

06-555-CD  
Centex Home Equity vs William J. Coulter  
al

2006-555-CD  
Centex Home vs William Coulter et al

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 21036  
NO: 06-555-CD

PLAINTIFF: CENTEX HOME EQUITY COMPANY, LLC

vs.

DEFENDANT: WILLIAM J. COULTER A/K/A WILLIAM J. COULTER, JR. A/K/A WILLIAM JAMES COULTER, JR. AND LAURA J. COULTER

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 9/14/2009

LEVY TAKEN 10/12/2009 @ 3:15 PM

POSTED 10/12/2009 @ 3:15 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 2/16/2010

DATE DEED FILED **NOT SOLD**

**DETAILS**

11/12/2009 @ 11:20 AM SERVED WILLIAM JAMES COULTER, JR ET AL

SERVED WILLIAM JAMES COULTER, JR. ET AL, DEFENDANT, AT HIS RESIDENCE RD 1 BOX 675A A/K/A 7114 SANBORN ROAD, OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO WILLIAM JAMES COULTER, JR.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

11/12/2009 @ 11:20 AM SERVED LAURA J. COULTER

SERVED LAURA J. COULTER, DEFENDANT, AT HER RESIDENCE RD 1, BOX 657A A/K/A 7114 SANBORN ROAD, OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO WILLIAM COULTER, JR, HUSBAND/CO-DEFENDANT

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

@ SERVED

NOW, DECEMBER 3, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR DECEMBER 4, 2009 TO JANUARY 8, 2010.

@ SERVED

NOW, JANUARY 5, 2010 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR JANUARY 8, 2010.

**FILED**

08:53 AM  
FEB 16 2010

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 21036  
NO. 06-555-CD

PLAINTIFF: CENTEX HOME EQUITY COMPANY, LLC

vs.

DEFENDANT: WILLIAM J. COULTER A/K/A WILLIAM J. COULTER, JR. A/K/A WILLIAM JAMES COULTER, JR. AND LAURA J. COULTER

Execution REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$301.60

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

*Chester Hawkins*  
by Cynthia Butch-Arnold  
Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff,

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**WRIT OF EXECUTION**

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

See attached Exhibit "A"

AMOUNT DUE	<u>\$45,234.57</u>
INTEREST from <u>6/6/06</u> to day of sale	<u>\$ 21,277.92</u>
 TOTAL	<u><b>\$ 66,512.49</b></u>
(Costs to added)	<u>185.00</u> Prothonotary costs

Prothonotary:

By: Willie Shan

Clerk

Received this writ this 14<sup>th</sup> day  
of September A.D. 2009  
1:00 A.M./P.M.

Date: 9/14/09

Deputy A. H. Henshaw  
Sheriff of Clearfield County

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME WILLIAM JAMES COULTER, JR ET AL NO. 06-555-CD

NOW, February 13, 2010, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of William J. Coulter A/K/A William J. Coulter, Jr. A/K/A William James Coulter, Jr. And Laura J. Coulter to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	22.00
LEVY	15.00
MILEAGE	22.00
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	6.60
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	66.00
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$301.60</b>

**DEED COSTS:**

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

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	45,234.57
INTEREST @	0.00
FROM TO	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	21,277.92
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$66,552.49</b>

**COSTS:**

ADVERTISING	406.75
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	200.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	301.60
LEGAL JOURNAL COSTS	378.00
PROTHONOTARY	185.00
MORTGAGE SEARCH	80.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$1,551.35</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



P.O. BOX 650  
HERSHEY, PA 17033

December 3, 2009

Courier Address:  
154 SIRE AVENUE  
HUMMELSTOWN, PA 17033

*Via Facsimile Only (814) 765-5915*

TEL. 717.533.3280  
WWW.JSDC.COM

Clearfield County Sheriff  
Attn: Real Estate Department

**RE: Centex Home Equity Company, LLC**  
vs.

**William J. Coulter a/k/a William J. Coulter, Jr.  
a/k/a William James Coulter, Jr. and Laura J. Coulter  
Docket No. 06-555-CD  
Sheriff Sale Date: December 4, 2009  
Our File No. 062082**

GARY L. JAMES  
MAX J. SMITH, JR.  
JOHN J. CONNELLY, JR.  
SCOTT A. DIETTERICK  
JAMES F. SPADE  
MATTHEW CHABAL, III  
NEIL W. YAHN  
EDWARD P. SEEBER  
RONALD T. TOMASKO  
SUSAN M. KADEL  
JARAD W. HANDELMAN  
COURTNEY K. POWELL  
KIMBERLY A. BONNER  
KAREN N. CONNELLY  
JOHN M. HYAMS  
CHRISTINE T. BRANN  
JESSICA E. LOWE  
SEAN M. CONCANNON  
GREGORY A. KOGUT, JR.

Dear Sir or Madam:

Please consider this correspondence a formal request to continue the Sheriff Sale scheduled for December 4, 2009 to the January 8, 2010 Sheriff Sale. Please announce this continuance at the December 4, 2009 sale.

OF COUNSEL:  
GREGORY K. RICHARDS  
BERNARD A. RYAN, JR.

If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

**JAMES SMITH DIETTERICK & CONNELLY LLP**

Scott A. Dietterick  
SAD:cls



January 5, 2010

**Via Facsimile Only (814) 765-5915**

P.O. BOX 650  
HERSHEY, PA 170

Courier Address:  
154 SIFE AVENUE  
HUMMELSTOWN, PA 1

TEL. 717.533.3200  
WWW.JSOC.COM

Clearfield County Sheriff  
Attn: Real Estate Department

**RE: Centex Home Equity Company, LLC**

vs.

**William J. Coulter a/k/a William J. Coulter, Jr.  
a/k/a William James Coulter, Jr. and Laura J. Coulter  
Docket No. 06-555-CD  
Sheriff Sale Date: December 4, 2009 Continued to January 8, 2010  
Our File No. 062082**

GARY L. JAMES  
MAX J. SMITH, JR.  
JOHN J. CONNELLY, JR.  
SCOTT A. DIETTERICK  
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KAREN N. CONNELLY  
JOHN M. HYAMS  
CHRISTINE T. BRANN  
JESSICA E. LOWE  
SEAN M. CONCANNON  
GREGORY A. KOGUT, J.

OF COUNSEL:  
GREGORY K. RICHARDS  
BERNARD A. RYAN, JR.

Dear Sir or Madam:

Please consider this correspondence a formal request to stay the Sheriff Sale scheduled for January 8, 2010 in the above referenced matter. No money was received. Please refund any excess from our advance or bill our office for additional funds due.

If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

**JAMES SMITH DIETTERICK & CONNELLY LLP**

Scott A. Dieterick  
SAD/cis

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: *D6-555CD*

Plaintiff

VS.

TYPE OF PLEADING

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMS COULTER, JR. and  
LAURA J. COULTER

**CIVIL ACTION - COMPLAINT  
IN MORTGAGE FORECLOSURE**

Defendants.

FILED ON BEHALF OF:  
Centex Home Equity Company, LLC

Plaintiff,  
COUNSEL OF RECORD FOR THIS  
PARTY:

Scott A. Dietterick, Esquire  
Pa. I.D. #55650  
Kimberly A. DeWitt, Esquire  
Pa. I.D. #89705

JAMES, SMITH, DIETTERICK &  
CONNELLY LLP

P.O. Box 650  
Hershey, PA 17033

(717) 533-3280

CERTIFICATE OF LOCATION

I HEREBY CERTIFY THAT THE LOCATION OF  
THE REAL ESTATE AFFECTION BY THIS LIEN IS  
RD 1 Box 675A, Osceola Mills, PA 16666

ATTORNEY FOR PLAINTIFF

FILED *Atty pd 85.00*  
*3/11/01* *3cc Shff*  
*APR 10 2001* *cm*

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.:

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMS COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE TO DEFEND**

You have been sued in court. If you wish to defend against the claim 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 SHOULD NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

**NOTICE TO DEFEND**

David S. Meholick, Court Admin.  
Clearfield County Courthouse  
Clearfield, PA 16830  
Phone (814) 765-2641 ext 5982

**LAWYER REFERRAL SERVICE**

Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
Phone (800) 692-7375

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.:

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMS COULTER, JR. and  
LAURA J. COULTER

**AVISO**

USTED HA SIDO DEMONDADO/A EN CORTE. Si usted desea defenderse de las demandas que se presentan mas adelante en las siguientes paginas, debe tomar accion dentro do los proximos veinte (20) dias despues de la notifacacion de esta Demanda y Aviso radicando personalmente o por medio de un abogado una comperencencia escrita y redicanco en la Courte por escrito sus defensas de, y objeciones a, los demandas presentadas aqui en contra suya. Se le advierte de que si usted falla de tomar accion como se describe anteriormente, el caso puede proceder sin usted y un fallo por cualquier suma de dinero reclamada en la demanda o cualquier otra reclamacion o remedio solicitado por el demandante puede ser dictado en contra suya por la Corte sin mas aviso adicional. Usted puede perder dinero O propieded u otros derechos importantes para usted.

USTED DEBE LLEVAR ESTE DOCUMENTO A SU ABAGADO IMMEDIATAMENTE. SI USTED NO TIENE UN ABOGADO O NO PUEDE PAGARLE A UNO, LLAME A VAYA A LA SIGUEINTE OFICINA PARA AVERIGUAR DONDE PUEDE ENCONTRAR ASISTENCIA LEGAL.

**NOTICE TO DEFEND**

David S. Meholic, Court Admin.  
Clearfield County Courthouse  
Clearfield, PA 16830  
Phone (814) 765-2641 ext 5982

**LAWYER REFERRAL SERVICE**

Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
Phone (800) 692-7375

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.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.:

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMS COULTER, JR. and  
LAURA J. COULTER

**CIVIL ACTION - COMPLAINT IN MORTGAGE FORECLOSURE**

And now comes Centex Home Equity Company, LLC, by its attorneys, James, Smith, Dietterick & Connelly, LLP and files this Complaint in Mortgage Foreclosure as follows:

1. The Plaintiff is Centex Home Equity Company, LLC, which has its principal place of business at 350 Highland Drive, Lewisville, Texas 75067.

2. The Defendants, William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr. and Laura J. Coulter, are individuals whose last known address is 7114 Sanborn Street, Osceola Mills, Pennsylvania 16666.

3. On or about June 25, 2002, Defendants executed a Note in favor of Plaintiff in the original principal amount of \$33,600.00.

4. On or about June 25, 2002, as security for payment of the aforesaid Note, Defendants made, executed and delivered to Plaintiff a Mortgage in the original principal amount of \$33,600.00 on the premises hereinafter described, with said Mortgage being recorded in the Office of the Recorder of Deeds of Clearfield County on July 5, 2002, as instrument number

200210654. A true and correct copy of said Mortgage containing a description of the mortgaged premises is marked Exhibit "A", attached hereto and made a part hereof.

5. Defendant, William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr., is the record and real owner of the aforesaid mortgaged premises.

6. Defendants are in default under the terms of the aforesaid Mortgage and Note for, inter alia, failure to pay the monthly installments of principal and interest when due.

7. On or about February 24, 2006, Defendants were mailed combined Notices of Homeowners' Emergency Mortgage Assistance Act of 1983 and Notices of Intention to Foreclose Mortgage, in compliance with the Homeowner's Emergency Mortgage Assistance Act, Act 91 of 1983 and Act 6 of 1974, 41 P.S. §101, et seq.

8. The amount due and owing Plaintiff by Defendants is as follows:

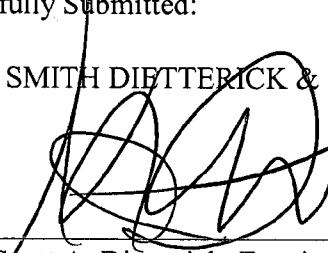
Principal	\$33,326.33
Interest through 4/4/06	\$ 3,241.33
Late Charges	\$ 474.76
Plaintiff Advances	\$ 3,939.33
Less Suspense Balance	(\$ 520.00)
Attorneys' fees	\$ 1,250.00
Court, Sheriff and Title Costs	<u>\$ 2,500.00</u>
<b>TOTAL</b>	<b>\$44,211.75</b>

plus interest on the principal sum (\$33,326.33) from April 4, 2006, at the rate of \$15.52 per diem, plus additional late charges, and costs (including additional escrow advances), additional attorneys' fees and costs and for foreclosure and sale of the mortgaged premises.

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure for the amount due of \$44,211.75, with interest thereon at the rate of \$15.52 per diem from April 4, 2006, plus additional late charges, and costs (including additional escrow advances), additional attorneys' fees and costs and for foreclosure and sale of the mortgaged premises.

Respectfully Submitted:

JAMES SMITH DIETTERICK & CONNELLY LLP

BY: 

Scott A. Dietterick, Esquire

PA I.D. # 55650

Kimberly A. DeWitt, Esquire

PA I.D.#89705

Attorneys for Plaintiff

P.O. Box 650

Hershey, PA 17033

(717) 533-3280

THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE.

**EXHIBIT "A"**

Prepared By:  
FAC LANDSCAPE CO.  
2224 W. HOLLYWOOD  
Dallas, TX 75201

Revn To:  
CENTEX HOME EQUITY COMPANY, LLC  
P.O. BOX 199111, FINAL DOCS  
Dallas, TX 75219

Parcel Number:  
112-442-000-00042  
258800347

[Place Above This Line For Recording Date]

## MORTGAGE

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated together with all Rides to this document.  
(B) "Borrower" is  
LAWRENCE J. COULTER AND  
WILLIAM JAMES COULTER JR.

6/25/2002

Borrower is the mortgagor under this Security Instrument.  
(C) "Lender" is  
CENTEX HOME EQUITY COMPANY, LLC  
Lender is a  
A LIMITED LIABILITY COMPANY

PENNSYLVANIA - Single Family - Permits Mortgagors - New UNIFORM INSTRUMENT Form 300B 101  
SIPAT 2001  
Page 1 of 14  
Intercept  
VAN MORTGAGE FORMS • 4000121-731

KAREN L. STARK  
REGISTER AND RECORDER  
CLARKFIELD COUNTY  
Pennsylvania  
REPRESENTATIVE  
2007210454  
RECORDED IN  
JUL 05 2002  
10:45:11 AM  
Total Page: 26  
REGISTRATION FEES - \$45.00  
RECORDER  
CLERK/RECORDING STAFF  
FIRE  
RECORDS  
TRANSMISSION FEE  
STATE MFT TAX  
TOTAL  
COURIER  
EXCESS FINANCIAL SERVICES  
INC

organized and existing under the laws of **THE STATE OF DELAWARE**

Lender's address is **2826 NORTH HARWOOD**

**DALLAS, TX 75201-1516**

Lender is the mortgagor under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated

**6/25/2002**

The Note states that Borrower owes Lender

**THIRTY THREE THOUSAND SIX HUNDRED & 00/100** Dollars  
(U.S. \$ **33,600.00**) plus interest. Borrower has promised to pay this debt in regular Periodic

Payments and to pay the debt in full not later than **7/01/2032**

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower (check box as applicable):

<input checked="" type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> VA Rider	<input type="checkbox"/> Biweekly Payment Rider	<input type="checkbox"/> Other(s) (specify)

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

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(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

**TRANSFER OF RIGHTS IN THE PROPERTY**

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the **COUNTY** **CLEARFIELD** **[Type of Recording Jurisdiction]**

**All that tract or parcel of land as shown on Schedule "A" attached hereto**  
which is incorporated herein and made a part hereof.

which currently has the address of  
RD 1 BOX 675 A  
OSCEOLA MILLS **[Street]**  
[City], Pennsylvania **16666** **[Zip Code]**  
(**Property Address**):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

Order Number: 000348089  
Re: Bill Coulter  
Laura Coulter

RR 1 BOX 675 A  
OSCOOLA MILLS, PA 16666  
CLEARFIELD County

EXHIBIT 'A'

ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE IN THE TOWNSHIP OF DEDCAUTER, COUNTY OF CLEARFIELD AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT AT THE NORTHEASTERN CORNER OF THE PARCEL HERETOFORE CONVEYED, BEING AT THE INTERSECTION OF LEGISLATIVE ROUTE NO. 17050 AND TOWNSHIP ROUTE NO. T-659; THENCE IN A WESTERLY DIRECTION ALONG LEGISLATIVE ROUTE NO. 17050, TWO HUNDRED EIGHT (208) FEET TO A POINT IN THE LINE OF LAND OF OLIVER C. AND JANET L. MEASE; THENCE BY THE MEASE LAND IN A SOUTHERLY DIRECTION, TWO HUNDRED EIGHT (208) FEET TO A POINT STILL IN LINE OF LAND OF PRIOR GRANTORS; THENCE BY A LINE IN AN EASTERLY DIRECTION THROUGH LAND OF PRIOR GRANTORS, TWO HUNDRED EIGHT (208) FEET TO A POINT AT TOWNSHIP ROUTE NO. T-659; THENCE BY TOWNSHIP ROUTE NO. T-659 IN A NORTHERLY DIRECTION, TWO HUNDRED EIGHT (208) FEET TO A POINT AT THE INTERSECTION OF TOWNSHIP ROUTE NO. T-659 AND LEGISLATIVE ROUTE NO. 17050 AND THE PLACE OF BEGINNING.

LESS AND EXCEPT THEREFROM, ALL THE OIL AND GAS AND THE SOLID MATERIALS CONTAINED IN AND UNDER SAID ACRE, TOGETHER WITH SUITABLE AND APPROPRIATE MINING RIGHTS AND THE RIGHTS OF REMOVAL, BUT NOT INCLUDING STRIP-MINING RIGHTS.

**BORROWER COVENANTS** that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

**THIS SECURITY INSTRUMENT** combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

**UNIFORM COVENANTS.** Borrower and Lender covenant and agree as follows:

**1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

**2. Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in

full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. **Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amounts. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 13 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the

Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. **Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

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If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds (in an amount not to exceed the amounts unpaid under the Note or this Security Instrument), and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

**6. Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

**7. Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

**8. Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

**9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

**10. Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowner Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not released. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be released, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, restate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of

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Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

12. Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

13. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification or amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

**15. Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

**16. Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

**17. Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.

**18. Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

**19. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. These conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all

expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

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Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. Lender shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured as specified, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by Applicable Law.

23. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument and the estate conveyed shall terminate and become void. After such occurrence, Lender shall discharge and satisfy this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Waivers. Borrower, to the extent permitted by Applicable Law, waives and releases any error or defects in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

25. Reinforcement Period. Borrower's time to reinstate provided in Section 19 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

26. Purchase Money Mortgage. If any of the debt secured by this Security Instrument is less to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

27. Interest Rate After Judgement. Borrower agrees that the interest rate payable after a judgement is entered on the Note or in an action of mortgage foreclosure shall be the rate payable from time to time under the Note.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

  
LAURA J. COULTER (Seal)  
-Borrower

  
WILLIAM JAMES COULTER JR. (Seal)  
-Borrower

 (Seal)  
-Borrower  (Seal)  
-Borrower

 (Seal)  
-Borrower  (Seal)  
-Borrower

 (Seal)  
-Borrower  (Seal)  
-Borrower

Certificate of Residence 258600347  
I, ~~PRE-LAWYER~~ VALERIE FLYNN  
the correct address of the within-named Mortgagee is  
2928 NORTH BARNWOOD, DALLAS, TX 75201-1516  
do hereby certify that  
Witness my hand this 25<sup>th</sup> day of June, 2002.

*Valerie Flynn*  
2928 North Barnwood, Dallas, TX 75201-1516 Agent of Mortgagee

COMMONWEALTH OF PENNSYLVANIA, (CLEARFIELD) County ss:  
On this, the 25<sup>th</sup> day of June, 2002, before me, the  
undersigned officer, personally appeared  
LAURA J. COULTER  
WILLIAM JAMES COULTER JR.

satisfactorily proved to be the person(s) whose name(s)  are subscribed to the within instrument and  
acknowledged that he/she/they executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.  
My Commission Expires: 6/28/2005



*Sheri A. Wayant*  
NOTARY PUBLIC

Title or Officer

Notary Seal  
Sheri A. Wayant, Notary Public  
Snyder Twp., Blair County  
My Commission Expires June 20, 2005  
Member, Pennsylvania Association of Notaries

Form 3038 1/01

Page 1 of 1

Notary *Sheri A. Wayant*

Form 3038 1/01

250600347

## ADJUSTABLE RATE RIDER

(LIBOR 6 Month Index (As Published In The Wall Street Journal) - Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this 25th day of JUNE 2002, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to

CENTEX HOME EQUITY COMPANY, LLC

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

RD 1 BOX 675 A  
OSCEOLA MILLS, PA 16666

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 12.990 %. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the 1st day of JULY 2004 and on that day every 6TH month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for 6 month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the first

W T C, Jr

WTC

Multistate Adjustable Rate Rider - LIBOR 6 Month Index  
Modified 4/10/02 / Final 3/18 (6/94)  
CENTEX (03/096)

Page 1 of 1

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business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new Index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **TWELVE AND 490/1000** percentage point(s) **12.490** % to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than **14.990** % or less than **12.990** %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than **ONE AND 000/1000** percentage point(s)

**1.000** % from the rate of interest I have been paying for the preceding **6** months. My interest rate will never be greater than **19.990** %. \*

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the telephone number of a person who will answer any question I may have regarding the notice.

**B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER**  
Uniform Covenant 17 of the Security Instrument is amended to read as follows:

**Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by

UCC-1-838U (9705)

Page 2 of 3

Initials: *JTC*

Form 3138 6/84

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Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

*Laura J. Coulter* (Seal)  
LAURA J. COULTER  
-Borrower

*William James Coulter, Jr.* (Seal)  
WILLIAM JAMES COULTER, JR.  
-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

## VERIFICATION

I, Ken Blanchard, for Centex Home Equity Company, LLC, depose and say subject to the penalties of 18 Pa.C.S.A., sec. 4904 relating to unsworn falsification to authorities that the facts set forth in the foregoing Complaint in Mortgage Foreclosure are true and correct to the best of my information, knowledge and belief.

By: Ken Blan  
Name: Ken Blanchard  
Title: AVP Foreclosure

**FILED**

**APR 10 2006**

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101429  
NO: 06-555-CD  
SERVICE # 1 OF 3  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CENTEX HOME EQUITY COMPANY, LLC

vs.

DEFENDANT: WILLIAM J. COULTER aka WILLIAM J. COULTER JR. aka WILLIAM JAMES  
COULTER JR. and LAURA J. COULTER

**SHERIFF RETURN**

---

NOW, April 26, 2006 AT 9:35 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON  
WILLIAM J. COULTER aka WILLIAM J. COULTER JR. aka WILLIAM JAMES COULTER JR. DEFENDANT AT  
Meeting place: MARKET ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO WILLIAM  
J. COULTER, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE  
FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: SNYDER /

FILED  
04/26/06  
MAY 08 2006  
S

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101429  
NO: 06-555-CD  
SERVICE # 2 OF 3  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CENTEX HOME EQUITY COMPANY, LLC

vs.

DEFENDANT: WILLIAM J. COULTER aka WILLIAM J. COULTER JR. aka WILLIAM JAMES  
COULTER JR. and LAURA J. COULTER

**SHERIFF RETURN**

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NOW, April 26, 2006 AT 9:35 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON  
LAURA J. COULTER DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CL, CLEARFIELD COUNTY,  
PENNSYLVANIA, BY HANDING TO LAURA J. COULTER, DEFENDANT A TRUE AND ATTESTED COPY OF THE  
ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: SNYDER /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101429  
NO: 06-555-CD  
SERVICE # 3 OF 3  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CENTEX HOME EQUITY COMPANY, LLC

vs.

DEFENDANT: WILLIAM J. COULTER aka WILLIAM J. COULTER JR. aka WILLIAM JAMES  
COULTER JR. and LAURA J. COULTER

**SHERIFF RETURN**

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NOW, May 02, 2006 AT 1:55 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON OCCUPANT/TENANT DEFENDANT AT RD#1 BOX 675A, OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO LAURA COULTER, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / HUNTER

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101429  
NO: 06-555-CD  
SERVICES 3  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CENTEX HOME EQUITY COMPANY, LLC

vs.

DEFENDANT: WILLIAM J. COULTER aka WILLIAM J. COULTER JR. aka WILLIAM JAMES COULTER JR. and LAURA J. COULTER

**SHERIFF RETURN**

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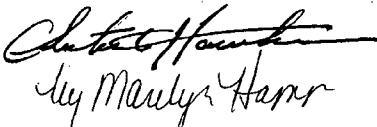
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	JAMES	57791	30.00
SHERIFF HAWKINS	JAMES	57791	70.00
SHERIFF HAWKINS		58141	14.40

Sworn to Before Me This

So Answers,

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



\_\_\_\_  
\_\_\_\_

Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

No.: 06-555 CD

Plaintiff,  
vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR.  
and LAURA J. COULTER,

ISSUE NUMBER:

TYPE OF PLEADING:

**PRAECIPE FOR DEFAULT JUDGMENT**  
(Mortgage Foreclosure)

Defendants.

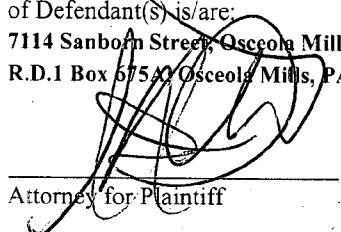
FILED ON BEHALF OF:

Centex Home Equity Company, LLC  
Plaintiff

COUNSEL OF RECORD FOR THIS  
PARTY:

Scott A. Dietterick, Esquire  
Pa. I.D. #55650

I Hereby certify that the last known address  
of Defendant(s) is/are:  
7114 Sanborn Street, Osceola Mills, PA 16666  
R.D.1 Box 67540 Osceola Mills, PA 16666

  
\_\_\_\_\_  
Attorney for Plaintiff

JAMES, SMITH, DIETTERICK &  
CONNELLY LLP  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

**FILED**

JUN 09 2007  
m/12:55 (m)  
William A. Shaw  
Prothonotary/Clerk of Courts

NOTICE TO DEFENDANT  
At All Addresses

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff  
vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

PRAECIPE FOR DEFAULT JUDGMENT

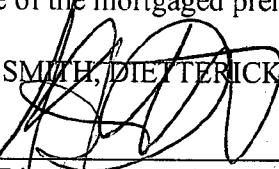
TO: PROTHONOTARY  
SIR/MADAM:

Please enter a default judgment in the above-captioned case in favor of Plaintiff and against Defendants, William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr. and Laura J. Coulter, in the amount of \$45,234.57 which is itemized as follows:

Principal	\$33,326.33
Interest through 6/606	\$ 4,219.09
Late Charges	\$ 519.82
Plaintiff Advances	\$ 3,939.33
Less Suspense Balance	(\$ 520.00)
Attorneys' fees	\$ 1,250.00
Court, Sheriff and Title Costs	\$ 2,500.00
<b>TOTAL</b>	<b>\$45,234.57</b>

plus interest on the principal sum (\$33,326.33) from June 6, 2006, at the rate of \$15.52 per diem, plus additional late charges, and costs (including additional escrow advances), additional attorneys' fees and costs and for foreclosure and sale of the mortgaged premises.

JAMES, SMITH, DIETTERICK & CONNELLY LLP

By:   
Scott A. Dietterick, Esquire  
Attorney for Plaintiff  
PA I.D. #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

AFFIDAVIT OF NON-MILITARY SERVICE  
AND CERTIFICATE OF MAILING OF NOTICE OF  
INTENT TO TAKE DEFAULT JUDGMENT

# COMMONWEALTH OF PENNSYLVANIA

SS:

## COUNTY OF DAUPHIN

Before me, the undersigned authority, a Notary Public in and for said County and Commonwealth, personally appeared Scott A. Dietterick, Esquire, attorney for and authorized representative of Plaintiff who, being duly sworn according to law, deposes and says that the Defendants are not in the military service of the United States of America to the best of his knowledge, information and belief and certifies that the Notices of Intent to take Default Judgment was mailed in accordance with Pa. R.C.P. 237.1, as evidenced by the attached copies.

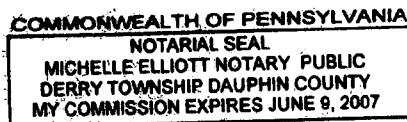
Scott A. Dieterick, Esquire

Sworn to and subscribed before me

this 10th day of June, 2006.

## Notary Public

My Commission Expires:



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr.

- ( ) Plaintiff  
(XXX) Defendant  
( ) Additional Defendant

You are hereby notified that an Order, Decree or  
Judgment was entered in the above captioned proceeding

on June 9, 2006

- ( ) A copy of the Order or Decree is enclosed,  
or  
(XXX) The judgment is as follows: \$45,234.57

plus interest on the principal sum (\$33,326.33) from June 6, 2006, at the rate of \$15.52 per diem,  
plus additional late charges, and costs (including additional escrow advances), additional  
attorneys' fees and costs and for foreclosure and sale of the mortgaged premises.

  
\_\_\_\_\_  
Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: Laura J. Coulter

- ( ) Plaintiff  
(XXX) Defendant  
( ) Additional Defendant

You are hereby notified that an Order, Decree or  
Judgment was entered in the above captioned proceeding  
on June 9, 2006

- ( ) A copy of the Order or Decree is enclosed,  
or  
(XXX) The judgment is as follows: \$45,234.57

plus interest on the principal sum (\$33,326.33) from June 6, 2006, at the rate of \$15.52 per diem,  
plus additional late charges, and costs (including additional escrow advances), additional  
attorneys' fees and costs and for foreclosure and sale of the mortgaged premises.

  
\_\_\_\_\_  
Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101429  
NO: 06-555-CD  
SERVICE # 1 OF 3  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CENTEX HOME EQUITY COMPANY, LLC  
vs.

DEFENDANT: WILLIAM J. COULTER aka WILLIAM J. COULTER JR. aka WILLIAM JAMES COULTER JR. and LAURA J. COULTER

**COPY**

**SHERIFF RETURN**

---

NOW, April 26, 2006 AT 9:35 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON WILLIAM J. COULTER aka WILLIAM J. COULTER JR. aka WILLIAM JAMES COULTER JR. DEFENDANT AT Meeting place: MARKET ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO WILLIAM J. COULTER, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: SNYDER /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101429  
NO: 06-555-CD  
SERVICE # 2 OF 3  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CENTEX HOME EQUITY COMPANY, LLC

VS.

DEFENDANT: WILLIAM J. COULTER aka WILLIAM J. COULTER JR. aka WILLIAM JAMES  
COULTER JR. and LAURA J. COULTER

**SHERIFF RETURN**

---

NOW, April 26, 2006 AT 9:35 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON  
LAURA J. COULTER DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CL, CLEARFIELD COUNTY,  
PENNSYLVANIA, BY HANDING TO LAURA J. COULTER, DEFENDANT A TRUE AND ATTESTED COPY OF THE  
ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: SNYDER /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101429  
NO: 06-555-CD  
SERVICE # 3 OF 3  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CENTEX HOME EQUITY COMPANY, LLC

vs.

DEFENDANT: WILLIAM J. COULTER aka WILLIAM J. COULTER JR. aka WILLIAM JAMES  
COULTER JR. and LAURA J. COULTER

**SHERIFF RETURN**

---

NOW, May 02, 2006 AT 1:55 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON OCCUPANT/TENANT DEFENDANT AT RD#1 BOX 675A, OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO LAURA COULTER, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / HUNTER

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**IMPORTANT NOTICE**

TO: Laura J. Coulter  
RD 1 Box 675A  
Osceola Mills, PA 16666

DATE OF NOTICE: May 23, 2006

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 (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING, AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

**NOTICE TO DEFEND**

David S. Meholic, Court Admin.  
Clearfield County Courthouse  
Clearfield, PA 16830  
Phone (814) 765-2641 ext 5982

**LAWYER REFERRAL SERVICE**

Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
Phone (800) 692-7375

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**AVISO IMPORTANTE**

A. Laura J. Coulter

FECHA DEL AVISO: May 23, 2006

USTED ESTA EN REBELDIA PORQUE HA FALLADO DE TOMAR LA ACCION REQUERIDA EN ESTE CASO. A MENOS QUE USTED Tome ACCION DENTRO DE LOS PROXIMOS DIEZ (10) DIAS DE LA FECHA DE ESTE AVISO, SE PUEDE DICTAR UN FALLO EN CONTRA SUYA SIN LLEVARSE A CABO UNA VISTA Y USTED PUEDE PERDER SU PROPIEDAD Y OTROS DERECHOS IMPORTANTES. USTED DEBE LLEVAR ESTE DOCUMENTO INMEDIATAMENTE A SU ABOGADO. SI USTED NO TIENDE UN ABOGADO O NO PUEDE PAGAR UNO, VAYA O LLAME LA OFICINA ABAJO INDICADA PARA QUE LE INFORMEN DONDE PUEDE CONSEGUIR AYUDA LEGAL.

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JAMES, SMITH, DIETTERICK & CONNELLY LLP

BY:

Scott A. Dietterick, Esquire  
PA I.D. #55650  
Attorneys for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

FIRST CLASS U.S. MAIL, POSTAGE PREPAID

DATE: 5/23/06

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**IMPORTANT NOTICE**

TO: Laura J. Coulter  
7114 Sanborn Street  
Osceola Mills, PA 16666

DATE OF NOTICE: May 23, 2006

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**AVISO IMPORTANTE**

A. Laura J. Coulter

B.

FECHA DEL AVISO: May 23, 2006

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JAMES, SMITH & DIETTERICK & CONNELLY LLP

BY:

Scott A. Dietterick, Esquire  
PA I.D. #55650  
Attorneys for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

DATE: 5/23/06

FIRST CLASS U.S. MAIL, POSTAGE PREPAID

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**IMPORTANT NOTICE**

TO: William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr.  
RD 1 Box 675A  
Osceola Mills, PA 16666

DATE OF NOTICE: May 23, 2006

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**AVISO IMPORTANTE**

A. William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr.

FECHA DEL AVISO: May 23, 2006

USTED ESTA EN REBELDIA PORQUE HA FALLADO DE TOMAR LA ACCION REQUERIDA EN ESTE CASO. A MENOS QUE USTED TOME ACCION DENTRO DE LOS PROXIMOS DIEZ (10) DIAS DE LA FECHA DE ESTE AVISO, SE PUEDE DICTAR UN FALLO EN CONTRA SUYA SIN LLEVARSE A CABO UNA VISTA Y USTED PUEDE PERDER SU PROPIEDAD Y OTROS DERECHOS IMPORTANTES. USTED DEBE LLEVAR ESTE DOCUMENTO INMEDIATAMENTE A SU ABOGADO. SI USTED NO TIENDE UN ABOGADO O NO PUEDE PAGAR UNO, VAYA O LLAME LA OFICINA ABAJO INDICADA PARA QUE LE INFORMEN DONDE PUEDE CONSEGUIR AYUDA LEGAL.

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JAMES, SMITH, DIETTERICK & CONNELLY LLP

DATE: 5/23/06

BY: \_\_\_\_\_

Scott A. Dietterick, Esquire  
PA I.D. #55650  
Attorneys for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

FIRST CLASS U.S. MAIL, POSTAGE PREPAID

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**IMPORTANT NOTICE**

TO: William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr.  
7114 Sanborn Street  
Osceola Mills, PA 16666

DATE OF NOTICE: May 23, 2006

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
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LAURA J. COULTER

Defendants.

**AVISO IMPORTANTE**

A. William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr.

FECHA DEL AVISO: May 23, 2006

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Harrisburg, PA 17108  
Phone (800) 692-7375

JAMES, SMITH DIETTERICK & CONNELLY LLP

DATE: 5/23/06

BY:

✓ Scott A. Dietterick, Esquire  
PA I.D. #55650  
Attorneys for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

FIRST CLASS U.S. MAIL, POSTAGE PREPAID

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**PRAECIPE FOR WRIT OF EXECUTION (MORTGAGE FORECLOSURE)**

To the Prothonotary of Clearfield County:

ISSUE WRIT OF EXECUTION IN THE ABOVE MATTER  
ON THE FOLLOWING DESCRIBED REAL ESTATE:

See Exhibit "A" attached.

Amount Due \$ 45,234.57

Interest from 6/6/06 2,793.60  
to date of sale

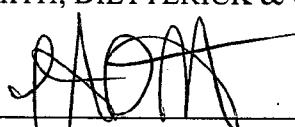
Costs (Costs to be added)

Total \$ 48,028.17

PROTHONOTARY COST 125.00

JAMES, SMITH, DIETTERICK & CONNELLY LLP

Date: 6/8/06

BY:   
Scott A. Dietterick, Esquire  
PA ID #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280  
Attorney for Plaintiff

FILED  
JUN 14 2006  
m / 2:00 PM

William A. Shaw  
Prothonotary/Clerk of Courts

2 CENTS TO SHFF w/6  
WANTS

1 CENT TO ATTY

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

VS.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**WRIT OF EXECUTION**

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

See attached Exhibit "A"

AMOUNT DUE	<u>\$45,234.57</u>
INTEREST from <u>6/6/06</u> to day of sale	<u>\$ 2,793.60</u>
 TOTAL (Costs to added)	<u>\$48,028.17</u>
	<b>Prothonotary costs</b> <u>125.00</u>

Prothonotary:

By: Walker  
Clerk

Date: 6-14-06

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

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CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

VS.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**AFFIDAVIT PURSUANT TO RULE 3129.1**

Centex Home Equity Company, LLC, Plaintiff in the above action, sets forth as of the date the Praecept for Writ of Execution was filed the following information concerning the real property located at R.D. 1 Box 675A, Osceola Mills, Clearfield County, Pennsylvania 16666:

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

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR.

7114 Sanborn Street  
Osceola Mills, PA 16666  
and  
R.D. 1 Box 657A  
Osceola Mills, PA 16666

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

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR.

7114 Sanborn Street  
Osceola Mills, PA 16666  
and  
R.D. 1 Box 657A  
Osceola Mills, PA 16666

LAURA J. COULTER

7114 Sanborn Street  
Osceola Mills, PA 16666  
and  
R.D. 1 Box 657A  
Osceola Mills, PA 16666

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

CENTEX HOME EQUITY COMPANY, LLC

Plaintiff

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

CENTEX HOME EQUITY COMPANY, LLC

Plaintiff

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

CLEARFIELD COUNTY TAX CLAIM BUREAU

Clearfield County Courthouse  
230 E. Market Street, Suite 121  
Clearfield, PA 16830

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

NONE

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:

CLEARFIELD COUNTY DOMESTIC RELATIONS  
OFFICE

Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge, information and 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.

JAMES, SMITH, DIETTERICK & CONNELLY LLP

DATED:

6/8/06

BY:



Scott A. Dietterick, Esquire  
Attorneys for Plaintiff  
PA ID #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

Plaintiff,

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

Defendants.

CIVIL DIVISION

NO.: 06-555-CD

ISSUE NO.:

TYPE OF PLEADING:

**Pa.R.C.P. RULE 3129.2(C)  
AFFIDAVIT OF SERVICE OF  
DEFENDANTS/OWNERS AND  
OTHER PARTIES OF INTEREST**

CODE:

FILED ON BEHALF OF:

Centex Home Equity Company, LLC,  
Plaintiff

COUNSEL OF RECORD FOR THIS  
PARTY:

Scott A. Dietterick, Esquire  
Pa. I.D. #55650

JAMES, SMITH, DIETTERICK &  
CONNELLY LLP  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

**FILED**

JUL 31 2008

M/11: 20/m

William A. Shaw  
Prothonotary

No C/C

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

Plaintiff,  
vs.

NO.: 06-555-CD

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

Defendants.

**Pa.R.C.P. RULE 3129.2(c) AFFIDAVIT OF SERVICE OF  
DEFENDANTS/OWNERS AND OTHER PARTIES OF INTEREST**

I, Scott A. Dietterick, Esquire, attorney for Centex Home Equity Company, LLC, Plaintiff, being duly sworn according to law depose and make the following Affidavit regarding service of Plaintiff's Notice of Sheriff's Sale of Real Property in this matter on Defendants/Owners and Other Parties of Interest as follows:

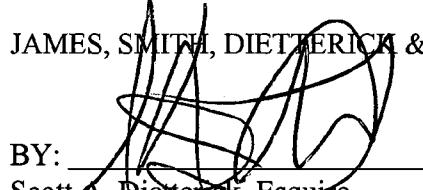
1. Defendant, William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr. is the record owner of the real property.
2. On or about July 1, 2006, Defendants, William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr. and Laura J. Coulter were served with Plaintiff's Notice of Sheriff's Sale of Real Property Pursuant to Pa.R.C.P. 3129, by Certified Mail, Return Receipt Requested at their last known address, being 7114 Sanborn Street, Osceola Mills, Pennsylvania 16666. A true and correct copy of said Notices and Certified Mail, Return Receipt Requested receipts are marked Exhibit "A", attached hereto and made a part hereof.

3. On or about July 17, 2006, Plaintiff's counsel served all other parties in interest with Plaintiff's Notice of Sheriff's Sale according to Plaintiff's Affidavit Pursuant to Rule 3129.1, via First Class U.S. Mail, Postage Pre-Paid, with a Certificate of Mailing. True and correct copies of said Notices and Certificates of Mailing are marked Exhibit "B", attached hereto and made a part hereof.

Finally, the undersigned deposes and says that Defendants/Owners and all Other Parties of Interest were served with Plaintiff's Notice of Sheriff's Sale of Real Property in accordance with Pa. R.C.P. 3129.2.

Dated: 7/28/06

JAMES, SMITH, DIETTERICK & CONNELLY LLP

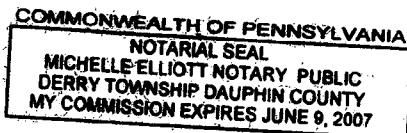
BY:   
Scott A. Dietterick, Esquire  
Pa. I.D. #55650  
Attorneys for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

Sworn to and subscribed before me this

28th day of July, 2006.

Michelle S.  
Notary Public

MY COMMISSION EXPIRES:



**EXHIBIT “A”**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY PURSUANT TO  
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

Laura J. Coulter  
7114 Sanborn Street  
Osceola Mills, PA 16666

R.D. 1 Box 67A  
Osceola Mills, PA 16666

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Clearfield County Sheriff's Office, Clearfield County Courthouse, 230 E. Market Street, Clearfield, Pennsylvania 16830 on September 1, 2006 at 10:00 A.M. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description consisting of a statement of the measured boundaries of the property, together with a brief mention of the buildings and any other major improvements erected on the land.

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

R.D. 1, Box 675A  
Osceola Mills, PA 16666  
Clearfield County

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY PURSUANT TO  
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

Laura J. Coulter  
7114 Sanborn Street  
Osceola Mills, PA 16666

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(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

R.D. 1, Box 675A  
Osecola Mills, PA 16666  
Clearfield County

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No. 06-555 CD

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

William James Coulter, Jr.

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (for example to banks that hold mortgages and municipalities that are owed taxes), will be filed by the Sheriff thirty (30) days after the sale, and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it, within ten (10) days of the date it is filed. Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of Clearfield County, 230 E. Market Street, Clearfield, Pennsylvania 16830.

THIS PAPER IS A NOTICE OF THE TIME AND PLACE OF THE SALE OF YOUR PROPERTY.

It has been issued because there is a Judgment against you. It may cause your property to be held, to be sold or taken to pay the Judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. GO TO OR  
TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET  
FREE LEGAL ADVICE.

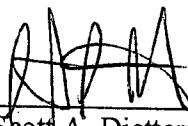
Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
Phone (800) 692-7375

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of Clearfield County to open the Judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file a petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.
2. After the Sheriff's Sale, you may file a petition with the Court of Common Pleas of Clearfield County to set aside the sale for a grossly inadequate price or for other proper cause. This petition must be filed before the Sheriff's Deed is delivered.
3. A petition or petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of Clearfield County. The petition must be served on the attorney for the creditor or on the creditor before presentation to the Court and a proposed order or rule must be attached to the petition. If a specific return date is desired, such date must be obtained from the Court Administrator's Office, Clearfield County Courthouse, 230 E. Market Street, Clearfield, Pennsylvania 16830, before presentation of the petition to the Court.

JAMES, SMITH, DIETTERICK & CONNELLY LLP

DATED: 6/8/04

BY: 

Scott A. Dietterick, Esquire  
Attorneys for Plaintiff  
PA ID #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

PERSONAL SERVICE BY CLEARFIELD COUNTY SHERIFF  
CERTIFIED MAIL RETURN RECEIPT REQUESTED

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

VS.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY PURSUANT TO  
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr.  
7114 Sanborn Street  
Osceola Mills, PA 16666

R.D. 1 Box 67A  
Osceola Mills, PA 16666

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Clearfield County Sheriff's Office, Clearfield County Courthouse, 230 E. Market Street, Clearfield, Pennsylvania 16830 on September 1, 2006 at 10:00 A.M. prevailing local time.

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(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

R.D. 1, Box 675A  
Osceola Mills, PA 16666  
Clearfield County

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

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OF REAL PROPERTY PURSUANT TO  
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

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Clearfield County

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No. 06-555 CD

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William James Coulter, Jr.

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YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. GO TO OR  
TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET  
FREE LEGAL ADVICE.

**Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
Phone (800) 692-7375**

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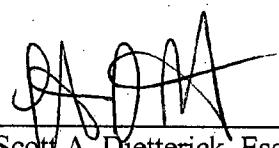
1. You may file a petition with the Court of Common Pleas of Clearfield County to open the Judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file a petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.
2. After the Sheriff's Sale, you may file a petition with the Court of Common Pleas of Clearfield County to set aside the sale for a grossly inadequate price or for other proper cause. This petition must be filed before the Sheriff's Deed is delivered.
3. A petition or petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of Clearfield County. The petition must be served on the attorney for the creditor or on the creditor before presentation to the Court and a proposed order or rule must be attached to the petition. If a specific return date is desired, such date must be obtained from the Court Administrator's Office, Clearfield County Courthouse, 230 E. Market Street, Clearfield, Pennsylvania 16830, before presentation of the petition to the Court.

JAMES, SMITH, DIETTERICK & CONNELLY LLP

DATED:

6/8/06

BY:

  
\_\_\_\_\_  
Scott A. Dietterick, Esquire  
Attorneys for Plaintiff  
PA ID #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

PERSONAL SERVICE BY CLEARFIELD COUNTY SHERIFF  
CERTIFIED MAIL RETURN RECEIPT REQUESTED

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

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PARCEL NO.: 112-M12-98

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## **EXHIBIT “B”**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

Plaintiff,

NO.: 06-555-CD

vs

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

Defendants.

**NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST**  
**PURSUANT TO Pa.R.C.P. 3129(b)**

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

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania, and to the Sheriff of Clearfield County, directed, there will be exposed to Public Sale in the

CLEARFIELD COUNTY COURTHOUSE  
230 E. Market Street  
Clearfield, Pennsylvania 16830

on September 1, 2006 at 10:00 a.m., the following described real estate which William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr. is the owner or reputed owner and on which you may hold a lien or have an interest which could be affected by the sale of:

R.D. 1, Box 675A  
Osecola Mills, Pennsylvania 16666  
Clearfield County

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The said Writ of Execution has been issued on a judgment in the action of

CENTEX HOME EQUITY COMPANY, LLC,

Plaintiff,

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

Defendants.

at EX. NO. 06-555-CD in the amount of \$45,234.57, plus interest and costs.

Claims against property must be filed at the Office of the Sheriff before above sale date.

Claims to proceeds must be made with the Office of the Sheriff before distribution.

Schedule of Distribution will be filed with the Office of the Sheriff no later than thirty (30) days from the sale date.

Exceptions to Distributions or a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

If you have any questions or comments with regard to the Sheriff's Sale or this Notice, you should contact your attorney as soon as possible.

JAMES, SMITH, DIETTERICK &  
CONNELLY LLP

By: \_\_\_\_\_

Scott A. Dietterick, Esquire  
PA ID #55650  
Attorney for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

Dated: 7/17/06

Exhibit "A"

**LEGAL DESCRIPTION**

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

Plaintiff,

NO.: 06-555-CD

vs

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

Defendants.

**NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST**  
**PURSUANT TO Pa.R.C.P. 3129(b)**

TO: Clearfield County Domestic Relations Office  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania, and to the Sheriff of Clearfield County, directed, there will be exposed to Public Sale in the

CLEARFIELD COUNTY COURTHOUSE  
230 E. Market Street  
Clearfield, Pennsylvania 16830

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R.D. 1 Box 675A  
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Plaintiff,

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

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If you have any questions or comments with regard to the Sheriff's Sale or this Notice, you should contact your attorney as soon as possible.

Dated: 7/17/06

JAMES, SMITH, DIETTERICK &  
CONNELLY LLP

By: \_\_\_\_\_

Scott A. Dietterick, Esquire

PA ID #55650

Attorney for Plaintiff

P.O. Box 650

Hershey, PA 17033

(717) 533-3280

Exhibit "A"

**LEGAL DESCRIPTION**

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BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

U.S. POSTAL SERVICE CERTIFICATE OF MAILING

MAY BE USED FOR  
PROVIDE FOR

- 1 -

Affix fee here in stamps  
or meter postage and  
post mark. Inquire of  
PostMaster for current

James Smith Dietterick & Connally LLP

ATTN: Shelly Elliott

— P.O. Box 650  
Hershey PA 17033

THERMOCHEMISTRY

200

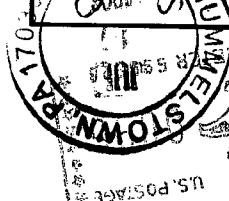
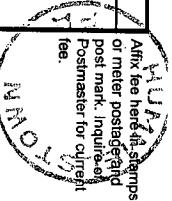
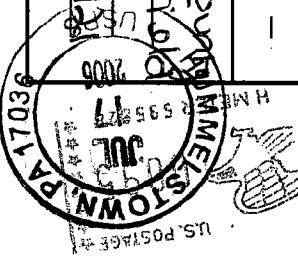
One piece of ordinary mail addressed to: Clearfield County  
Tax Claim Bureau / Clearfield  
County Courthouse  
230 E Market St, Suite 120  
Clearfield, PA 16830

PS Form 38/1, January 2001

(Coulter)

U. S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DC <small>U.S. POSTAL SERVICE</small>	

PROVIDE FOR INSUREE	
Received From:	James Smith Dietterick & Connally LLP
ATTN: Shelly Elliott	P.O. Box 650
Hershey, PA 17033	
One piece of ordinary mail addressed to:	
<b>CLEARFIELD COUNTY DOMESTIC RELATIONS OFFICE</b> <u>230 E. MARKET ST.</u> <u>CLEARFIELD, PA 16830</u>	



Clearfield County Domestic Relations Office 230 E Market St  
Clearfield, PA 16830

(Continued)

( 二二 )

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20378  
NO: 06-555-CD

PLAINTIFF: CENTEX HOME EQUITY COMPANY, LLC

vs.

DEFENDANT: WILLIAM J. COULTER A/K/A WILLIAM J. COULTER, JR A/K/A WILLIAM JAMES COULTER, JR. AND LAURA J. COULTER

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 06/14/2006

LEVY TAKEN 07/31/2006 @ 9:38 AM

POSTED 07/31/2006 @ 9:38 AM

SALE HELD

SOLD TO

WRIT RETURNED 03/23/2007

DATE DEED FILED **NOT SOLD**

**FILED**

MAR 23 2007

0/8:40/07

William A. Shaw  
Prothonotary/Clerk of Courts

**DETAILS**

07/31/2006 @ 9:38 AM SERVED WILLIAM J. COULTER ET AL

SERVED WILLIAM J. COULTER, DEFENDANT, AT HIS RESIDENCE 7114 SANBORN STREET A/K/A RD 1, BOX 657A, OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO LAURA COULTER, WIFE/CO-DEFENDANT

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

07/31/2006 @ 9:38 AM SERVED LAURA J. COULTER

SERVED LAURA J. COULTER, DEFENDANT, AT HER RESIDENCE 71114 SANBORN STREET A/K/A RD 1, BOX 657A, OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO LAURA J. COULTER

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

@ SERVED

NOW, AUGUST 29, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR SEPTEMBER 1, 2006 TO DECEMBER 1, 2006, DUE TO BANKRUPTCY FILING.

@ SERVED

NOW, NOVEMBER 21, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR DECEMBER 1, 2006 DUE TO BANKRUPTCY FILING.

@ SERVED

NOW, MARCH 23, 2007 RETURN THE WRIT AS TIME EXPIRED.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20378  
NO: 06-555-CD

PLAINTIFF: CENTEX HOME EQUITY COMPANY, LLC

vs.

DEFENDANT: WILLIAM J. COULTER A/K/A WILLIAM J. COULTER, JR A/K/A WILLIAM JAMES COULTER, JR. AND LAURA J. COULTER

Execution REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$221.45

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

*Chester Hawkins*  
By *Cynthia Bitter-Alexander*  
Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**WRIT OF EXECUTION**

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

See attached Exhibit "A"

AMOUNT DUE	<u>\$45,234.57</u>
INTEREST from <u>6/6/06</u> to day of sale	<u>\$ 2,793.60</u>
 TOTAL (Costs to added)	<u>\$48,028.17</u>

Prothonotary costs \$125.00

Prothonotary:

By: Walter Oll  
Clerk

Date: 6-14-06

Received June 14, 2006 @ 3:50 P.M.  
Cynthia A. Kunkle  
By Cynthia Butler-Aughmeyer

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME WILLIAM J. COULTER ET AL NO. 06-555-CD

NOW, March 22, 2007, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of William J. Coulter A/K/A William J. Coulter, Jr A/K/A William James Coulter, Jr. And Laura J. Coulter to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	17.80
LEVY	15.00
MILEAGE	17.80
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
PCSTAGE	5.85
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	
CONTINUED SALES	20.00
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$221.45</b>

**DEED COSTS:**

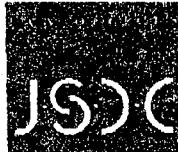
ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	45,234.57
INTEREST @	0.00
FROM 06/06/2006 TO	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$45,274.57</b>
<b>COSTS:</b>	
ADVERTISING	389.86
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	221.45
LEGAL JOURNAL COSTS	180.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$916.31</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



August 29, 2006

***Via Facsimile Only 814-765-5915***

Office of the Sheriff  
 ATTN: Real Estate Department  
 Clearfield County Courthouse  
 230 E. Market Street  
 Clearfield, PA 16830

**RE: Centex Home Equity Company, LLC**

vs.

**William J. Coulter a/k/a William J. Coulter, Jr. a/k/a**

**William James Coulter, Jr. and Laura J. Coulter**

**Docket No. 06-555-CD**

**Sheriff Sale Date: September 1, 2006**

**Our File No. 062082**

GARY L. JAMES  
 MAX J. SMITH, JR.  
 JOHN J. CONNELLY, JR.  
 SCOTT A. DIETTERICK  
 JAMES F. SPADE  
 MATTHEW CHABAL, III  
 GREGORY K. RICHARDS  
 SUSAN M. KADEL  
 JARAD W. HANDELMAN  
 DONNA M. MULLIN  
 EDWARD P. SEEGER  
 NEIL W. YAHN  
 COURTNEY L. KISHEL  
 KIMBERLY A. DEWITT  
 JEFFREY M. MCCORMICK

OF COUNSEL:  
 BERNARD A. RYAN, JR.

Dear Sir/Madam:

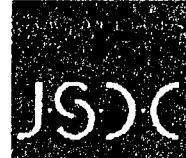
Please consider this correspondence a formal request to continue the Sheriff Sale scheduled for September 1, 2006 to the December 1, 2006 Sheriff Sale. Please announce this continuance at the September 1, 2006 Sheriff Sale. The reason for the continuance is due to the Defendant filing bankruptcy.

If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

**JAMES SMITH DIETTERICK & CONNELLY LLP**

*Scott A. Dietterick*  
 SAD:cls



November 20, 2006

P.O. BOX 650  
HERSHEY, PA 17033

Courier Address:  
134 SINE AVENUE  
LIMMELSTOWN, PA 17030  
TEL. 717.533.3250

WWW.JSDC.COM

Office of the Sheriff  
ATTN: Real Estate Department  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

RE: Centex Home Equity Company, LLC

vs.

William J. Coulter a/k/a William J. Coulter, Jr. a/k/a

William James Coulter, Jr. and Laura J. Coulter

Docket No. 06-555-CD

Sheriff Sale Date: September 1, 2006 continued to December 1, 2006

Our File No. 062082

GARY L. JAMES  
MAX J. SMITH, JR.  
JOHN J. CONNELLY, JR.  
SCOTT A. DIETTERICK  
JAMES F. SPADE  
MATTHEW CHABAL, II  
SUSAN M. KADEL  
JARAD W. HANDELMAN  
DONNA M. MULLEN  
EDWARD P. SEEGER  
NEIL W. YAHN  
COURTNEY L. KISHEL  
KIMBERLY A. BONNER  
JEFFREY M. MCCORMICK

OF COUNSEL:  
GREGORY K. RICHARDS  
BERNARD A. RYAN, JR.

Dear Sir/Madam:

Please consider this correspondence a formal request to stay the Sheriff Sale scheduled for December 1, 2006. The reason for the stay is due to the Defendant filing bankruptcy.

If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

JAMES SMITH DIETTERICK &amp; CONNELLY LLP

Scott A. Dietterick  
SAD:mse

cc: Nationstar Mortgage, LLC (Loan No. 0258600347)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

FILED  
M 1 22 AD  
JUL 26 2007

William A. Shaw  
Prothonotary/Clerk of Courts  
Atty pd. 20.00  
1CC & 6 wnts w/prop.  
desc. to Sheriff

Defendants.

**PRAECIPE FOR WRIT OF EXECUTION (MORTGAGE FORECLOSURE)**

To the Prothonotary of Clearfield County:

ISSUE WRIT OF EXECUTION IN THE ABOVE MATTER  
ON THE FOLLOWING DESCRIBED REAL ESTATE:

See Exhibit "A" attached.

Amount Due \$ 45,234.57

Interest from 6/6/06 11,996.96  
to date of sale

Costs (Costs to be added)

Total \$ 57,231.53  
145.00  
JAMES, SMITH, DIETTERICK & CONNELLY LLP  
Prothonotary costs

Date: 7/24/07

BY:

Scott A. Dietterick, Esquire  
PA ID #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280  
Attorney for Plaintiff

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Cliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**AFFIDAVIT PURSUANT TO RULE 3129.1**

Centex Home Equity Company, LLC, Plaintiff in the above action, sets forth as of the date the Praeclipe for Writ of Execution was filed the following information concerning the real property located at R.D. 1 Box 675A, Osceola Mills, Clearfield County, Pennsylvania 16666:

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

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR.

7114 Sanborn Street  
Osceola Mills, PA 16666  
and  
R.D. 1 Box 657A  
Osceola Mills, PA 16666

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

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR.

7114 Sanborn Street  
Osceola Mills, PA 16666  
and  
R.D. 1 Box 657A  
Osceola Mills, PA 16666

LAURA J. COULTER

7114 Sanborn Street  
Osceola Mills, PA 16666  
and  
R.D. 1 Box 657A  
Osceola Mills, PA 16666

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

CENTEX HOME EQUITY COMPANY, LLC Plaintiff

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

CENTEX HOME EQUITY COMPANY, LLC Plaintiff

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

CLEARFIELD COUNTY TAX CLAIM BUREAU Clearfield County Courthouse  
230 E. Market Street, Suite 121  
Clearfield, PA 16830

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:

DEPT OF REVENUE PA Inheritance Tax Division  
Dept. 280601  
Harrisburg, PA 17128-0601

COMMONWEALTH OF PA Dept. of Welfare  
P.O. Box 2675  
Harrisburg, PA 17105

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:

CLEARFIELD COUNTY DOMESTIC RELATIONS Clearfield County Courthouse  
OFFICE 230 E. Market Street  
Clearfield, PA 16830

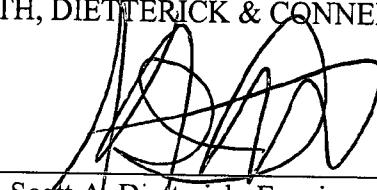
I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge, information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

JAMES, SMITH, DIETTERICK & CONNELLY LLP

DATED:

7/24/07

BY:

  
Scott A. Dietterick, Esquire  
Attorneys for Plaintiff  
PA ID #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

# COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

## WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

See attached Exhibit "A"

AMOUNT DUE	<u>\$45,234.57</u>
INTEREST from <u>6/6/06</u> to day of sale	<u>\$11,996.96</u>
 TOTAL (Costs to added)	<u>\$57,231.53</u>
	<u>145.00</u> Prothonotary costs

Prothonotary:

By: Willie H. Hay

Clerk

Date: 7/26/07

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

Plaintiff,

NO.: 06-555-CD

vs.

ISSUE NO.:

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

TYPE OF PLEADING:

Defendants.

**Pa.R.C.P. RULE 3129.2(C)  
AFFIDAVIT OF SERVICE OF  
DEFENDANTS/OWNERS AND  
OTHER PARTIES OF INTEREST**

CODE:

FILED ON BEHALF OF:

Centex Home Equity Company, LLC,  
Plaintiff

COUNSEL OF RECORD FOR THIS  
PARTY:

Scott A. Dietterick, Esquire  
Pa. I.D. #55650

JAMES, SMITH, DIETTERICK &  
CONNELLY LLP  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

**FILED** NO CC  
M 10:47/621  
SEP 13 2007  
William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

Plaintiff,  
vs.

NO.: 06-555-CD

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

Defendants.

**Pa.R.C.P. RULE 3129.2(c) AFFIDAVIT OF SERVICE OF  
DEFENDANTS/OWNERS AND OTHER PARTIES OF INTEREST**

I, Scott A. Dietterick, Esquire, attorney for Centex Home Equity Company, LLC,

Plaintiff, being duly sworn according to law depose and make the following Affidavit regarding  
service of Plaintiff's Notice of Sheriff's Sale of Real Property in this matter on  
Defendants/Owners and Other Parties of Interest as follows:

1. Defendant, William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr. is the record owner of the real property.
2. On or about August 27, 2007, Defendant, Laura J. Coulter was served with Plaintiff's Notice of Sheriff's Sale of Real Property Pursuant to Pa.R.C.P. 3129, via Certified Mail – Return Receipt Requested, at her address, being 7114 Sanborn Street, Osceola Mills, Pennsylvania 16666. A true and correct copy of said Notice and Certified Mail Receipts are marked Exhibit "A", attached hereto and made a part hereof.
3. On or about August 31, 2007, Defendant, William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr. was served with Plaintiff's Notice of Sheriff's Sale

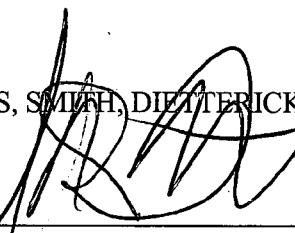
of Real Property Pursuant to Pa.R.C.P. 3129, via Certified Mail – Return Receipt Requested, at his address, being 7114 Sanborn Street, Osceola Mills, Pennsylvania 16666. A true and correct copy of said Notice and Certified Mail Receipts are marked Exhibit "B", attached hereto and made a part hereof.

4. On or about August 23, 2007, Plaintiff's counsel served all other parties in interest with Plaintiff's Notice of Sheriff's Sale according to Plaintiff's Affidavit Pursuant to Rule 3129.1, via First Class U.S. Mail, Postage Pre-Paid, with a Certificate of Mailing. True and correct copies of said Notices and Certificates of Mailing are marked Exhibit "C", attached hereto and made a part hereof.

Finally, the undersigned deposes and says that Defendants/Owners and all Other Parties of Interest were served with Plaintiff's Notice of Sheriff's Sale of Real Property in accordance with Pa. R.C.P. 3129.2.

Dated: 9/10/07

JAMES, SMITH, DIETTERICK & CONNELLY LLP

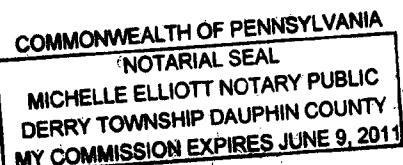
BY:   
Scott A. Dietterick, Esquire  
Pa. I.D. #55650  
Attorneys for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

Sworn to and subscribed before me this

10th day of September, 2007.

Michelle A. Elliott  
Notary Public

MY COMMISSION EXPIRES:



---

## **EXHIBIT “A”**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

Plaintiff

NO.: 06-555-CD

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY PURSUANT TO  
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

Laura J. Coulter  
7114 Sanborn Street  
Osceola Mills, PA 16666

R.D. 1 Box 67A  
Osceola Mills, PA 16666

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Clearfield County Sheriff's Office, Clearfield County Courthouse, 230 E. Market Street, Clearfield, Pennsylvania 16830 on 10/5/07 at 10 A.M. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description consisting of a statement of the measured boundaries of the property, together with a brief mention of the buildings and any other major improvements erected on the land.

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

R.D. 1, Box 675A  
Osceola Mills, PA 16666  
Clearfield County

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No. 06-555 CD

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

William James Coulter, Jr.

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (for example to banks that hold mortgages and municipalities that are owed taxes), will be filed by the Sheriff thirty (30) days after the sale, and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it, within ten (10) days of the date it is filed. Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of Clearfield County, 230 E. Market Street, Clearfield, Pennsylvania 16830.

THIS PAPER IS A NOTICE OF THE TIME AND PLACE OF THE SALE OF YOUR PROPERTY.

It has been issued because there is a Judgment against you. It may cause your property to be held, to be sold or taken to pay the Judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. GO TO OR  
TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET  
FREE LEGAL ADVICE.

Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
Phone (800) 692-7375

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of Clearfield County to open the Judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file a petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.
2. After the Sheriff's Sale, you may file a petition with the Court of Common Pleas of Clearfield County to set aside the sale for a grossly inadequate price or for other proper cause. This petition must be filed before the Sheriff's Deed is delivered.
3. A petition or petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of Clearfield County. The petition must be served on the attorney for the creditor or on the creditor before presentation to the Court and a proposed order or rule must be attached to the petition. If a specific return date is desired, such date must be obtained from the Court Administrator's Office, Clearfield County Courthouse, 230 E. Market Street, Clearfield, Pennsylvania 16830, before presentation of the petition to the Court.

JAMES, SMITH, DIETTERICK & CONNELLY LLP

DATED:

7/29/07

BY:

Scott A. Dietterick, Esquire  
Attorneys for Plaintiff  
PA ID #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

PERSONAL SERVICE BY CLEARFIELD COUNTY SHERIFF  
CERTIFIED MAIL RETURN RECEIPT REQUESTED

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

## 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:

Laura J. Coulter  
7114 Sanborn Street  
Osceola Mills, PA  
16666

## 2. Article Number

(Transfer from seal)

7006 2150 0004 2693 5024

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature



Agent  
 Addressee

## B. Received by (Printed Name)

Laura J. Coulter 08-2707

## 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

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

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)

Notice of Non-Return-Address

26935024	Postage	\$ 0.41
0004	Certified Fee	2.65
2150	Return Receipt Fee (Endorsement Required)	2.15
7006	Restricted Delivery Fee (Endorsement Required)	
	Total Postage & Fees	\$ 5.21

Postmark  
PA 17036  
Here

Sent To:  
Laura J. Coulter  
7114 Sanborn Street  
Osceola Mills, PA 16666

PS Form 3800, August 2006  
See Reverse for Instructions

## **EXHIBIT “B”**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY PURSUANT TO  
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr.  
7114 Sanborn Street  
Osceola Mills, PA 16666

R.D. 1 Box 67A  
Osceola Mills, PA 16666

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Clearfield County

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No. 06-555 CD

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Pennsylvania Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
Phone (800) 692-7375

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Phone (800) 692-7375

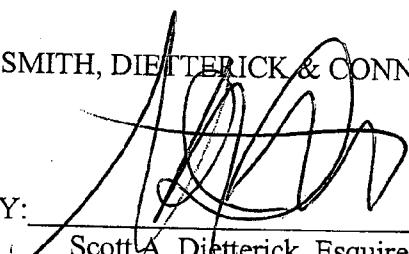
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JAMES, SMITH, DIETTERICK & CONNELLY LLP

DATED: 7/24/07

BY:

  
Scott A. Dietterick, Esquire  
Attorneys for Plaintiff  
PA ID #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

PERSONAL SERVICE BY CLEARFIELD COUNTY SHERIFF  
CERTIFIED MAIL RETURN RECEIPT REQUESTED

Exhibit "A"

**LEGAL DESCRIPTION**

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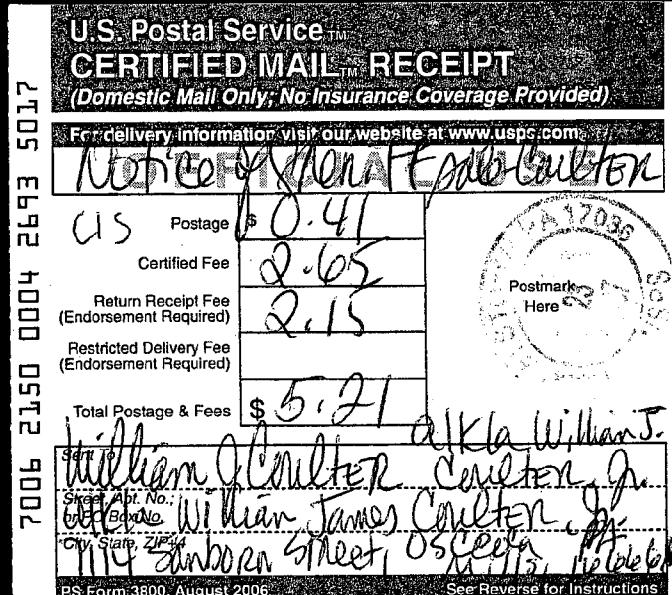
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BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

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<b>SENDER: COMPLETE THIS SECTION</b>		<b>COMPLETE THIS SECTION ON DELIVERY</b>	
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		<p>A. Signature <i>William J. Coulter</i></p> <p><input type="checkbox"/> Agent      <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <i>William J. Coulter</i></p> <p>C. Date of Delivery <i>08-31-07</i></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input checked="" type="checkbox"/> No</p> <p>3. Service Type  <input checked="" type="checkbox"/> Certified Mail      <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered      <input checked="" type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail      <input type="checkbox"/> C.O.D.   </p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>1. Article Addressed to:  <i>William J. Coulter aka William J. Coulter, Jr. aka William James Coulter 714 Sanborn Street Oscela Mills, PA 16666</i> </p> <p>2. Article Number (Transfer from:  <i>7006 2150 0004 2693 5017</i> </p>			



## **EXHIBIT "C"**

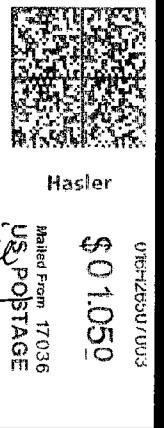
U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**

MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER

Received From: **CIS** NO POSTAGE NECESSARY  
POSTAGE PREPAID BY  
JAMES, SMITH, DIETTERICK & CONNELLY  
P.O. BOX 650  
HERSHEY, PENNSYLVANIA 17033-0650

One piece of ordinary mail addressed to:  
**Domestic  
Clearfield County Relations Office  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830**  
**COULTER**

PS Form 3817, January 2001



Hasler

016H26507003  
\$0 1.050  
US POSTAGE  
Mailed From 17036

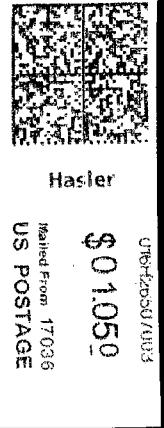
U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**

MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER

Received From: **CIS** NO POSTAGE NECESSARY  
POSTAGE PREPAID BY  
JAMES, SMITH, DIETTERICK & CONNELLY  
P.O. BOX 650  
HERSHEY, PENNSYLVANIA 17033-0650

One piece of ordinary mail addressed to:  
**Commonwealth of PA  
Department of Welfare  
P. O. Box 2675  
Harrisburg, PA 17105**  
**COULTER**

PS Form 3817, January 2001



Hasler

016H26507003  
\$0 1.050  
US POSTAGE  
Mailed From 17036

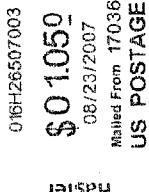
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POSTAGE PREPAID BY  
JAMES, SMITH, DIETTERICK & CONNELLY  
P.O. BOX 650  
HERSHEY, PENNSYLVANIA 17033-0650

One piece of ordinary mail addressed to:  
**Department of Revenue  
PA Insurance Tax Division  
Department 280601  
Harrisburg, PA 17128-0601**  
**COULTER**

PS Form 3817, January 2001



Hasler

016H26507003  
\$0 1.050  
US POSTAGE  
Mailed From 17036

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POSTAGE PREPAID BY  
JAMES, SMITH, DIETTERICK & CONNELLY  
P.O. BOX 650  
HERSHEY, PENNSYLVANIA 17033-0650

One piece of ordinary mail addressed to:  
**Clearfield County TaxClaim Bureau  
Clearfield County Courthouse  
230 E. Market Street Suite 121  
Clearfield, PA 16830**  
**COULTER**

PS Form 3817, January 2001



Hasler

016H26507003  
\$0 1.050  
US POSTAGE  
Mailed From 17036

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST  
PURSUANT TO Pa.R.C.P. 3129(b)**

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

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania, and to the Sheriff of Clearfield County, directed, there will be exposed to Public Sale in the

CLEARFIELD COUNTY COURTHOUSE  
230 E. Market Street  
Clearfield, Pennsylvania 16830

on October 5, 2007 at 10:00 a.m., the following described real estate which William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr. and Laura J. Coulter, are the owners or reputed owners and on which you may hold a lien or have an interest which could be affected by the sale of:

R.D. 1 Box 675A  
Osceola Mills, Pennsylvania 16666  
Clearfield County

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The said Writ of Execution has been issued on a judgment in the action of

CENTEX HOME EQUITY COMPANY, LLC,

Plaintiff,

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

Defendants.

at EX. NO. 06-555-CD in the amount of \$45,234.57, plus interest and costs.

Claims against property must be filed at the Office of the Sheriff before above sale date.

Claims to proceeds must be made with the Office of the Sheriff before distribution.

Schedule of Distribution will be filed with the Office of the Sheriff no later than thirty (30) days from the sale date.

Exceptions to Distributions or a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

If you have any questions or comments with regard to the Sheriff's Sale or this Notice, you should contact your attorney as soon as possible.

Dated: August 23, 2007

JAMES, SMITH, DIETTERICK &  
CONNELLY LLP

By:

Scott A. Dietterick, Esquire  
PA ID #55650  
Attorney for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

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COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

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PURSUANT TO Pa.R.C.P. 3129(b)**

TO: Department of Revenue  
PA Inheritance Tax Division  
Department 280601  
Harrisburg, PA 17128-0601

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vs.

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WILLIAM J. COULTER, JR. a/k/a  
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JAMES, SMITH, DIETTERICK &  
CONNELLY LLP

By: \_\_\_\_\_  
Scott A. Dietterick, Esquire  
PA ID #55650  
Attorney for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

Dated: August 23, 2007

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NO.: 06-555-CD

Plaintiff

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Defendants.

**NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST  
PURSUANT TO Pa.R.C.P. 3129(b)**

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

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania, and to the Sheriff of Clearfield County, directed, there will be exposed to Public Sale in the

CLEARFIELD COUNTY COURTHOUSE  
230 E. Market Street  
Clearfield, Pennsylvania 16830

on October 5, 2007 at 10:00 a.m., the following described real estate which William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr. and Laura J. Coulter, are the owners or reputed owners and on which you may hold a lien or have an interest which could be affected by the sale of:

R.D. 1 Box 675A  
Osceola Mills, Pennsylvania 16666  
Clearfield County

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The said Writ of Execution has been issued on a judgment in the action of

CENTEX HOME EQUITY COMPANY, LLC,

Plaintiff,

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

Defendants.

at EX. NO. 06-555-CD in the amount of \$45,234.57, plus interest and costs.

Claims against property must be filed at the Office of the Sheriff before above sale date.

Claims to proceeds must be made with the Office of the Sheriff before distribution.

Schedule of Distribution will be filed with the Office of the Sheriff no later than thirty (30) days from the sale date.

Exceptions to Distributions or a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

If you have any questions or comments with regard to the Sheriff's Sale or this Notice, you should contact your attorney as soon as possible.

JAMES, SMITH, DIETTERICK &  
CONNELLY LLP

By:

Scott A. Dietterick, Esquire  
PA ID #55650  
Attorney for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

Dated: August 23, 2007

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and desctried as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame swelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST**  
**PURSUANT TO Pa.R.C.P. 3129(b)**

TO: Clearfield County Domestic Relations Office  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania, and to the Sheriff of Clearfield County, directed, there will be exposed to Public Sale in the

CLEARFIELD COUNTY COURTHOUSE  
230 E. Market Street  
Clearfield, Pennsylvania 16830

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CENTEX HOME EQUITY COMPANY, LLC,

Plaintiff,  
vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

Defendants.

at EX. NO. 06-555-CD in the amount of \$45,234.57, plus interest and costs.

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If you have any questions or comments with regard to the Sheriff's Sale or this Notice, you should contact your attorney as soon as possible.

JAMES, SMITH, DIETTERICK &  
CONNELLY LLP

By: \_\_\_\_\_  
Scott A. Dietterick, Esquire  
PA ID #55650  
Attorney for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

Dated: August 23, 2007

Exhibit "A"

**LEGAL DESCRIPTION**

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PARCEL NO.: 112-M12-98

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20630  
NO: 06-555-CD

PLAINTIFF: CENTEX HOME EQUITY COMPANY, LLC

VS.

DEFENDANT: WILLIAM J. COULTER A/K/A WILLIAM J. COULTER, JR. A/K/A WILLIAM JAMES COULTER, JR. AND LAURA J. COULTER

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 7/26/2007

LEVY TAKEN 8/27/2007 @ 9:48 AM

POSTED 8/27/2007 @ 9:46 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 3/17/2008

DATE DEED FILED **NOT SOLD**

**FILED**  
010:13:61  
MAR 17 2008  
WAS  
William A. Shaw  
Prothonotary/Clerk of Courts

**DETAILS**

9/4/2007 @ 9:11 AM SERVED WILLIAM J. COULTER A/K/A WILLIAM J. COULTER, JR

SERVED WILLIAM J. COULTER A/K/A WILLIAM J. COULTER, JR. AT HIS RESIDENCE RD #1, BOX 675A A/K/A 7114 SANBORN ROAD, OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO LAURA COULTER, WIFE/CO-DEFENDANT

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

9/4/2007 @ 9:11 AM SERVED LAURA J. COULTER

SERVED LAURA J. COULTER, DEFENDANT, AT HER RESIDENCE RD #1, BOX 675A A/K/A 7114 SANBORN ROAD, OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO LAURA J. COULTER

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

@ SERVED

NOW, OCTOBER 5, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR OCTOBER 5, 2007 TO JANUARY 4, 2008.

@ SERVED

NOW, DECEMBER 21, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR JANUARY 4, 2008 DUE TO BANKRUPTCY FILING.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20630  
NO: 06-555-CD

PLAINTIFF: CENTEX HOME EQUITY COMPANY, LLC

VS.

DEFENDANT: WILLIAM J. COULTER A/K/A WILLIAM J. COULTER, JR. A/K/A WILLIAM JAMES COULTER, JR. AND  
LAURA J. COULTER

Execution REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$244.35

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

*Chester Hawkins*  
Ivy Annmarie Bitter-Alford  
Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**WRIT OF EXECUTION**

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

See attached Exhibit "A"

AMOUNT DUE		\$45,234.57
INTEREST from <u>6/6/06</u> to day of sale		\$11,996.96
 TOTAL		<u>\$57,231.53</u>
(Costs to added)		145.00
		Prothonotary costs

Prothonotary:

By: William Sherry  
Clerk

Received this writ this 26<sup>th</sup> day  
of July A.D. 2007  
At 3:00 A.M. (P.M.)

Date: 7/21/07

Chesler A. Hawkins  
Sheriff by Cynthia Butler-Anglenay

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME WILLIAM J. COULTER A/K/A WILLIAM J. COULTER, JR

NO. 06-555-CD

NOW, March 17, 2008, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of William J. Coulter A/K/A William J. Coulter, Jr. A/K/A William James Coulter, Jr. And Laura J. Coulter to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	19.40
LEVY	15.00
MILEAGE	19.40
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	6.15
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	19.40
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	
CONTINUED SALES	20.00
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$244.35</b>

**DEED COSTS:**

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

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	45,234.57
INTEREST @	0.00
FROM TO	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	11,996.96
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$57,271.53</b>

**COSTS:**

ADVERTISING	389.86
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	244.35
LEGAL JOURNAL COSTS	162.00
PROTHONOTARY	145.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$1,081.21</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



October 5, 2007

P.O. BOX 650  
HERSHEY, PA 17033

*Via Facsimile Only 814-765-5915*

Counter Address:  
134 SIFE AVENUE  
HUMMELSTOWN, PA 17036

TEL. 717.533.3280

WWW.JSDC.COM

Office of the Sheriff  
ATTN: Cindy  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

**RE: Centex Home Equity Company, LLC**

vs.

**William J. Coulter a/k/a William J. Coulter, Jr. a/k/a**

**William James Coulter, Jr. and Laura J. Coulter**

**Docket No. 06-555-CD**

**Sheriff Sale Date: October 5, 2007**

**Our File No. 062082**

GARY L. JAMES  
MAX J. SMITH, JR.  
JOHN J. CONNELLY, JR.  
SCOTT A. DIETTERICK  
JAMES F. SPADE  
MATTHEW CHABAL, III  
SUSAN M. KADEL  
JAHAD W. HANDELMAN  
DONNA M. MULLIN  
NEIL W. YAHN  
COURTNEY K. POWELL  
KIMBERLY A. BONNER  
JEFFREY M. MCCORMICK  
KAREN N. CONNELLY  
JOHN M. HYAMS

OF COUNSEL:  
GREGORY K. RICHARDS  
BERNARD A. RYAN, JR.

Dear Cindy:

Please consider this correspondence a formal request to continue the Sheriff Sale scheduled for October 5, 2007 to the January 4, 2008 Sheriff Sale. Please announce this continuance at the October 5, 2007 sale. The reason for the continuance is due to the Defendant filing bankruptcy.

If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

**JAMES SMITH DIETTERICK & CONNELLY LLP**

*Scott Dietterick/mse*

Scott A. Dietterick

SAD:mse

cc: Linda Lewis, Esq. - *via facsimile only*



December 21, 2007

P.O. BOX 650  
HERSHEY, PA 17033

*Via Facsimile Only 814-765-5915*

Customer Address:  
134 SPE AVENUE  
HUMMELSTOWN, PA 17036  
TEL. 717.633.3280  
WWW.JSDC.COM

Office of the Sheriff  
ATTN: Cindy  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

**RE: Centex Home Equity Company, LLC**

vs.

**William J. Coulter a/k/a William J. Coulter, Jr. a/k/a  
William James Coulter, Jr. and Laura J. Coulter  
Docket No. 06-555-CD  
Sheriff Sale Date: October 5, 2007 continued to January 4, 2008  
Our File No. 062082**

GARY L. JAMES  
MAX J. SMITH, JR.  
JOHN J. CONNELLY, JR.  
SCOTT A. DIETTERICK  
JAMES F. SPADE  
MATTHEW CHABAL, III  
NEIL W. YAHN  
EDWARD P. SEEGER  
SUSAN M. KADEL  
JARAD W. HANDELMAN  
COURTNEY K. POWELL  
KIMBERLY A. BONNER  
JEFFREY M. MCCORMICK  
KAREN N. CONNELLY  
JOHN M. HYAMS  
CHRISTINE T. BRANN

OF COUNSEL:  
GREGORY K. RICHARDS  
BERNARD A. RYAN, JR.

Dear Cindy:

Please consider this correspondence a formal request to stay the Sheriff Sale scheduled for January 4, 2008 Sheriff Sale. The reason for the stay is due to the Defendant filing bankruptcy.

If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

JAMES SMITH DIETTERICK & CONNELLY LLP

Scott A. Dietterick  
SAD:mse

cc: Linda Lewis, Esq. - *via facsimile only*

TOTAL P.02

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**PRAECIPE FOR WRIT OF EXECUTION (MORTGAGE FORECLOSURE)**

To the Prothonotary of Clearfield County:

ISSUE WRIT OF EXECUTION IN THE ABOVE MATTER  
ON THE FOLLOWING DESCRIBED REAL ESTATE:

See Exhibit "A" attached.

Amount Due	<u>\$ 45,234.57</u>
Interest from <u>6/6/06</u> to date of sale	<u>\$ 16,994.40</u>
Costs (Costs to be added)	
Total	<u>\$ 62,228.97</u>

Prothonotary costs 8165. -

JAMES, SMITH, DIETTERICK & CONNELLY LLP

Date: 6/19/08

BY: Scott A. Dietterick, Esquire  
PA ID #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280  
Attorney for Plaintiff

**FILED**

JUN 23 2008  
112:35 AM  
William A. Shaw  
Prothonotary/Clerk of Courts

RETRN TO ATTORNEY ✓

SHAW

W/7 w/PA

Exhibit "A"

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PARCEL NO.: 112-M12-98

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**WRIT OF EXECUTION**

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

See attached Exhibit "A"

AMOUNT DUE	\$45,234.57
INTEREST from <u>6/6/06</u> to day of sale	<u>\$ 16,994.40</u>
 TOTAL (Costs to added)	 <u>\$ 62,228.97</u>

Prothonotary costs \$165

Prothonotary:

By: Waller

Clerk

Date: 6-23-08

Exhibit "A"

**LEGAL DESCRIPTION**

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PARCEL NO.: 112-M12-98

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY PURSUANT TO  
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr.  
7114 Sanborn Street  
Osceola Mills, PA 16666

R.D. 1 Box 675A  
Osceola Mills, PA 16666

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Clearfield County Sheriff's Office, Clearfield County Courthouse, 230 E. Market Street, Clearfield, Pennsylvania 16830 on \_\_\_\_\_ at \_\_\_\_\_ M. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description consisting of a statement of the measured boundaries of the property, together with a brief mention of the buildings and any other major improvements erected on the land.

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

R.D. 1, Box 675A  
Osceola Mills, PA 16666  
Clearfield County

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No. 06-555 CD

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

William James Coulter, Jr.

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (for example to banks that hold mortgages and municipalities that are owed taxes), will be filed by the Sheriff thirty (30) days after the sale, and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it, within ten (10) days of the date it is filed. Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of Clearfield County, 230 E. Market Street, Clearfield, Pennsylvania 16830.

THIS PAPER IS A NOTICE OF THE TIME AND PLACE OF THE SALE OF YOUR PROPERTY.

It has been issued because there is a Judgment against you. It may cause your property to be held, to be sold or taken to pay the Judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. GO TO OR  
TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET  
FREE LEGAL ADVICE.

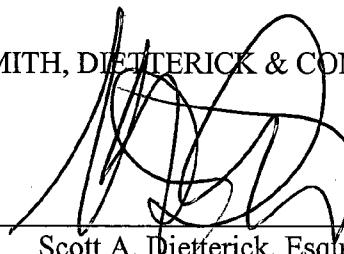
Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
Phone (800) 692-7375

THE LEGAL RIGHTS YOU MAY HAVE ARE:

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JAMES, SMITH, DIETTERICK & CONNELLY LLP

DATED: 1/19/08

BY: 

Scott A. Dietterick, Esquire  
Attorneys for Plaintiff  
PA ID #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

PERSONAL SERVICE BY CLEARFIELD COUNTY SHERIFF AND  
CERTIFIED MAIL RETURN RECEIPT REQUESTED

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY PURSUANT TO  
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

Laura J. Coulter  
7114 Sanborn Street  
Osceola Mills, PA 16666

R.D. 1 Box 675A  
Osceola Mills, PA 16666

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(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

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Osecola Mills, PA 16666  
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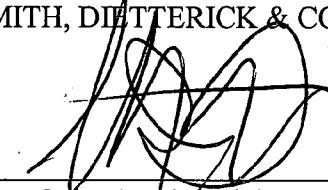
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JAMES, SMITH, DIETTERICK & CONNELLY LLP

DATED: 1/19/08

BY: 

Scott A. Dietterick, Esquire  
Attorneys for Plaintiff  
PA ID #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

William J. Coulter Jr.  
Laura J. Coulter  
Debtor(s)

Bankruptcy Case No.: 07-71118-JAD  
Issued Per June 12, 2008 Proceeding  
Chapter: 13  
Docket No.: 44

**ORDER**

**IT IS HEREBY ORDERED** that the above-captioned case is **DISMISSED WITHOUT PREJUDICE**.

Each *Income Attachment* issued in the case is now **TERMINATED**.

Debtor(s) must immediately serve a copy of this *Order* on each employer/entity subject to an *Attachment Order*, so that each such employer/entity knows to stop the attachment.

Creditor collection remedies are **REINSTATED** pursuant to *11 U.S.C. §349*, and creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this *Order*.

Debtor(s) remain legally liable for all of their debts as if the bankruptcy petition had not been filed.

Dated: June 12, 2008

cm: All Creditors and All Parties In Interest

Jeffery A. Deller  
United States Bankruptcy Judge

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

Plaintiff,

NO.: 06-555-CD

vs.

ISSUE NO.:

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

Defendants.

TYPE OF PLEADING:

FILED

JUL 31 2008

11:45 AM  
William A. Shaw  
Prothonotary/Clerk of Courts

No 4C

**Pa.R.C.P. RULE 3129.2(C)  
AFFIDAVIT OF SERVICE OF  
DEFENDANTS/OWNERS AND  
OTHER PARTIES OF INTEREST**

CODE:

FILED ON BEHALF OF:

Centex Home Equity Company, LLC  
Plaintiff

COUNSEL OF RECORD FOR THIS  
PARTY:

Scott A. Dietterick, Esquire  
Pa. I.D. #55650

JAMES, SMITH, DIETTERICK &  
CONNELLY LLP  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

Plaintiff,

NO.: 06-555-CD

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

Defendants.

**Pa.R.C.P. RULE 3129.2(c) AFFIDAVIT OF SERVICE OF  
DEFENDANTS/OWNERS AND OTHER PARTIES OF INTEREST**

I, Scott A. Dietterick, Esquire, attorney for Centex Home Equity Company, LLC, Plaintiff, being duly sworn according to law depose and make the following Affidavit regarding service of Plaintiff's Notice of Sheriff's Sale of Real Property in this matter on Defendants/Owners and Other Parties of Interest as follows:

1. Defendant, William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr., is the record owner of the real property.
2. On or about July 7, 2008, Defendants, William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr. and Laura J. Coulter, were served with Plaintiff's Notice of Sheriff's Sale of Real Property Pursuant to Pa.R.C.P. 3129, personally by the Sheriff of Clearfield County, at the last known address of the Defendants, being 7114 Sanborn Street, Osceola Mills, Pennsylvania 16666. A true and correct copy of said Notice is marked Exhibit "A," attached hereto and made a part hereof.

3. On or about July 10, 2008, Plaintiff's counsel served all other parties in interest with Plaintiff's Notice of Sheriff's Sale according to Plaintiff's Affidavit Pursuant to Rule 3129.1, via First Class U.S. Mail, Postage Pre-Paid, with a Certificate of Mailing. True and correct copies of said Notices and Certificates of Mailing are marked Exhibit "B", attached hereto and made a part hereof.

Finally, the undersigned deposes and says that Defendants/Owners and all Other Parties of Interest were served with Plaintiff's Notice of Sheriff's Sale of Real Property in accordance with Pa. R.C.P. 3129.2.

Dated: 7/29/08

JAMES, SMITH, DIETTERICK & CONNELLY LLP

BY:  
Scott A. Dietterick, Esquire  
Pa. I.D. #55650  
Attorneys for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

GARY L. JAMES  
MAX J. SMITH, JR.  
JOHN J. CONNELLY, JR.  
SCOTT A. DIETTERICK  
JAMES F. SPADE  
MATTHEW CHABAL, III  
NEIL W. YAHN  
EDWARD P. SEEBER  
SUSAN M. KADEL  
JARAD W. HANDELMAN  
COURTNEY K. POWELL  
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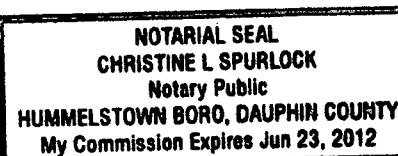
OF COUNSEL:  
GREGORY K. RICHARDS  
BERNARD A. RYAN, JR.

Sworn to and subscribed before me this

29<sup>th</sup> day of July, 2007.

Christine L. Spurlock  
Notary Public

MY COMMISSION EXPIRES:



## **EXHIBIT "A"**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY PURSUANT TO  
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

Laura J. Coulter  
7114 Sanborn Street  
Osceola Mills, PA 16666

R.D. 1 Box 675A  
Osceola Mills, PA 16666

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(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

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Clearfield County

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No. 06-555 CD

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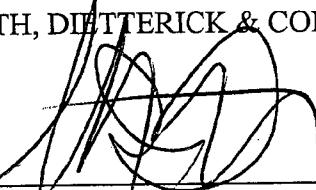
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JAMES, SMITH, DIETTERICK & CONNELLY LLP

DATED:

1/19/08

BY:



\_\_\_\_\_  
Scott A. Dietterick, Esquire  
Attorneys for Plaintiff  
PA ID #55650  
P.O. Box 650  
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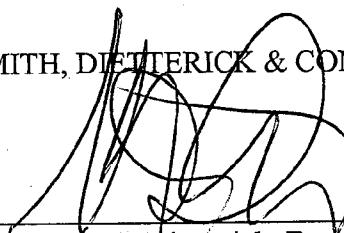
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DATED:

10/19/08

BY:

  
Scott A. Dietterick, Esquire  
Attorneys for Plaintiff  
PA ID #55650  
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PARCEL NO.: 112-M12-98

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**EXHIBIT "B"**

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST**  
**PURSUANT TO Pa.R.C.P. 3129(b)**

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

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania, and to the Sheriff of Clearfield County, directed, there will be exposed to Public Sale in the

CLEARFIELD COUNTY COURTHOUSE  
230 E. Market Street  
Clearfield, Pennsylvania 16830

on Friday, September 5, 2008 at 10:00 a.m., the following described real estate which William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr. and Laura J. Coulter, are the owners or reputed owners and on which you may hold a lien or have an interest which could be affected by the sale of:

R.D. 1 Box 675A  
Osceola Mills, Pennsylvania 16666  
Clearfield County

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The said Writ of Execution has been issued on a judgment in the action of  
CENTEX HOME EQUITY COMPANY, LLC,

Plaintiff,  
vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

Defendants.

at EX. NO. 06-555-CD in the amount of \$45,234.57, plus interest and costs.

Claims against property must be filed at the Office of the Sheriff before above sale date.

Claims to proceeds must be made with the Office of the Sheriff before distribution.

Schedule of Distribution will be filed with the Office of the Sheriff no later than thirty (30) days from the sale date.

Exceptions to Distributions or a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

If you have any questions or comments with regard to the Sheriff's Sale or this Notice, you should contact your attorney as soon as possible.

Dated: July 10, 2008

**JAMES, SMITH, DIETTERICK &  
CONNELLY LLP**

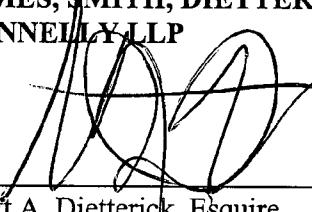
By:   
Scott A. Dietterick, Esquire  
PA ID #55650  
Attorney for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

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IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST**  
**PURSUANT TO Pa.R.C.P. 3129(b)**

TO: Department of Revenue  
PA Inheritance Tax Division  
Dept. 280601  
Harrisburg, PA 17128-0601

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania, and to the Sheriff of Clearfield County, directed, there will be exposed to Public Sale in the

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WILLIAM J. COULTER, JR. a/k/a  
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LAURA J. COULTER,

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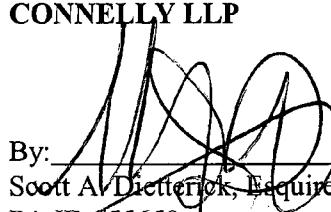
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**JAMES, SMITH, DIETTERICK &  
CONNELLY LLP**

By:   
Scott A. Dietterick, Esquire  
PA ID #55650  
Attorney for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

Dated: July 10, 2008

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CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST**  
**PURSUANT TO Pa.R.C.P. 3129(b)**

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

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CENTEX HOME EQUITY COMPANY, LLC,

Plaintiff,

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
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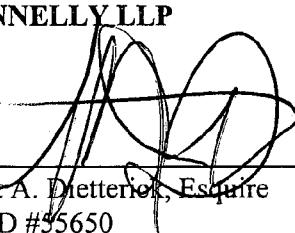
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JAMES, SMITH, DIETTERICK &  
CONNELLY LLP

By: \_\_\_\_\_  
Scott A. Dietterick, Esquire  
PA ID #55650  
Attorney for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280



Dated: July 10, 2008

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IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST**  
**PURSUANT TO Pa.R.C.P. 3129(b)**

TO: Clearfield County Domestic Relations Office  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

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Plaintiff,

vs.

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Dated: July 10, 2008

JAMES, SMITH, DIETTERICK &  
CONNELLY LLP

By:   
Scott A. Dietterick, Esquire  
PA ID #55650  
Attorney for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

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U.S. POSTAL SERVICE CERTIFICATE OF MAILING

MAY BE USED FOR PROFESSIONAL MAILING  
PROVIDED THE MAILING IS IN ACCORDANCE WITH THE  
MAILING AGREEMENTS AND REGULATIONS

James Smith Dietterick & Connnelly LLP  
ATTN: Shelly Elliott  
P.O. Box 650  
Hershey, PA 17033

Hasler

016H26507003

One piece of ordinary mail addressed to:  
Clearfield County Tax  
Claim Bureau  
Clearfield County Courthouse  
230 E. Market Street, Ste. 121  
Clearfield, PA 16830 COULTER

PS Form 3817, January 2001



Hasler  
Mailed From 17036  
US POSTAGE

\$01.00

U.S. POSTAL SERVICE CERTIFICATE OF MAILING

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ATTN: Shelly Elliott  
P.O. Box 650  
Hershey, PA 17033

Hasler

016H26507003

One piece of ordinary mail addressed to:  
Commonwealth of Pennsylvania  
Department of Welfare  
P.O. Box 2975  
Harrisburg, PA 17105 COULTER

PS Form 3817, January 2001



Hasler  
Mailed From 17036  
US POSTAGE

\$01.00

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P.O. Box 650  
Hershey, PA 17033

Hasler

016H26507003

One piece of ordinary mail addressed to:  
Department of Revenue  
PA Inheritance Tax Division  
Department 280601  
Harrisburg, PA 17128-0601 COULTER

PS Form 3817, January 2001



Hasler  
Mailed From 17036  
US POSTAGE

\$01.00

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Hasler

016H26507003

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Relations Office  
Clearfield County Courthouse  
230 E. Market Street, Clearfield, PA 16830 COULTER

PS Form 3817, January 2001



Hasler  
Mailed From 17036  
US POSTAGE

\$01.00

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20791  
NO: 06-555-CD

PLAINTIFF: CENTEX HOME EQUITY COMPANY, LLC

VS.

DEFENDANT: WILLIAM J. COULTER A/K/A WILLIAM J. COULTER, JR. A/K/A WILLIAM JAMES COULTER, JR. AND LAURA J. COULTER

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 6/23/2008

LEVY TAKEN 7/7/2008 @ 2:34 PM

POSTED 7/7/2008 @ 2:34 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 3/9/2009

DATE DEED FILED NOT SOLD

FILED  
019/13/09  
MAR 09 2009  
William A. Shaw  
Prothonotary/Clerk of Courts  
WAS

**DETAILS**

7/7/2008 @ 2:34 PM SERVED WILLIAM J. COULTER ET AL

SERVED WILLIAM J. COULTER ET AL, DEFENDANT, AT HIS RESIDENCE 7114 SANBORN STREET, OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO LAURA COULTER WIFE/CO-DEFENDANT

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

7/7/2008 @ 2:35 PM SERVED LAURA J. COULTER

SERVED LAURA J. COULTER, DEFENDANT, AT HER RESIDENCE 7114 SANBORN STREET, OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO LAURA COULTER

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

@ SERVED

NOW, SEPTEMBER 5, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR SEPTEMBER 5, 2008 TO DECEMBER 5, 2008, DUE TO BANKRUPTCY FILING.

@ SERVED

NOW, NOVEMBER 21, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR DECEMBER 5, 2008 DUE TO BANKRUPTCY FILING.

@ SERVED

NOW, MARCH 9, 2008 RETURN THE WRIT AS TIME EXPIRED.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20791  
NO: 06-555-CD

PLAINTIFF: CENTEX HOME EQUITY COMPANY, LLC

vs.

DEFENDANT: WILLIAM J. COULTER A/K/A WILLIAM J. COULTER, JR. A/K/A WILLIAM JAMES COULTER, JR. AND  
LAURA J. COULTER

Execution REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$237.26

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

*Chester Hawkins*  
by Amhera Butter Aufderh  
Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**WRIT OF EXECUTION**

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

See attached Exhibit "A"

AMOUNT DUE	<u>\$45,234.57</u>
INTEREST from <u>6/6/06</u> to day of sale	<u>\$ 16,994.40</u>
 TOTAL (Costs to added)	<u>\$ 62,228.97</u>

Prothonotary costs \$ 165 -  
Prothonotary: W. B.

Received this writ this 23rd day  
of June A.D. 2008

At 3:00 A.M./P.M.

Date: 6-23-08

Sheriff Christopher A. Henklein  
by Christopher Butler - Deponent

Exhibit "A"

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PARCEL NO.: 112-M12-98

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**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME WILLIAM J. COULTER ET AL NO. 06-555-CD

NOW, March 08, 2009, 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 December 05, 2008, I exposed the within described real estate of William J. Coulter A/K/A William J. Coulter, Jr. A/K/A William James Coulter, Jr. And Laura J. Coulter to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	23.40
LEVY	15.00
MILEAGE	23.40
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	5.46
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$237.26</b>

**DEED COSTS:**

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

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	45,234.57
INTEREST @	0.00
FROM TO 12/05/2008	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	16,994.40
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$62,268.97</b>

**COSTS:**

ADVERTISING	389.14
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	237.26
LEGAL JOURNAL COSTS	90.00
PROTHONOTARY	165.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$1,021.40</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

JSOC

**Via Facsimile Only 814-765-5915****Clearfield County Sheriff**  
Attention: Cynthia**MEHSHEY, PA 17038**Courier Address:  
131 SIXTH AVENUE  
HUMMELTONIA, PA 17038  
TEL 717-584-1080  
WWW.JSOC.COM

**RE: Centex Home Equity Company, LLC**  
vs.  
**William J. Coulter a/k/a William J. Coulter, Jr. a/k/a**  
**William James Coulter, Jr. and Laura J. Coulter**  
**Docket No. 06-555-CD**  
**Sheriff Sale Date: September 5, 2008**  
**Our File No. 062082**

GARY L. JAMES  
MAY, J. SMITH, JR.  
JOHN J. CONNELLY, JR.  
SCOTT A. DIETTERICK  
JAMES P. SPANIS  
MATTHEW CHAHAL, III  
NEIL W. YAHN  
EDWARD P. SELNER  
SUSAN M. KALIE  
JANET W. HANDELMAN  
COURTNEY K. POWELL  
KIMBERLY A. BONNEN  
JEFFREY M. McCORMICK  
KAREN N. CONNELLY  
JOHN M. HYAMS  
CHRISTINE I. FRANN

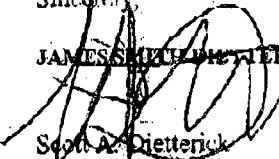
OF COUNSEL:  
GREGORY K. RICHARDS  
FRANCIS A. HYAM, JR.

Dear Cynthia:

Please consider this correspondence a formal request to continue the Sheriff Sale scheduled for September 5, 2008 to the December 5, 2008 Sheriff Sale. Please announce this continuance at the September 5, 2008 sale. The reason for the continuance is due to the Defendants filing bankruptcy.

If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

  
**JAMES SMITH DIETTERICK & CONNELLY LLP**Scott A. Dietterick  
SAD:cls

TOTAL P.02



November 21, 2008

P.O. BOX 650  
HERSHEY PA 17033

*Via Facsimile Only 814-765-5915*

Courier Address:  
134 SIFE AVENUE  
HUMMELSTOWN, PA 17036  
TEL. 717.533.3280  
WWW.JSDC.COM

Clearfield County Sheriff  
Attention: Cynthia

**RE: Centex Home Equity Company, LLC**

vs.

**William J. Coulter a/k/a William J. Coulter, Jr. a/k/a  
William James Coulter, Jr. and Laura J. Coulter**

**Docket No. 06-555-CD**

**Sheriff Sale Date: September 5, 2008 continued to December 5, 2008**

**Our File No. 062082**

Dear Cynthia:

Please consider this correspondence a formal request to stay the Sheriff Sale scheduled for December 5, 2008 Sheriff Sale. The reason for the stay is due to the Defendants filing bankruptcy.

If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

**JAMES SMITH DIETTERICK & CONNELLY LLP**

*Scot A. Dietterick*

Scott A. Dietterick  
SAD:cls

GARY L. JAMES  
MAX J. SMITH, JR.  
JOHN J. CONNELLY, JR.  
SCOTT A. DIETTERICK  
JAMES F. SPADE  
MATTHEW CHABAL, II  
NELL W. YAHN  
EDWARD P. SEFFER  
SUSAN M. KADEL  
JARAD W. HANDELMAN  
COURTNEY K. POWELL  
KIMBERLY A. BONNER  
JEFFREY M. MCCORMICK  
KAREN N. CONNELLY  
JOHN M. HYAMS  
CHRISTINE T. BRANN

OF COUNSEL:  
GREGORY K. RICHARD  
BERNARD A. RYAN, JR.

TOTAL P.02

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff,

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**PRAECIPE FOR WRIT OF EXECUTION (MORTGAGE FORECLOSURE)**

To the Prothonotary of Clearfield County:

ISSUE WRIT OF EXECUTION IN THE ABOVE MATTER  
ON THE FOLLOWING DESCRIBED REAL ESTATE:

See Exhibit "A" attached.

Amount Due	<u>\$ 45,234.57</u>
Interest from <u>6/6/06</u> to date of sale	<u>\$ 21,277.92</u>
Costs (Costs to be added)	
Total	<u>\$ 66,512.49</u> <u>185.00</u> Prothonotary costs

JAMES, SMITH, DIETTERICK & CONNELLY LLP

Date: 9/10/09

BY: \_\_\_\_\_

Scott A. Dietterick, Esquire  
PA ID #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280  
Attorney for Plaintiff

FILED *cc: lewintz*  
*9/11/2009* to Sheriff  
SEP 14 2009  
William A. Shaw  
Prothonotary/Clerk of Courts  
Attypd. *420.00*

(60)

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION  
NO.: 06-555-CD

Plaintiff,  
vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**AFFIDAVIT PURSUANT TO RULE 3129.1**

Centex Home Equity Company, LLC, Plaintiff in the above action, sets forth as of the date the Preccipe for Writ of Execution was filed the following information concerning the real property located at R.D. 1 Box 675A, Osceola Mills, Clearfield County, Pennsylvania 16666:

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

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR.

7114 Sanborn Street  
Osceola Mills, PA 16666  
and  
R.D. 1 Box 657A  
Osceola Mills, PA 16666

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

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR.

7114 Sanborn Street  
Osceola Mills, PA 16666  
and  
R.D. 1 Box 657A  
Osceola Mills, PA 16666

LAURA J. COULTER

7114 Sanborn Street  
Osceola Mills, PA 16666  
and  
R.D. 1 Box 657A  
Osceola Mills, PA 16666

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

CENTEX HOME EQUITY COMPANY, LLC Plaintiff

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

CENTEX HOME EQUITY COMPANY, LLC Plaintiff

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

CLEARFIELD COUNTY TAX CLAIM BUREAU Clearfield County Courthouse  
230 E. Market Street, Suite 121  
Clearfield, PA 16830

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:

DEPT OF REVENUE PA Inheritance Tax Division  
Dept. 280601  
Harrisburg, PA 17128-0601

COMMONWEALTH OF PA Dept. of Welfare  
P.O. Box 2675  
Harrisburg, PA 17105

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:

CLEARFIELD COUNTY DOMESTIC RELATIONS Clearfield County Courthouse  
OFFICE 230 E. Market Street  
Clearfield, PA 16830

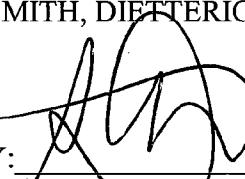
I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge, information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

JAMES, SMITH, DIETTERICK & CONNELLY LLP

DATED:

9/10/09

BY:

  
\_\_\_\_\_  
Scott A. Dietterick, Esquire  
Attorneys for Plaintiff  
PA ID #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

**COPY**

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff,

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**WRIT OF EXECUTION**

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

See attached Exhibit "A"

AMOUNT DUE	<u>\$45,234.57</u>
INTEREST from <u>6/6/06</u> to day of sale	<u>\$ 21,277.92</u>
 TOTAL	<u>\$ 66,512.49</u>
(Costs to added)	<u>185.00</u> Prothonotary costs

Prothonotary:

By: William B. Shar  
Clerk

Date: 9/14/09

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

Plaintiff,

NO.: 06-555-CD

vs.

ISSUE NO.:

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

TYPE OF PLEADING:

Defendants.

**Pa.R.C.P. RULE 3129.2(C)  
AFFIDAVIT OF SERVICE OF  
DEFENDANTS/OWNERS AND  
OTHER PARTIES OF INTEREST**

CODE:

FILED ON BEHALF OF:

Centex Home Equity Company, LLC,  
Plaintiff

COUNSEL OF RECORD FOR THIS  
PARTY:

Scott A. Dietterick, Esquire  
Pa. I.D. #55650

JAMES, SMITH, DIETTERICK &  
CONNELLY LLP  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

FILED NO  
1124031  
NOV 09 2009

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff,

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**Pa.R.C.P. RULE 3129.2(c) AFFIDAVIT OF SERVICE OF  
DEFENDANTS/OWNERS AND OTHER PARTIES OF INTEREST**

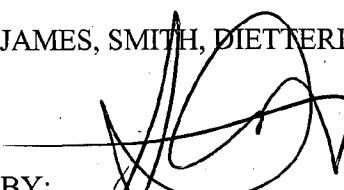
I, Scott A. Dietterick, Esquire, attorney for Centex Home Equity Company, LLC, Plaintiff, being duly sworn according to law depose and make the following Affidavit regarding service of Plaintiff's Notice of Sheriff's Sale of Real Property in this matter on Defendants/Owners and Other Parties of Interest as follows:

1. Defendant, William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr., is the record owner of the real property.
2. On or about October 16, 2009, Defendants, William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr. and Laura J. Coulter, were served with Plaintiff's Notice of Sheriff's Sale of Real Property Pursuant to Pa.R.C.P. 3129, via Certified Mail – Return Receipt Requested, at 7114 Sanborn Street, Osceola Mills, Pennsylvania 16666. True and correct copies of said Notices and Certified Mail Receipts are marked Exhibit "A", attached hereto and made a part hereof.

3. On or about October 15, 2009, Plaintiff's counsel served all other parties in interest with Plaintiff's Notice of Sheriff's Sale according to Plaintiff's Affidavit Pursuant to Rule 3129.1, via First Class U.S. Mail, Postage Pre-Paid, with a Certificate of Mailing. True and correct copies of said Notices and Certificates of Mailing are marked Exhibit "B", attached hereto and made a part hereof.

Finally, the undersigned deposes and says that Defendants/Owners and all Other Parties of Interest were served with Plaintiff's Notice of Sheriff's Sale of Real Property in accordance with Pa. R.C.P. 3129.2.

JAMES, SMITH, DIETTERICK & CONNELLY LLP

BY: 

Scott A. Dietterick, Esquire  
Pa. I.D. #55650  
Attorneys for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

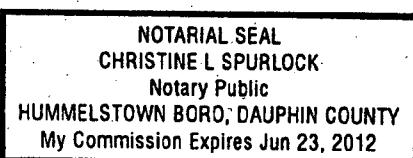
Dated: November 5, 2009

Sworn to and subscribed before me this

5<sup>th</sup> day of November, 2009.

Christine L. Spurlock  
Notary Public

MY COMMISSION EXPIRES:



## **EXHIBIT "A"**

**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:

Laura J. Coulter  
7114 Sanborn Street  
Oscoda Mills, PA 16066

Notice of Sheriff Sale

## 2. Article Number:

(Transfer from servl)

7008 1300 0001 8218 3268

**COMPLETE THIS SECTION ON DELIVERY**

## A. Signature

William J Coulter  
70-16-9

 Agent Addressee

## B. Received by (Printed Name)

## C. Date of Delivery

D. Is delivery address different from item 1?  YesIf 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

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

**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)

7008 1300 0001 8218 3268

Notice of Sheriff Sale

Postage	\$ 0.44
Certified Fee	\$ 2.00
Return Receipt Fee (Endorsement Required)	\$ 2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.74

*(Handwritten signature over the postage and fees table)*

Postmark: *Postmark Here*

7008 1300 0001 8218 3268

*Laura J. Coulter  
7114 Sanborn Street  
Oscoda Mills, PA 16066*

PS Form 3800, August 2000  
See Reverse for Instructions

**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)

**Notice of Sheriff Sale**

Postage	\$ 0.44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.54

Postmark: Here  
U.S. Post Office

Address: William J. Coulter, Jr.  
William James Coulter, Jr.  
714 Sandbar Street, Pebble  
Beach, California 93740-2205  
Street: 714 Sandbar Street  
City: Pebble Beach  
State: CA  
Zip: 93740-2205

RS Form 3800, August 2005  
See Reverse for Instructions

1528 8128 7000 0087 8002

**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.

Address Addressee:

William J. Coulter, Jr.  
William James Coulter, Jr.  
714 Sandbar Street, Pebble  
Beach, California 93740-2205  
Notice of Sheriff Sale

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

William J. Coulter, Jr.  
William James Coulter, Jr.

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1?  Yes  No

If YES, enter delivery address below:

3. Service Type

Certified Mail  Express Mail

Registered  Return Receipt for Merchandise

Insured Mail  C.O.D.

4. Restricted Delivery? (Extra Fee)  Yes  No

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff,

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY PURSUANT TO  
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

Laura J. Coulter  
7114 Sanborn Street  
Osceola Mills, PA 16666

R.D. 1 Box 675A  
Osceola Mills, PA 16666

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Clearfield County Sheriff's Office, Clearfield County Courthouse, 230 E. Market Street, Clearfield, Pennsylvania 16830 on FRIDAY DECEMBER 4, 2009 at 10:00 A.M. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description consisting of a statement of the measured boundaries of the property, together with a brief mention of the buildings and any other major improvements erected on the land.

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

R.D. 1, Box 675A  
Osecola Mills, PA 16666  
Clearfield County

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No. 06-555 CD

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

William James Coulter, Jr.

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (for example to banks that hold mortgages and municipalities that are owed taxes), will be filed by the Sheriff thirty (30) days after the sale, and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it, within ten (10) days of the date it is filed. Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of Clearfield County, 230 E. Market Street, Clearfield, Pennsylvania 16830.

THIS PAPER IS A NOTICE OF THE TIME AND PLACE OF THE SALE OF YOUR PROPERTY.

It has been issued because there is a Judgment against you. It may cause your property to be held, to be sold or taken to pay the Judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. GO TO OR  
TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET  
FREE LEGAL ADVICE.

Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
Phone (800) 692-7375

THE LEGAL RIGHTS YOU MAY HAVE ARE:

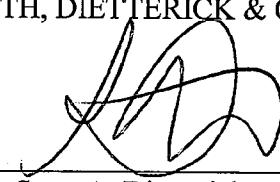
1. You may file a petition with the Court of Common Pleas of Clearfield County to open the Judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file a petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.
2. After the Sheriff's Sale, you may file a petition with the Court of Common Pleas of Clearfield County to set aside the sale for a grossly inadequate price or for other proper cause. This petition must be filed before the Sheriff's Deed is delivered.
3. A petition or petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of Clearfield County. The petition must be served on the attorney for the creditor or on the creditor before presentation to the Court and a proposed order or rule must be attached to the petition. If a specific return date is desired, such date must be obtained from the Court Administrator's Office, Clearfield County Courthouse, 230 E. Market Street, Clearfield, Pennsylvania 16830, before presentation of the petition to the Court.

JAMES, SMITH, DIETTERICK & CONNELLY LLP

DATED:

9/10/09

BY:



Scott A. Dietterick, Esquire  
Attorneys for Plaintiff  
PA ID #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

PERSONAL SERVICE BY CLEARFIELD COUNTY SHERIFF AND  
CERTIFIED MAIL RETURN RECEIPT REQUESTED

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

SEIZED, taken in execution to be sold as the property of WILLIAM J. COULTER A/K/A WILLIAM J. COULTER, JR. A/K/A WILLIAM JAMES COULTER, JR. AND LAURA J. COULTER, at the suit of CENTEX HOME EQUITY COMPANY, LLC.  
JUDGMENT NO. 06-555-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff,

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY PURSUANT TO  
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr.  
7114 Sanborn Street  
Osceola Mills, PA 16666

R.D. 1 Box 675A  
Osceola Mills, PA 16666

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Clearfield County Sheriff's Office, Clearfield County Courthouse, 230 E. Market Street, Clearfield, Pennsylvania ~~FRIDAY, DECEMBER 4, 2009 at 10:00 A.M.~~ prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description consisting of a statement of the measured boundaries of the property, together with a brief mention of the buildings and any other major improvements erected on the land.

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

R.D. 1, Box 675A  
Osecola Mills, PA 16666  
Clearfield County

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No. 06-555 CD

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

William James Coulter, Jr.

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (for example to banks that hold mortgages and municipalities that are owed taxes), will be filed by the Sheriff thirty (30) days after the sale, and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it, within ten (10) days of the date it is filed. Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of Clearfield County, 230 E. Market Street, Clearfield, Pennsylvania 16830.

THIS PAPER IS A NOTICE OF THE TIME AND PLACE OF THE SALE OF YOUR PROPERTY.

It has been issued because there is a Judgment against you. It may cause your property to be held, to be sold or taken to pay the Judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. GO TO OR  
TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET  
FREE LEGAL ADVICE.

Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
Phone (800) 692-7375

THE LEGAL RIGHTS YOU MAY HAVE ARE:

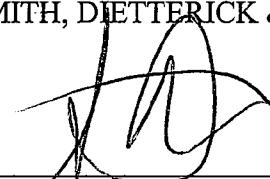
1. You may file a petition with the Court of Common Pleas of Clearfield County to open the Judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file a petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.
2. After the Sheriff's Sale, you may file a petition with the Court of Common Pleas of Clearfield County to set aside the sale for a grossly inadequate price or for other proper cause. This petition must be filed before the Sheriff's Deed is delivered.
3. A petition or petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of Clearfield County. The petition must be served on the attorney for the creditor or on the creditor before presentation to the Court and a proposed order or rule must be attached to the petition. If a specific return date is desired, such date must be obtained from the Court Administrator's Office, Clearfield County Courthouse, 230 E. Market Street, Clearfield, Pennsylvania 16830, before presentation of the petition to the Court.

JAMES, SMITH, DIETTERICK & CONNELLY LLP

DATED:

9/10/09

BY:



Scott A. Dietterick, Esquire  
Attorneys for Plaintiff  
PA ID #55650  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

PERSONAL SERVICE BY CLEARFIELD COUNTY SHERIFF AND  
CERTIFIED MAIL RETURN RECEIPT REQUESTED

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

SEIZED, taken in execution to be sold as the property of WILLIAM J. COULTER  
A/K/A WILLIAM J. COULTER, JR. A/K/A WILLIAM JAMES COULTER, JR. AND LAURA  
J. COULTER, at the suit of CENTEX HOME EQUITY COMPANY, LLC.  
JUDGMENT NO. 06-555-CD

## **EXHIBIT "B"**

**U.S. POSTAL SERVICE CERTIFICATE OF MAILING**

MAY BE USED  
PROVIDED

**JAMES, SMITH, DIETTERICK &**  
CONNELLY LLP

ATTN: CHRIS SPURLOCK  
P.O. BOX 650

HERSHEY, PA 17033

Hasler  
15

**U.S. POSTAL SERVICE CERTIFICATE OF MAILING**

MAY BE  
PROVIDED

**JAMES, SMITH, DIETTERICK &**  
CONNELLY LLP

ATTN: CHRIS SPURLOCK  
P.O. BOX 650

Hasler  
15

One piece of ordinary mail addressed to:  
**Allegheny County Domestic  
Relief Commission  
Oakfield County Courthouse  
230 E. Market Street, Oakfield, PA  
15083**

PS Form 3817, January 2001

Coultier  
15

US POSTAGE  
Mailed From 17036  
016H26507003  
\$01.150



**U.S. POSTAL SERVICE CERTIFICATE OF MAILING**

MAY BE USED  
PROVIDED

Received From  
**JAMES, SMITH, DIETTERICK &**  
CONNELLY LLP

ATTN: CHRIS SPURLOCK  
P.O. BOX 650  
HERSHEY, PA 17033

Hasler  
15

US POSTAGE  
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\$01.150

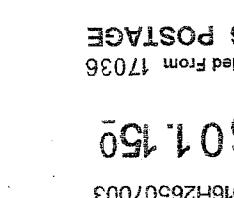


One piece of ordinary mail addressed to:  
**Commonwealth of PA  
Department of Welfare  
P.O. Box 2675  
Hershey, PA 17033**

PS Form 3817, January 2001

Coultier  
15

US POSTAGE  
Mailed From 17036  
016H26507003  
\$01.150



**U.S. POSTAL SERVICE CERTIFICATE OF MAILING**

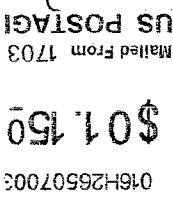
MAY BE  
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**JAMES, SMITH, DIETTERICK &**  
CONNELLY LLP

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P.O. BOX 650  
HERSHEY, PA 17033

Hasler  
15

US POSTAGE  
Mailed From 17036  
016H26507003  
\$01.150



One piece of ordinary mail addressed to:  
**Department of Revenue  
Affiliate Home Tax Division  
1500 Larchmont Avenue  
Hershey, PA 17033**

Hasler  
15

One piece of ordinary mail addressed to:  
**Allegheny County Domestic  
Relief Commission  
Oakfield County Courthouse  
230 E. Market Street, Oakfield, PA  
15083**

PS Form 3817, January 2001

Coultier  
15

Hasler  
15

16830

Hasler  
15

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff,

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST**  
**PURSUANT TO Pa.R.C.P. 3129(b)**

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

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania, and to the Sheriff of Clearfield County, directed, there will be exposed to Public Sale in the

CLEARFIELD COUNTY COURTHOUSE  
230 E. Market Street  
Clearfield, Pennsylvania 16830

on December 4, 2009 at 10:00 a.m., the following described real estate which William J. Coulter a/k/a William J. Coulter, Jr. a/k/a William James Coulter, Jr. is the owner or reputed owner and on which you may hold a lien or have an interest which could be affected by the sale of:

R.D. 1 Box 675A  
Osceola Mills, Pennsylvania 16666  
Clearfield County

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The said Writ of Execution has been issued on a judgment in the action of  
CENTEX HOME EQUITY COMPANY, LLC,

Plaintiff,  
vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

Defendants.

at EX. NO. 06-555-CD in the amount of \$45,234.57, plus interest and costs.

Claims against property must be filed at the Office of the Sheriff before above sale date.

Claims to proceeds must be made with the Office of the Sheriff before distribution.

Schedule of Distribution will be filed with the Office of the Sheriff no later than thirty (30) days from the sale date.

Exceptions to Distributions or a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

If you have any questions or comments with regard to the Sheriff's Sale or this Notice, you should contact your attorney as soon as possible.

Dated: October 15, 2009

JAMES, SMITH, DIETTERICK &  
CONNELLY LLP

By: \_\_\_\_\_  
Scott A. Dietterick, Esquire  
PA ID#55650  
Attorney for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

Exhibit "A"

**LEGAL DESCRIPTION**

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point at the northeastern corner of the parcel heretofore conveyed, being at the intersection of Legislative Route No. 17050 and Township Route No. T-659; Thence in a westerly direction along Legislative Route No. 17050, two hundred eight (208) feet to a point in line of land of Oliver C. and Janet L. Mease; thence by the Mease land in a southerly direction, two hundred eight (208) feet to a point still in line of land of prior grantors; thence by a line in an easterly direction through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less.

BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666.

PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff,

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST  
PURSUANT TO Pa.R.C.P. 3129(b)**

TO: Department of Revenue  
PA Inheritance Tax Division  
Department 280601  
Harrisburg, PA 17128-0601

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania, and to the Sheriff of Clearfield County, directed, there will be exposed to Public Sale in the

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WILLIAM J. COULTER, JR. a/k/a  
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COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

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vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST  
PURSUANT TO Pa.R.C.P. 3129(b)**

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

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Plaintiff,  
vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

Defendants.

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JAMES, SMITH, DIETTERICK &  
CONNELLY LLP

By: \_\_\_\_\_  
Scott A. Dietterick, Esquire  
PA ID #55650  
Attorney for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

Dated: October 15, 2009

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IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff,

vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

**NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST**  
**PURSUANT TO Pa.R.C.P. 3129(b)**

TO: Clearfield County Domestic Relations Office  
Clearfield County Courthouse  
230 E. Market Street  
Clearfield, PA 16830

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vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER,

Defendants.

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**JAMES, SMITH, DIETTERICK &  
CONNELLY LLP**

By: \_\_\_\_\_  
Scott A. Dietterick, Esquire  
PA ID #55650  
Attorney for Plaintiff  
P.O. Box 650  
Hershey, PA 17033  
(717) 533-3280

Dated: October 15, 2009

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IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CENTEX HOME EQUITY  
COMPANY, LLC,

CIVIL DIVISION

NO.: 06-555-CD

Plaintiff,  
vs.

WILLIAM J. COULTER a/k/a  
WILLIAM J. COULTER, JR. a/k/a  
WILLIAM JAMES COULTER, JR. and  
LAURA J. COULTER

Defendants.

FILED *1 Cest*

*1/12/00 LM of Sct*  
*JAN 07 2010*

*s*  
William A. Shaw  
Prothonotary/Clerk of Courts

*Attn: Dietterick*

**PRAECIPE TO SATISFY JUDGMENT**

TO THE PROTHONOTARY:

Please mark the judgment filed at the above-captioned term and number satisfied without prejudice.

Respectfully submitted:

JAMES, SMITH, DIETTERICK & CONNELLY LLP

BY:

*Scott A. Dietterick, Esquire*

*PACD #55650*

Attorney for Plaintiff

P.O. Box 650

Hershey, PA 17033

(717) 533-3280

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CERTIFICATE OF SATISFACTION OF JUDGMENT

No.: 2006-00555-CD

Centex Home Equity Company, LLC

Debt: \$66,512.49

Vs.

Atty's Comm.:

William J. Coulter

Laura J. Coulter

Interest From:

Cost: \$7.00

NOW, Thursday, January 07, 2010 , directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 7th day of January, A.D. 2010.

  
\_\_\_\_\_  
Prothonotary