

06-479-CD
Wells Fargo vs lauri Ferraro et al.

Wells Fargo vs lauri Ferraro
2006-479-CD

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

133027

ATTORNEY FOR PLAINTIFF

WELLS FARGO BANK, N.A.
3476 STATEVIEW BOULEVARD
FORT MILL, SC 29715

Plaintiff

v.

LAURI FERRARO
A/K/A LAURI FITZGERALD
284 TREASURE LAKE
DUBOIS, PA 15801

Defendant

COURT OF COMMON PLEAS
CIVIL DIVISION
TERM
NO. 2006-479-C

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.

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

Aug. 4, 2006 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

Allen
Deputy Prothonotary

June 22, 2006 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

W.A. Shaw
GK
Deputy Prothonotary

FILED pd #8500 Atty
m/11:45 cm No CC
MAR 29 2006 2 CC Shff

William A. Shaw
Prothonotary

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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

WELLS FARGO BANK, N.A.
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FORT MILL, SC 29715

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

LAURI FERRARO
A/K/A LAURI FITZGERALD
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who is/are the mortgagor(s) and real owner(s) of the property hereinafter described.

3. On 12/07/2004 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NEW FREEDOM MORTGAGE CORPORATION which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No: 200419683. 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 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	\$144,093.78
Interest	5,425.64
08/01/2005 through 03/24/2006	
(Per Diem \$22.99)	
Attorney's Fees	1,250.00
Cumulative Late Charges	343.00
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TOTAL	\$ 152,749.80

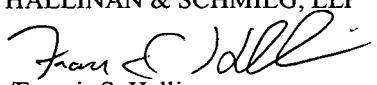
7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.

8. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.

9. This action does not come under Act 91 of 1983 because the mortgage is FHA-insured.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 152,749.80, together with interest from 03/24/2006 at the rate of \$22.99 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 tract of land designated as Lot No. 61, Section No. 6, 'Bermuda', in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 24.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Miscellaneous Book Volume 146, Page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

BEING the same premises conveyed to the Grantors by deed of John Copeland and Joyce M. Copeland, husband and wife, dated May 27, 1997, and recorded in Clearfield County Deed Book 1845, Page 317.

BEING known as Lot 61 Section 6.

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.

3/1/08.

FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: 3/21/08

PHELAN HALLINAN & SCHMIEG, LLP
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard, Suite 1400
Philadelphia, PA 19103-1814
215-563-7000
FAX: 215-563-5534
Email: complaints@fedphe.com

*Representing Lenders in
Pennsylvania and New Jersey*

March 24, 2006

Office of the Prothonotary
Clearfield County Courthouse
1 North Second Street
Clearfield, PA 16830

Re: WELLS FARGO BANK, N.A. vs. LAURI FERRARO

ACTION IN MORTGAGE FORECLOSURE

Dear Sir/Madam:

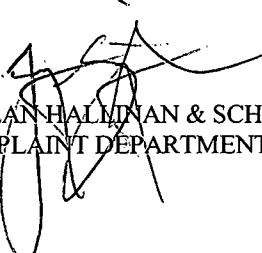
Enclosed are an original and 2 copies of a Civil Action in Mortgage Foreclosure relative to the above captioned matter for filing with your office. A check for filing has been attached in the amount of \$85.00. The sheriff's office advised our office on 03/24/2006 that sheriff's costs total \$100.00 for this file. If there is a concern regarding the costs, please contact Terrence Smith at PH&S; please do not return the complaint to our office.

Please file the complaint and return your receipt to us in the enclosed stamped, self-addressed envelope, together with a time-stamped copy of the first page of the Complaint.

I would also appreciate your taking the additional copies of the Complaint, the check for service, and the enclosed service sheet(s) to the Office of the Sheriff for service on the defendant(s).

Thank you for your cooperation.

Very truly yours,


PHELAN HALLINAN & SCHMIEG, LLP
COMPLAINT DEPARTMENT

File #: 133027

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 2 Services

Sheriff Docket # **101396**

WELLS FARGO BANK, N.A.

Case # **06-479-CD**

vs.

LAURI FERRARO aka LAURI FITZGERALD

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW May 01, 2006 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO LAURI FERRARO AKA LAURI FITZGERALD, DEFENDANT. MOVED FROM LOT 61 SEC 6 DUBOIS, PA TO FLORIDA.

SERVED BY: /

FILED
01:38 PM
MAY 02 2006 LM

William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 2 Services

Sheriff Docket #

101396

WELLS FARGO BANK, N.A.

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SERVED BY: /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101396
NO: 06-479-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, N.A.
vs.
DEFENDANT: LAURI FERRARO aka LAURI FITZGERALD

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PHELAN	492107	20.00
SHERIFF HAWKINS	PHELAN	492107	35.91

Sworn to Before Me This

____ Day of _____ 2006

So Answers,



Chester A. Hawkins
Sheriff

PHELAN HALLINAN & SCHMIEG, LLP
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FRANCIS S. HALLINAN, ESQ., Id. No. 62695
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Plaintiff

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284 TREASURE LAKE
DUBOIS, PA 15801

Defendant

COURT OF COMMON PLEAS
CIVIL DIVISION

TERM

NO. 2006-479-CJ

CLEARFIELD COUNTY

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

MAR 29 2006

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

Attest.

William L. Ober
Prothonotary/
Clerk of Courts

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08/01/2005 through 03/24/2006	
(Per Diem \$22.99)	
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TOTAL	\$ 152,749.80

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By: 
/s/ Francis S. Hallinan
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Attorneys for Plaintiff

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Attorney for Plaintiff

DATE: 3/21/00

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Subtotal	<u>\$ 1,087.38</u>
TOTAL	\$ 152,749.80

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. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.

9. This action does not come under Act 91 of 1983 because the mortgage is FHA-insured.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 152,749.80, together with interest from 03/24/2006 at the rate of \$22.99 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 tract of land designated as Lot No. 61, Section No. 6, 'Bermuda', in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 24.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Miscellaneous Book Volume 146, Page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

BEING the same premises conveyed to the Grantors by deed of John Copeland and Joyce M. Copeland, husband and wife, dated May 27, 1997, and recorded in Clearfield County Deed Book 1845, Page 317.

BEING known as Lot 61 Section 6.

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.

3/1/00

FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: 3/21/00

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

WELLS FARGO BANK, N.A.

ATTORNEY FOR PLAINTIFF

Plaintiff : COURT OF COMMON PLEAS
vs. : CIVIL DIVISION
LAURI FERRARO A/K/A LAURI FITZGERALD : CLEARFIELD COUNTY
Defendants : No. 2006-479-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. Hall
FRANCIS S. HALLINAN, ESQUIRE
LAWRENCE T. PHELAN, ESQUIRE
DANIEL G. SCHMIEG, ESQUIRE
Attorneys for Plaintiff

Date: June 21, 2006

/jmr, Svc Dept.
File# 133027

FILED No CC
M/2:54/61 Atty fd. 7.00
JUN 22 2006
1 Compl.
William A. Shaw
Prothonotary/Clerk of Courts Reinstated
to Shaff
60

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

Wells Fargo Bank, N.A.

vs.

CIVIL DIVISION
NO. 2006-479-CD

Lauri Ferraro a/k/a Lauri
Fitzgerald

ORDER

AND NOW, this _____ day of _____, 2006, upon
consideration of Plaintiff's Motion for Service Pursuant to Special Order of Court, it is hereby
ORDERED and DECREED that said Motion is **GRANTED**.

It is further **ORDERED and DECREED** that Plaintiff may obtain service of the
Complaint and all future pleadings on the above captioned Defendant, Lauri Ferraro a/k/a Lauri
Fitzgerald, by:

1. First class mail to Lauri Ferraro a/k/a Lauri Fitzgerald at the last known addresses, 284 Treasure Lake, DuBois, PA 15801, 6101 Spring Lake Terrace, Fort Pierce, FL 34951 and 620 Fleming Street, Sebastian, FL 32958 and the mortgaged premises located at Lot 61 Section 6, DuBois, PA 15801; and
2. Certified mail to Lauri Ferraro a/k/a Lauri Fitzgerald at the last known addresses, 284 Treasure Lake, DuBois, PA 15801 6101 Spring Lake Terrace, Fort Pierce, FL 34951 and 620 Fleming Street, Sebastian, FL 32958 and the mortgaged premises located at Lot 61 Section 6, DuBois, PA 15801.

BY THE COURT:

J.

Phelan Hallinan & Schmieg, L.L.P.
By: Daniel G. Schmieg, Esquire No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

FILED NO
JUL 11 2006
Clerk of Courts

William A. Shaw
Prothonotary/Clerk of Courts

Attorney for Plaintiff

Wells Fargo Bank, N.A. : COURT OF COMMON PLEAS
: : CIVIL DIVISION
vs. : : CLEARFIELD COUNTY
Lauri Ferraro a/k/a Lauri : : NO. 2006-479-CD
Fitzgerald : :

MOTION FOR SERVICE PURSUANT TO
SPECIAL ORDER OF COURT

Plaintiff, by its counsel, Phelan Hallinan & Schmieg, L.L.P., moves this Honorable Court for an Order directing service of the Complaint upon the above-captioned Defendant, Lauri Ferraro a/k/a Lauri Fitzgerald, by first class mail and certified mail to the last known addresses, 284 Treasure Lake, DuBois, PA 15801, 6101 Spring Lake Terrace, Fort Pierce, FL 34951 and 620 Fleming Street, Sebastian, FL 32958 and the mortgaged premises, Lot 61 Section 6, DuBois, PA 15801, and in support thereof avers the following:

1. Attempts to serve Defendant, Lauri Ferraro a/k/a Lauri Fitzgerald, with the Complaint have been unsuccessful. The Sheriff of Clearfield County attempted to serve the Defendant at the mortgaged premises, Lot 61 Section 6, DuBois, PA 15801 and 284 Treasure Lake, DuBois, PA 15801. As indicated by the Sheriff's Return of Service attached hereto as Exhibit "A", the Defendant moved to Florida.

2. The Plaintiff obtained a possible address of 6101 Spring Lake Terrace, Fort Pierce, FL 34851 through an internet search. By way of private process Server, Plaintiff attempted to serve the Defendant at 6101 Spring Lake Terrace, Fort Pierce, FL 34951. As indicated by the Affidavit of Service attached hereto as Exhibit "B", there was no answer after numerous attempts.

3. Plaintiff also attempted to serve the Defendant at 620 Fleming Street, Sebastian, FL 32958. As indicated by the Affidavit of Service attached hereto as Exhibit "C" , Mr. James Miller is the new tenant at this address.

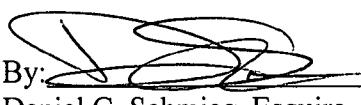
4. Pursuant to Pa.R.C.P. 430, Plaintiff has made a good faith effort to locate the Defendant. An Affidavit of Reasonable Investigation setting forth the specific inquiries made and the results is attached hereto as Exhibit "D".

5. Plaintiff has reviewed its internal records and has not been contacted by the Defendant as of July 10, 2006 to bring loan current.

6. Plaintiff submits that it has made a good faith effort to locate the Defendant but has been unable to do so.

WHEREFORE, Plaintiff respectfully requests this Honorable Court enter an Order pursuant to Pa.R.C.P. 430 directing service of the Complaint by first class mail and certified mail.

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: 
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: July 10, 2006

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 2 Services

Sheriff Docket # **101396**

WELLS FARGO BANK, N.A.

Case # **06-479-CD**

vs.

LAURI FERRARO aka LAURI FITZGERALD

COPY

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW May 01, 2006 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO LAURI FERRARO AKA LAURI FITZGERALD, DEFENDANT. MOVED FROM LOT 61 SEC 6 DUBOIS, PA TO FLORIDA.

SERVED BY: /

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 2 Services

Sheriff Docket #

101396

WELLS FARGO BANK, N.A.

Case # 06-479-CD

vs.

LAURI FERRARO aka LAURI FITZGERALD

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW May 01, 2006 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO LAURI FERRARO AKA LAURI FITZGERALD, DEFENDANT. MOVED FROM 284 TREASURE LAKE,DUBOIS TO FLORIDA.

SERVED BY: /

Exhibit B

AFFIDAVIT OF SERVICE - CLEARFIELD COUNTY(JMR)

PLAINTIFF **Wells Fargo Bank, N.A.**

DEFENDANT **Lauri Ferraro a/k/a Lauri Fitzgerald**

SERVE AT: **6101 Spring Lake Terrace
Fort Pierce, FL 34951**

TYPE OF ACTION
**XX Mortgage Foreclosure
XX Civil Action
NO. 2006-479-CD
File Number133027**

SERVED

Served and made known to Lauri Ferraro a/k/a Lauri Fitzgerald Defendant on the _____ day of _____, 20____, at _____ o'clock, ___ M., at _____, City in the manner described below:

Defendant personally served.

Adult family member with whom Defendant(s) reside(s).

Relationship is _____.

Adult in charge of Defendant's residence who refused to give name/relationship.

Manager/Clerk of place of lodging in which Defendant(s) reside(s)

Agent or person in charge of Defendant's office or usual place of business.

_____ and officer of said defendant company.

Other: _____

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

I, _____, a competent adult, being duly sworn according to law, depose and state that I personally handed to _____ a true and correct copy of the _____ issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed

Before me this _____ day

Served By: _____

Of _____, 20____.

Notary:

NOT SERVED

On the 5/2/06 day of May, 2006 at 2:00 o'clock

P.M., Defendant NOT FOUND because:

Moved _____ Unknown No Answer Vacant

Other: ATTEMPTS 4/27 6:40 pm, 4/28 8:40 am, 4/29 8:40 am, 5/1 9:00am, 5/1 6:15 pm

Sworn to and subscribed

Before me the 2nd day

Not Served By: _____

Of May, 2006

Notary:



Sharon Brown

Sharon Brown
Commission #DD207850
Expires: May 01, 2007
Bonded Thru
Atlantic Bonding Co., Inc.

Phelan Hallinan & Schmieg, LLP

Attorneys For Plaintiff
Francis S. Hallinan, Esquire - I.D.#62695
Suite 1400- One Penn Center Plaza at Suburban Station
Philadelphia, PA 19103-1799
(215)563-7000

④

AFFIDAVIT OF SERVICE – CLEARFIELD COUNTY(JMR)

PLAINTIFF WELLS FARGO BANK, N.A.

DEFENDANT LAURI FERRARO A/K/A LAURI FITZGERALD

SERVE AT: 620 FLEMING STREET
SEBASTIAN, FL 32958

TYPE OF ACTION
 Mortgage Foreclosure
 Civil Action
NO. 2006-479-CD
File Number133027

SERVED

Served and made known to LAURI FERRARO A/K/A LAURI FITZGERALD Defendant on the _____ day of _____, 20____, at _____ o'clock, ___. M., at _____, City in the manner described below:

____ Defendant personally served.

____ Adult family member with whom Defendant(s) reside(s).

 Relationship is _____.

____ Adult in charge of Defendant's residence who refused to give name/relationship.

____ Manager/Clerk of place of lodging in which Defendant(s) reside(s)

____ Agent or person in charge of Defendant's office or usual place of business.

____ _____ and officer of said defendant company.

____ Other: _____

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

I, _____, a competent adult, being duly sworn according to law, depose and state that I personally handed to _____ a true and correct copy of the _____ issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed

Before me this _____ day

Served By: _____

Of _____, 20____.

Notary:

NOT SERVED

On the 5/31/06 day of May, 2006 at 1:00 po'clock
____ M., Defendant NOT FOUND because:

xxx Moved Unknown No Answer Vacant
Other: new tenant resides here mr James Miller

Sworn to and subscribed

Before me the 1 day

Not Served By: Jim Morse

Of Sebastian, 2006.

Notary:

Phelan Hallinan & Schmieg, LLP

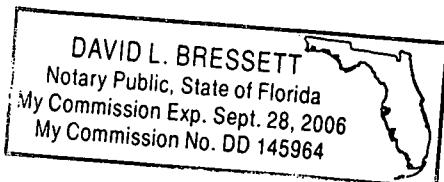
Attorneys For Plaintiff

Francis S. Hallinan, Esquire – I.D.#62695

Suite 1400- One Penn Center Plaza at Suburban Station

Philadelphia, PA 19103-1799

(215)563-7000



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

File Number: 133027
Attorney Firm: **Phelan, Hallinan & Schmieg, LLP**
Subject: Lauri Ferraro

Property Address: Lot 61-Section 6, Dubois, PA 15801
Possible Mailing Address: 6101 Spring Lake Terrace, Fort Pierce, FL 34951
620 Fleming Street, Sebastian, FL 32958

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

Lauri Ferraro - 176-58-2764

B. EMPLOYMENT SEARCH

Lauri Ferraro - A review of the credit reporting agencies provided no employment information.

C. INQUIRY OF CREDITORS

Our inquiry of creditors indicated that Lauri Ferraro reside(s) at: 620 Fleming Street, Sebastian, FL 32958.

II. INQUIRY OF TELEPHONE COMPANY

A. DIRECTORY ASSISTANCE SEARCH

Our office contacted directory assistance, which had no listing for Lauri Ferraro.

B. On 05-18-06 our office made a telephone call to (772) 388-0985 and received the following information: disconnected.

III. INQUIRY OF NEIGHBORS

Using our white pages database our office was unable to locate any neighbors for Lot 61 Section 6, Dubois, PA 15801.

On 05-18-06 our office made several telephone calls in an attempt to contact Susan Borden, at 6105 Spring Lake Terrace, Fort Pierce, FL 34951, (772) 466-4997 and received the following information: answering machine.

On 05-18-06 our office made several telephone calls in an attempt to contact David & Lorraine Elwell, at 6108 Spring Lake Terrace, Fort Pierce, FL 34951, (772) 595-3739 and received the following information: answering machine.

On 05-18-06 our office made several telephone calls in an attempt to contact Annmarie Shortell, at 614 Fleming Street, Sebastian, FL 32958, (772) 589-2131 and received the following information: answering machine.

On 05-18-06 our office made several telephone calls in an attempt to contact John H. Brown, at 626 Fleming Street, Sebastian, FL 32958, (772) 589-8113 and received the following information: answering machine.

IV. ADDRESS INQUIRY

A. NATIONAL ADDRESS UPDATE

On 05-18-06 we reviewed the National Address database and found the following information: Lauri Ferraro - 620 Fleming Street, Sebastian, FL 32958.

B. ADDITIONAL ACTIVE MAILING ADDRESSES

Per our inquiry of creditors, the following is a possible mailing address: 6101 Spring Lake Terrace, Fort Pierce, FL 34951 and 620 Fleming Street, Sebastian, FL 32958.

V. DRIVERS LICENSE INFORMATION

A. MOTOR VEHICLE & DMV OFFICE

Per the PA Department of Motor Vehicles, we were unable to obtain address information on Lauri Ferraro.

VI. OTHER INQUIRIES

A. DEATH RECORDS

As of 05-18-06 Vital Records and all public databases have no death record on file for.

B. COUNTY VOTER REGISTRATION

The county voter registration was unable to confirm a registration for Lauri Ferraro residing at: last registered address.

VII. ADDITIONAL INFORMATION OF SUBJECT

A. DATE OF BIRTH

Lauri Ferraro - 11-2-1969

B. A.K.A.

Lauri Fitzgerald

* 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 statements 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 18th day of May, 2006.

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

THOMAS P. STRAIN, Notary Public
City of Philadelphia, Phila. County
My Commission Expires February 4, 2010

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

kls

Thomas P. Strain

VERIFICATION

Daniel G. Schmieg, Esquire, hereby states that he is the Attorney for the Plaintiff in this action, that he is authorized to make this Affidavit, and that the statements made in the foregoing MOTION FOR SERVICE PURSUANT TO SPECIAL ORDER OF COURT are true and correct to the best of his knowledge, information and belief.

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

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: 
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: July 10, 2006

Phelan Hallinan & Schmieg, L.L.P.
By: Daniel G. Schmieg, Esquire No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

Wells Fargo Bank, N.A. : COURT OF COMMON PLEAS
: CIVIL DIVISION
Vs. : CLEARFIELD COUNTY
Lauri Ferraro a/k/a Lauri : NO. 2006-479-CD
Fitzgerald

CERTIFICATION OF SERVICE

I, Daniel G. Schmieg, Esquire, hereby certify that a copy of the foregoing Motion for Service Pursuant to Special Order of Court, Proposed Order and attached exhibits have been sent to the individual as indicated below by first class mail, postage prepaid, on the date listed below.

Lauri Ferraro a/k/a Lauri Fitzgerald
Lot 61 Section 6
DuBois, PA 15801

284 Treasure Lake
DuBois, PA 15801

6101 Spring Lake Terrace
Fort Pierce, FL 34951

620 Fleming Street
Sebastian, FL 32958

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

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: 
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: July 10, 2006

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

WELLS FARGO BANK, N.A.

ATTORNEY FOR PLAINTIFF

Plaintiff

: COURT OF COMMON PLEAS

vs.

: CIVIL DIVISION

LAURI FERRARO A/K/A LAURI FITZGERALD

: CLEARFIELD COUNTY

Defendants

: No. 2006-479-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. Hall
FRANCIS S. HALLINAN, ESQUIRE
LAWRENCE T. PHELAN, ESQUIRE
DANIEL G. SCHMIEG, ESQUIRE
Attorneys for Plaintiff

Date: August 3, 2006

/jmr, Svc Dept.
File# 133027

FILED

AUG 04 2006

mlw: 20/06

William A. Shaw

Prothonotary/Clerk of Courts

I went to Atty

Reinstated to Shaw

+

I to Atty

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101796
NO: 06-479-CD
SERVICE # 1 OF 1
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: WELLS FARGO BANK, N.A.
VS.
DEFENDANT: LAURI FERRARO aka LAURI FITZGERALD

SHERIFF RETURN

NOW, August 09, 2006 AT 11:54 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE & ORDER AT LOT 61 SECTION 6, TREASURE LAKE ROAD, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA.

SERVED BY: NEVLING / COUDRIET

FILED
9/20/06
AUG 17 2006 

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101796
NO: 06-479-CD
SERVICES 1
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: WELLS FARGO BANK, N.A.

vs.

DEFENDANT: LAURI FERRARO aka LAURI FITZGERALD

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PHELAN	523912	10.00
SHERIFF HAWKINS	PHELAN	523912	25.91

Sworn to Before Me This

So Answers,

____ Day of _____ 2006


Chester A. Hawkins
Sheriff

PHELAN HALLINAN & SCHMIEG LLP
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
Wells Fargo Bank, N.A.

Plaintiff

ATTORNEY FOR PLAINTIFF

vs.

Lauri Ferraro a/k/a Lauri Fitzgerald
Defendant

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: NO. 2006-479-CD

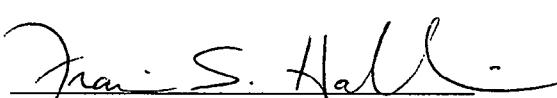
FILED NO CC
M 10:46a 6/1
AUG 21 2006 JS

William A. Shaw
Prothonotary/Clerk of Courts

**AFFIDAVIT OF SERVICE OF COMPLAINT
BY MAIL PURSUANT TO COURT ORDER**

I hereby certify that a true and correct copy of the Civil Action Complaint in Mortgage Foreclosure in the above captioned matter was sent by regular and certified mail, return receipt requested, to **Lauri Ferraro a/k/a Lauri Fitzgerald at 284 Treasure Lake, DuBois, PA 15801, 620 Fleming Street, Sebastian, FL 32958 and 6101 Spring Lake Terrace, Fort Pierce, FL 34951** on August 17, 2006, in accordance with the Order of Court dated July 13, 2006. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities.

Date: August 17, 2006


FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

7160 3901 9849 6781 4249

TO: LAURI FERRARO
A/K/A LAURI FITZGERALD
620 FLEMING STREET
SEBASTIAN, FL 32958

SENDER:
JMR

REFERENCE:

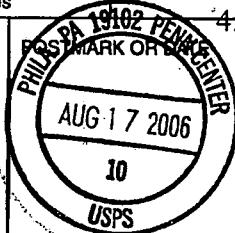
PS Form 3800, January 2005

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 5772

TO: LAURI FERRARO
A/K/A LAURI FITZGERALD
284 TREASURE LAKE
DUBOIS, PA 15801

SENDER:
JMR

REFERENCE:

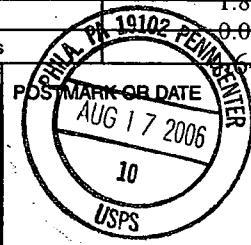
PS Form 3800, January 2005

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 4256

TO: LAURI FERRARO
A/K/A LAURI FITZGERALD
6101 SPRING LAKE TERRACE
FORT PIERCE, FL 34951

SENDER:
JMR

REFERENCE:

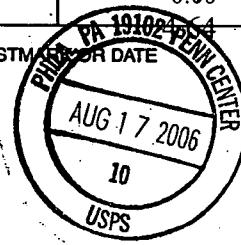
PS Form 3800, January 2005

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



Phelan Hallinan & Schmieg, LLP
By: Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

WELLS FARGO BANK, N.A. : Court Of Common Pleas

vs. : Civil Division

LAURI FERRARO A/K/A LAURI : Clearfield County
FITZGERALD

: No. 2006-479-CD

FILED
M 11.16.06
SEP 13 2006
NOCC

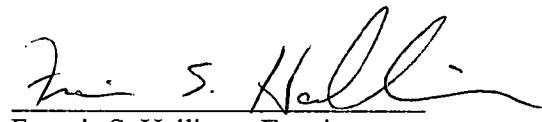
William A. Shaw
Prothonotary/Clerk of Courts

AFFIDAVIT OF SERVICE BY
PUBLICATION IN ACCORDANCE WITH COURT ORDER

I hereby certify that service of the Civil Action Complaint in Mortgage Foreclosure was made in accordance with the Court Order dated JULY 13, 2006 as indicated below:

By publication as provided by Pa. R.C.P. Rule 430(b)(1) in CLEARFIELD COUNTY LEGAL JOURNAL on 8/11/06 and THE COURIER EXPRESS on 8/11/06. Proofs of the said publications are attached hereto.

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


Francis S. Hallinan, Esquire

Date: September 8, 2006

Jason Ricco
Service Dept.

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

Wells Fargo Bank, N.A. Vs. Lauri
Ferraro a/k/a Lauri Fitzgerald
COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY
NO. 2006-479-CD

NOTICE

TO Lauri Ferraro a/k/a Lauri Fitzgerald:
You are hereby notified that on March
29, 2006, Plaintiff, Wells Fargo Bank, N.A.,
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. 2006-479-CD. Wherein Plaintiff seeks to
foreclose on the mortgage secured on your
property located at Lot 61 Section 6, DuBois,
PA 15801 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
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 PER-
SONS 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

**PARK, CHESTER W. SR., Dec'd
a/k/a CHESTER W. PARK.**

Late of Huston Township
Executrix: **MELISSA J. LOWE**
Attorney: **BLAKLEY & JONES**
90 Beaver Drive, Box 6
DuBois, PA 15801

McMARTIN, EDWARD J., Dec'd
Late of DuBois
Executor: **ANTHONY S. GUIDO**
Attorney: **ANTHONY S. GUIDO**
PO Box 487
DuBois, PA 15801

NOTICE

NOTICE IS HEREBY GIVEN THAT the shareholders of JEFFREY W. RICE, DMD AND JAY L. ARLICK, DMD, P.C., a Pennsylvania professional corporation, with a registered address at 90 Beaver Drive, DuBois, Pennsylvania, 15801, have approved a proposal that the corporation voluntarily dissolve, and that the corporation is now engaged in winding up and settling the affairs of the corporation under the provisions of Section 1975 of the Pennsylvania Business Corporation Law of 1988, as amended.

Christopher E. Mohney, Esquire, 25 East Park Avenue, Suite 6, DuBois, PA 15801.

or

Laurance B. Seaman, Esquire, Gates & Seaman, Two North Front Street, Clearfield, PA 16830.

NONPROFIT CORPORATION

Notice is hereby given that Articles of Incorporation have been filed with the Department of State of the Commonwealth of Pennsylvania, at Harrisburg, PA, on May 24, 2006 for the purpose of obtaining a charter of a Nonprofit Corporation organized under the Nonprofit Corporation Law of 1988 of the Commonwealth of Pennsylvania. The name of the corporation is: **GLENDALE HOLDINGS FOUNDATION, INC.**

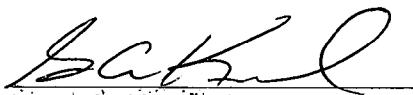
The purpose or purposes for which it was organized is: Educational purposes.

William J. Mansfield, Inc., Legal Advertising Agency, The Woods, Suite 1209, 998 Old Eagle School Road, Wayne, PA 19087-1805.

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :
:
COUNTY OF CLEARFIELD :

On this 11th day of August 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 August 11, 2006, Vol. 18 No. 32. 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.

Deanne J. Pusley
Notary Public
My Commission Expires

Full Spectrum Legal Services Inc.
400 Fellowship Road 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

COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY
NO.2006-479-CD

Wells Fargo Bank, N.A.
Vs.
Lauri Ferraro a/k/a Lauri Fitzgerald

NOTICE

TO Lauri Ferraro a/k/a Lauri Fitzgerald:

You are hereby notified that on March 29, 2006, Plaintiff, Wells Fargo Bank, N.A., 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. 2006-479-CD. Wherein Plaintiff seeks to foreclose on the mortgage secured on your property located at Lot 61 Section 6, DuBois, PA 15801 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.

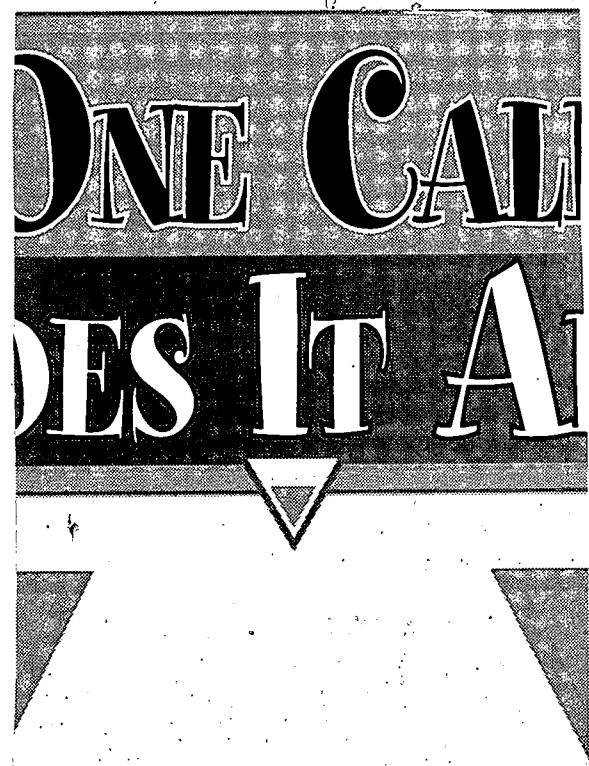
YOU SHOULD TAKE THIS NOTICE TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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

8/11/06



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**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

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

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

NOTARY PUBLIC

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

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

**THIS IS
NOT A
BILL**

TO

Full Spectrum Legal Services

For publishing the notice or advertisement

attached hereto on the above stated dates \$234.90

Probating same.....\$7.50

Total **\$242.40**

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

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
(215) 563-7000

Attorney for Plaintiff

WELLS FARGO BANK, N.A.
3476 STATEVIEW BOULEVARD
FORT MILL, SC 29715

Plaintiff,
v.

LAURI FERRARO A/K/A LAURI
FITZGERALD
284 TREASURE LAKE
DUBOIS, PA 15801

Defendant(s).

FILED *Att'y pd,
10/2/41/06 00:00
SEP 26 2006*
William A. Shaw to Def.
Prothonotary/Clerk of Courts
Statement to Att'y
(60)

:
: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 2006-479-CD
:
:

PRAECLPICE 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 **LAURIE FERRARO A/K/A LAURI FITZGERALD**, 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	\$ 152,749.80
Interest - 3/25/06 TO 9/22/06	\$ 4,184.18
TOTAL	<u>\$ 156,933.98</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. Schmiege
DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: 9/26/06

William A. Shaw
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

ATTORNEY FOR PLAINTIFF

WELLS FARGO BANK, N.A.
Plaintiff

: COURT OF COMMON PLEAS
: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY
LAURI FERRARO A/K/A LAURI FITZGERALD
Defendants : NO. 2006-479-CD

TO: **LAURI FERRARO A/K/A LAURI FITZGERALD
6101 SPRING LAKE TERRACE
FORT PIERCE, FL 34951**

DATE OF NOTICE: **SEPTEMBER 8, 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

PHELAN HALLINAN AND SCHMIEG
By: Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

WELLS FARGO BANK, N.A. : COURT OF COMMON PLEAS
Plaintiff : CIVIL DIVISION
Vs. : CLEARFIELD COUNTY
LAURI FERRARO A/K/A LAURI FITZGERALD : NO. 2006-479-CD
Defendants

TO: LAURI FERRARO A/K/A LAURI FITZGERALD
LOT 61 SECTION 6,
DUBOIS, PA 15801

DATE OF NOTICE: SEPTEMBER 8, 2006

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CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT
ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
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SERVICE
PENNSYLVANIA BAR ASSOCIATION
100 SOUTH STREET
P.O. BOX 186
HARRISBURG, PA 17108
800-692-7375

FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

PHELAN HALLINAN AND SCHMIEG
By: Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

WELLS FARGO BANK, N.A. : COURT OF COMMON PLEAS
Plaintiff : CIVIL DIVISION
Vs. : CLEARFIELD COUNTY
LAURI FERRARO A/K/A LAURI FITZGERALD : NO. 2006-479-CD
Defendants

TO: LAURI FERRARO A/K/A LAURI FITZGERALD
284 TREASURE LAKE
DU BOIS, PA 15801

DATE OF NOTICE: SEPTEMBER 8, 2006

FILE COPY

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.

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CLEARFIELD COUNTY
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ADMINISTRATOR
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SERVICE
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P.O. BOX 186
HARRISBURG, PA 17108
800-692-7375

FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

PHELAN HALLINAN AND SCHMIEG
By: Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

WELLS FARGO BANK, N.A.
Plaintiff

Vs.

LAURI FERRARO A/K/A LAURI FITZGERALD
Defendants

ATTORNEY FOR PLAINTIFF

: COURT OF COMMON PLEAS
: CIVIL DIVISION
: CLEARFIELD COUNTY
: NO. 2006-479-CD

TO: LAURI FERRARO A/K/A LAURI FITZGERALD
620 FLEMING STREET
SEBASTIAN, FL 32958

DATE OF NOTICE: SEPTEMBER 8, 2006

FILE COPY

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.

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CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT
ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
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SERVICE
PENNSYLVANIA BAR ASSOCIATION
100 SOUTH STREET
P.O. BOX 186
HARRISBURG, PA 17108
800-692-7375

FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG

Identification No. 62205

ATTORNEY FOR PLAINTIFF

Suite 1400

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

WELLS FARGO BANK, N.A.

3476 STATEVIEW BOULEVARD

FORT MILL, SC 29715

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

Plaintiff,

:
: **CIVIL DIVISION**

:
: **NO. 2006-479-CD**

LAURI FERRARO A/K/A LAURI
FITZGERALD
284 TREASURE LAKE
DUBOIS, PA 15801

:
:

Defendant(s).

:
:

VERIFICATION OF NON-MILITARY SERVICE

DANIEL G. SCHMIEG, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

(a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended.

(b) that defendant **LAURI FERRARO A/K/A LAURI FITZGERALD** is over 18 years of age and resides at **284 TREASURE LAKE, DUBOIS, PA 15801**.

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



DANIEL G. SCHMIEG, ESQUIRE

(Rule of Civil Procedure No. 236 - Revised

IN THE COURT OF COMMON PLEAS
CLEARFIELD PENNSYLVANIA

WELLS FARGO BANK, N.A. :
3476 STATEVIEW BOULEVARD :
FORT MILL, SC 29715 :
Plaintiff, :
v. :
LAURI FERRARO A/K/A LAURI :
FITZGERALD :
284 TREASURE LAKE :
DUBOIS, PA 15801 :
Defendant(s). :
:

Notice is given that a Judgment in the above captioned matter has been entered against you
on September 26, 2006.

BY Walter L. Schmiege DEPUTY

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

Daniel G. Schmiege

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

Wells Fargo Bank, N.A.
Plaintiff(s)

No.: 2006-00479-CD

Real Debt: \$156,933.98

Atty's Comm: \$

Vs.

Costs: \$

Lauri Ferraro a/k/a Lauri Fitzgerald
Defendant(s)

Entry: \$20.00

Instrument: In Rem Judgment

Date of Entry: September 26, 2006

Expires: September 26, 2011

Certified from the record this 26th day of September, 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

FILED
O 11:00/6/1 UCC
JUL 14 2006 Atty
Schmieg
William A. Shaw
Prothonotary/Clerk of Courts
6P

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

WELLS FARGO BANK, N.A.,
Plaintiff

vs.

LAURI FERRARO a/k/a LAURI FITZGERALD
Defendant

*
*
*
* NO.06-479-CD
*
*

ORDER

NOW, this 13th day of July, 2006, the Plaintiff is granted leave to serve the Complaint in Mortgage Foreclosure upon **Defendant, LAURI FERRARO a/k/a LAURI FITZGERALD**, 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: 284 Treasure Lake, DuBois, PA 15801; 6101 Spring Lake Terrace, Fort Pierce, FL 34951; 620 Fleming Street, Sebastian, FL 32958 and by posting the mortgaged premises known in this herein action as Lot 61 Section 6, DuBois, PA 15801.

All further service of legal papers, including but not limited to motions, petitions and rules, shall be made by certified and regular mail to the Defendant's last known addresses and that Notice of Sheriff Sale pursuant to Pennsylvania Rule of Civil Procedure 3129 may be made upon Defendant, Lauri Ferraro a/k/a Lauri Fitzgerald, by sending copies of same to Defendant's last known addresses by certified and regular mail and by posting the premises.

BY THE COURT,



FREDRIC J. AMMERMAN
President Judge

SALE DATE: JANUARY 5, 2007

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION – LAW

WELLS FARGO BANK, N.A.

No.: 2006-479-CD

vs.

**LAURI FERRARO A/K/A
LAURI FITZGERALD**

FILED NO CC
M 10:37 AM
JAN 03 2007
S

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 Praecept for the Writ of Execution was filed the following information concerning the real property located at:

LOT 61 SECTION 6, DUBOIS, 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

January 2, 2007

CLEARFIELD COUNTY
WELLS FARGO BANK

No.: 2006-479-CD

vs.

LAURI FERRARO a/k/a
LAURI FITZGERALD

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

WELLS FARGO BANK , Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at LOT 61 SECTION 6 , DU BOIS, PA 15801:

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

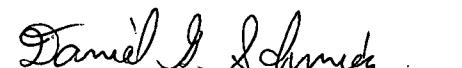
Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	--

LAURI FERRARO A/K/A LAURI FITZGERALD	LOT 61 SECTION 6 DU BOIS, PA 15801
---	---

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

SAME AS ABOVE

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



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

December 5, 2006

WELLS FARGO BANK

CLEARFIELD COUNTY

No.: 2006-479-CD

VS.

LAURI FERRARO a/k/a
LAURI FITZGERALD

**AMENDED AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 2)**

WELLS FARGO BANK, Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at LOT 61 SECTION 6, DU BOIS, PA 15801:

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

None.

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

None.

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

Name

Last Known Address (if address cannot be reasonable ascertained, please indicate)

None.

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

Name

Last Known Address (if address cannot be reasonably ascertained, please indicate)

Clearfield County Domestic Relations

Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

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

Name

Last Known Address (if address cannot be reasonably ascertained, please indicate)

**Commonwealth of Pennsylvania
Department of Welfare**

PO Box 2675
Harrisburg, PA 17105

Tenant/Occupant

LOT 61 SECTION 6
DU BOIS, PA 15801

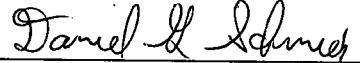
**DEVELOPER OR TREASURE LAKE
PROPERTY OWNERS ASSOCIATION INC.**

284 TREASURE LK
DU BOIS, PA 15801

**TREASURE LAKE PROPERTY
OWNERS ASSOCIATION**

13 TREASURE LAKE
DU BOIS, PA 15801

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

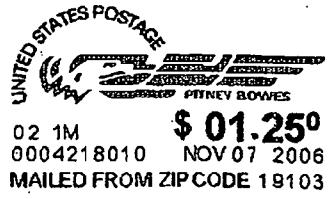

DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

December 5, 2006

Name and
Address
of Sender

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 LOT 61 SECTION 6 DUBOIS, 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		Developer or Treasure Lake Property Owners Association Inc 284 TREASURE LK DU BOIS PA 15801-9007		
5				
6				
7				
8				
9				
10				
11				
12	<i>KAZ</i>	Re: LAURI FERRARO A/K/A LAURI FITZGERALD 133027 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 document reconstruction insurance is \$30,000 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, S913 and S921 for limitations of coverage.



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20458
NO: 06-479-CD

PLAINTIFF: WELLS FARGO BANK, N.A.
vs.
DEFENDANT: LAURI FERRARO A/K/A LAURI FITZGERALD
Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 10/02/2006

LEVY TAKEN 11/02/2006 @ 11:14 AM

POSTED 11/02/2006 @ 11:20 AM

SALE HELD 01/05/2007

SOLD TO WELLS FARGO BANK, N.A.

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 01/16/2007

DATE DEED FILED 01/16/2007

PROPERTY ADDRESS 16380 TREASURE LAKE ROAD A/K/A 284 TREASURE LAKE, SECT 6, LOT 61 DUBOIS , PA 15801

FILED
01/16/07
JAN 16 2007

William A. Shaw
Prothonotary/Clerk of Courts

SERVICES

11/06/2006 @ SERVED LAURI FERRARO A/K/A LAUARI FITZGERALD

SERVED LAURI FERRARO A/K/A LAUARI FITZGERALD, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 284 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PA CERT. # 70050390000372351902. SIGNED FOR BY LAURI FERRARO

11/13/2006 @ 2:25 PM SERVED LAURI FERRARO A/K/A LAUARI FITZGERALD

SERVED LAURI FERRARO A/K/A LAUARI FITZGERALD, DEFENDANT, BY REG AND CERT MAIL PER COURT ORDER TO 6101 SPRING LAKE TERRACE, FORT PIERCE, FL. CERT #70050390000372351827 SIGNED FOR BY UNKNOWN SIGNATURE.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY.

11/07/2006 @ SERVED LAURI FERRARO A/K/A LAUARI FITZGERALD

SERVED LAURI FERRARO A/K/A LAUARI FITZGERALD, DEFENDANT, BY REG. AND CERT MAIL PER COURT ORDER TO 620 FLEMING STREET, SEBASTIAN, FL 32958 BY CERT MAIL #70050390000372351896, SIGNED FOR BY SHILA L. MILLER 11/17/06.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20458
NO: 06-479-CD

PLAINTIFF: WELLS FARGO BANK, N.A.

vs.

DEFENDANT: LAURI FERRARO A/K/A LAURI FITZGERALD

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$219.12

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

____ Day of _____ 2007


by Andrew Butler - Deighenoff
Chester A. Hawkins
Sheriff

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

WELLS FARGO BANK, N.A.

vs.

LAURI FERRARO A/K/A LAURI
FITZGERALD

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20
No. 2006-479-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: LOT 61 SECTION 6, DUBOIS, PA 15801
(See Legal Description attached)

Amount Due	\$156,933.98
Interest from 9/22/06 to Sale per diem \$25.80	\$ 139.00
Total	\$
Add'l Costs	\$4,083.12

Willie Sherry
.....

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

Dated 10/21/06
(SEAL)

Received October 2, 2006 @ 2:30 PM.

Chester A. Hawkes
by Cynthia Butler - Clerk/Deputy

No. 2006-479:CD Term 2005 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

WELLS FARGO BANK, N.A.

vs.

LAURI FERRARO A/K/A LAURI FITZGERALD

WRIT OF EXECUTION
(Mortgage Foreclosure)

Real Debt	\$156,933.98
Costs	
Proth. Pd.	<u>139.00</u>
Sheriff	

Int. from 9/22/06
To Date of Sale (\$25.80 per diem)

Travis A. Johnson
Attorney for Plaintiff(s)

Address: LAURI FERRARO A/K/A LAURI FITZGERALD
284 TREASURE LAKE
DUBOIS, PA 15801

LEGAL DESCRIPTION

ALL that certain tract of land designated as Lot No. 61, Section No. 6, 'Bermuda', in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 24.

EXCEPTING AND RESERVING there from and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Miscellaneous Book Volume 146, Page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

BEING the same premises conveyed to the Grantors by deed of John Copeland and Joyce M. Copeland, husband and wife, dated May 27, 1997, and recorded in Clearfield County Deed Book 1845, Page 317.

PARCEL IDENTIFICATION NO: C02-006-00061-00-21

TITLE TO SAID PREMISES IS VESTED IN Lauri Ferraro, an individual, by Deed from Patrick W. Bankovich and Nicole H. Bankovich, husband and wife, dated 12-6-04, recorded 12-7-04, in Deed Mortgage Inst# 200419682

Premises being: LOT 61 SECTION 6
DUBOIS, PA 15801

Tax Parcel No. C02-006-00061-00-21

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME LAURI FERRARO A/K/A LAUARI FITZGERALD

NO. 06-479-CD

NOW, January 16, 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 January 05, 2007, I exposed the within described real estate of Lauri Ferraro A/K/A Lauri Fitzgerald to public venue or outcry at which time and place I sold the same to WELLS FARGO BANK, N.A. he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR	15.00	DEBT-AMOUNT DUE	156,933.98
SERVICE	15.00	INTEREST @ 25.8000 %	2,709.00
MILEAGE		FROM 09/22/2006 TO 01/05/2007	
LEVY	15.00		
MILEAGE	16.91	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	21.21	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	20.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE		ESCROW DEFICIENCY	
DEED	30.00	PROPERTY INSPECTIONS	
ADD'L POSTING		INTEREST	
ADD'L MILEAGE		MISCELLANEOUS	
ADD'L LEVY			
BID AMOUNT	1.00	TOTAL DEBT AND INTEREST	\$159,662.98
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	1,101.00
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	
CONTINUED SALES		TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$219.12	LIEN SEARCH	100.00
		ACKNOWLEDGEMENT	5.00
		DEED COSTS	28.50
		SHERIFF COSTS	219.12
		LEGAL JOURNAL COSTS	198.00
ACKNOWLEDGEMENT	5.00	PROTHONOTARY	139.00
REGISTER & RECORDER	28.50	MORTGAGE SEARCH	40.00
TRANSFER TAX 2%	0.00	MUNICIPAL LIEN	
TOTAL DEED COSTS	\$28.50	TOTAL COSTS	\$1,830.62

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


[Home](#) | [Help](#)
[Track & Confirm](#)

Track & Confirm

Search Results

Label/Receipt Number: 7005 0390 0003 7235 1827

Status: Delivered

Your item was delivered at 2:25 PM on November 13, 2006 in FORT PIERCE, FL 34951.

[Track & Confirm](#)

Enter Label/Receipt Number.

[Additional Details >](#)
[Return to USPS.com Home >](#)

Notification Options

Track & Confirm by email

Get current event information or updates for your item sent to you or others by email.

[Go >](#)


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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:

LAURI FERERARO A/K/A
LAURI FITZGERALD
6101 SPRING LAKE TERRACE
FORT PIERCE, FL 34951

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

4. Restricted Delivery? (Extra Fee)

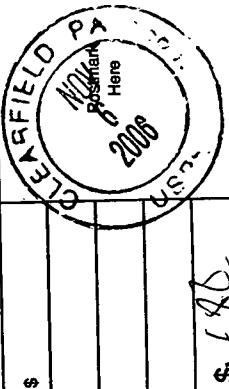
Yes

7005 0390 0003 7235 1827

U.S. Postal
CERTIFICATE
(Domestic Mail Only: No Insurance Coverage Provided)

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

OFFICIAL USE



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

\$ 0.80

LAURI FERERARO A/K/A
LAURI FITZGERALD
6101 SPRING LAKE TERRACE
FORT PIERCE, FL 34951

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

See Reverse for Instructions

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

7291 5E22 E000 06E0 5002


[Home](#) | [Help](#)
[Track & Confirm](#)

Track & Confirm

Search Results

Label/Receipt Number: 7005 0390 0003 7235 1902

Status: Delivered

Your item was delivered at 12:47 PM on November 18, 2006 in FORT PIERCE, FL 34951.

[Track & Confirm](#)

Enter Label/Receipt Number.

[Additional Details >](#) [Return to USPS.com Home >](#)

Notification Options

Track & Confirm by email

Get current event information or updates for your item sent to you or others by email.

[Go >](#)



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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:

LAURAI FERRARO A/K/A
LAURI FITZGERALD
284 TREASURE LAKE
DUBOIS, PA 15801

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X Laurai Ferraro Agent Addressee

B. Received by (Printed Name)

C. Date of Delivery

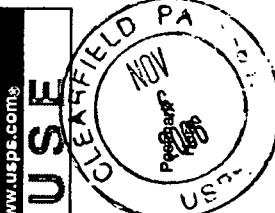
D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type:

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

4. Restricted Delivery? (Extra Fee)

Yes



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



U.S. Postal
CERTIFICATE
(Domestic Mail Only)

Postage
Certified Fee
Return Receipt Fee
(Endorsement Required)
Restricted Delivery Fee
(Endorsement Required)

Total Postage & Fees
\$ 4.80

Street/ Apt. No., or PO Box No., City, State, ZIP-4	Laurai Ferraro A/K/A Lauri Fitzgerald 284 Treasure Lake Dubois, PA 15801
---	---

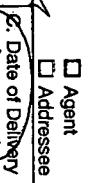
See Reverse for Instructions

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.

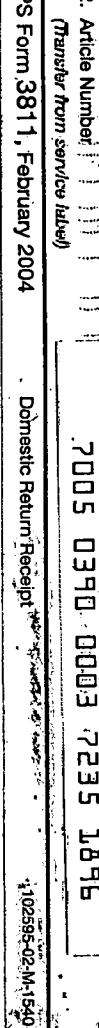
1. Article Addressed to:

LAURI FERRARO A/K/A
LAURI FITZGERALD
620 FLEMING STREET
SEBASTIAN, FL 32958

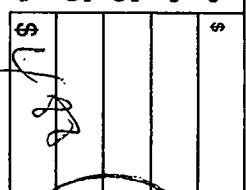
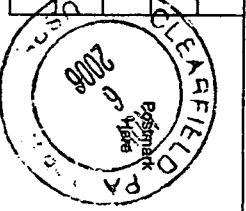
A. Signature 
X 
B. Received by (Printed Name) 
C. Date of Delivery 

D. Is delivery address different from item 1? Yes 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)
 7005 0390 0003 7235 1896

PS Form 3811, February 2004 Domestic Return Receipt
 4102595-02-M150

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only. No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 
<i>Sent To</i> <i>Street, Apt. No., or PO Box No.</i> <i>City, State, Zip+4</i> 	
LAURI FERRARO A/K/A LAURI FITZGERALD 620 FLEMING STREET SEBASTIAN, FL 32958	
PS Form 3800, June 2002	
See Reverse for Instructions	

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

WELLS FARGO BANK, N.A.

vs.

LAURI FERRARO A/K/A LAURI
FITZGERALD

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. 2006-479-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	\$156,933.98
------------	--------------

Interest from 9/22/06 to Sale	\$ _____
Per diem \$25.80	

Add'l Costs	\$4,083.12
-------------	------------

139.00 *Prothonotary costs*

Paula M. Lehman
Attorney for the Plaintiff(s)

Note: Please attach description of Property.

133027

FILED
M 11/3/2006 20:00
OCT 02 2006
1CCOLownts
William A. Shaw
Prothonotary/Clerk of Courts

w/descri.
to staff
(CR)

No. 2006-479-CD Term 20 05 A.D.

Prothonotary/Clerk of Courts
William A. Shaw

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

OCT 02 2006
FILED

WELLS FARGO BANK, N.A.

vs.

LAURI FERRARO A/K/A LAURI FITZGERALD

PRAECLipe FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:

Deborah Shahan
Attorney for Plaintiff(s)

Address: LAURI FERRARO A/K/A LAURI FITZGERALD
284 TREASURE LAKE
DUBOIS, PA 15801

LEGAL DESCRIPTION

ALL that certain tract of land designated as Lot No. 61, Section No. 6, 'Bermuda', in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 24.

EXCEPTING AND RESERVING there from and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Miscellaneous Book Volume 146, Page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

BEING the same premises conveyed to the Grantors by deed of John Copeland and Joyce M. Copeland, husband and wife, dated May 27, 1997, and recorded in Clearfield County Deed Book 1845, Page 317.

PARCEL IDENTIFICATION NO: C02-006-00061-00-21

TITLE TO SAID PREMISES IS VESTED IN Lauri Ferraro, an individual, by Deed from Patrick W. Bankovich and Nicole H. Bankovich, husband and wife, dated 12-6-04, recorded 12-7-04, in Deed Mortgage Inst# 200419682

Premises being: LOT 61 SECTION 6
DUBOIS, PA 15801

Tax Parcel No. C02-006-00061-00-21

WELLS FARGO BANK, N.A.
3476 STATEVIEW BOULEVARD
FORT MILL, SC 29715

Plaintiff,

v.

LAURI FERRARO A/K/A LAURI
FITZGERALD
284 TREASURE LAKE
DUBOIS, PA 15801

Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 2006-479-CD

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)

WELLS FARGO BANK, N.A., Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praeclipe for the Writ of Execution was filed, the following information concerning the real property located at **LOT 61 SECTION 6, DUBOIS, 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.)

LAURI FERRARO A/K/A 284 TREASURE LAKE
LAURI FITZGERALD DUBOIS, 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.

9/22/06
Date

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

**WELLS FARGO BANK, N.A.
3476 STATEVIEW BOULEVARD
FORT MILL, SC 29715**

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

Plaintiff,

v.

**LAURI FERRARO A/K/A LAURI
FITZGERALD
284 TREASURE LAKE
DUBOIS, PA 15801**

: **NO. 2006-479-CD**

Defendant(s).

:
:

AFFIDAVIT PURSUANT TO RULE 3129

WELLS FARGO BANK, N.A., Plaintiff in the above action, by its attorney, **DANIEL G. SCHMIEG, ESQUIRE**, sets forth as of the date the Praeclipe for the Writ of Execution was filed, the following information concerning the real property located at **LOT 61 SECTION 6, DUBOIS, 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 **LOT 61 SECTION 6**
DUBOIS, 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

**Developer or Treasure Lake
Property Owners Association Inc** 284 TREASURE LK
DU BOIS PA 15801-9007

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.

9/22/06

Date

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

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

**WELLS FARGO BANK, N.A.
3476 STATEVIEW BOULEVARD
FORT MILL, SC 29715**

Plaintiff,

v.

**LAURI FERRARO A/K/A LAURI
FITZGERALD
284 TREASURE LAKE
DUBOIS, PA 15801**

Defendant(s).

:
:
: **CLEARFIELD COUNTY**
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 2006-479-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
- 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

CC: Y

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

WELLS FARGO BANK, N.A.

vs.

LAURI FERRARO A/K/A LAURI
FITZGERALD

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20
No. 2006-479-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: LOT 61 SECTION 6, DUBOIS, PA 15801
(See Legal Description attached)**

Amount Due	\$156,933.98
Interest from 9/22/06 to Sale per diem \$25.80	\$----- 139.00 Prothonotary costs
Total	\$-----
Add'l Costs	\$4,083.12

Willie L. Hall, Jr.
(Clerk) Office of the Prothonotary, Common Pleas Court
of CLEARFIELD County, Penna.

Dated 10/21/06
(SEAL)

No. 2006-479-CD Term 2005 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

WELLS FARGO BANK, N.A.

vs.

LAURI FERRARO A/K/A LAURI FITZGERALD

WRIT OF EXECUTION
(Mortgage Foreclosure)

Real Debt	\$156,933.98
Int. from 9/22/06 To Date of Sale (\$25.80 per diem)	
Costs	
Prothy Pd.	<u>139.00</u>
Sheriff	

Lauren M. Schaefer
Attorney for Plaintiff(s)

Address: LAURI FERRARO A/K/A LAURI FITZGERALD
284 TREASURE LAKE
DUBOIS, PA 15801

LEGAL DESCRIPTION

ALL that certain tract of land designated as Lot No. 61, Section No. 6, 'Bermuda', in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 24.

EXCEPTING AND RESERVING there from and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Miscellaneous Book Volume 146, Page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

BEING the same premises conveyed to the Grantors by deed of John Copeland and Joyce M. Copeland, husband and wife, dated May 27, 1997, and recorded in Clearfield County Deed Book 1845, Page 317.

PARCEL IDENTIFICATION NO: C02-006-00061-00-21

TITLE TO SAID PREMISES IS VESTED IN Lauri Ferraro, an individual, by Deed from Patrick W. Bankovich and Nicole H. Bankovich, husband and wife, dated 12-6-04, recorded 12-7-04, in Deed Mortgage Inst# 200419682

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