



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101402  
NO: 06-119-CD  
SERVICE # 1 OF 1  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: GMAC MORTGAGE CORPORATION  
vs.  
DEFENDANT: WILLIAM E. LINGENFELTER

**SHERIFF RETURN**

---

NOW, April 03, 2006, SHERIFF OF JEFFERSON COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON WILLIAM E. LINGENFELTER.

NOW, April 17, 2006 AT 7:00 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON WILLIAM E. LINGENFELTER, DEFENDANT. THE RETURN OF JEFFERSON COUNTY IS HERETO **ATTACHED** AND MADE PART OF THIS RETURN.

**FILED**  
012:45/BD  
MAY 03 2006

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101402  
NO: 06-119-CD  
SERVICES 1  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: GMAC MORTGAGE CORPORATION  
vs.  
DEFENDANT: WILLIAM E. LINGENFELTER

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PHELAN	493039	10.00
SHERIFF HAWKINS	PHELAN	493039	21.00
JEFFERSON CO.	PHELAN	493050	63.74

Sworn to Before Me This

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

\_\_\_\_\_

So Answers,

  
by 

Chester A. Hawkins  
Sheriff

No. 06-119 C.D.

Personally appeared before me, Harry Dunkle, Deputy for Thomas A. Demko, Sheriff of Jefferson County, Pennsylvania, who according to law deposes and says that on April 17, 2006 at 7:00 o'clock P.M. served the Re-Instated Notice and Complaint in Mortgage Foreclosure upon WILLIAM E. LINGENFELTER, Defendant, at the address of 3 West Main Street, Apt. 3, Borough of Sykesville, County of Jefferson, State of Pennsylvania, by handing to the defendant personally, a true copy of the Re-Instated Notice and Complaint and by making known to him the contents thereof.

Advance Costs Received:	\$125.00	
My Costs:	61.74	Paid
Prothy:	2.00	
Total Costs:	63.74	
REFUNDED:	\$ 61.26	

So Answers,

Sworn and subscribed

to before me this \_\_\_\_\_

day of \_\_\_\_\_

By \_\_\_\_\_

Harry Dunkle Deputy

Thomas A. Demko Sheriff  
JEFFERSON COUNTY, PENNSYLVANIA

3-30-06 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.  
*William A. Shaw*  
Deputy Prothonotary

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

GMAC MORTGAGE CORPORATION  
500 ENTERPRISE ROAD  
SUITE 150  
HORSHAM, PA 19044-0969

Plaintiff

v.

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 06-119-CD

CLEARFIELD COUNTY

WILLIAM E. LINGENFELTER  
16 SOUTH PARK STREET  
SYKESVILLE, PA 15865

Defendant

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

**NOTICE**

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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  
2<sup>nd</sup> and Market Streets  
Clearfield, PA 16830  
814-765-2641 x 5982

**FILED**  
JAN 25 2006  
William A. Shaw  
Deputy Prothonotary/Clerk of Courts  
**ATTORNEY FILE COPY  
PLEASE RETURN**

*Noted by [unclear]  
within 10 days of filing  
correct copy of the  
original filed of record*

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

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ATTORNEY FOR PLAINTIFF

GMAC MORTGAGE CORPORATION  
500 ENTERPRISE ROAD  
SUITE 150  
HORSHAM, PA 19044-0969

Plaintiff

v.

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO.

CLEARFIELD COUNTY

WILLIAM E. LINGENFELTER  
16 SOUTH PARK STREET  
SYKESVILLE, PA 15865

Defendant

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**COMPLAINT IN MORTGAGE FORECLOSURE**

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

**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

GMAC MORTGAGE CORPORATION  
500 ENTERPRISE ROAD  
SUITE 150  
HORSHAM, PA 19044-0969

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

WILLIAM E. LINGENFELTER  
16 SOUTH PARK STREET  
SYKESVILLE, PA 15865

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

3. On 03/11/1997 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to ASSOCIATES CONSUMER DISCOUNT COMPANY which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Book No. 1825, Page: 503. By Assignment of Mortgage recorded 10/04/04 the mortgage was Assigned To PLAINTIFF which Assignment is recorded in Assignment Of Mortgage Instrument ID: 200416259. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same.
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 02/20/2000 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.



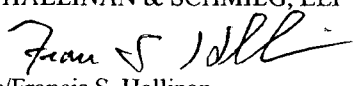
6. The following amounts are due on the mortgage:

Principal Balance	\$21,047.29
Interest	17,282.52
01/20/2000 through 01/23/2006 (Per Diem \$7.87)	
Attorney's Fees	1,250.00
Cumulative Late Charges	535.70
03/11/1997 to 01/23/2006	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 40,665.51
Escrow	
Credit	0.00
Deficit	0.00
Subtotal	<u>\$ 0.00</u>
<b>TOTAL</b>	<b>\$ 40,665.51</b>

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. This action does not come under Act 91 of 1983 because the mortgage premises is not the principal residence of Defendant(s).
10. This action does not come under Act 91 of 1983 because the mortgage is more than twenty-four (24) months in arrears.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 40,665.51, together with interest from 01/23/2006 at the rate of \$7.87 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

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

## LEGAL DESCRIPTION

ALL that certain piece or parcel of land situate in the Village of Luthersburg, Brady Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

On the South by improved State Highway; on the West by lands now or formerly of B. Shugarts; on the North by an alley; and on the East by lands now or formerly of Paul Harmick. Consisting of three (3) town lots each having a frontage of 60 feet and a depth of 160 feet, more or less, to the alley. Having erected thereon a frame house.

BEING the same premises which were conveyed to Adda Galentine by Deed of Adda Galentine, widow, et al., dated January 15, 1982, and recorded in Clearfield County Deed Book Vol. 825, Page 291, on January 22, 1982. The said Adda Galentine died intestate on August 25, 1992, and Letters of Administration in her estates were issued to Belva J. Gregory by the Court of Common Pleas of Clearfield County, Pennsylvania, Orphans' Court Division, on September 25, 1992.

PROPERTY BEING: ROUTE 322 BOX 155

**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: 1/23/06

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

GMAC MORTGAGE CORPORATION

Plaintiff

vs.

WILLIAM E. LINGENFELTER

Defendants

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD County

: No. 06-119-CD

**PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE**

TO THE PROTHONOTARY:

Kindly reinstate the Civil Action in Mortgage Foreclosure with reference to the above captioned matter.

PHELAN HALLINAN & SCHMIEG, LLP

By: *Francis S. Hallinan*

FRANCIS S. HALLINAN, ESQUIRE  
LAWRENCE T. PHELAN, ESQUIRE  
DANIEL G. SCHMIEG, ESQUIRE  
Attorneys for Plaintiff

Date: March 29, 2006

/jmr, Svc Dept.  
File# 126425

**FILED** Any pd. 7.00  
m 11:31 AM  
MAR 30 2006 2 Compl. Reinstated  
to Shff

William A. Shaw  
Prothonotary/Clerk of Courts 6K

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

Service # 1 of 3 Services

Sheriff Docket # **101203**

GMAC MORTGAGE CORPORATION

Case # 06-119-CD

vs.

WILLIAM E. LINGENFELTER

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

## SHERIFF RETURNS

NOW March 22, 2006 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO WILLIAM E LINGENFELTER, DEFENDANT. ACCORDING TO POST OFFICE RESIDES IN SYKESVILLE, PA.

SERVED BY: /

013:0351  
MAR 22 2006  
William A. Stroup  
Clerk of Court

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101203  
NO: 06-119-CD  
SERVICE # 2 OF 3  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: GMAC MORTGAGE CORPORATION  
vs.  
DEFENDANT: WILLIAM E. LINGENFELTER

**SHERIFF RETURN**

---

NOW, January 31, 2006, SHERIFF OF JEFFERSON COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON WILLIAM E. LINGENFELTER.

NOW, March 07, 2006 AT 6:38 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON WILLIAM E. LINGENFELTER, DEFENDANT. THE RETURN OF JEFFERSON COUNTY IS HERETO **ATTACHED** AND MADE PART OF THIS RETURN.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101203  
NO: 06-119-CD  
SERVICES 3  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: GMAC MORTGAGE CORPORATION  
vs.  
DEFENDANT: WILLIAM E. LINGENFELTER

SHERIFF RETURN

RETURN COSTS


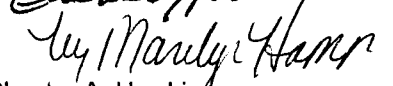
Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PHELAN	476622	30.00
SHERIFF HAWKINS	PHELAN	476622	56.13
JEFFERSON CO.	PHELAN	478093	49.16

Sworn to Before Me This

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

\_\_\_\_\_

So Answers,

  
by   
Chester A. Hawkins  
Sheriff

No. 06-119 C.D.

Personally appeared before me, Harry Dunkle, Deputy for Thomas A. Demko, Sheriff of Jefferson County, Pennsylvania, who according to law deposes and says that on March 7, 2006 at 6:38 o'clock P.M. served the Notice and Complaint in Mortgage Foreclosure upon WILLIAM E. LINGENFELTER, defendant, at the address of 3 W. Main Street, Apt. 3, Borough of Sykesville, County of Jefferson, State of Pennsylvania, by handing to the defendant personally, 2 true copies of the Notice and Complaint and by making known to him the contents thereof.

Advance Costs Received: \$125.00  
 My Costs: 47.16 Paid  
 Prothy: 2.00  
 Total Costs: 49.16  
 REFUNDED: \$ 75.84

Sworn and subscribed

to before me this

day of

By

10th  
 March 2006  
 Penny A. Rust  
 My Commission  
 Expires 1st Mar - Jan. 2010

So Answers,

Harry Dunkle

Deputy

Thomas A. Demko

Sheriff

JEFFERSON COUNTY, PENNSYLVANIA



PHELAN HALLINAN & SCHMIEG, LLP  
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(215) 563-7000

ATTORNEY FOR PLAINTIFF

GMAC MORTGAGE CORPORATION  
500 ENTERPRISE ROAD  
SUITE 150  
HORSHAM, PA 19044-0969

Plaintiff

v.

WILLIAM E. LINGENFELTER  
16 SOUTH PARK STREET  
SYKESVILLE, PA 15865

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 06-119-CD

CLEARFIELD COUNTY

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

JAN 25 2006

Defendant

Attest.

*William E. Lingenfelter*  
Prothonotary/  
Clerk of Courts

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

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1. Plaintiff is

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500 ENTERPRISE ROAD  
SUITE 150  
HORSHAM, PA 19044-0969

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

WILLIAM E. LINGENFELTER  
16 SOUTH PARK STREET  
SYKESVILLE, PA 15865

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

3. On 03/11/1997 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to ASSOCIATES CONSUMER DISCOUNT COMPANY which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Book No. 1825, Page: 503. By Assignment of Mortgage recorded 10/04/04 the mortgage was Assigned To PLAINTIFF which Assignment is recorded in Assignment Of Mortgage Instrument ID: 200416259. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same.
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 02/20/2000 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.

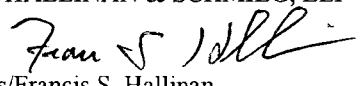
6. The following amounts are due on the mortgage:

Principal Balance	\$21,047.29
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01/20/2000 through 01/23/2006 (Per Diem \$7.87)	
Attorney's Fees	1,250.00
Cumulative Late Charges	535.70
03/11/1997 to 01/23/2006	
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Subtotal	\$ 40,665.51
Escrow	
Credit	0.00
Deficit	0.00
Subtotal	<u>\$ 0.00</u>
<b>TOTAL</b>	<b>\$ 40,665.51</b>

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. This action does not come under Act 91 of 1983 because the mortgage premises is not the principal residence of Defendant(s).
10. This action does not come under Act 91 of 1983 because the mortgage is more than twenty-four (24) months in arrears.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 40,665.51, together with interest from 01/23/2006 at the rate of \$7.87 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

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

## LEGAL DESCRIPTION

ALL that certain piece or parcel of land situate in the Village of Luthersburg, Brady Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

On the South by improved State Highway; on the West by lands now or formerly of B. Shugarts; on the North by an alley; and on the East by lands now or formerly of Paul Harmick. Consisting of three (3) town lots each having a frontage of 60 feet and a depth of 160 feet, more or less, to the alley. Having erected thereon a frame house.

BEING the same premises which were conveyed to Adda Galentine by Deed of Adda Galentine, widow, et al., dated January 15, 1982, and recorded in Clearfield County Deed Book Vol. 825, Page 291, on January 22, 1982. The said Adda Galentine died intestate on August 25, 1992, and Letters of Administration in her estates were issued to Belva J. Gregory by the Court of Common Pleas of Clearfield County, Pennsylvania, Orphans' Court Division, on September 25, 1992.

PROPERTY BEING: ROUTE 322 BOX 155

**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: \_\_\_\_\_

1/23/06

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

GMAC MORTGAGE CORPORATION  
500 ENTERPRISE ROAD  
SUITE 150  
HORSHAM, PA 19044-0969

Plaintiff

v.

WILLIAM E. LINGENFELTER  
16 SOUTH PARK STREET  
SYKESVILLE, PA 15865

Defendant

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 06-119 CD

CLEARFIELD COUNTY

**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.

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  
2<sup>nd</sup> and Market Streets  
Clearfield, PA 16830  
814-765-2641 x 5982

March 30, 2006 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

William A. Shaw  
Deputy Prothonotary

FILED  
m 11:10/61  
JAN 25 2006  
Any pd. 85.00  
3 cc SHH

William A. Shaw  
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

GMAC MORTGAGE CORPORATION  
500 ENTERPRISE ROAD  
SUITE 150  
HORSHAM, PA 19044-0969

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

WILLIAM E. LINGENFELTER  
16 SOUTH PARK STREET  
SYKESVILLE, PA 15865

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

3. On 03/11/1997 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to ASSOCIATES CONSUMER DISCOUNT COMPANY which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Book No. 1825, Page: 503. By Assignment of Mortgage recorded 10/04/04 the mortgage was Assigned To PLAINTIFF which Assignment is recorded in Assignment Of Mortgage Instrument ID: 200416259. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same.
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 02/20/2000 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.

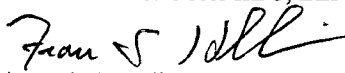
6. The following amounts are due on the mortgage:

Principal Balance	\$21,047.29
Interest	17,282.52
01/20/2000 through 01/23/2006 (Per Diem \$7.87)	
Attorney's Fees	1,250.00
Cumulative Late Charges	535.70
03/11/1997 to 01/23/2006	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 40,665.51
Escrow	
Credit	0.00
Deficit	0.00
Subtotal	<u>\$ 0.00</u>
<b>TOTAL</b>	<b>\$ 40,665.51</b>

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. This action does not come under Act 91 of 1983 because the mortgage premises is not the principal residence of Defendant(s).
10. This action does not come under Act 91 of 1983 because the mortgage is more than twenty-four (24) months in arrears.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 40,665.51, together with interest from 01/23/2006 at the rate of \$7.87 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

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FRANCIS S. HALLINAN, ESQUIRE  
Attorney for Plaintiff

DATE: 1/23/06