



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

COURT OF COMMON PLEAS

CIVIL DIVISION

Plaintiff

TERM

v.

NO. 2006-479-CD

CLEARFIELD COUNTY

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

Defendant

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

**NOTICE**

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

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

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. Meholic, Court Administrator  
Clearfield County Courthouse  
2<sup>nd</sup> and Market Streets  
Clearfield, PA 16830  
814-765-2641 x 5982

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

William A. Shaw  
Deputy Prothonotary

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

William A. Shaw  
Deputy Prothonotary

William A. Shaw  
Prothonotary

**FILED**

m/11:45am

MAR 29 2008

pd \$85.00 AAH  
No CC  
2 CC Shff

**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

WELLS FARGO BANK, N.A.  
3476 STATEVIEW BOULEVARD  
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  
284 TREASURE LAKE  
DUBOIS, PA 15801

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.

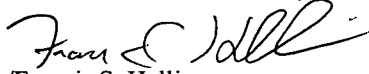
6. The following amounts are due on the mortgage:

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
12/07/2004 to 03/24/2006	
Cost of Suit and Title Search	\$ 550.00
Subtotal	\$ 151,662.42
Escrow	
Credit	0.00
Deficit	1,087.38
Subtotal	\$ 1,087.38
<b>TOTAL</b>	<b>\$ 152,749.80</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. 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.



\_\_\_\_\_  
FRANCIS S. HALLINAN, ESQUIRE  
Attorney for Plaintiff

DATE: 3.29.00

***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](mailto: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

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.

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: /

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  
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

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

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 2006-479-C

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. Shaw*  
Prothonotary/  
Clerk of Courts

**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

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

**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

WELLS FARGO BANK, N.A.  
3476 STATEVIEW BOULEVARD  
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  
284 TREASURE LAKE  
DUBOIS, PA 15801

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.

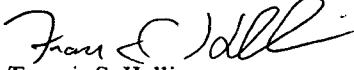
6. The following amounts are due on the mortgage:

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
12/07/2004 to 03/24/2006	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 151,662.42
Escrow	
Credit	0.00
Deficit	1,087.38
Subtotal	<u>\$ 1,087.38</u>
<b>TOTAL</b>	<b>\$ 152,749.80</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. 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.



\_\_\_\_\_  
FRANCIS S. HALLINAN, ESQUIRE  
Attorney for Plaintiff

DATE: \_\_\_\_\_

3-29-06

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

133027

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

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 2006-479-CD

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. Brown*  
Prothonotary/  
Clerk of Courts

**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

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

**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

WELLS FARGO BANK, N.A.  
3476 STATEVIEW BOULEVARD  
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  
284 TREASURE LAKE  
DUBOIS, PA 15801

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.

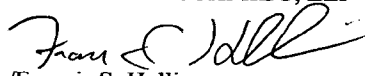
6. The following amounts are due on the mortgage:

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
12/07/2004 to 03/24/2006	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 151,662.42
Escrow	
Credit	0.00
Deficit	1,087.38
Subtotal	<u>\$ 1,087.38</u>
<b>TOTAL</b>	<b>\$ 152,749.80</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. 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.



---

FRANCIS S. HALLINAN, ESQUIRE  
Attorney for Plaintiff

DATE: \_\_\_\_\_

3.29.06

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

WELLS FARGO BANK, N.A.

Plaintiff

vs.

LAURI FERRARO A/K/A LAURI FITZGERALD

Defendants

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: 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. Hallinan*

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/j 2:54/61 Any pd.  
JUN 22 2006 7.00

William A. Shaw  
Prothonotary/Clerk of Courts  
1 Compl.  
Reinstated  
to Shff

(60)

IN THE COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

Wells Fargo Bank, N.A.

vs.

Lauri Ferraro a/k/a Lauri  
Fitzgerald

:  
:  
:  
:  
:  
:  
:

CIVIL DIVISION  
NO. 2006-479-CD

**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. CC  
JUL 11 2006

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 Fitzgerald	:	
	:	NO. 2006-479-CD

**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: /



**AFFIDAVIT OF SERVICE – CLEARFIELD COUNTY(JMR)**

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

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

**TYPE OF ACTION**

**XX Mortgage Foreclosure**

**XX Civil Action**

**NO. 2006-479-CD**

**File Number 133027**

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

**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

Of \_\_\_\_\_, 20\_\_\_\_.

Notary:

**Served By:** \_\_\_\_\_

**NOT SERVED**

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

P.M., Defendant NOT FOUND because:

\_\_\_\_ Moved \_\_\_\_ Unknown **XX** 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 2<sup>nd</sup> day

Of May, 2006

Notary:

**Not Served By:** \_\_\_\_\_



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

*Sharon Brown*

**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





**AFFIDAVIT OF SERVICE – CLEARFIELD COUNTY(JMR)**

**PLAINTIFF    WELLS FARGO BANK, N.A.**

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

**TYPE OF ACTION**

**XX Mortgage Foreclosure**

**XX Civil Action**

**NO. 2006-479-CD**

**File Number 133027**

**SERVE AT:    620 FLEMING STREET  
SEBASTIAN, FL 32958**

**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

Of \_\_\_\_\_, 20\_\_.

Notary:

**Served By:** \_\_\_\_\_

**NOT SERVED**

On the 5/31/06 day of May, 2006 at 1:00 p'o'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

Of June, 20\_\_.

Notary:

**Not Served By:** \_\_\_\_\_

**Phelan Hallinan & Schmieg, LLP**

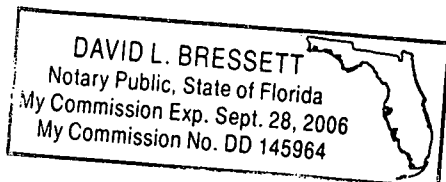
Attorneys For Plaintiff

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 states made by me are willfully false, I am subject to punishment.

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

Brendan Booth

AFFIANT - Brendan Booth  
Full Spectrum Legal Services, Inc.

Sworn to and subscribed before me this 18<sup>th</sup> 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  
Fitzgerald

:

NO. 2006-479-CD

**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

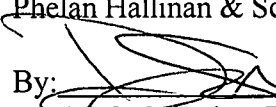
284 Treasure Lake  
DuBois, PA 15801

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

ATTORNEY FOR PLAINTIFF

WELLS FARGO BANK, N.A.

Plaintiff

vs.

LAURI FERRARO A/K/A LAURI FITZGERALD

Defendants

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: 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. Hallinan*

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

*William A. Shaw*

William A. Shaw

Prothonotary/Clerk of Courts

*1 sent to Atty*

*Reinstated to Shaw*

*+*

*1 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  
9/2:20 LM  
AUG 17 2006 (S)

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

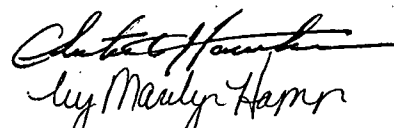
RETURN COSTS

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

Sworn to Before Me This

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

So Answers,



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** <sup>NO CC</sup>  
7/10:40/06  
AUG 21 2006

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:**

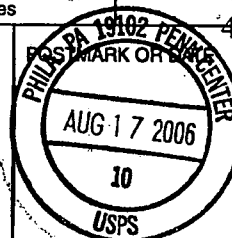
PS Form 3800, January 2005

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

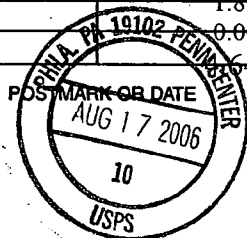
PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	.39
	Return Receipt Fee	2.40
	Restricted Delivery	1.85
	Total Postage & Fees	0.00
		6.4

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:**

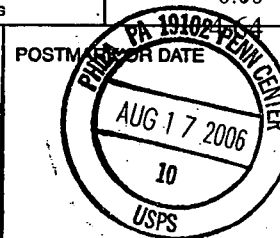
PS Form 3800, January 2005

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

: Clearfield County

: No. 2006-479-CD

**FILED** *no cc*  
m 11:16 AM  
SEP 13 2006


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.

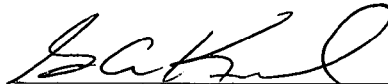
## PROOF OF PUBLICATION

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.



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.

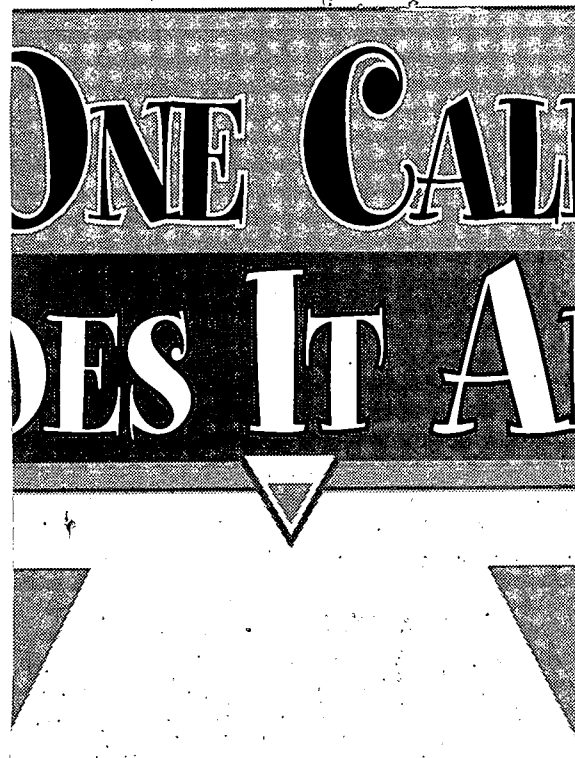
YOU SHOULD TAKE THIS NOTICE TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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



**all you can  
ied ad in:**

ss  
nday  
democrat  
ator  
ide  
phone call!  
department  
our adl

**The Class  
great way**

- Sell you
- Rent ye
- Have c
- Advert
- Sell yo

Whether yo  
or looking fo  
Classifieds i

**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

11th day of August A.D., 2006

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

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

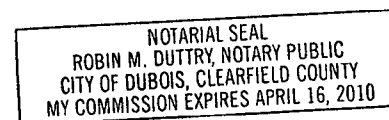
By *Linda Smith*

Sworn and subscribed to before me this 30<sup>th</sup> day of Aug, 2006

*Robin M. Duttry*  
NOTARY PUBLIC



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



TO Full Spectrum Legal Services

For publishing the notice or advertisement attached hereto on the above stated dates.....	<u>\$234.90</u>
Probating same.....	<u>\$7.50</u>
Total.....	<u>\$242.40</u>

**Publisher's Receipt for Advertising Costs**

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

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

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

By \_\_\_\_\_

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

\_\_\_\_\_  
ATTORNEY FOR

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).

CLEARFIELD COUNTY  
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 2006-479-CD

FILED  
m/214/20  
SEP 26 2006  
William A. Shaw  
Prothonotary/Clerk of Courts  
Any pd. 20.00  
to Def.  
Statement to Atty  
(60)

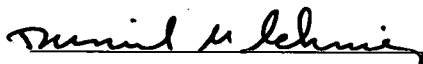
PRAECIPE FOR IN REM JUDGMENT FOR FAILURE TO  
ANSWER AND ASSESSMENT OF DAMAGES

TO THE OFFICE OF THE PROTHONOTARY:

Kindly enter an in rem judgment in favor of the Plaintiff and against LAURI 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. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: 9/26/06

  
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

Vs.

: CIVIL DIVISION

: 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.

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  
LOT 61 SECTION 6,  
DUBOIS, PA 15801

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

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

284 TREASURE LAKE

DU BOIS, PA 15801

**FILE COPY**

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.  
Plaintiff

: COURT OF COMMON PLEAS

Vs.

: CIVIL DIVISION

LAURI FERRARO A/K/A LAURI FITZGERALD  
Defendants

: CLEARFIELD COUNTY

: NO. 2006-479-CD

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

**FILE COPY**

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



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).

CLEARFIELD COUNTY  
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 2006-479-CD

Notice is given that a Judgment in the above captioned matter has been entered against you  
on September 20, 2006.

BY William H. 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: \$

Int. From: \$

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 4CC  
JUL 14 2006  
11:00 AM  
Schmieg  
William A. Shaw  
Prothonotary/Clerk of Courts

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

\*  
\*  
\*  
\*  
\*  
\*

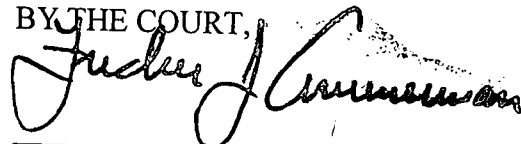
NO.06-479-CD

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

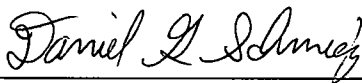
**FILED** NO CC  
M1103764  
JAN 03 2007  
William A. Shaw  
Prothonotary/Clerk of Courts

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

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

**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 Praecipe 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

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. 2)**

WELLS FARGO BANK., Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 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:

Name

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

None.

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

Name

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

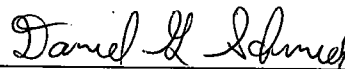
**DEVELOPER OR TREASURE LAKE  
PROPERTY OWNERS ASSOCIATION INC.**

**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.



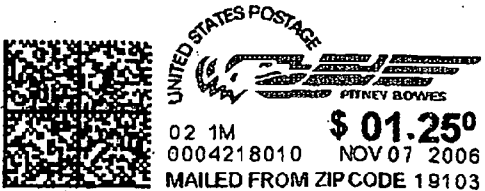
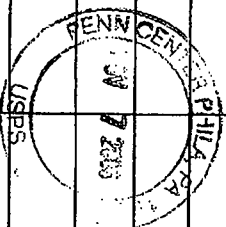
**DANIEL G. SCHMIEG, ESQUIRE**  
Attorney for Plaintiff

December 5, 2006

Name and Address of Sender

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

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		TENANT/OCCUPANT 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 of Treasure Lake Property Owners Association Inc 284 TREASURE LK DU BOIS, PA 15801-9007		
5				
6				
7				
8				
9				
10				
11				
12	KAZ	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)	
			<p>The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail occurrence. The maximum indemnity payable 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.</p>	



02 1M \$ 01.250  
 0004218010 NOV 07 2006  
 MAILED FROM ZIP CODE 19103

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  
01:44 PM  
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 LAURI 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 LAURI FITZGERALD

SERVED LAURI FERRARO A/K/A LAURI 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


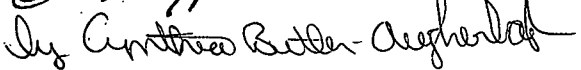
SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2007

\_\_\_\_\_

So Answers,

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

Prothonotary costs

Total

\$-----

Add'l Costs

\$4,083.12

*William L. Hargis*  
11

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

Dated 10/2/06  
(SEAL)

Received October 2, 2006 @ 2:30 P.M.  
Chad A. Hargis  
By Cynthia Butler-Caythorpe

No. 2006-479:CD..... Term 20 05 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)

---

	Costs
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 \_\_\_\_\_

*Daniel A. Lehman*  
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:**

RDR	15.00
SERVICE	15.00
MILEAGE	
LEVY	15.00
MILEAGE	16.91
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	21.21
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$219.12</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	28.50
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$28.50</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	156,933.98
INTEREST @ 25.8000 %	2,709.00
FROM 09/22/2006 TO 01/05/2007	

PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$159,662.98</b>

**COSTS:**

ADVERTISING	1,101.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	28.50
SHERIFF COSTS	219.12
LEGAL JOURNAL COSTS	198.00
PROTHONOTARY	139.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$1,830.62</b>

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.

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

### Track & Confirm

Enter Label/Receipt Number.

### Notification Options

#### Track & Confirm by email

Get current event information or updates for your item sent to you or others by email. [Go >](#)



POSTAL INSPECTORS  
Preserving the Trust

[site map](#)
[contact us](#)
[government services](#)
[jobs](#)
[National & Premier Accounts](#)

Copyright © 1999-2004 USPS. All Rights Reserved. Terms of Use Privacy Policy

#### 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

##### 2. Article Number (Transfer from service label)

7005 0390 0003 7235 1827

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

#### COMPLETE THIS SECTION ON DELIVERY

##### A. Signature

X

*[Signature]*

☐ Agent

☐ Addressee

##### B. Received by (Printed Name)

##### C. Date of Delivery

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

##### 3. Service Type

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

##### 4. Restricted Delivery? (Extra Fee) ☐ Yes

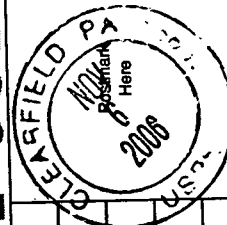
U.S. Postal  
CERTIFICATE

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE

Postage	\$	
Certified Fee	\$	
Return Receipt Fee (Endorsement Required)	\$	
Restricted Delivery Fee (Endorsement Required)	\$	
Total Postage & Fees	\$	4.86



Sent To	LAURI FERERARO A/K/A
Street, Apt. No., or PO Box No.	LAURI FITZGERALD
City, State, ZIP+4	6101 SPRING LAKE TERRACE FORT PIERCE, FL 34951

See Reverse for Instructions

PS Form 3800, June 2002


[Home](#) | [Help](#)

Track &amp; 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 &amp; Confirm

Enter Label/Receipt Number.

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

### Notification Options

Track &amp; Confirm by email

Get current event information or updates for your item sent to you or others by email. [Go >](#)



POSTAL INSPECTORS  
Preserving the Trust

[site map](#)
[contact us](#)
[government services](#)
[jobs](#)
[National & Premier Accounts](#)

Copyright © 1999-2004 USPS. All Rights Reserved. Terms of Use Privacy Policy

#### 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

#### 2. Article Number

(Transfer from service label)

#### COMPLETE THIS SECTION ON DELIVERY

##### A. Signature

X *Lauri 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

7005 0390 0003 7235 1902

PS Form 3811, February 2004

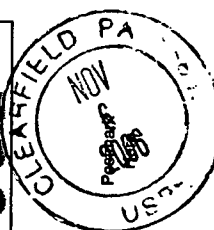
Domestic Return Receipt

102595-02-M-1540

U.S. Postal Service  
CERTIFIED MAIL  
(Domestic Mail Only)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE



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

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

See Reverse for Instructions

PS Form 3800, June 2002

206T SE22 E000 06E0 500Z

**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

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

*Laura Ferraro* ☐ Agent ☐ Addressee

B. Received by (Printed Name)

*Laura Ferraro* ☐ Date of Delivery *11-17-06*

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

7005 0390 0003 7235 1896

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

7005 0390 0003 7235 1896

U.S. Postal Service™

**CERTIFIED MAIL™ RECEIPT**

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage

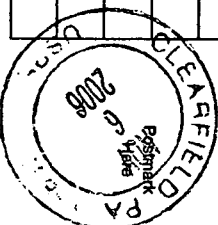
Certified Fee

Return Receipt Fee  
(Endorsement Required)

Restricted Delivery Fee  
(Endorsement Required)

Total Postage & Fees

\$ *4.88*



Sent To

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

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

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 \$1,56,933.98

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

Add'l Costs \$4,083.12

139.00 **Prothonotary costs**

*Daniel M. Lehman*  
Attorney for the Plaintiff(s)

Note: Please attach description of Property.

133027

**FILED** *Any pd.*  
*3/11/36/64* *20.00*  
OCT 02 2006  
*1cc @ lowrnts*  
William A. Shaw *w/ deser.*  
Prothonotary/Clerk of Courts *to Stff.*

*(K)*

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

PRAECIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

Filed:

*David M. Lehman*  
Attorney for Plaintiff(s)

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

William A. Shaw  
Prothonotary/Clerk of Courts

OCT 02 2006

FILED

**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

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



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

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

TENANT/OCCUPANT                      LOT 61 SECTION 6  
DUBOIS, PA 15801

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

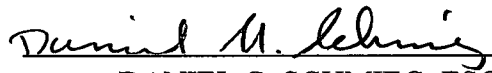
COMMONWEALTH                              DEPARTMENT OF WELFARE  
OF PENNSYLVANIA                              PO BOX 2675  
HARRISBURG, PA 17105

Developer or Treasure Lake                      284 TREASURE LK  
Property Owners Association Inc                      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 G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

**PHILAN 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:

- ☒ ( X ) 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

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

COPIES

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

*William L. ...*

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

Dated 10/2/06  
(SEAL)

No. 2006-479-CD..... Term 20 05 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)

Costs

Real Debt                      \$156,933.98

Int. from 9/22/06

To Date of Sale (\$25.80 per diem)

Costs

Prothy Pd.                      139.00

Sheriff

Daniel M. Schumacher  
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