husband and wife, by Deed dated November 3, 1970, and recorded in Clearfield County in Deed Book 569, Page 634, said beginning point also being the Northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by Deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, Page 50 (said land now or formerly being owned by Elizabeth S. Nelson); thence North 30 degrees 45 minutes East by line of Knarr Street a distance of 3 ½ feet to a point; thence in a Southwesterly direction by a line parallel with the property line between this and adjoining properties, a distance of 43 feet to a point; thence South 30 degrees 45 minutes West a distance of 3 ½ feet to a point on the property line between this and adjoining properties; thence in a Northwesterly direction along the property line between this and adjoining properties a distance of 43 feet to Knarr Street and the place of beginning.

BEING further identified in the Office of Mapping and Assessment of Clearfield County as Map No. 007-4-011-000-03089.

BEING the same premises which were conveyed to William C. Dilts and Brenda J. Dilts, husband and wife, by Deed of Danny K. Kiehlmeier and Robin L. Kiehlmeier, husband and wife, said deed dated May 28, 2002 and recorded July 10, 2002 as Instrument # 200210870.

TITLE TO SAID PREMISES IS VESTED IN Nancy M. Mayhew, an adult individual, by Deed from William C. Dilts and Brenda J. Dilts, husband and wife, dated 2-9-05, recorded 2-18-05 as Instrument #: 200502429

Premises being: 411 KNARR STREET
DU BOIS, PA 15801

Tax Parcel No. 011-000-03089

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG

Identification No. 62205

Suite 1400

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC

REGISTRATION SYSTEMS, INC.

8201 GREENSBORO DRIVE, STE 350

MCLEAN, VA 22102

Plaintiff,

v.

NANCY M. MAYHEW

411 KNARR STREET

DU BOIS, PA 15801

Defendant(s).

**:
:
: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 2006-57-CD
:
:
:
:
:
:**

CERTIFICATION

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

- () an FHA Mortgage
- () non-owner occupied
- () vacant
- (X) Act 91 procedures have been fulfilled

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



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

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

Plaintiff,

v.

NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

Defendant(s).

:
:
: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 2006-57-CD
:
:
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:

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praeceptum for the Writ of Execution was filed, the following information concerning the real property located at **411 KNARR STREET, DU BOIS, PA 15801**.

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	---

NANCY M. MAYHEW	411 KNARR STREET DU BOIS, PA 15801
-----------------	---------------------------------------


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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	---

Same as Above

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

May 12, 2006
Date



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	---

TENANT/OCCUPANT	411 KNARR STREET DU BOIS, PA 15801
-----------------	---------------------------------------

DOMESTIC RELATIONS CLEARFIELD COUNTY	CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830
---	--

COMMONWEALTH OF PENNSYLVANIA	DEPARTMENT OF WELFARE PO BOX 2675 HARRISBURG, PA 17105
---------------------------------	--

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

May 12, 2006
Date



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

by: Michele M. Bradford, Esquire

Atty. I.D. No. 69849

One Penn Center, Suite 1400

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

Mortgage Electronic Registration Systems, Inc.

: Court of Common Pleas

Plaintiff

: Civil Division

vs.

: Clearfield County

Nancy M. Mayhew

: No. 2006-57-CD

Defendant

PLAINTIFF'S MOTION TO REASSESS DAMAGES

Plaintiff, by its Attorney, Michele M. Bradford, Esquire, moves the Court to direct the Prothonotary to amend the judgment in this matter, and in support thereof avers the following:

1. Plaintiff commenced this foreclosure action by filing a Complaint on January 12, 2006, a true and correct copy of which is attached hereto, made part hereof, and marked as Exhibit "A".
2. Judgment was entered on May 1, 2006 in the amount of \$56,481.42. A true and correct copy of the praecipe for judgment is attached hereto, made part hereof, and marked as Exhibit "B".
3. The Property is listed for Sheriff's Sale on August 4, 2006. However, in the event this motion has not been heard by this Honorable Court by that date, Plaintiff may continue the sale in accordance with Pennsylvania Rule of Civil Procedure 3129.3.

FILED *no cc*
m112:4761
JUN 22 2006 *CR*

William A. Shaw
Prothonotary/Clerk of Courts

4. Additional sums have been incurred or expended on Defendant's behalf since the Complaint was filed and Defendant has been given credit for any payments that have been made since the judgment. The amount of damages should now read as follows:

Principal Balance	\$50,801.05
Interest Through 8/4/06	4,930.81
Per Diem \$13.39	
Late Charges	86.56
Legal fees	1,675.00
Cost of Suit and Title	1,412.50
Sheriff's Sale Costs	2,395.07
Property Inspections	0.00
Appraisal/BPO	105.00
MIP/PMI	0.00
NSF	0.00
Suspense/Misc. Credits	0.00
Escrow Deficit	<u>445.74</u>
TOTAL	\$61,851.73

5. The judgment formerly entered is insufficient to satisfy the amounts due on the Mortgage.

6. Under the terms of the Mortgage and Pennsylvania law, Plaintiff is entitled to inclusion of the figures set forth above in the amount of judgment against the Defendant.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court amend the judgment as requested.

Date: 8/21/06

Phelan Hallinan & Schmieg, LLP

By: 

Michele M. Bradford, Esquire
Attorney for Plaintiff

Exhibit “A”

JAN 12 2006

William A. Shaw
Prothonotary/Clerk of Courts

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

ATTORNEY FOR PLAINTIFF

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

Plaintiff

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

v.

NO. 2006-57-CD

CLEARFIELD COUNTY

NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

Defendant

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

ATTORNEY FILE COPY
PLEASE RETURN

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.

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

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

ATTORNEY FILE COPY
PLEASE RETURN

We hereby certify the within
to be a true and correct copy
of our invoice

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

ATTORNEY FOR PLAINTIFF

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

Plaintiff

v.

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO.

CLEARFIELD COUNTY

NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

Defendant

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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

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

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

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

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

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

1. Plaintiff is

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

Plaintiff, is or will be, the owner of legal title to the mortgage that is the subject of this action, and nominee for the entity indicated below, which is the owner of the entire beneficial interest in the mortgage:

PHH MORTGAGE CORPORATION F/K/A CENDANT
3000 LEADENHALL ROAD
MOUNT LAUREL, NJ 08054

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

NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

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

3. On 02/17/2005 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No: 200502430.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 09/01/2005 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

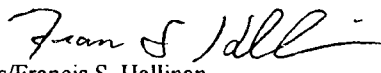
6. The following amounts are due on the mortgage:

Principal Balance	\$50,801.05
Interest	2,201.58
08/01/2005 through 01/09/2006 (Per Diem \$13.59)	
Attorney's Fees	1,250.00
Cumulative Late Charges	64.76
02/17/2005 to 01/09/2006	
Cost of Suit and Title Search	\$ 550.00
Subtotal	\$ 54,867.39
Escrow	
Credit	0.00
Deficit	132.72
Subtotal	\$ 132.72
TOTAL	\$ 55,000.11

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 55,000.11, together with interest from 01/09/2006 at the rate of \$13.59 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By: 

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

LEGAL DESCRIPTION

ALL those certain pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of DuBois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF: BEGINNING at a post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys, 150 feet, more or less, to a post at an alley; thence South 30 degrees 45 minutes West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys, 150 feet, more or less, to said Knarr Street; thence North 30 degrees 45 minutes East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

THE SECOND THEREOF: BEGINNING at a post on the Easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B.B. Marshall and Donna C. Marshall, husband and wife, by Deed dated November 3, 1970, and recorded in Clearfield County in Deed Book 569, Page 634, said beginning point also being the Northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by Deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, Page 50 (said land now or formerly being owned by Elizabeth S. Nelson); thence North 30 degrees 45 minutes East by line of Knarr Street a distance of 3 1/2 feet to a point; thence in a Southwesterly direction by a line parallel with the property line between this and adjoining properties, a distance of 43 feet to a point; thence South 30 degrees 45 minutes West a distance of 3 1/2 feet to a point on the property line between this and adjoining properties; thence in a Northwesterly direction along the property line between this and adjoining properties a distance of 43 feet to Knarr Street and the place of beginning.

BEING further identified in the Office of Mapping and Assessment of Clearfield County as Map No. 007-4-011-000-03089.

PROPERTY BEING: 411 KNARR STREET

VERIFICATION

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

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



FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: 1-9-06

Exhibit “B”

phs# 128761

PHILAN HALLINAN & SCHMIEG
By: DANIEL G. SCHMIEG
Identification No. 62205
One Penn Center at Suburban Station - Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

FILED
MAY 01 2006
William A. Shaw
Prothonotary/Clerk of Courts

ATTORNEY FILE COPY
PLEASE RETURN

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

Plaintiff,

v.

NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 2006-57-CD

ATTORNEY FILE COPY
PLEASE RETURN

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

TO THE OFFICE OF THE PROTHONOTARY:

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

As set forth in the Complaint	\$ 55,000.11
Interest - 1/10/06 to 4/28/06	\$1,481.31
TOTAL	<u>\$ 56,481.42</u>

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

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

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

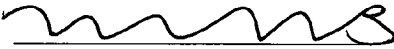
DATE: 5/1/06

PRO PROTHY

VERIFICATION

Michele M. Bradford, Esquire, hereby states that she is the attorney for Plaintiff in this action, that she is authorized to make this verification, and that the statements made in the foregoing Motion to Reassess Damages are true and correct to the best of her knowledge, information and belief. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities.

DATE: 6/21/06

Phelan Hallinan & Schmieg, LLP
By: 
Michele M. Bradford, Esquire
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

by: Michele M. Bradford, Esquire

Atty. I.D. No. 69849

One Penn Center, Suite 1400

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

Mortgage Electronic Registration Systems, Inc.

: Court of Common Pleas

Plaintiff

: Civil Division

vs.

: Clearfield County

Nancy M. Mayhew

: No. 2006-57-CD

Defendant

CERTIFICATION OF SERVICE

I hereby certify that true and correct copies of Plaintiff's Motion to Reassess Damages and Brief in Support thereof were sent to the following individual on the date indicated below.

Nancy M. Mayhew
411 Knarr Street
Du Bois, PA 15801

Nancy M. Mayhew
1037 Treasure Lake
Du Bois, PA 15801

Nancy M. Mayhew
1072 Shinebone Road
Reynoldsville, PA 15851

DATE: 6/21/00

Phelan Hallinan & Schmieg, LLP

By: 

Michele M. Bradford, Esquire
Attorney for Plaintiff

FILED

JUN 22 2006

William A. Shaw
Prothonotary/Clerk of Courts

CA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

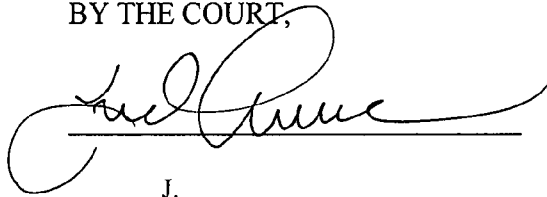
Mortgage Electronic Registration Systems, Inc. : Court of Common Pleas
Plaintiff : Civil Division
vs. : Clearfield County
Nancy M. Mayhew : No. 2006-57-CD
Defendant

ORDER

AND NOW, this 23 day of June 2006, upon consideration of Plaintiff's Motion to Reassess Damages, a Rule is hereby issued upon Defendant to appear and show cause why the motion should not be granted.

Argument is scheduled for the 18th day of July 2006, at 11:30 in Courtroom A.M.
No. 1 in the Clearfield County Courthouse, Clearfield, Pennsylvania.

BY THE COURT,



J.

FILED^{2cc}
JUN 23 2006
11:25 AM
J. Bradford
(60)
William A. Shaw
Prothonotary/Clerk of Courts

FILED

JUN 23 2006

William A. Shaw

____ The Prothonotary's office has provided service to the following parties: Prothonotary/Clerk of Courts

____ Plaintiff(s) ____ Plaintiff(s) Attorney ____ Other

____ Defendant(s) ____ Defendant(s) Attorney

____ Special Instructions:

DATE: 6/23/06

☒ You are responsible for serving all appropriate parties.

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

PHELAN HALLINAN & SCHMIEG
by: MICHELE M. BRADFORD, Esquire
Atty. I.D. No. 69849
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19102-1799
(215) 563-7000

ATTORNEY FOR PLAINTIFF

Mortgage Electronic Registration Systems, Inc.

: Court of Common Pleas

Plaintiff

: Civil Division

vs.

: Clearfield County

Nancy M. Mayhew

: No. 2006-57-CD

Defendant

CERTIFICATION OF SERVICE

I, MICHELE M. BRADFORD, Esquire, hereby certify that a true and correct copy of our Motion to Reassess Damages noting a Rule Return date of five July 18, 2006 has been served upon the following persons:

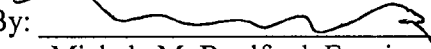
Nancy M. Mayhew
411 Knarr Street
Du Bois, PA 15801

Nancy M. Mayhew
1037 Treasure Lake
Du Bois, PA 15801

Nancy M. Mayhew
1072 Shinebone Road
Reynoldsville, PA 15851

PHELAN HALLINAN & SCHMIEG, LLP

Date: 6/28/06

By: 
Michele M. Bradford, Esquire
Attorney for Plaintiff

FILED NO CC
m110:5/10/06
JUN 29 2006
William A. Shaw
Prothonotary/Clerk of Courts

CA

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

Mortgage Electronic Registration Systems, Inc. : Court of Common Pleas
Plaintiff : Civil Division
vs. : Clearfield County
Nancy M. Mayhew : No. 2006-57-CD
Defendant

ORDER

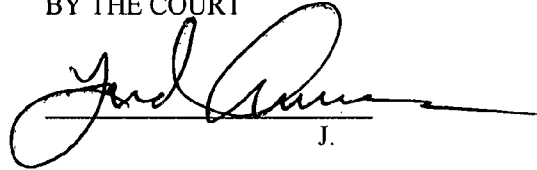
AND NOW, this 18th day of July, 2006 the Prothonotary is ORDERED to amend
the judgment in this case as follows:

Principal Balance	\$50,801.05
Interest Through 8/4/06	4,930.81
Per Diem \$13.39	
Late Charges	86.56
Legal fees	1,675.00
Cost of Suit and Title	1,412.50
Sheriff's Sale Costs	2,395.07
Property Inspections	0.00
Appraisal/BPO	105.00
MIP/PMI	0.00
NSF	0.00
Suspense/Misc. Credits	0.00
Escrow Deficit	445.74
TOTAL	\$61,851.73

Plus interest from 8/4/06 through the date of sale at six percent per annum.

Note: The above figure is not a payoff quote. Sheriff's commission is not included in the above figure.

BY THE COURT


J.

FILED ^{2cc}
0/3/2006
JUL 18 2006

William A. Shaw
Prothonotary/Clerk of Courts

Atty Chota
on behalf of
Holliman & Bradford
(GK)

128761

DATE: 7/18/06

☒ You are responsible for serving all appropriate parties.

☐ The Prothonotary's office has provided service to the following parties: **Shaw**
Prothonotary/Clerk of Courts

 Plaintiff(s) Plaintiff(s) Attorney Other

 Defendant(s) Defendant(s) Attorney

 Special Instructions:

FILED
2006 JUL 18

PHELAN HALLINAN & SCHMIEG, LLP
 by: Michele M. Bradford, Esquire
 Atty. I.D. No. 69849
 One Penn Center, Suite 1400
 1617 John F. Kennedy Boulevard
 Philadelphia, PA 19103-1814
 (215) 563-7000

ATTORNEY FOR PLAINTIFF

Mortgage Electronic Registration Systems, Inc. : Court of Common Pleas

Plaintiff : Civil Division

vs. : Clearfield County

Nancy M. Mayhew : No. 2006-57-CD

Defendant

**MEMORANDUM OF LAW IN SUPPORT OF
 PLAINTIFF'S MOTION TO REASSESS DAMAGES**

I. BACKGROUND OF CASE

Defendant executed a Promissory Note agreeing to pay principal, interest, late charges, real estate taxes, hazard insurance premiums, and mortgage insurance premiums as these sums became due. Plaintiff's Note was secured by a Mortgage on the Property located at 411 Knarr Street, Du Bois, PA 15801. The Mortgage indicates that in the event a default in the mortgage, Plaintiff may advance any necessary sums, including taxes, insurance, and other items, in order to protect the security of the Mortgage.

In the instant case, Defendant defaulted under the Mortgage by failing to tender numerous, promised monthly mortgage payments. Accordingly, after it was clear that the default would not be cured, Plaintiff commenced the instant mortgage foreclosure action. Judgment was subsequently entered by the Court, and the Property is currently scheduled for Sheriff's Sale.

Because of the excessive period of time between the initiation of the mortgage foreclosure action, the entry of judgment and the Sheriff's Sale date, damages as previously assessed are outdated and need to be adjusted to include current interest, real estate taxes, insurance premiums, costs of collection, and other expenses which Plaintiff has been obligated to pay under the Mortgage in order to protect its interests. It is also appropriate to give Defendant credit for monthly payments tendered through bankruptcy, if any.

II. INTEREST

The Mortgage clearly requires that the Defendant shall promptly pay when due the principal and interest due on the outstanding debt. In addition, the Note specifies the rate of interest to be charged until the debt is paid in full or otherwise satisfied. Specifically, interest from 30 days prior to the date of default through the date of the impending Sheriff's sale has been requested.

III. TAXES AND INSURANCE

If Plaintiff had not advanced monies for taxes and insurance throughout the foreclosure proceeding, Plaintiff would have risked loss of its collateral. If the Property were sold at a tax sale, Plaintiff's interest very well may be divested, and Plaintiff would sustain a complete loss on the outstanding balance due on the loan. If the Property were damaged in a fire, Plaintiff would not be able to obtain insurance proceeds to restore the Property if it did not pay the insurance premiums.

Most importantly, the Mortgage specifically provides that the mortgagee may advance the monies for taxes and insurance and charge these payments against the escrow account. Plaintiff is simply seeking to have the Court enforce the terms of the Mortgage.

IV. ATTORNEY'S FEES

The amount of attorney's fees requested in the Motion to Reassess Damages is in accordance with the loan documents and Pennsylvania law. Pennsylvania Courts have long and repeatedly concluded that a request of five percent of the outstanding principal balance is reasonable and enforceable as an attorney's fee. Robinson v. Loomis, 51 Pa. 78 (1865); First Federal Savings and Loan Association v. Street Road Shopping Center, 68 D&C 2d 751, 755 (1974). The provision of the Mortgage which allows the Plaintiff to recover attorney's fees in the instant action is highlighted for the court's reference.

In Federal Land Bank of Baltimore v. Fetner, the Superior Court held that an attorney's fee of ten percent of the original mortgage amount is not unconscionable. 410 A.2d 344 (Pa. Super. 1979). Recently, the Superior Court cited Fetner in confirming that an attorney's fee of ten percent included in the judgment in mortgage foreclosure action was reasonable. Citicorp v. Morrisville Hampton Realty, 662 A.2d 1120 (Pa.

Super. 1995). Importantly, Plaintiff recognizes this Honorable Court's equitable authority to set attorney's fees and costs as it deems reasonable.

V. LEGAL ARGUMENT TO AMEND PLAINTIFF'S IN REM JUDGMENT

It is settled law in Pennsylvania that the Court may exercise its equitable powers to control the enforcement of a judgment and to grant any relief until that judgment is satisfied. 20 P.L.E., Judgments § 191. Stephenson v. Butts, 187 Pa.Super. 55, 59, 142 A.2d 319, 321 (1958), Chase Home Mortgage Corporation of the Southwest v. Good, 537 A.2d 22, 24 (Pa.Super. 1988).

The Supreme Court of Pennsylvania recognized in Landau v. Western Pa. Nat. Bank, 445 Pa. 117, 282 A.2d 335 (1971), that the debt owed on a Mortgage is subject to change and, in fact, can be expected to change from day to day because the bank must advance sums in order to protect its collateral. Because a Mortgage lien is not extinguished until the debt is paid, Plaintiff must protect its collateral up until the date of sale. Beckman v. Altoona Trust Co., 332 Pa. 545, 2 A.2d 826 (1939). Because a judgment in mortgage foreclosure is strictly in rem, it is critical that the judgment reflect those amounts expended by the Plaintiff in protecting the property. Meco Reality Company v. Burns, 414 Pa. 495, 200 A.2d 335 (1971). Plaintiff submits that if it goes to sale without the requested amended judgment, and if there is competitive bidding for the Property, Plaintiff will suffer a significant loss in that it would not be able to recoup monies it advanced to protect its interests. Conversely, amending the in rem judgment will not be detrimental to Defendant as it imputes no personal liability.

In B.C.Y. v. Bukovich, the Pennsylvania Superior Court reiterated its long standing rule that a Court has the inherent power to correct a judgment to conform to the facts of a case. 257 Pa. Super. 157, 390 A.2d 276 (1978). In the within case, the amount of the original judgment does not adequately reflect the additional sums due on the Mortgage due to Defendant's failure to tender payments during the foreclosure proceeding and the advances made by the mortgage company. The Mortgage plainly requires the mortgagors to tender to the mortgagee monthly payments of principal and interest until the Promissory Note accompanying the Mortgage is paid in full. The mortgagor is also required to remit to the mortgagee sufficient sums to pay monthly mortgage insurance premiums, fire insurance premiums, taxes and other assessments relating to the Property.

The mortgagor has breached the terms of the Mortgage, and Plaintiff has been forced to incur significant unjust financial losses on this loan.

VI. CONCLUSION

Therefore, Plaintiff respectfully submits that if the enforcement of its rights is delayed by legal proceedings, and such delays require the mortgagee to expend additional sums provided for by the Mortgage, then the expenses necessarily become part of the mortgagee's lien and should be included in the judgment.

Plaintiff respectfully requests that this Honorable Court grant its Motion to Reassess Damages. Plaintiff submits that it has acted in good faith in maintaining the Property in accordance with the Mortgage, and has relied on terms of the Mortgage with the understanding that it would recover the monies it expended to protect its collateral.

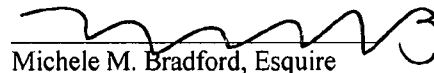
WHEREFORE, Plaintiff respectfully requests that this Honorable Court amend the judgment as requested.

DATE:

6/21/06

Phelan Hallinan & Schmieg, LLP

By:


Michele M. Bradford, Esquire
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

Plaintiff

v.

NANCY M. MAYHEW

Defendant

CIVIL DIVISION

NO. 2006-57-CD

ORDER

AND NOW, this ____ day of _____, 2006, upon consideration of Plaintiff's Motion for Service of Notice of Sale Pursuant to Special Order of Court and the Affidavit of Good Faith Investigation attached thereto, it is hereby **ORDERED** that Plaintiff may obtain service of the Notice of Sale on the above-captioned Defendant, **NANCY M. MAYHEW**, by mailing a true and correct copy of the Notice of Sale by certified mail and regular mail to 411 KNARR STREET, DU BOIS, PA 15801 and 1037 TREASURE LAKE, DU BOIS, PA 15801.

Service of the aforementioned mailings is effective upon the date of mailing and is to be done by Plaintiff's attorney, who will file with the Prothonotary's Office an Affidavit of service.

BY THE COURT:

J.

CA

PHELAN HALLINAN & SCHMIEG, LLP
BY: DANIEL G. SCHMIEG, ESQUIRE
Attorney I.D. No.: 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

Plaintiff

v.

NANCY M. MAYHEW

Defendant

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 2006-57-CD

FILED
MAY 11 2006
AUG 01 2006
REC
Any
610

William A. Shaw
Prothonotary/Clerk of Courts

**MOTION FOR SERVICE OF NOTICE OF SALE
PURSUANT TO SPECIAL ORDER OF COURT**

Plaintiff, by its counsel, Phelan Hallinan & Schmieg, LLP, petitions this Honorable Court for an Order directing service of the Notice of Sale upon the above-captioned Defendant, **NANCY M. MAYHEW**, by certified mail and regular mail to 411 KNARR STREET, DU BOIS, PA 15801 and 1037 TREASURE LAKE, DU BOIS, PA 15801, and in support thereof avers the following:

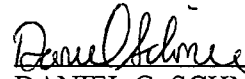
1. A Sheriff's Sale of the mortgaged property involved herein has been scheduled for **NOVEMBER 3, 2006**.
2. Pennsylvania Rule of Civil Procedure (Pa.R.C.P.) 3129.2 requires that the Defendant be served with a notification of Sheriff's Sale at least thirty (30) days prior to the scheduled sale date.

3. Attempts to serve Defendant with the Notice of Sale have been unsuccessful, as indicated by the Return of Service attached hereto as Exhibit "A".
4. Pursuant to Pa.R.C.P. 430, Plaintiff has made a good faith effort to locate the Defendant. An Affidavit of Reasonable Investigation setting forth the specific inquiries made and the results therefrom is attached hereto as Exhibit "B".

WHEREFORE, Plaintiff respectfully requests that the allowance of service of the Notice of Sale in accordance with Pa.R.C.P., Rule 430 by certified and regular mail to 411 KNARR STREET, DU BOIS, PA 15801 and 1037 TREASURE LAKE, DU BOIS, PA 15801.

PHELAN HALLINAN & SCHMIEG, LLP

By:


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

**FULL SPECTRUM LEGAL SERVICES, INC.
AFFIDAVIT OF GOOD FAITH INVESTIGATION**

File Number: 128761
Attorney Firm: **Phelan, Hallinan & Schmieg, LLP**
Subject: Nancy M. Mayhew

Property Address: 411 Knarr Street, Du Bois, PA 15801

I, Brendan Booth, being duly sworn according to law, do hereby depose and state as follows, I have conducted an investigation into the whereabouts of the above-noted individual(s) and have discovered the following:

I. CREDIT INFORMATION

A. SOCIAL SECURITY NUMBER

Our search verified the following information to be true and correct

Nancy M. Mayhew - 201-60-8689

B. EMPLOYMENT SEARCH

Nancy M. Mayhew - A review of the credit reporting agencies provided no employment information.

C. INQUIRY OF CREDITORS

Our inquiry of creditors indicated that Nancy M. Mayhew reside(s) at: 411 Knarr Street, Du Bois, PA 15801.

II. INQUIRY OF TELEPHONE COMPANY

A. DIRECTORY ASSISTANCE SEARCH

Our office contacted directory assistance, which indicated that Nancy M. Mayhew reside(s) at: 411 Knarr Street, Du Bois, PA 15801. On 07-08-06 our office made a telephone call to the subject's phone number (814) 371-1797 and received the following information: disconnected.

B. On 07-08-06 our office made several telephone calls to the phone number (814) 375-2765 and received the following information: answering machine.

III. INQUIRY OF NEIGHBORS

On 07-08-06 our office made several phone calls in an attempt to contact Nelson Dennis R CPA Res (814) 371-8659, 410 Knarr Street, Du Bois, PA 15801: answering machine.

On 07-08-06 our office made a phone call in an attempt to contact James Gilbert (814) 371-2446, 412 Knarr Street, Du Bois, PA 15801: spoke with an unidentified male who could not confirm that the subject reside(s) at 411 Knarr Street, Du Bois, PA 15801.

On 07-08-06 our office made a phone call in an attempt to contact Ed Mohny (814) 372-4916, 413 Knarr Street, Du Bois, PA 15801: spoke with an unidentified male who could not confirm that the subject reside(s) at 411 Knarr Street, Du Bois, PA 15801.

IV. ADDRESS INQUIRY

A. NATIONAL ADDRESS UPDATE

On 07-08-06 we reviewed the National Address database and found the following information: Nancy M. Mayhew - 411 Knarr Street, Du Bois, PA 15801.

B. ADDITIONAL ACTIVE MAILING ADDRESSES

Per our inquiry of creditors, the following is a possible mailing address: no addresses on file.

V. DRIVERS LICENSE INFORMATION

A. MOTOR VEHICLE & DMV OFFICE

Per the PA Department of Motor Vehicles, we were unable to obtain address information on Nancy M. Mayhew.

VI. OTHER INQUIRIES

A. DEATH RECORDS

As of 07-08-06 Vital Records and all public databases have no death record on file for Nancy M. Mayhew.

B. COUNTY VOTER REGISTRATION

The county voter registration was unable to confirm a registration for Nancy M. Mayhew residing at: last registered address.

VII. ADDITIONAL INFORMATION OF SUBJECT

A. DATE OF BIRTH

Nancy M. Mayhew - 12-16-1966

B. A.K.A.

Nancy M. Nrlc; Nancy M. Tibbens

*** Our accessible databases have been checked and cross-referenced for the above named individual(s).**

*** Please be advised our database information indicates the subject resides at the current address.**

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing states made by me are willfully false, I am subject to punishment.

I hereby verify that the statements made herein are true and correct to the best of my knowledge, information and belief and that this affidavit of investigation is made subject to the penalties of 18 Pa C.S. Sec. 4904 relating to unsworn falsification to authorities.

Brendan Booth

AFFIANT - Brendan Booth
Full Spectrum Legal Services, Inc.

Sworn to and subscribed before me this 8th day of July, 2006.

The above information is obtained from available public records
and we are only liable for the cost of the affidavit.

IND

AFFIDAVIT OF SERVICE

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. CLEARFIELD County
No. 2006-57-CD
Our File #: 128761
DEFENDANT(S) NANCY M. MAYHEW
Please serve upon: NANCY M. MAYHEW
Type of Action
- Notice of Sheriff's Sale
SERVE AT: 411 KNARR STREET
DU BOIS, PA 15801
Sale Date: 8-4-06

SERVED

Served and made known to _____, Defendant, on the _____ day of _____, 200____, at _____, o'clock ____m., at _____, Commonwealth of

Pennsylvania, in the manner described below:

- ____ Defendant personally served.
____ Adult family member with whom Defendant(s) reside(s). Relationship is _____
____ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
____ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
____ Agent or person in charge of Defendant(s)'s office or usual place of business.
____ an officer of said Defendant(s)'s company.
____ Other: _____

Description: Age _____ Height _____ Weight _____ Race _____ Sex _____ Other _____

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

Sworn to and subscribed
before me this _____ day
of _____, 200____.
Notary:

By:

NOT SERVED

ATTEMPT SERVICE NLT THREE (3) TIMES

On the 8th day of June, 2006, at 6:55 o'clock P.m., Defendant NOT FOUND because:

X Moved _____ Unknown _____ No Answer _____ Vacant _____

1st attempt Date: 6/8/06 Time: 6:55 PM, 2nd attempt Date: _____ Time: _____, 3rd attempt Date: _____ Time: _____

Other: neighbors claim she moved out 7-8 weeks ago

Sworn to and subscribed
before me this 9th day
of June, 2006

Notary:

Attorney for Plaintiff

DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

By:

Thomas Holmberg

Marilyn A. Campbell
COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Marilyn A. Campbell, Notary Public
City of Altoona, Blair County
My Commission Expires Oct. 28, 2007
Member, Pennsylvania Association of Notaries

AFFIDAVIT OF SERVICE

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. CLEARFIELD County
No. 2006-57-CD
Our File #: 128761

DEFENDANT(S) NANCY M. MAYHEW

Please serve upon: NANCY M. MAYHEW Type of Action
- Notice of Sheriff's Sale

SERVE AT: 1037 TREASURE LAKE Sale Date: AUGUST 4, 2006
DU BOIS, PA 15801

SERVED

Served and made known to _____, Defendant, on the _____ day of _____, 200__, at _____, o'clock __m., at _____, Commonwealth of

Pennsylvania, in the manner described below:

_____ Defendant personally served.
_____ Adult family member with whom Defendant(s) reside(s). Relationship is _____.
_____ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
_____ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
_____ Agent or person in charge of Defendant(s)'s office or usual place of business.
_____ an officer of said Defendant(s)'s company.
_____ Other: _____.

Description: Age _____ Height _____ Weight _____ Race _____ Sex _____ Other _____

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

Sworn to and subscribed
before me this _____ day
of _____, 200__.

Notary:

By:

NOT SERVED

ATTEMPT SERVICE NLT THREE (3) TIMES

On the 29th day of June, 2006, at 5:13 o'clock P.m., Defendant **NOT FOUND** because:

_____ Moved X Unknown _____ No Answer _____ Vacant

1st attempt Date: 6/29 Time: 5:13 PM, 2nd attempt Date: _____ Time: _____, 3rd attempt
Date: _____ Time: _____
Other: _____

Sworn to and subscribed
before me this 30th day
of June, 2006

Notary:

By: Thomas Holmberg

Attorney for Plaintiff

DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

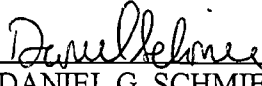
Marilyn A. Campbell
COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Marilyn A. Campbell, Notary Public
City of Altoona, Blair County
My Commission Expires Oct. 28, 2007
Member, Pennsylvania Association of Notaries

VERIFICATION

DANIEL G. SCHMIEG, ESQUIRE, hereby states that he is the attorney for the Plaintiff in this action, that he is authorized to take the verification and that the statements made in the foregoing Motion for Service of Notice of Sale pursuant to Special Order of Court are true and correct to the best of his knowledge, information and belief.

The undersigned also understands that this statement herein is made subject to the penalties of 18 Pa. Sec. 4904 relating to unsworn falsification to authorities.

Date: July 31, 2006



DANIEL G. SCHMIEG, ESQUIRE

PHELAN HALLINAN & SCHMIEG, LLP
BY: DANIEL G. SCHMIEG, ESQUIRE
Attorney I.D. No.: 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

Plaintiff

v.

NANCY M. MAYHEW

Defendant

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

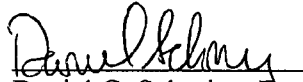
CIVIL DIVISION

NO. 2006-57-CD

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing Motion for Service of Notice of Sale Pursuant to Special Order of Court, Proposed Order, Memorandum of Law, Certification of Service and Verification in the above captioned matter was sent by first class mail, postage prepaid to the following interested parties on the date indicated below.

NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801
and
1037 TREASURE LAKE
DU BOIS, PA 15801


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: July 31, 2006

FILED

AUG 01 2006

William A. Shaw
Prothonotary/Clerk of Courts

CA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
Plaintiff

vs.
NANCY M. MAYHEW,

Defendant

*
*
*NO. 06-57-CD
*
*

ORDER

NOW, this 11th day of August, 2006, the Plaintiff is granted leave to serve the Notice of Sale upon the Defendant **Nancy M. Mayhew** by publication one time in The Courier Express (DuBois) and the Clearfield County Legal Journal, by first class mail and by certified mail, return receipt requested, at the Defendant's last known addresses, 411 Knarr Street, DuBois, PA 15801 and 1037 Treasure Lake, DuBois, PA 15801 by posting the mortgaged premises known in this herein action as 411 Knarr Street, DuBois, PA 15801.

Service of the aforementioned mailings and advertisements are to be done by Plaintiff's Attorney, who will file Affidavits of Service with the Clearfield County Prothonotary's Office.

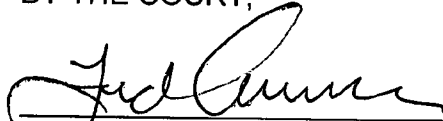
FILED

013:4861
AUG 14 2006

William A. Shaw
Prothonotary/Clerk of Courts

3cc Atty Schmieg

BY THE COURT,


FREDRIC J. AMMERMAN
President Judge

FILED

AUG 14 2006

William A. Shaw
Prothonotary/Clerk of Courts

Phelan Hallinan & Schmieg, LLP
By: Daniel G. Schmieg, Esquire
Attorney I.D. No.: 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

Plaintiff,

v.

NANCY M. MAYHEW

Defendant(s).

:
:
: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 2006-57-CD
:
:

**AFFIDAVIT OF SERVICE OF NOTICE OF SHERIFF'S SALE
PURSUANT TO P.R.C.P., 404(2)/403**

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to **NANCY M. MAYHEW** on **AUGUST 25, 2006** at **1037 TREASURE LAKE, DU BOIS, PA 15801 & 411 KNARR STREET, DU BOIS, PA 15801** in accordance with the Order of Court dated **AUGUST 11, 2006**. The property was posted on **AUGUST 30, 2006**. Publication was advertised in **COURIER-EXPRESS/TRI-COUNTY SUNDAY/JEFFERSONIAN DEMOCRAT** on **AUGUST 29, 2006** & in **CLEARFIELD COUNTY LEGAL JOURNAL** on **SEPTEMBER 1, 2006**.

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

PHELAN HALLINAN & SCHMIEG, LLP

By:


DANIEL G. SCHMIEG, ESQUIRE

Dated: September 18, 2006

FILED No CC
m10:38/24
SEP 19 2006
(5)

William A. Shaw
Prothonotary/Clerk of Courts

7160 3901 9849 6781 9794

TO: NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

SENDER: PAW TEAM 4

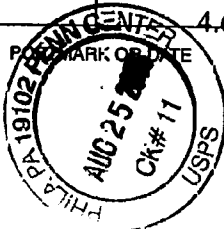
REFERENCE: MAYHEW, NANCY phs#128761

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	39
	Certified Fee	2.40
	Return Receipt Fee	1.85
	Restricted Delivery	0.00
	Total Postage & Fees	4.64

US Postal Service
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail



7160 3901 9849 6781 9900

TO: NANCY M. MAYHEW
1037 TREASURE LAKE
DU BOIS, PA 15801

SENDER: PAW TEAM 4

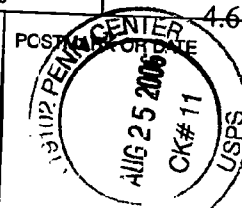
REFERENCE: MAYHEW, NANCY phs#128761

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	39
	Certified Fee	2.40
	Return Receipt Fee	1.85
	Restricted Delivery	0.00
	Total Postage & Fees	4.64

US Postal Service
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
Plaintiff

vs.
NANCY M. MAYHEW,

Defendant

*

*

*NO. 06-57-CD

*

*

ORDER

NOW, this 11th day of August, 2006, the Plaintiff is granted leave to serve the Notice of Sale upon the Defendant **Nancy M. Mayhew** by publication one time in The Courier Express (DuBois) and the Clearfield County Legal Journal, by first class mail and by certified mail, return receipt requested, at the Defendant's last known addresses, 411 Knarr Street, DuBois, PA 15801 and 1037 Treasure Lake, DuBois, PA 15801 by posting the mortgaged premises known in this herein action as 411 Knarr Street, DuBois, PA 15801.

Service of the aforementioned mailings and advertisements are to be done by Plaintiff's Attorney, who will file Affidavits of Service with the Clearfield County Prothonotary's Office.

BY THE COURT,

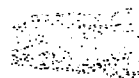
/s/ Fredric J. Ammerman

FREDRIC J. AMMERMAN
President Judge

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

AUG 14 2006

Attest.



William A. Brown
Prothonotary/
Clerk of Courts

AFFIDAVIT OF SERVICE

CLEARFIELD County
No. 2006-57-CD
Our File #: 128761

Type of Action
- Notice of Sheriff's Sale

Sale Date: NOVEMBER 3, 2006

SERVED

Served and made known to Nancy M. Mayhew, Defendant, on the 30th day of August, 2006, at 5:42, o'clock P.m., at 1037 Treasure Lake, Dubois, Commonwealth of

Pennsylvania, in the manner described below:

_____ Defendant personally served.
 _____ Adult family member with whom Defendant(s) reside(s). Relationship is _____
 _____ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
 _____ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
 _____ Agent or person in charge of Defendant(s)'s office or usual place of business.
 _____ an officer of said Defendant(s)'s company.
 Other: POSTED

Description: Age _____ Height _____ Weight _____ Race _____ Sex _____ Other _____

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

Sworn to and subscribed
before me this 31st day
of AUGUST, 2006

By:

Thomas Holmberg

Marilyn A. Campbell
COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Marilyn A. Campbell, Notary Public
City of Altoona, Blair County
My Commission Expires Oct. 28, 2007
Member, Pennsylvania Association of Notaries

NOT SERVED

*****ATTEMPT SERVICE NLT THREE (3) TIMES*****

On the _____ day of _____, 200__, at _____ o'clock __.m., Defendant **NOT FOUND** because:

☐ Moved ☐ Unknown ☐ No Answer ☐ Vacant
 1st attempt Date: _____ Time: _____, 2nd attempt Date: _____ Time: _____, 3rd attempt
 Date: _____ Time: _____.
 Other: _____

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

By:

Attorney for Plaintiff
DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

**PROOF OF PUBLICATION OF NOTICE APPEARING IN THE
COURIER EXPRESS/TRI-COUNTY SUNDAY/JEFFERSONIAN DEMOCRAT
PUBLISHED BY McLEAN PUBLISHING COMPANY,**

**NOTICE OF ACTION IN MORTGAGE FORECLOSURE
IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW
NO. 2006-57-CD**

**PENNSYLVANIA
recorded May 16, 1929, P.L. 1784**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
vs.
NANCY M. MAYHEW

NOTICE

TO: NANCY M. MAYHEW

"NOTICE OF SHERIFF'S SALE OF REAL PROPERTY"

TAKE NOTICE that the real estate located at 411 KNARR STREET, DUBOIS, PA 15801 is scheduled to be sold at Sheriff's Sale on Friday, NOVEMBER 3, 2006 at 10:00 A.M., CLEARFIELD County Courthouse, 1 North 2nd Street, Ste. 116, Clearfield, PA 16830, to enforce the court judgment of \$56,481.42, obtained by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (the mortgagee).

ALL those certain pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of DuBois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF: BEGINNING at a post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys, 150 feet, more or less, to a post at an alley; thence South 30 degrees 45 minutes West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys, 150 feet, more or less, to said Knarr Street; thence North 30 degrees 45 minutes East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

THE SECOND THEREOF: BEGINNING at a post on the Easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B.B. Marshall and Donna C. Marshall, husband and wife, by Deed dated November 3, 1970, and recorded in Clearfield County in Deed Book 569, Page 634, said beginning point also being the Northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by Deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, Page 50 (said land now or formerly being owned by Elizabeth S. Nelson); thence North 30 degrees 45 minutes East by line of Knarr Street a distance of 3 ? feet to a point; thence in a Southwesterly direction by a line parallel with the property line between this and adjoining properties, a distance of 43 feet to a point; thence South 30 degrees 45 minutes West a distance of 3 ? feet to a point on the property line between this and adjoining properties; thence in a Northwesterly direction along the property line between this and adjoining properties a distance of 43 feet to Knarr Street and the place of beginning.

BEING further identified in the Office of Mapping and Assessment of Clearfield County as Map No. 007-4-011-000-03089.

BEING the same premises which were conveyed to William C. Dilts and Brenda J. Dilts, husband and wife, by Deed of Danny K. Kiehlmeier and Robin L. Kiehlmeier, husband and wife, said deed dated July 10, 2002 as Instrument #

~~BLE FOR SAME. If above conditions be not complied with on the part of the Purchaser, the property will again be offered for sale by the Sheriff at THREE O'CLOCK p.m. on the same day. The said purchaser will be held liable for the deficiencies and additional cost of said sale.~~

TAKE NOTICE that a Schedule of Distribution will be filed by the Sheriff on **DECEMBER 4, 2006**, distribution will be made in accordance with the schedule unless exceptions are filed within ten days thereto.

Daniel G. Schmieg, Esquire
Suite 1400, One Penn Center
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000
Attorney for Plaintiff

SS:

ssified Advertising Supervisor of the **Courier-Express/Tri-**ty and State aforesaid, being duly sworn, deposes and says that the / **Sunday**, a weekly newspaper and **Jeffersonian Democrat**, a Company at 500 Jeffers Street, City of DuBois, County and State ice which date said, the daily publication and the weekly /, and that a copy of the printed notice of publication is attached in the regular editions of the paper on the following dates, viz: the

August A.D., 2006

thorized by the **Courier-Express**, a daily newspaper, **Tri-County emocrat**, a weekly newspaper to verify the foregoing statement ited in the subject matter of the aforesaid notice of publication, and ne, place and character of publication are true.

**ING COMPANY Publisher of
TY SUNDAY/JEFFERSONIAN DEMOCRAT**

[Signature]
7th day of *Sept.*, 2006
[Signature]
OTARY PUBLIC

if Advertising Cost
ISHING COMPANY
blisher of
**SS/TRI-COUNTY SUNDAY/
AN DEMOCRAT**
iBois, PA

NOTARIAL SEAL
ROBIN M. DUTTRY, NOTARY PUBLIC
CITY OF DUBOIS, CLEARFIELD COUNTY
MY COMMISSION EXPIRES APRIL 16, 2010

pectrum Legal Services

advertisement
e stated dates..... **\$396.90**
..... **\$7.50**
..... **\$404.40**

Receipt for Advertising Costs

ty **Sunday**, a weekly newspaper, and/or **Jeffersonian Democrat**, a the aforesaid advertising and publication costs, and certifies that the

nd Beaver Drive, DuBois, PA 15801
879, Phone 814-371-4200

PUBLISHING COMPANY
Publisher of
TY SUNDAY/JEFFERSONIAN DEMOCRAT

of Publication and receipt for the Advertising costs in the subject

ATTORNEY FOR

8/29/06

**NOTICE OF ACTION IN MORTGAGE FORECLOSURE
IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW
NO. 2006-57-CD**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
vs.
NANCY M. MAYHEW

NOTICE

TO: NANCY M. MAYHEW

"NOTICE OF SHERIFF'S SALE OF REAL PROPERTY"

TAKE NOTICE that the real estate located at 411 KNARR STREET, DUBOIS, PA 15801 is scheduled to be sold at Sheriff's Sale on Friday, NOVEMBER 3, 2006 at 10:00 A.M., CLEARFIELD County Courthouse, 1 North 2nd Street, Ste. 116, Clearfield, PA 16830, to enforce the court judgment of \$56,481.42, obtained by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (the mortgagee).

ALL those certain pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of DuBois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF: BEGINNING at a post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys, 150 feet, more or less, to a post at an alley; thence South 30 degrees 45 minutes West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys, 150 feet, more or less, to said Knarr Street; thence North 30 degrees 45 minutes East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

THE SECOND THEREOF: BEGINNING at a post on the Easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B.B. Marshall and Donna C. Marshall, husband and wife, by Deed dated November 3, 1970, and recorded in Clearfield County in Deed Book 569, Page 634, said beginning point also being the Northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by Deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, Page 50 (said land now or formerly being owned by Elizabeth S. Nelson); thence North 30 degrees 45 minutes East by line of Knarr Street a distance of 3 ? feet to a point; thence in a Southwesterly direction by a line parallel with the property line between this and adjoining properties, a distance of 43 feet to a point; thence South 30 degrees 45 minutes West a distance of 3 ? feet to a point on the property line between this and adjoining properties; thence in a Northwesterly direction along the property line between this and adjoining properties a distance of 43 feet to Knarr Street and the place of beginning.

BEING further identified in the Office of Mapping and Assessment of Clearfield County as Map No. 007-4-011-000-03089.

BEING the same premises which were conveyed to William C. Dilts and Brenda J. Dilts, husband and wife, by Deed of Danny K. Kiehmeier and Robin L. Kiehmeier, husband and wife, said deed dated May 28, 2002 and recorded July 10, 2002 as Instrument # 200210870.

TITLE TO SAID PREMISES IS VESTED IN Nancy M. Mayhew, an adult individual, by Deed from William C. Dilts and Brenda J. Dilts, husband and wife, dated 2-9-05, recorded 2-18-05 as Instrument #: 200502429

Being Premises 411 KNARR STREET, DUBOIS, PA 15801

Improvements consist of residential property.

Sold as the property of NANCY M. MAYHEW

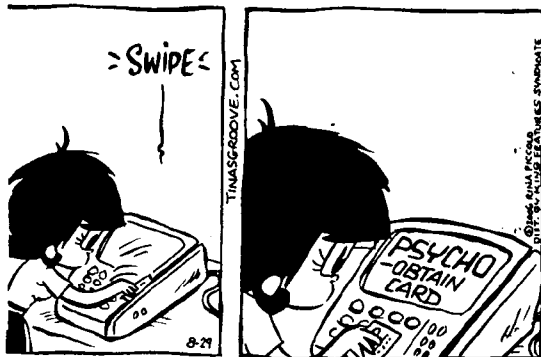
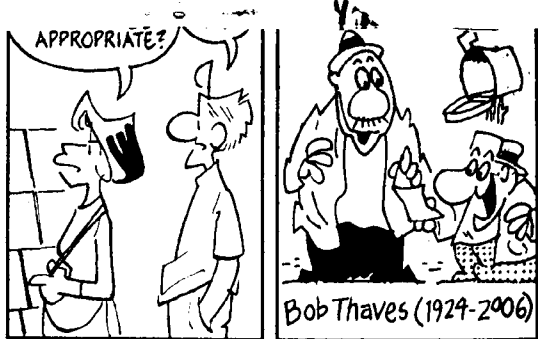
CONDITIONS OF SALE: THE HIGHEST AND BEST BIDDER SHALL BE THE BUYER.

Terms: The purchaser will be required to pay the full amount of his bid by TWO O'CLOCK p.m. on the day of the sale, and if complied with, a deed will be tendered by the Sheriff at the next Court of Common Pleas for Clearfield County, conveying to the purchase all the right, title, interest and claim which said defendant has in and to said property at the time of levying the same. ALTHOUGH NOT PART OF THE MINIMUM BID, PROPERTY SOLD FOR MINIMUM BID DOES NOT DISCHARGE DELINQUENT AND/OR OUTSTANDING TAXES AND THE PURCHASER WILL BE RESPONSIBLE FOR SAME. If above conditions be not complied with on the part of the Purchaser, the property will again be offered for sale by the Sheriff at THREE O'CLOCK p.m. on the same day. The said purchaser will be held liable for the deficiencies and additional cost of said sale.

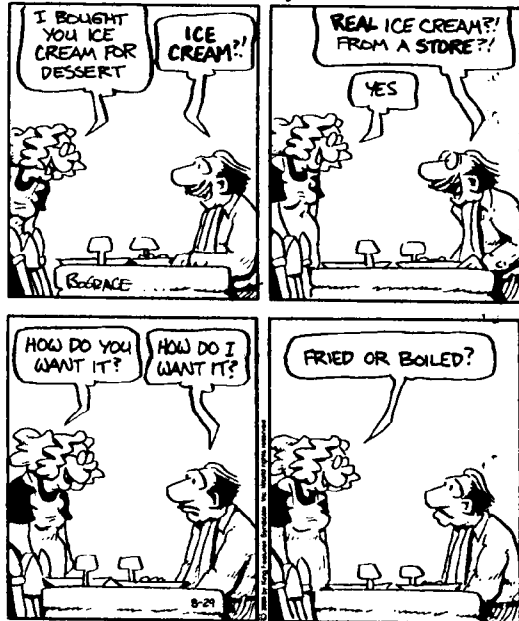
TAKE NOTICE that a Schedule of Distribution will be filed by the Sheriff on **DECEMBER 4, 2006**, distribution will be made in accordance with the schedule unless exceptions are filed within ten days thereto.

Daniel G. Schmieg, Esquire
Suite 1400, One Penn Center
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000
Attorney for Plaintiff

8/29/06



THE PIRANHA CLUB by Bud Grace



Some in all ages by Phillip Alder

the board's queen. and won the next spade play with
could have discard- her king. South drew trumps and
remaining diamond led a club to dummy's queen.
tricks, but she ran That lost to the king, but declarer
en to West's king, had her nine tricks. Plus 140 was
the diamond ace, worth 44 match points out of 66.

sified ads, 371-4200 or 849-6737

A Crossword Puzzle

- 38 Ave. crossers
- 39 Nerve network
- 40 Como — uted?
- 41 Bummed out
- 42 Narrow inlet
- 44 Swab brand
- 47 Mason's Pl
- 51 Gymnastics coach — Karolyi
- 52 Long for
- 55 "2001" computer
- 56 Rice wine
- 57 Some parents
- 58 Fla. neighbor
- 59 W-2 info
- 60 Story line
- 61 Big clock in London

Answer to Previous Puzzle

LOT	DIG	PUT
ERR	OILED	OP
OBI	STEER	ETA
SMACKS	EXTOL	
BAA	FAX	
LONER	ERMINES	
INIT	PEA	ERE
SUB	ALT	SAAR
ASSAILS	AORTA	
KLM	GNP	
DALAI	TIGHTS	
ICY	AGAVE	AOK
ARN	DETER	RHO

**PROOF OF PUBLICATION OF NOTICE APPEARING IN THE
COURIER EXPRESS/TRI-COUNTY SUNDAY/JEFFERSONIAN DEMOCRAT
PUBLISHED BY McLEAN PUBLISHING COMPANY,
DUBOIS PENNSYLVANIA**

Under act 587, Approved May 16, 1929, P.L. 1784

STATE OF PENNSYLVANIA
COUNTY OF CLEARFIELD

SS:

Linda Smith, Advertising Director or Dory Ferra, Classified Advertising Supervisor of the **Courier-Express/Tri-County Sunday/Jeffersonian Democrat** of the County and State aforesaid, being duly sworn, deposes and says that the **Courier Express**, a daily newspaper, the **Tri-County Sunday**, a weekly newspaper and **Jeffersonian Democrat**, a weekly newspaper published by McLean Publishing Company at 500 Jeffers Street, City of DuBois, County and State aforesaid, which was established in the year 1879, since which date said, the daily publication and the weekly publications, has been regularly issued in said County, and that a copy of the printed notice of publication is attached hereto exactly as the same was printed and published in the regular editions of the paper on the following dates, viz: the

29th day of August A.D., 2006

Affidavit further deposes that he is an officer duly authorized by the **Courier-Express**, a daily newspaper, **Tri-County Sunday**, a weekly newspaper, and/or **Jeffersonian Democrat**, a weekly newspaper to verify the foregoing statement under oath and also declared that affiant is not interested in the subject matter of the aforesaid notice of publication, and that all allegations in the foregoing statement as to time, place and character of publication are true.

**McLEAN PUBLISHING COMPANY Publisher of
COURIER-EXPRESS/TRI-COUNTY SUNDAY/JEFFERSONIAN DEMOCRAT**

By *Linda Smith*

Sworn and subscribed to before me this 8th day of Sept., 2006

Robin M. Duttry
NOTARY PUBLIC



Statement of Advertising Cost
McLEAN PUBLISHING COMPANY
Publisher of
**COURIER-EXPRESS/TRI-COUNTY SUNDAY/
JEFFERSONIAN DEMOCRAT**
DuBois, PA

NOTARIAL SEAL
ROBIN M. DUTTRY, NOTARY PUBLIC
CITY OF DUBOIS, CLEARFIELD COUNTY
MY COMMISSION EXPIRES APRIL 16, 2010

TO Full Spectrum Legal Services

For publishing the notice or advertisement attached hereto on the above stated dates.....	<u>\$396.90</u>
Probating same.....	<u>\$7.50</u>
Total.....	<u>\$404.40</u>

Publisher's Receipt for Advertising Costs

The **Courier-Express**, a daily newspaper, **Tri-County Sunday**, a weekly newspaper, and/or **Jeffersonian Democrat**, a weekly newspaper, hereby acknowledges receipt of the aforesaid advertising and publication costs, and certifies that the same have been fully paid.

Office: Jeffers Street and Beaver Drive, DuBois, PA 15801
Established 1879, Phone 814-371-4200
McLEAN PUBLISHING COMPANY
Publisher of

COURIER-EXPRESS/TRI-COUNTY SUNDAY/JEFFERSONIAN DEMOCRAT

By _____

I hereby certify that the foregoing is the original Proof of Publication and receipt for the Advertising costs in the subject matter of said notice.

ATTORNEY FOR

**NOTICE OF
ACTION IN MORTGAGE FORECLOSURE
IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION - LAW
NO. 2006-57-CD**

MORTGAGE ELECTRONIC REGIS-
TRATION SYSTEMS, INC. vs. NANCY M.
MAYHEW

NOTICE
TO: NANCY M. MAYHEW
"NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY"

TAKE NOTICE that the real estate located at 411 KNARR STREET, DUBOIS, PA 15801 is scheduled to be sold at Sheriff's Sale on Friday, NOVEMBER 3, 2006 at 10:00 A.M., CLEARFIELD County Courthouse, 1 North 2nd Street, Ste. 116, Clearfield, PA 16830, to enforce the court judgment of \$56,481.42, obtained by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (the mortgagee).

ALL those certain pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of DuBois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF: BEGINNING at a post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys, 150 feet, more or less, to a post at an alley; thence South 30 degrees 45 minutes West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys, 150 feet, more or less, to said Knarr Street; thence North 30 degrees 45 minutes East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys,

the place of beginning.

THE SECOND THEREOF: BEGINNING at a post on the Easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B.B. Marshall and Donna C. Marshall, husband and wife, by Deed dated November 3, 1970, and recorded in Clearfield County in Deed Book 569, Page 634, said beginning point also being the Northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by Deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, Page 50 (said land now or formerly being owned by Elizabeth S. Nelson); thence North 30 degrees 45 minutes East by line of Knarr Street a distance of 3½ feet to a point; thence in a Southwesterly direction by a line parallel with the property line between this and adjoining properties, a distance of 43 feet to a point; thence South 30 degrees 45 minutes West a distance of 3½ feet to a point on the property line between this and adjoining properties; thence in a Northwesterly direction along the property line between this and adjoining properties a distance of 43 feet to Knarr Street and the place of beginning.

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Being Premises 411 KNARR STREET, DUBOIS, PA 15801

Improvements consist of residential property.

Sold as the property of NANCY M. MAYHEW

CONDITIONS OF SALE: THE HIGHEST AND BEST BIDDER SHALL BE THE BUYER.

Terms: The purchaser will be required to pay the full amount of his bid by TWO O'CLOCK p.m. on the day of the sale, and if complied with, a deed will be tendered by the Sheriff at the next Court of Common Pleas for Clearfield County, conveying to the purchase all the right, title, interest and claim which said defendant has in and to said

property at the tie of levying the same. ALTHOUGH NOT PART OF THE MINIMUM BID, PROPERTY SOLD FOR MINIMUM BID DOES NOT DISCHARGE DELINQUENT AND/OR OUTSTANDING TAXES AND THE PURCHASER WILL BE RESPONSIBLE FOR SAME. If above conditions be not complied with on the part of the Purchaser, the property will again be offered for sale by the Sheriff at THREE O'CLOCK p.m. on the same day. The said purchaser will be held liable for the deficiencies and additional cost of said sale.

TAKE NOTICE that a Schedule of Distribution will be filed by the Sheriff on DECEMBER 4, 2006, distribution will be made in accordance with the schedule unless exceptions are filed within ten days thereto.

Daniel G. Schmieg, Esquire
Suite 1400, One Penn Center
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000
Attorney for Plaintiff

TAX SALE

Notice is hereby given of the proposed private sale by the Clearfield County Tax Claim Bureau on a parcel of land in GULICH TOWNSHIP known as Map # 118-L15-617-00004 and described as: "LOT" and assessed to: RAYMOND A. & CATHERINE KOZAK.

Sale will be held on OCTOBER 18, 2006 at 9:00 AM in the Tax Claim Bureau, 230 E. Market Street, Clearfield. The property will be sold free and clear of all tax claims and tax judgments. A bid of \$300.00 has been received and accepted by the Bureau. Any party not satisfied with the accepted sale price must, within forty-five days of this notice, petition the Court of Common Pleas to disapprove the sale.

Clearfield County Tax Claim Bureau,
230 E. Market Street, Suite 121, Clearfield,
PA 16830.

ADV: August 18, 2006 & September 1, 2006.

TAX SALE

Notice is hereby given of the proposed private sale by the Clearfield County Tax Claim Bureau on a parcel of land in DUBOIS CITY 4TH WARD known as Map # 7.4-011-000-03128-A and described as " H & PART

15, 2006.

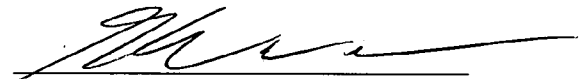
PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

:

COUNTY OF CLEARFIELD :

On this 1st day of September AD 2006, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of September 1, 2006, Vol. 18 No. 35. And that all of the allegations of this statement as to the time, place, and character of the publication are true.


Gary A. Knaresboro, Esquire
Editor

Sworn and subscribed to before me the day and year aforesaid.


Notary Public
My Commission Expires

NOTARIAL SEAL
SHARON J. PUSEY, Notary Public
Clearfield, Clearfield County, PA
My Commission Expires APRIL 7, 2007

Full Spectrum Legal Services
400 Fellowship Rd Suite 220
Mr. Laurel NJ 080854

SALE DATE: **NOVEMBER 3, 2006**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION – LAW

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

No.: 2006-57-CD

vs.

NANCY M. MAYHEW

**AFFIDAVIT PURSUANT TO RULE 3129.1
AND RETURN OF SERVICE PURSUANT TO
Pa. R.C.P. 405 OF NOTICE OF SALE**

Plaintiff in the above action sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at:

411 KNARR STREET, DU BOIS, PA 15801.

As required by Pa. R.C.P. 3129.2(a) Notice of Sale has been given in the manner required by Pa. R.C.P. 3129.2(c) on each of the persons or parties named, at that address set forth on the attached Affidavit No. 2 (previously filed) and Amended Affidavit No. 2 on the date indicated, and a copy of the notice is attached as an Exhibit. A copy of the Certificate of Mailing (Form 3817) and/or Certified Mail Return Receipt stamped by the U.S. Postal Service is attached for each notice.


DANIEL SCHMIEG, ESQUIRE
Attorney for Plaintiff

October 2, 2006

FILED No cc
m jw 10/3/06
OCT 03 2006

William A. Shaw
Prothonotary/Clerk of Courts

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

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	
4. Name and address of the last recorded holder of every mortgage of record:

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	
5. Name and address of every other person who has any record lien on the property:

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the Sale:

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
TENANT/OCCUPANT	411 KNARR STREET DU BOIS, PA 15801
DOMESTIC RELATIONS CLEARFIELD COUNTY	CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830
COMMONWEALTH OF PENNSYLVANIA	DEPARTMENT OF WELFARE PO BOX 2675 HARRISBURG, PA 17105

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

May 12, 2006
Date



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

DATE: 5-31-06

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

v.

NANCY M. MAYHEW

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

OWNER(S): NANCY M. MAYHEW

**PROPERTY: 411 KNARR STREET
DU BOIS, PA 15801**

Improvements: Residential Property

CLEARFIELD COUNTY

NO.: 2006-57-CD

Judgment Amount: \$56,481.42

The above-captioned property is scheduled to be sold at the **CLEARFIELD** Sheriff's Sale on August 4, 2006 at 10:00 AM in CLEARFIELD County Courthouse, 1 North 2nd Street, Ste. 116, Clearfield, PA 16830.

Our records indicate that you may hold a mortgage, judgment, or other interest on the property, which may be extinguished by the sale. You may wish to attend the sale to protect your interests. If you have any questions regarding the type of lien or the effect of the Sheriff's Sale upon your lien, we urge you to **CONTACT YOUR OWN ATTORNEY**, as we are not permitted to give you legal advice.

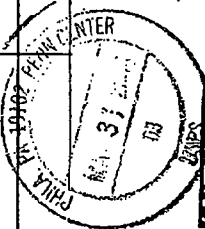
The Sheriff will file a schedule of Distribution on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

CQS

Name and Address of Sender

COS
PHELAN HALLINAN & SCHMIEG
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		TENANT/OCCUPANT 411 KNARR STREET DU BOIS, PA 15801		
2		DOMESTIC RELATIONS CLEARFIELD COUNTY CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830		
3		COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE PO BOX 2675 HARRISBURG, PA 17105		
4				
5				
6				
7				
8				
9				
10				
11				
12		Re: NANCY M. MAYHEW(PHS#128761) PAW TEAM 4		
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	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 the reconstruction of nonnegotiable documents under Express Mail occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.



UNITED STATES POSTAGE
02 1A \$ 00.95⁰
0004309825 MAY 31 2006
MAILED FROM ZIP CODE 19103

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

MORTGAGE.ELECTRONIC
REGISTRATION.SYSTEMS, INC.

vs.

NANCY.M.MAYHEW.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. 2006-57-CD Term 2005..

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

To the Director of the Office of Judicial Support

Issue writ of execution in the above matter:

Amount Due

\$61,851.73

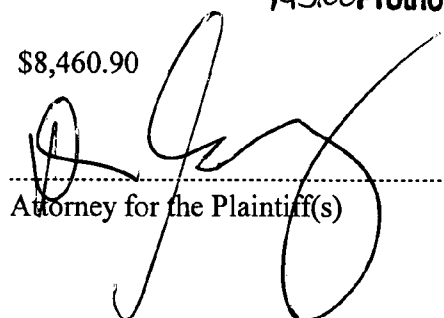
Interest from 4/29/06 to Sale
Per diem \$9.28

\$ _____

145.00 Prothonotary costs

Add'l Costs

\$8,460.90



Attorney for the Plaintiff(s)

Note: Please attach description of Property.

FILED *Any pd. 80.00*
MTJ:3030
DEC 21 2006 *1000 Lewin's*
to Sheriff

William A. Shaw
Prothonotary/Clerk of Courts *(60)*

No. 2006-57-CD Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

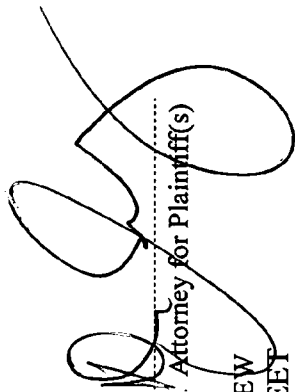
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

vs.

NANCY M. MAYHEW

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:



Attorney for Plaintiff(s)

Address: NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

William A. Shaw
Prothonotary/Clerk of Courts

DEC 21 2006

FILED

LEGAL DESCRIPTION

ALL those certain pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of DuBois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF: BEGINNING at a post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys, 150 feet, more or less, to a post at an alley; thence South 30 degrees 45 minutes West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys, 150 feet, more or less, to said Knarr Street; thence North 30 degrees 45 minutes East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

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BEING the same premises which were conveyed to William C. Dilts and Brenda J. Dilts, husband and wife, by Deed of Danny K. Kiehlmeier and Robin L. Kiehlmeier, husband and wife, said deed dated May 28, 2002 and recorded July 10, 2002 as Instrument # 200210870.

TITLE TO SAID PREMISES IS VESTED IN Nancy M. Mayhew, an adult individual, by Deed from William C. Dilts and Brenda J. Dilts, husband and wife, dated 2-9-05, recorded 2-18-05 as Instrument #: 200502429

Premises being: 411 KNARR STREET
DU BOIS, PA 15801

Tax Parcel No. 011-000-03089

(215) 563-7000

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

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

V.

CIVIL DIVISION

NO. 2006-57-CD

NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

Defendant(s).

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

- () an FHA Mortgage
- () non-owner occupied
- () vacant
- (X) Act 91 procedures have been fulfilled

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

DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

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

Plaintiff,

v.

**NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801**

Defendant(s).

**:
:
: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 2006-57-CD
:
:
:
:
:**

AFFIDAVIT PURSUANT TO RULE 3129

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, **DANIEL G. SCHMIEG, ESQUIRE**, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **411 KNARR STREET, DU BOIS, PA 15801**.

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

TENANT/OCCUPANT 411 KNARR STREET
DU BOIS, PA 15801

DOMESTIC CLEARFIELD COUNTY COURTHOUSE
RELATIONS 230 EAST MARKET STREET
CLEARFIELD CLEARFIELD, PA 16830
COUNTY

COMMONWEALTH DEPARTMENT OF WELFARE
OF PENNSYLVANIA PO BOX 2675
HARRISBURG, PA 17105

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

May 12, 2006
Date



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

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

MORTGAGE.ELECTRONIC
REGISTRATION.SYSTEMS,.INC.

vs.

NANCY.M.MAYHEW.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20

No. 2006-57-CD Term 20 05

No. Term 20

WRIT OF EXECUTION
(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

County of Clearfield

TO THE SHERIFF OF CLEARFIELD.COUNTY, PENNSYLVANIA:

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

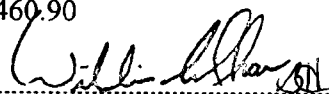
PREMISES: 411 KNARR STREET, DU BOIS, PA 15801
(See Legal Description attached)

Amount Due \$61,851.73

Interest from 4/29/06 to Sale \$-----
per diem \$9.28

Total \$-----
145.00 Prothonotary costs

Add'l Costs \$8,460.90



(Clerk) Office of the Prothy Support, Common Pleas Court
of CLEARFIELD County, Penna.

Dated 12/21/06
(SEAL)

No. 2006-57:CD..... Term 20.05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

vs.

NANCY M. MAYHEW

WRIT OF EXECUTION
(Mortgage Foreclosure)

	Costs
Real Debt	\$61,851.73

Int. from 4/29/06
To Date of Sale (\$9.28 per diem)

Costs	_____
Prothy Pd.	145.00

Sheriff _____

Attorney for Plaintiff(s)

Address: NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

LEGAL DESCRIPTION

ALL those certain pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of DuBois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF: BEGINNING at a post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys, 150 feet, more or less, to a post at an alley; thence South 30 degrees 45 minutes West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys, 150 feet, more or less, to said Knarr Street; thence North 30 degrees 45 minutes East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

THE SECOND THEREOF: BEGINNING at a post on the Easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B.B. Marshall and Donna C. Marshall, husband and wife, by Deed dated November 3, 1970, and recorded in Clearfield County in Deed Book 569, Page 634, said beginning point also being the Northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by Deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, Page 50 (said land now or formerly being owned by Elizabeth S. Nelson); thence North 30 degrees 45 minutes East by line of Knarr Street a distance of 3 ½ feet to a point; thence in a Southwesterly direction by a line parallel with the property line between this and adjoining properties, a distance of 43 feet to a point; thence South 30 degrees 45 minutes West a distance of 3 ½ feet to a point on the property line between this and adjoining properties; thence in a Northwesterly direction along the property line between this and adjoining properties a distance of 43 feet to Knarr Street and the place of beginning.

BEING further identified in the Office of Mapping and Assessment of Clearfield County as Map No. 007-4-011-000-03089.

BEING the same premises which were conveyed to William C. Dilts and Brenda J. Dilts, husband and wife, by Deed of Danny K. Kiehlmeier and Robin L. Kiehlmeier, husband and wife, said deed dated May 28, 2002 and recorded July 10, 2002 as Instrument # 200210870.

TITLE TO SAID PREMISES IS VESTED IN Nancy M. Mayhew, an adult individual, by Deed from William C. Dilts and Brenda J. Dilts, husband and wife, dated 2-9-05, recorded 2-18-05 as Instrument #: 200502429

Premises being: 411 KNARR STREET
DU BOIS, PA 15801

Tax Parcel No. 011-000-03089

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20348
NO: 06-57-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: NANCY M. MAYHEW

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 05/12/2006

LEVY TAKEN 05/30/2006 @ 10:38 AM

POSTED 05/30/2006 @ 10:38 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 01/22/2007

DATE DEED FILED **NOT SOLD**

FILED

07/28/06
JAN 22 2007

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

@

SERVED NANCY M. MAYHEW

MOVED TO SYKESVILLE UNABLE TO SERVE.

@

SERVED NANCY MAYHEW

SERVED NANCY MAYHEW, DEFENDANT, BY REG. & CERT. MAIL PER COURT ORDER TO 1037 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA CERT #70050390000372351681. CERT. RETURNED UNCALIMED TO SHERIFF'S OFFICE ON 10/11/06.

@

SERVED

NOW, JULY 28, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR AUGUST 4, 2006 TO NOVEMBER 3, 2006.

@

SERVED

NOW, AUGUST 14, 2006 RECEIVED A COURT ORDER WITH DIRECTIONS FOR SERVICE ON DEFENDANT.

@

SERVED

NOW, NOVEMBER 2, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR NOVEMBER 3, 2006 AND RETURN THE WRIT TO THE PROTHONOTARY'S OFFICE DUE TO BANKRUPTCY FILING.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20348
NO: 06-57-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: NANCY M. MAYHEW


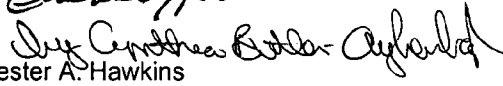
Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$224.52

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,



Chester A. Hawkins
Sheriff

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

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

vs.

NANCY M. MAYHEW

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20

No. 2006-57-CD Term 20.05

No. Term 20

WRIT OF EXECUTION
(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

County of Clearfield

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

PREMISES: 411 KNARR STREET, DU BOIS, PA 15801
(See Legal Description attached)


Amount Due \$56,481.42

Interest from 4/29/06 to Sale \$-----
per diem \$9.28

Total \$-----

Add'l Costs \$3,120.00

Prothonotary costs 125. —


.....
(Clerk) Office of the Prothy Support, Common Pleas Court
of CLEARFIELD County, Penna.

Dated 5.12.06
(SEAL)

Received May 12, 2006 @ 3:15 P.M.
Chester A. Hanks
by Cynthia Butler-Aughentkay

No. 2006-57-CD..... Term 20.05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

vs.

NANCY M. MAYHEW

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Real Debt \$56,481.42

Int. from 4/29/06
To Date of Sale (\$9.28 per diem)

Costs

Prothy Pd.

Sheriff

Daniel Chalmers

Attorney for Plaintiff(s)

Address: NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

LEGAL DESCRIPTION

. ALL those certain pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of DuBois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF: BEGINNING at a post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys, 150 feet, more or less, to a post at an alley; thence South 30 degrees 45 minutes West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys, 150 feet, more or less, to said Knarr Street; thence North 30 degrees 45 minutes East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

THE SECOND THEREOF: BEGINNING at a post on the Easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B.B. Marshall and Donna C. Marshall, husband and wife, by Deed dated November 3, 1970, and recorded in Clearfield County in Deed Book 569, Page 634, said beginning point also being the Northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by Deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, Page 50 (said land now or formerly being owned by Elizabeth S. Nelson); thence North 30 degrees 45 minutes East by line of Knarr Street a distance of 3 ½ feet to a point; thence in a Southwesterly direction by a line parallel with the property line between this and adjoining properties, a distance of 43 feet to a point; thence South 30 degrees 45 minutes West a distance of 3 ½ feet to a point on the property line between this and adjoining properties; thence in a Northwesterly direction along the property line between this and adjoining properties a distance of 43 feet to Knarr Street and the place of beginning.

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TITLE TO SAID PREMISES IS VESTED IN Nancy M. Mayhew, an adult individual, by Deed from William C. Dilts and Brenda J. Dilts, husband and wife, dated 2-9-05, recorded 2-18-05 as Instrument #: 200502429

Premises being: 411 KNARR STREET
DU BOIS, PA 15801

Tax Parcel No. 011-000-03089

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME NANCY M. MAYHEW

NO. 06-57-CD

NOW, January 20, 2007, 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 Nancy M. Mayhew 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	16.91
LEVY	15.00
MILEAGE	16.91
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	15.70
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	10.00
CONTINUED SALES	20.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$224.52

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	56,481.42
INTEREST @ 9.2800	(6,796,950.4
FROM 04/29/2006 TO	

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	(\$6,740,448.98)

COSTS:

ADVERTISING	1,392.60
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	224.52
LEGAL JOURNAL COSTS	216.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$2,098.12

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Plaintiff

vs.

NANCY M. MAYHEW,

Defendant

*

*

*NO. 06-57-CD

*

*

ORDER

NOW, this 11th day of August, 2006, the Plaintiff is granted leave to serve the Notice of Sale upon the Defendant **Nancy M. Mayhew** by publication one time in The Courier Express (DuBois) and the Clearfield County Legal Journal, by first class mail and by certified mail, return receipt requested, at the Defendant's last known addresses, 411 Knarr Street, DuBois, PA 15801 and 1037 Treasure Lake, DuBois, PA 15801 by posting the mortgaged premises known in this herein action as 411 Knarr Street, DuBois, PA 15801.

Service of the aforementioned mailings and advertisements are to be done by Plaintiff's Attorney, who will file Affidavits of Service with the Clearfield County Prothonotary's Office.

BY THE COURT,

/s/ Fredric J. Ammerman

FREDRIC J. AMMERMAN

President Judge

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

AUG 14 2006

Attest.

William A. Brown
Prothonotary/
Clerk of Courts

Law Offices
PHELAN HALLINAN & SCHMIEG, LLP
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Christine.Schoffler@fedphe.com

Christine Schoffler
Judgment Department, Ext. 1286

Representing Lenders in
Pennsylvania and New Jersey

July 23, 2006

Office of the Sheriff
Clearfield County Courthouse
200 East Market Street
Clearfield, PA 16830

ATTENTION: CINDY (814) 765-5915

Re: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
v. NANCY M. MAYHEW
No. 2006-57-CD
411 KNARR STREET, DU BOIS, PA 15801

Dear Cindy:

Please postpone the Sheriff's Sale of the above referenced property which is scheduled for AUGUST 4, 2006.

The property is to be relisted for the NOVEMBER 3, 2006 Sheriff's Sale.

Very truly yours,
CQS
Christine Schoffler

VIA TELECOPY (814) 765-5915

CC: NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

Law Offices
PHELAN HALLINAN & SCHMIEG, LLP
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Paul.Boccuti@fedphe.com

Paul M. Boccuti
Judgment Department, Ext. 1359

Representing Lenders in
Pennsylvania and New Jersey

November 2, 2006

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

ATTENTION: CINDY (814) 765-5915


Re: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
v. NANCY M. MAYHEW
No. 2006-57-CD
441 KNARR STREET, DU BOIS, PA 15801

Dear Cindy:

Please stay the Sheriff's Sale of the above referenced property, which is scheduled for **CLEARFIELD**, return the original writ of execution to the Prothonotary's office and refund any unused money to our office.

The Defendant filed a Chapter 13 Bankruptcy (No. 06-11267) on 10/6/06.

Very truly yours,


Paul M. Boccuti

VIA TELECOPY (814) 765-5915



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

Address Service Requested



7005 0390 0003 7235 1926

16-46505-05

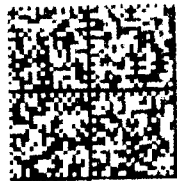
\$04.880

10-0212006

Printed From: 10830

US POSTAGE

Hastler



undelivered CMU

NANCY M. MAYHEW
411 KNARR STREET

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

RTS
RETURN TO SENDER

10-04-10/04/06
ADDRESS

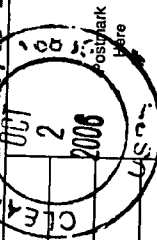
16530-2472-01 0004

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

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

OFFICIAL RECEIPT

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



Sent To

NANCY M. MAYHEW
Street, Apt. No.,
or PO Box No. 411 KNARR STREET
City, State, ZIP+4 DUBOIS PA 16801

PS Form 3800, June 2002

See Reverse for Instructions

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS

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:

NANCY M. MATTHEW
411 KNARR STREET
DUBOIS, PA 15801

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
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number 7005 0390 0003 7235 1926
(Transfer from service label)

PS Form 3811, February 2004 Domestic Return Receipt 102505-02-M-1540

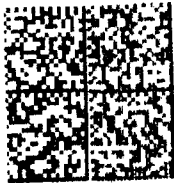


CHESTER, A. HAWKINS
SHERIFF

COURTHOUSE

1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

Address Service Request



Hasler

016H16505405

\$00.630

10/02/2006

Mailed From 16830

US POSTAGE

utf

NANCY MAYHEW
1037 TREASURE LAKE

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

RTS
RETURN TO SENDER

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE POSTAGE 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:

NANCY MAYHEW
1037 TREASURE LAKE
DUBOIS, PA 15801

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
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail
- ☐ Registered
- ☐ Insured Mail
- ☐ Express Mail
- ☐ Return Receipt for Merchandise
- ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7005 0390 0003 7235 1681

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540





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

Address Service Requested



7005 0390 0003 7235 1681

016H16505405

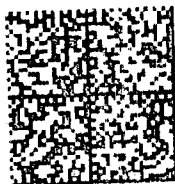
\$04.88

10/02/2006

Mailed From 16830

US POSTAGE

Hasler



10/11/06

NANCY MAYHEW

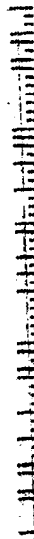
1037 TREASURE LAKE

WTF

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

10-3
RTS
RETURN TO SENDER

16830/2472



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

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

OFFICIAL USE

Postage	\$	\$0.23
Certified Fee	\$	\$1.87
Return Receipt Fee (Endorsement Required)	\$	\$1.85
Restricted Delivery Fee (Endorsement Required)	\$	\$0.00
Total Postage & Fees	\$	\$4.88

10/02/2006

Sent To

NANCY MAYHEW
Street, Apt. No., 1037 TREASURE LAKE
or PO Box No. DUBOIS, PA 15801
City, State, ZIP+4

PS Form 3800, June 2002 See Reverse for Instructions

7005 0390 0003 7235 1681

FILED

JAN 22 2007

William A. Shaw
Prothonotary/Clerk of Courts

Phelan Hallinan & Schmieg, LLP
By: Daniel G. Schmieg, Esquire
Attorney I.D. No.: 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

Plaintiff,

v.

NANCY M. MAYHEW

Defendant(s).

:
: **CLEARFIELD COUNTY**
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 2006-57-CD**
:

**AFFIDAVIT OF SERVICE OF NOTICE OF SHERIFF'S SALE
PURSUANT TO P.R.C.P., 404(2)/403**

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to **NANCY M. MAYHEW** on **JANUARY 26, 2007** at **411 KNARR STREET, DU BOIS, PA 15801 & 1037 TREASURE LAKE, DUBOIS, PA 15801** in accordance with the Order of Court dated **AUGUST 11, 2006**. The property was posted on **FEBRUARY 1, 2007**. Publication was advertised in **CLEARFIELD COUNTY LEGAL JOURNAL** on **FEBRUARY 2, 2007** & in **THE PROGRESS** on **FEBRUARY 5, 2007**.

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

PHELAN HALLINAN & SCHMIEG, LLP

By:


DANIEL G. SCHMIEG, ESQUIRE

Dated: March 14, 2007

FILED *mo cc*
m/11/230
MAR 15 2007 

William A. Shaw
Prothonotary/Clerk of Courts

7160 3901 9849 6941 7370

TO: NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

SENDER: kam

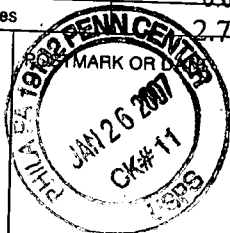
REFERENCE: 128761

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	.39
	Certified Fee	2.40
	Return Receipt Fee	0.00
	Restricted Delivery	0.00
	Total Postage & Fees	2.79

US Postal Service
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail



7160 3901 9849 6941 7394

TO: NANCY M. MAYHEW
1037 TREASURE LAKE
DUBOIS, PA 15801

SENDER: Kam 4
128761

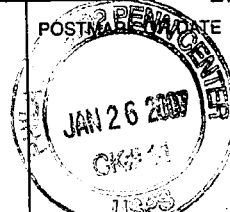
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PS Form 3800, January 2005

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US Postal Service
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Plaintiff

vs.

NANCY M. MAYHEW,

Defendant

*

*

*NO. 06-57-CD

*

*

ORDER

NOW, this 11th day of August, 2006, the Plaintiff is granted leave to serve the Notice of Sale upon the Defendant **Nancy M. Mayhew** by publication one time in The Courier Express (DuBois) and the Clearfield County Legal Journal, by first class mail and by certified mail, return receipt requested, at the Defendant's last known addresses, 411 Knarr Street, DuBois, PA 15801 and 1037 Treasure Lake, DuBois, PA 15801 by posting the mortgaged premises known in this herein action as 411 Knarr Street, DuBois, PA 15801.

Service of the aforementioned mailings and advertisements are to be done by Plaintiff's Attorney, who will file Affidavits of Service with the Clearfield County Prothonotary's Office.

BY THE COURT,

/s/ Fredric J. Ammerman

FREDRIC J. AMMERMAN

President Judge

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

AUG 14 2006

Attest.

William A. Shaw
Prothonotary/
Clerk of Courts

AFFIDAVIT OF SERVICE

PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

CLEARFIELD County
No. 2006-57-CD
Our File #: 128761

DEFENDANT(S)

NANCY M. MAYHEW

PLEASE POST PREMISES PER COURT ORDER

Type of Action
- Notice of Sheriff's Sale

SERVE AT:

411 KNARR STREET
DU BOIS, PA 15801

Sale Date: 3/2/07

SERVED

Served and made known to Nancy Mayhew, Defendant, on the 1ST day of February, 2007, at 1:15, o'clock P.m., at 411 Knarr St, DuBois, PA 15801, Commonwealth of Pennsylvania, in the manner described below:

- ☐ Defendant personally served.
☐ Adult family member with whom Defendant(s) reside(s). Relationship is _____
☐ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
☐ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
☐ Agent or person in charge of Defendant(s)'s office or usual place of business.
☐ _____ an officer of said Defendant(s)'s company.
☒ Other: POSTED ON FRONT DOOR

Description: Age _____ Height _____ Weight _____ Race _____ Sex _____ Other _____

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

Sworn to and subscribed
before me this 1st day

of February, 2007

Notary: Marilyn A. Campbell
COMMONWEALTH OF PENNSYLVANIA

By: D.M. Ellis
D.M. ELLIS

Notarial Seal
Marilyn A. Campbell, Notary Public
City of Altoona, Blair County ***
My Commission Expires Oct. 28, 2007

NOT SERVED

ATTEMPT SERVICE NLT THREE (3) TIMES***

On the Member Pennsylvania Association of Notaries, 2007, at _____ o'clock m., Defendant **NOT FOUND** because:

☐ Moved ☐ Unknown ☐ No Answer ☐ Vacant

1st attempt Date: _____ Time: _____, 2nd attempt Date: _____ Time: _____, 3rd attempt
Date: _____ Time: _____
Other: _____

Sworn to and subscribed
before me this _____ day
of _____, 2007

Notary:

By:

Attorney for Plaintiff

DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000


PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

:

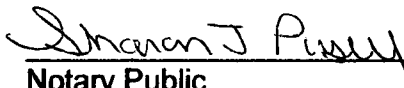
COUNTY OF CLEARFIELD :

On this 2nd day of February AD 2006, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of February 2, 2007, Vol. 18 No. 5. And that all of the allegations of this statement as to the time, place, and character of the publication are true.



Gary A. Knaresboro, Esquire
Editor

Sworn and subscribed to before me the day and year aforesaid.



Notary Public
My Commission Expires

NOTARIAL SEAL
SHARON J. PUSEY, Notary Public
Clearfield, Clearfield County, PA
My Commission Expires APRIL 7, 2007

Full Spectrum Legal Services
400 Fellowship Rd Suite 220
Mt. Laurel NJ 08054

WITH INFORMATION ABOUT AGENCIES
THAT MAY OFFER LEGAL SERVICES TO
ELIGIBLE PERSONS AT A REDUCED FEE
OR NO FEE.

LAWYERS REFERRAL SERVICE,
David S. Meholick, Court Administrator,
Clearfield County Courthouse, Clearfield, PA
16830, 814.765.2641 x5982.

MARK J. UDREN, ATTORNEY FOR
PLAINTIFF, UDREN LAW OFFICES, P.C.,
WOODCREST CORPORATE CENTER,
111 WOODCREST ROAD, SUITE 200,
CHERRY HILL, NJ 08003-3620, 856-669-
5400.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

NOTICE OF ACTION IN MORTGAGE
FORECLOSURE
CHASE HOME FINANCE Vs. DAVID S.
KRAUSE, TONYA L. KRAUSE, A/K/A
KRAUSE, TONYA L. KRAUSE, A/K/A

- TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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

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

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

**IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW**

**NOTICE OF ACTION IN MORTGAGE
FORECLOSURE
CHASE HOME FINANCE Vs. DAVID S.
KRAUSE, TONYA L. KRAUSE, A/K/A
TONYA L. STRICKER
COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY
NO. 06-1599-CD
NOTICE**

TO DAVID S. KRAUSE :

You are hereby notified that on OCTOBER 10, 2006, Plaintiff, CHASE HOME FINANCE, filed a Mortgage Foreclosure Complaint endorsed with a Notice to Defend, against you in the Court of Common Pleas of CLEARFIELD COUNTY Pennsylvania, docketed to No. 06-1599-CD. Wherein Plaintiff seeks to foreclose on the mortgage secured on your property located at 14086 TYRONE PIKE, CURWENSVILLE, PA 16833 whereupon your property would be sold by the Sheriff of CLEARFIELD COUNTY.

You are hereby notified to plead to the above referenced Complaint on or before 20 days from the date of this publication or a Judgment will be entered against you.

NOTICE

If you wish to defend, you must enter a written appearance personally or by attorney and file your defenses or objections in writing with the court. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you without further notice for the relief requested by the plaintiff. You may lose money or property or other rights important to you.

**YOU SHOULD TAKE THIS NOTICE TO
YOUR LAWYER AT ONCE. IF YOU DO
NOT HAVE A LAWYER, GO TO OR**

(814) 785-2641 x 5982

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

**IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION - LAW
NO. 2006-57-CD**

**NOTICE OF ACTION IN MORTGAGE
FORECLOSURE**

**MORTGAGE ELECTRONIC REGIS-
TRATION SYSTEMS, INC. vs. NANCY M.
MAYHEW**

NOTICE

**TO: NANCY M. MAYHEW
"NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY"**

TAKE NOTICE that the real estate located at 411 KNARR STREET, DUBOIS, PA 15801 is scheduled to be sold at Sheriff's Sale on Friday, MARCH 2, 2007 at 10:00 A.M., CLEARFIELD County Courthouse, 1 North 2nd Street, Ste. 116, Clearfield, PA 16830, to enforce the court judgment of \$61,851.73, obtained by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (the mortgagee).

ALL those certain pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of DuBois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF: BEGINNING at a post on the Easterly side of Knarr Street and the Southwest corner of other lands

NOTICE OF ACTION
IN MORTGAGE FORECLOSURE
IN THE COURT
OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION-LAW
NO. 2006-57-CD
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
vs.
NANCY M. MAYHEW
NOTICE
TO: NANCY M. MAYHEW
"NOTICE OF SHERIFF'S
SALE OF
REAL PROPERTY"

TAKE NOTICE that the real estate located at 411 KNARR STREET, DUBOIS, PA 15801 is scheduled to be sold at Sheriff's Sale on Friday, MARCH 2, 2007 at 10:00 A.M., CLEARFIELD County Court-house, 1 North 2nd Street, Ste. 116, Clearfield, PA 16830, to enforce the court judgment of \$61,851.73, obtained by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (the mortgagee).

ALL those certain pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of Dubois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF: BEGINNING at a post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys, 150 feet, more or less, to a post at an alley; thence South 30 degrees 45 minutes West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys, 150 feet, more or less, to said Knarr Street; thence North 30 degrees 45 minutes East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

THE SECOND THEREOF: BEGINNING at a post on the Easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B. B. Marshall and Donna C. Marshall, husband and wife, by Deed dated November 3, 1970, and recorded in Clearfield County in Deed Book 569, Page 634, said beginning point also being the Northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by Deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, Page 50 (said land now or formerly being owned by Elizabeth S. Nelson); thence North 30 degrees 45 minutes East by line of Knarr Street a distance of 3 1/2 feet to a point; thence in a Southwesterly direction by a line parallel with the property line between this and adjoining properties, a distance of 43 feet to a point; thence South 30 degrees 45 minutes West a distance of 3 1/2 feet to a point on the property line between this and adjoining properties; thence in a Northwesterly direction along the property line between this and adjoining properties a distance of 43 feet to Knarr Street and the place of beginning.

BEING further identified in the Office of Mapping and Assessment of Clearfield County as Map No. 007-4-011-000-03089.

BEING the same premises which were conveyed to William C. Dilts and Brenda J. Dilts, husband and wife, by Deed of Danny K. Kiehmeier and Robin L. Kiehmeier, husband and wife, said deed dated May 28, 2002 and recorded July 10, 2002 as Instrument # 200210870.

TITLE TO SAID PREMISES IS VESTED IN Nancy M. Mayhew, an adult individual, by Deed from William C. Dilts and Brenda J. Dilts, husband and wife, dated 2-9-05, recorded as Instrument # 200502429.

Being Premises 411 KNARR STREET, DUBOIS, PA 15801 Improvements consist of residential property.

Sold as the property of NANCY M. MAYHEW

CONDITIONS OF SALE: THE HIGHEST AND BEST BIDDER SHALL BE THE BUYER.

Terms: The purchaser will be required to pay the full amount of his bid by TWO O'CLOCK p.m. on the day of the sale, and if complied with, a deed will be tendered by the Sheriff at the next Court of Common Pleas for Clearfield County, conveying to the purchase all the right, title, interest and claim which said defendant has in and to said property at the time of levying the same.

ALTHOUGH NOT PART OF THE MINIMUM BID, PROPERTY SOLD FOR MINIMUM BID DOES NOT DISCHARGE DELINQUENT AND/OR OUTSTANDING TAXES AND THE PURCHASER WILL BE RESPONSIBLE FOR SAME. If above conditions be not complied with on the part of the Purchaser, the property will again be offered for sale by the Sheriff at THREE O'CLOCK p.m. on the same day.

The said purchaser will be held liable for the deficiencies and additional cost of said sale.

TAKE NOTICE that a Schedule of Distribution will be filed by the Sheriff on APRIL 2, 2007, distribution will be made in accordance with the schedule unless exceptions are filed within ten days thereto.

Daniel G. Schmieg,

Esquire

Suite 1400

One Penn Center

1617 John F. Kennedy

Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

Attorney for Plaintiff

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

COUNTY OF CLEARFIELD :

SS:

On this 5th day of February, A.D. 2007, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Margaret E. Krebs, who being duly sworn according to law, deposes and says that she is the President of The Progressive Publishing Company, Inc., and Associate Publisher of The Progress, a daily newspaper published at Clearfield, in the County of Clearfield and State of Pennsylvania, and established April 5, 1913, and that the annexed is a true copy of a notice or advertisement published in said publication in

the regular issues of February 2, 2007

And that the affiant is not interested in the subject matter of the notice or advertising, and that all of the allegations of this statement as to the time, place, and character of publication are true.

Sworn and subscribed to before me the day and year aforesaid.

Cheryl J. Robison
Notary Public
Clearfield, Pa.

My Commission Expires
October 31, 2007

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Cheryl J. Robison, Notary Public

Clearfield Boro, Clearfield County

My Commission Expires Oct. 31, 2007

Member, Pennsylvania Association Of Notaries

Phelan Hallinan & Schmieg, LLP
By: Daniel G. Schmieg, Esquire
Attorney I.D. No.: 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

Plaintiff,

v.

NANCY M. MAYHEW

Defendant(s).

:
:
: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 2006-57-CD
:
:

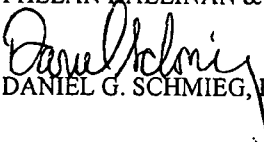
**AFFIDAVIT OF SERVICE OF NOTICE OF SHERIFF'S SALE
PURSUANT TO P.R.C.P., 404(2)/403**

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to **NANCY M. MAYHEW** on **JANUARY 26, 2007** at **411 KNARR STREET, DU BOIS, PA 15801 & 1037 TREASURE LAKE, DUBOIS, PA 15801** in accordance with the Order of Court dated **AUGUST 11, 2006**. The property was posted on **FEBRUARY 1, 2007**. Publication was advertised in **CLEARFIELD COUNTY LEGAL JOURNAL** on **FEBRUARY 2, 2007** & in **THE PROGRESS** on **FEBRUARY 5, 2007**.


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

PHELAN HALLINAN & SCHMIEG, LLP

By:


DANIEL G. SCHMIEG, ESQUIRE

Dated: March 14, 2007

FILED *no cc*
M 12 5 13 04
MAR 16 2007

William A. Shaw
Prothonotary/Clerk of Courts

7160 3901 9849 6941 7370

TO: NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

SENDER: kam

REFERENCE: 128761

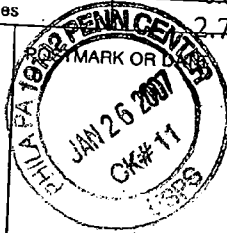
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TO: NANCY M. MAYHEW
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DUBOIS, PA 15801

SENDER: Kam 4

128761

REFERENCE:

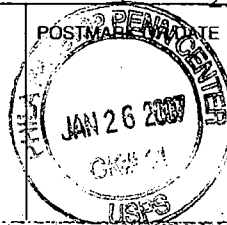
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	Total Postage & Fees	2.79

US Postal Service

**Receipt for
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Do Not Use for International Mail



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Plaintiff

vs.

NANCY M. MAYHEW,

Defendant

*
*
*NO. 06-57-CD
*
*

ORDER

NOW, this 11th day of August, 2006, the Plaintiff is granted leave to serve the Notice of Sale upon the Defendant **Nancy M. Mayhew** by publication one time in The Courier Express (DuBois) and the Clearfield County Legal Journal, by first class mail and by certified mail, return receipt requested, at the Defendant's last known addresses, 411 Knarr Street, DuBois, PA 15801 and 1037 Treasure Lake, DuBois, PA 15801 by posting the mortgaged premises known in this herein action as 411 Knarr Street, DuBois, PA 15801.

Service of the aforementioned mailings and advertisements are to be done by Plaintiff's Attorney, who will file Affidavits of Service with the Clearfield County Prothonotary's Office.

BY THE COURT,

/s/ Fredric J. Ammerman

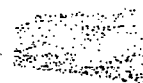
FREDRIC J. AMMERMAN

President Judge

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

AUG 14 2006

Attest.



William H. [Signature]
Prothonotary/
Clerk of Courts

AFFIDAVIT OF SERVICE

PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

CLEARFIELD County

No. 2006-57-CD

Our File #: 128761

DEFENDANT(S)

NANCY M. MAYHEW

PLEASE POST PREMISES PER COURT ORDER

Type of Action

- Notice of Sheriff's Sale

SERVE AT:

411 KNARR STREET
DU BOIS, PA 15801

Sale Date: 3/2/07

SERVED

Served and made known to Nancy Mayhew, Defendant, on the 1ST day of February, 2007, at 1:15 o'clock P.m., at 411 Knarr St, DuBois, PA 15801, Commonwealth of Pennsylvania, in the manner described below:

- ☐ Defendant personally served.
☐ Adult family member with whom Defendant(s) reside(s). Relationship is _____
☐ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
☐ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
☐ Agent or person in charge of Defendant(s)'s office or usual place of business.
☐ _____ an officer of said Defendant(s)'s company.
☒ Other: POSTED ON FRONT DOOR

Description: Age _____ Height _____ Weight _____ Race _____ Sex _____ Other _____

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

Sworn to and subscribed
before me this 1st day

of February, 2007

Notary: Marilyn A. Campbell
COMMONWEALTH OF PENNSYLVANIA

By: D.M. Ellis
D.M. ELLIS

Notarial Seal
Marilyn A. Campbell, Notary Public
City of Altoona, Blair County ***
My Commission Expires Oct. 28, 2007

NOT SERVED

ATTEMPT SERVICE NLT THREE (3) TIMES***

On the Member, Pennsylvania Association of Notaries, 2007, at _____ o'clock _____ m., Defendant NOT FOUND because:

☐ Moved ☐ Unknown ☐ No Answer ☐ Vacant
1st attempt Date: _____ Time: _____, 2nd attempt Date: _____ Time: _____, 3rd attempt
Date: _____ Time: _____
Other: _____

Sworn to and subscribed
before me this _____ day
of _____, 2007.

Notary:

By:

Attorney for Plaintiff

DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

PROOF OF PUBLICATION

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION - LAW
NO. 2006-57-CD

NOTICE OF ACTION IN MORTGAGE
FORECLOSURE

MORTGAGE ELECTRONIC REGIS-
TRATION SYSTEMS, INC. vs. NANCY M.
MAYHEW

NOTICE

TO: NANCY M. MAYHEW
"NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY"

TAKE NOTICE that the real estate
located at 411 KNARR STREET, DUBOIS,
PA 15801 is scheduled to be sold at Sheriff's
Sale on Friday, MARCH 2, 2007 at 10:00
A.M., CLEARFIELD County Courthouse, 1
North 2nd Street, Ste. 116, Clearfield, PA
16830, to enforce the court judgment of
\$61,851.73, obtained by MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS,
INC. (the mortgagee).


ALL those certain pieces, parcels or lots
of land lying and being situate in the Fourth
Ward of the City of DuBois, Clearfield
County, Pennsylvania, being bounded and
described as follows, to-wit:

THE FIRST THEREOF: BEGINNING at
a post on the Easterly side of Knarr Street
and the Southwest corner of other lands

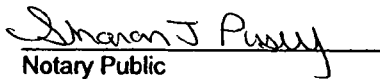
STATE OF PENNSYLVANIA :

COUNTY OF CLEARFIELD :

On this 2nd day of February AD 2006, before me, the subscriber, a Notary
Public in and for said County and State, personally appeared Gary A.
Knaresboro editor of the Clearfield County Legal Journal of the Courts of
Clearfield County, and that the annexed is a true copy of the notice or
advertisement published in said publication in the regular issues of Week of
February 2, 2007, Vol. 18 No. 5. And that all of the allegations of this statement
as to the time, place, and character of the publication are true.


Gary A. Knaresboro, Esquire
Editor

Sworn and subscribed to before me the day and year aforesaid.


Notary Public
My Commission Expires

NOTARIAL SEAL
SHARON J. PUSEY, Notary Public
Clearfield, Clearfield County, PA
My Commission Expires APRIL 7, 2007

Full Spectrum Legal Services
400 Fellowship Rd Suite 220
Mt. Laurel NJ 08054

NOTICE OF ACTION
IN MORTGAGE FORECLOSURE
IN THE COURT
OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION-LAW
NO. 2006-57-CD

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
vs.

NANCY M. MAYHEW
NOTICE
TO: NANCY M. MAYHEW
"NOTICE OF SHERIFF'S
SALE OF
REAL PROPERTY"

TAKE NOTICE that the real estate located at 411 KNARR STREET, DUBOIS, PA 15801 is scheduled to be sold at Sheriff's Sale on Friday, MARCH 2, 2007 at 10:00 A.M., CLEARFIELD County Courthouse, 1 North 2nd Street, Ste. 116, Clearfield, PA 16830, to enforce the court judgment of \$61,851.73, obtained by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, Inc. (the mortgagee).

ALL those certain pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of Dubois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF: BEGINNING at a post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys, 150 feet, more or less, to a post at an alley; thence South 30 degrees 45 minutes West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys, 150 feet, more or less, to said Knarr Street; thence North 30 degrees 45 minutes East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

THE SECOND THEREOF: BEGINNING at a post on the Easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B. B. Marshall and Donna C. Marshall, husband and wife, by Deed dated November 3, 1970, and recorded in Clearfield County in Deed Book 569, Page 634, said beginning point also being the Northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by Deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, Page 50 (said land now or formerly being owned by Elizabeth S. Nelson); thence North 30 degrees 45 minutes East by line of Knarr Street a distance of 3 1/2 feet to a point; thence in a Southwesterly direction by a line parallel with the property line between this and adjoining properties, a distance of 43 feet to a point; thence South 30 degrees 45 minutes West a distance of 3 1/2 feet to a point on the property line between this and adjoining properties; thence in a Northwesterly direction along the property line between this and adjoining properties a distance of 43 feet to Knarr Street and the place of beginning.

BEING further identified in the Office of Mapping and Assessment of Clearfield County as Map No. 007-4-011-000-03089.

BEING the same premises which were conveyed to William C. Dilts and Brenda J. Dilts, husband and wife, by Deed of Danny K. Kiehlmeier and Robin L. Kiehlmeier, husband and wife, said deed dated May 28, 2002 and recorded July 10, 2002 as Instrument # 200210870.

TITLE TO SAID PREMISES IS VESTED IN Nancy M. Mayhew, an adult individual, by Deed from William C. Dilts and Brenda J. Dilts, husband and wife, dated 2-9-05, recorded as Instrument # 200502429.

Being Premises 411 KNARR STREET, DUBOIS, PA 15801 Improvements consist of residential property.

Sold as the property of NANCY M. MAYHEW

CONDITIONS OF SALE: THE HIGHEST AND BEST BIDDER SHALL BE THE BUYER.

Terms: The purchaser will be required to pay the full amount of his bid by TWO O'CLOCK p.m. on the day of the sale, and if complied with, a deed will be tendered by the Sheriff at the next Court of Common Pleas for Clearfield County, conveying to the purchaser all the right, title, interest and claim which said defendant has in and to said property at the time of levying the same. ALTHOUGH NOT PART OF THE MINIMUM BID, PROPERTY SOLD FOR MINIMUM BID DOES NOT DISCHARGE DELINQUENT AND/OR OUTSTANDING TAXES AND THE PURCHASER WILL BE RESPONSIBLE FOR SAME. If above conditions be not complied with on the part of the Purchaser, the property will again be offered for sale by the Sheriff at THREE O'CLOCK p.m. on the same day. The said purchaser will be held liable for the deficiencies and additional cost of said sale.

TAKE NOTICE that a Schedule of Distribution will be filed by the Sheriff on APRIL 2, 2007, distribution will be made in accordance with the schedule unless exceptions are filed within ten days thereto.

Daniel G. Schmieg,
Esquire
Suite 1400
One Penn Center
1617 John F. Kennedy
Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000
Attorney for Plaintiff

2:2-1d-b

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :
COUNTY OF CLEARFIELD : SS:

On this 5th day of February, A.D. 2007, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Margaret E. Krebs, who being duly sworn according to law, deposes and says that she is the President of The Progressive Publishing Company, Inc., and Associate Publisher of The Progress, a daily newspaper published at Clearfield, in the County of Clearfield and State of Pennsylvania, and established April 5, 1913, and that the annexed is a true copy of a notice or advertisement published in said publication in

the regular issues of February 2, 2007
And that the affiant is not interested in the subject matter of the notice or advertising, and that all of the allegations of this statement as to the time, place, and character of publication are true.

Margaret E. Krebs

Sworn and subscribed to before me the day and year aforesaid.

Cheryl J. Robison
Notary Public Clearfield, Pa.

My Commission Expires
October 31, 2007

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Cheryl J. Robison, Notary Public
Clearfield Boro, Clearfield County
My Commission Expires Oct. 31, 2007
Member, Pennsylvania Association Of Notaries

SALE DATE: APRIL 13, 2007

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION – LAW

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

No.: 2006-57-CD

vs.

NANCY M. MAYHEW

FILED *no cc*
m 110:44/201
APR 04 2007
William A. Shaw
Prothonotary/Clerk of Courts

**AFFIDAVIT PURSUANT TO RULE 3129.1
AND RETURN OF SERVICE PURSUANT TO
Pa. R.C.P. 405 OF NOTICE OF SALE**

Plaintiff in the above action sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at:

411 KNARR STREET, DU BOIS, PA 15801.

As required by Pa. R.C.P. 3129.2(a) Notice of Sale has been given in the manner required by Pa. R.C.P. 3129.2(c) on each of the persons or parties named, at that address set forth on the attached Affidavit No. 2 (previously filed) and Amended Affidavit No. 2 on the date indicated, and a copy of the notice is attached as an Exhibit. A copy of the Certificate of Mailing (Form 3817) and/or Certified Mail Return Receipt stamped by the U.S. Postal Service is attached for each notice.



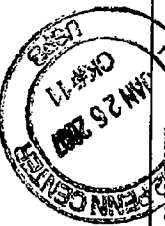
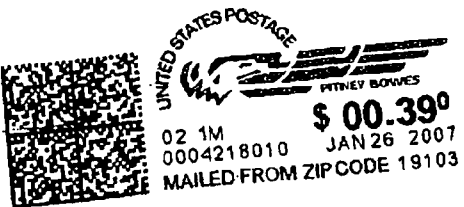
DANIEL SCHMIEG, ESQUIRE
Attorney for Plaintiff

April 3, 2007

Name and Address of Sender →

CQS/KAM
PHILAN HALLINAN & SCHMIEG
 One Penn Center at Suburban Station, Suite 1400
 1617 John F. Kennedy Boulevard
 Philadelphia, PA 19103-1814

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		TENANT/OCCUPANT 411 KNARR STREET DU BOIS, PA 15801		
2		DOMESTIC RELATIONS CLEARFIELD COUNTY CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830		
3		COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE PO BOX 2675 HARRISBURG, PA 17105		
4				
5				
6				
7				
8				
9				
10				
11				
12		Re: NANCY M. MAYHEW(PHS#128761) KAM TEAM 4		
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	<p>The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail occurrence. The maximum indemnity payable is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900.5913 and R900.5914 for limitations of coverage.</p>



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20488
NO: 06-57-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: NANCY M. MAYHEW

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 12/21/2006

LEVY TAKEN 01/11/2007 @ 10:30 AM

POSTED 01/11/2007 @ 10:30 AM

SALE HELD 04/13/2007

SOLD TO PHH MORTGAGE CORPORATION

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 05/17/2007

DATE DEED FILED 05/17/2007

PROPERTY ADDRESS 411 KNARR STREET DUBOIS , PA 15801

FILED
01/11:50 am
MAY 17 2007

William A. Shaw
Prothonotary/Clerk of Courts

SERVICES

01/18/2007 @ SERVED NANCY M. MAYHEW

SERVED NANCY M. MAYHEW, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 411 KNARR STREET, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, CERT #70060810000145072902. CERT RETURNED 2/17/07 UNCLAIMED.

01/18/2007 @ SERVED NANCY M. MAYHEW

SERVED NANCY M. MAYHEW, DEFENDANT, BY CERT. AND REG. MAIL PER COURT ORDER TO 1037 TREASURE LAKE, DUBOIS, PA 15801 CERT #70060810000145072858. CERT RETURNED TO SHERIFF OFFICE 1/30/07.

@ SERVED

NOW, FEBRUARY 27, 2007 RECEIVED A FAX LETTER TO CONTINUE THE SHERIFF SALE SCHEDULED FOR MARCH 12, 2007 TO APRIL 13, 2007.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20488
NO: 06-57-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: NANCY M. MAYHEW

Execution REAL ESTATE

SHERIFF RETURN



SHERIFF HAWKINS \$235.91

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

_____ Day of _____ 2007

So Answers,



Chester A. Hawkins
Sheriff

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

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

vs.

NANCY M. MAYHEW

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20

No. 2006-57-CD. Term 20 05

No. Term 20

WRIT OF EXECUTION
(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

County of Clearfield

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

PREMISES: 411 KNARR STREET, DU BOIS, PA 15801
(See Legal Description attached)

Amount Due

\$61,851.73

Interest from 4/29/06 to Sale
per diem \$9.28

\$-----

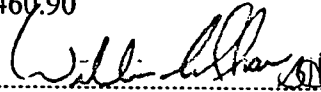
Total

\$-----
145.00

Prothonotary costs

Add'l Costs

\$8,460.90



(Clerk) Office of the Prothy Support, Common Pleas Court
of CLEARFIELD County, Penna.

Dated 12/21/06
(SEAL)

Received December 21, 2006 @ 3:30 P.M.
Cheston A. Hawkins
By Cynthia Butler-Aughenbaugh

No. 2006-57-CD..... Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

vs.

NANCY M. MAYHEW

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Real Debt \$61,851.73

Int. from 4/29/06
To Date of Sale (\$9.28 per diem)

Costs

Prothy Pd.

145.00

Sheriff

Attorney for Plaintiff(s)

Address: NANCY M. MAYHEW
411 KNARR STREET
DU BOIS, PA 15801

LEGAL DESCRIPTION

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TITLE TO SAID PREMISES IS VESTED IN Nancy M. Mayhew, an adult individual, by Deed from William C. Dilts and Brenda J. Dilts, husband and wife, dated 2-9-05, recorded 2-18-05 as Instrument #: 200502429

Premises being: 411 KNARR STREET
DU BOIS, PA 15801

Tax Parcel No. 011-000-03089

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME NANCY M. MAYHEW

NO. 06-57-CD

NOW, May 17, 2007, 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 April 13, 2007, I exposed the within described real estate of Nancy M. Mayhew to public venue or outcry at which time and place I sold the same to PHH MORTGAGE CORPORATION 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	
LEVY	15.00
MILEAGE	18.43
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	16.48
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$235.91

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	30.50
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$30.50

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	50,801.05
INTEREST @ 13.3900 %	3,374.28
FROM 08/04/2006 TO 04/13/2007	
PROTH SATISFACTION	
LATE CHARGES AND FEES	86.56
COST OF SUIT-TO BE ADDED	1,412.50
FORECLOSURE FEES	
ATTORNEY COMMISSION	1,675.00
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	445.74
PROPERTY INSPECTIONS	
INTEREST	4,930.81
MISCELLANEOUS	105.00
TOTAL DEBT AND INTEREST	\$62,850.94

COSTS:

ADVERTISING	1,495.20
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	200.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	30.50
SHERIFF COSTS	235.91
LEGAL JOURNAL COSTS	216.00
PROTHONOTARY	145.00
MORTGAGE SEARCH	80.00
MUNICIPAL LIEN	
TOTAL COSTS	\$2,407.61

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Plaintiff

vs.

NANCY M. MAYHEW,

Defendant

*

*

*NO. 06-57-CD

*

*

ORDER

NOW, this 11th day of August, 2006, the Plaintiff is granted leave to serve the Notice of Sale upon the Defendant **Nancy M. Mayhew** by publication one time in The Courier Express (DuBois) and the Clearfield County Legal Journal, by first class mail and by certified mail, return receipt requested, at the Defendant's last known addresses, 411 Knarr Street, DuBois, PA 15801 and 1037 Treasure Lake, DuBois, PA 15801 by posting the mortgaged premises known in this herein action as 411 Knarr Street, DuBois, PA 15801.

Service of the aforementioned mailings and advertisements are to be done by Plaintiff's Attorney, who will file Affidavits of Service with the Clearfield County Prothonotary's Office.

BY THE COURT,

/s/ Fredric J. Ammerman

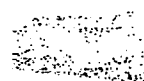
FREDRIC J. AMMERMAN

President Judge

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

AUG 14 2006

Attest.



William A. Allen
Prothonotary/
Clerk of Courts



CHESTER A. HAWKINS
SHERIFF

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

RETURNED
TO SENDER
ATTEMPTED UNKNOWN

RETURNED
TO SENDER
ATTEMPTED UNKNOWN

NANCY M. MAYHEW
1037 TREASURE LAKE
DUBOIS, PA 15801



Hesler

016-416505-105
\$00.630
011812007
Issued From 16830
US POSTAGE

*This is not
the correct
address - help find
this has please
before 1037
not correct*

POSTAGE WILL BE PAID BY ADDRESSEE
NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS.

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:

NANCY M. MAYHEW
1037 TREASURE LAKE
DUBOIS, PA 15801

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☒ X

☐ Agent
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

- ☐ Certified Mail
- ☐ Registered
- ☐ Insured Mail
- ☐ Express Mail
- ☐ Return Receipt for Merchandise
- ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number
(Transfer from service label)

7006 0810 0001 4507 2858

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

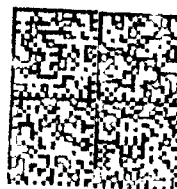




CHESTER A. HAWKINS
SHERIFF
COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



7006 0810 0001 4507 2858



Hasler

018416505405

\$04.880

01/18/2007

Mailed From 16830
US POSTAGE

NANCY M. MAYHEW
1037 TREASURE LAKE
DUBOIS, PA 15801

ATTORNEY, DO NOT KNOWING

1-19-07
1/19/07

U.S. Postal Service™

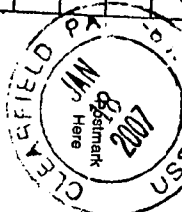
CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

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

OFFICIAL USE

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



Sent To
Street, Apt. No.:
or PO Box No.
City, State, ZIP+4

NANCY M. MAYHEW
1037 TREASURE LAKE
DUBOIS, PA 15801

PS Form 3800, June 2002

See Reverse for Instructions

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS

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:

NANCY M. MAYHEW
411 KNARR STREET
DUBOIS, PA 15801

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
If YES, enter delivery address below: ☐ No

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) 7006 0810 0001 4507 2902

PS Form 3811, February 2004

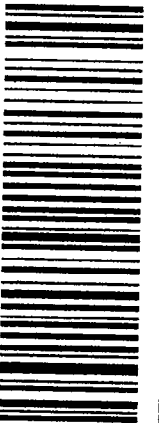
Domestic Return Receipt

102595-02-M-1540

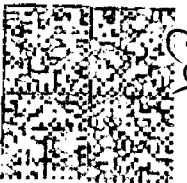


CHESTER A. HAWKINS
SHERIFF
 COURTHOUSE
 1 NORTH SECOND STREET - SUITE 116
 CLEARFIELD, PENNSYLVANIA 16830

CERTIFIED MAIL™



7006 0810 0001 4507 2902



Postage

\$04.880

US POSTAGE

NANCY M. MAYHEW
 411 KNARR STREET
 DUBOIS, PA 16801

NIXIE

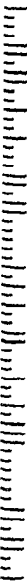
165 1

RETURN TO SENDER
 UNCLAIMED
 UNABLE TO FORWARD

BC: 16830247201

*0596-08766-22-31

168302472



1-24-07 WNC
 1-29-07
 2-7-07

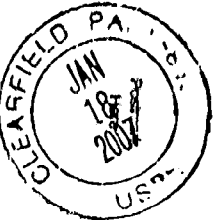
CMV

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

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

OFFICIAL USE

Postage	\$ 63
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.88



Sent To
 Street, Apt. No.: NANCY M. MAYHEW
 or PO Box No. 411 KNARR STREET
 City, State, ZIP+4 DUBOIS, PA 16801

PS Form 3800, June 2002

See Reverse for Instructions

7006 0810 0001 4507 2902

Law Offices
PHELAN HALLINAN & SCHMIEG, LLP
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
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Christine Schoffler
Judgment Department, Ext. 1286

Representing Lenders in
Pennsylvania and New Jersey

February 27, 2007

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

ATTENTION: CINDY (814) 765-5915

Re: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**
v. NANCY M. MAYHEW
No. 2006-57-CD
411 KNARR STREET, DU BOIS, PA 15801

Dear Cindy:

Please postpone the Sheriff's Sale of the above referenced property which is scheduled for **MARCH 2, 2007**.

The property is to be relisted for the **APRIL 13, 2007** Sheriff's Sale.

Very truly yours,

CQS

Christine Schoffler

VIA TELECOPY (814) 765-5915