

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

(215) 563-7000 134666

JPMORGAN CHASE BANK, AS
TRUSTEE-SURF 2003-BC4
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 77081-2226

Plaintiff

v.

TIMOTHY R. RUTTINGER
SUSAN M. BOSAK
A/K/A SUSAN M. LONDON
A/K/A SUSAN M. RUTTINGER
587 TREASURE LAKE
DU BOIS, PA 15801-9012

THE UNITED STATES OF AMERICA
c/o The United States Attorney for
the Eastern District of PA
615 Chestnut Street, Suite 1250
Philadelphia, PA 19106-4476

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 06-934-CD

CLEARFIELD COUNTY

FILED Att'y pd 85.00
m/jl:0361 Dec Shff
JUN 12 2006
William A. Shaw
Prothonotary/Clerk of Courts

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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

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

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

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

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

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

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

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

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

1. Plaintiff is

JPMORGAN CHASE BANK, AS TRUSTEE-SURF 2003-BC4
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 77081-2226

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

TIMOTHY R. RUTTINGER
SUSAN M. BOSAK
A/K/A SUSAN M. LONDON
A/K/A SUSAN M. RUTTINGER
587 TREASURE LAKE
DU BOIS, PA 15801-9012

THE UNITED STATES OF AMERICA
c/o The United States Attorney for
the Eastern District of PA
615 Chestnut Street, Suite 1250
Philadelphia, PA 19106-4476

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

3. On 08/20/2003 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to WILMINGTON FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No: 200316353. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 12/01/2005 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$90,547.20
Interest	6,496.60
11/01/2005 through 06/08/2006 (Per Diem \$29.53)	
Attorney's Fees	1,250.00
Cumulative Late Charges	233.98
08/20/2003 to 06/08/2006	
Cost of Suit and Title Search	\$ 550.00
Subtotal	\$ 99,077.78
Escrow	
Credit	0.00
Deficit	6,613.37
Subtotal	\$ 6,613.37
TOTAL	\$ 105,691.15

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
9. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000. The United States of America is made a Defendant herein pursuant to 28 U.S.C. 2410, because of federal tax liens that have been filed with the Prothonotary of CLEARFIELD County in the Judgment Index Unit as follows:

(a) United States vs. TIMOTHY R. RUTTINGER & SUSAN M. BOSAK A/K/A SUSAN M. LONDON A/K/A SUSAN M. RUTTINGER; No. 2004-00519-CD; recorded 04/15/2004 ; \$5,975.82

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 105,691.15, together with interest from 06/08/2006 at the rate of \$29.53 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

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

LEGAL DESCRIPTION

ALL those certain tracts of land designated as Lots Nos. 442 and 443, Section No. 15, 'Bimini', in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 25.

EXCEPTING AND RESERVING therefrom and subject to:

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

BEING the same premises (Lot No. 442) which were conveyed to Timothy R. Ruttinger by deed of The Tax Claim Bureau of Clearfield County, Pennsylvania, dated November 19, 1996, and recorded at Clearfield, Pennsylvania, in Deeds and Records Book No. 1805, page 121, as the property of Donna Cartwright, et al.; and by quitclaim deed of Donna Cartwright, et al., dated February 23, 1998, and recorded in Deeds and Records Book No. 1921, page 197; and the same premises (Lot No. 443) which were conveyed to Timothy R. Ruttinger by deed of The Tax Claim Bureau of Clearfield County, Pennsylvania, dated November 19, 1996, and recorded at Clearfield, Pennsylvania, in Deeds and Records Book No. 1805, page 124, as the property of Robert Kohm, et ux.. Said lot was also the subject of an Action to Quiet Title filed to No. 98-168-CD, on which a final Order dated March 10, 1998, was recorded in Deeds and Records Book No. 1921, page 178.

PROPERTY BEING: 587 TREASURE LAKE

VERIFICATION

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

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



FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: 6/8/06

FILED

JUN 12 2006

**William A. Shaw
Prothonotary/Clerk of Courts**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101633
NO: 06-934-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: JPMORGAN CHASE BANK

vs.

DEFENDANT: TIMOTHY R. RUTTINGER and SUSASN M. BOSAK a/k/a SUSAN M. LONDON
a/k/a SUSAN M. RUTTINGER

SHERIFF RETURN

NOW, June 26, 2006 AT 10:00 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON TIMOTHY R. RUTTINGER DEFENDANT AT 587 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO TIMOTHY R. RUTTINGER, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN /

FILED
013168H
JUL 13 2006
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101633
NO: 06-934-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: JPMORGAN CHASE BANK

vs.

DEFENDANT: TIMOTHY R. RUTTINGER and SUSASN M. BOSAK a/k/a SUSAN M. LONDON
a/k/a SUSAN M. RUTTINGER

SHERIFF RETURN

NOW, June 26, 2006 AT 10:00 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON SUSAN M. BOSAK aka SUSAN M. RUTTINGER aka SUSAN M. LONDON DEFENDANT AT 587 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO TIMOTHY R. RUTTINGER, HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101633
NO: 06-934-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: JPMORGAN CHASE BANK

vs.

DEFENDANT: TIMOTHY R. RUTTINGER and SUSASN M. BOSAK a/k/a SUSAN M. LONDON
a/k/a SUSAN M. RUTTINGER

SHERIFF RETURN


RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PHELAN	510812	20.00
SHERIFF HAWKINS	PHELAN	510812	40.91

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,


by Mary L. Hamr

Chester A. Hawkins
Sheriff

FILED

JUL 13 2006

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS
CLEARFIELD PENNSYLVANIA

JPMORGAN CHASE BANK, AS TRUSTEE-
SURF 2003-BC4
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 77081-2226

Plaintiff,

v.

TIMOTHY R. RUTTINGER
SUSAN M. BOSAK A/K/A SUSAN M.
LONDON A/K/A SUSAN M. RUTTINGER
587 TREASURE LAKE
DU BOIS, PA 15801-9012

Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 06-934-CD

FILED

M/12:30pm

AUG - 7 2006

(LN)

William A. Shaw
Prothonotary

per \$20.00 Atty
ICC + Notice to debtors
ICC + Statement to
Atty

Notice is given that a Judgment in the above captioned matter has been entered against you
on August 7, 2006

BY Will. A. Shaw DEPUTY

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

Daniel G. Schmieg
DANIEL G. SCHMIEG, ESQUIRE

Attorney for Plaintiff

One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

This firm is a debt collector attempting to collect a debt. Any information we obtain will be used for that purpose. If you have previously received a discharge in bankruptcy, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property.

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station - Suite 1400

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215) 563-7000

JPMORGAN CHASE BANK, AS TRUSTEE-
SURF 2003-BC4

4828 LOOP CENTRAL DRIVE

HOUSTON, TX 77081-2226

Plaintiff,

v.

TIMOTHY R. RUTTINGER

SUSAN M. BOSAK A/K/A SUSAN M.

LONDON A/K/A SUSAN M. RUTTINGER

587 TREASURE LAKE

DU BOIS, PA 15801-9012

Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 06-934-CD

FILED

AUG - 7 2006

William A. Shaw
Prothonotary

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

TO THE OFFICE OF THE PROTHONOTARY:

Kindly enter an in rem judgment in favor of the Plaintiff and against **TIMOTHY R. RUTTINGER and SUSAN M. BOSAK A/K/A SUSAN M. LONDON A/K/A SUSAN M. RUTTINGER**, Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in the Complaint	\$ 105,691.15
Interest - 6/9/06 TO 8/3/06	\$1,653.68
TOTAL	<u>\$ 107,344.83</u>

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: 8-7-2006


PRO PROTHY

PHILAN HALLINAN AND SCHMIEG

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

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

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

One Penn Center Plaza, Suite 1400

Philadelphia, PA 19103

(215) 563-7000

JP MORGAN CHASE BANK, AS TRUSTEE-SURF
2003-BC4

ATTORNEY FOR PLAINTIFF

Plaintiff

Vs.

TIMOTHY R. RUTTINGER

SUSAN M. BOSAK A/K/A SUSAN M. LONDON

A/K/A SUSAN M. RUTTINGER

Defendants

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: NO. 06-934-CD

TO: TIMOTHY R. RUTTINGER
587 TREASURE LAKE
DU BOIS, PA 15801-9012

FILE COPY

DATE OF NOTICE: JULY 18, 2006

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

IMPORTANT NOTICE

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

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

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

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

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

FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

PHELAN HALLINAN AND SCHMIEG

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

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

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

One Penn Center Plaza, Suite 1400

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JP MORGAN CHASE BANK, AS TRUSTEE-SURF : COURT OF COMMON PLEAS
2003-BC4

Plaintiff

: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY

TIMOTHY R. RUTTINGER

: NO. 06-934-CD

SUSAN M. BOSAK A/K/A SUSAN M. LONDON

A/K/A SUSAN M. RUTTINGER

Defendants

TO: SUSAN M. BOSAK A/K/A SUSAN M. LONDON A/K/A SUSAN M. RUTTINGER
587 TREASURE LAKE
DU BOIS, PA 15801-9012

FILE COPY

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FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

PHELAN HALLINAN AND SCHMIEG

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

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JP MORGAN CHASE BANK, AS TRUSTEE-SURF : COURT OF COMMON PLEAS
2003-BC4

Plaintiff

: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY

TIMOTHY R. RUTTINGER

SUSAN M. BOSAK A/K/A SUSAN M. LONDON

: NO. 06-934-CD

A/K/A SUSAN M. RUTTINGER

Defendants

TO: TIMOTHY R. RUTTINGER
PO BOX 1032
DU BOIS, PA 15801

FILE 667

DATE OF NOTICE: JULY 18, 2006

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FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

PHILAN HALLINAN AND SCHMIEG

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

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

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JP MORGAN CHASE BANK, AS TRUSTEE-SURF : COURT OF COMMON PLEAS
2003-BC4

Plaintiff

: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY

TIMOTHY R. RUTTINGER

: NO. 06-934-CD

SUSAN M. BOSAK A/K/A SUSAN M. LONDON

A/K/A SUSAN M. RUTTINGER

Defendants

TO: SUSAN M. BOSAK A/K/A SUSAN M. LONDON A/K/A SUSAN M. RUTTINGER
PO BOX 1032
DU BOIS, PA 15801

DATE OF NOTICE: JULY 18, 2006

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FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG

Identification No. 62205

ATTORNEY FOR PLAINTIFF

Suite 1400

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

JPMORGAN CHASE BANK, AS TRUSTEE-

SURF 2003-BC4

4828 LOOP CENTRAL DRIVE

HOUSTON, TX 77081-2226

Plaintiff,

v.

TIMOTHY R. RUTTINGER

SUSAN M. BOSAK A/K/A SUSAN M.

LONDON A/K/A SUSAN M. RUTTINGER

587 TREASURE LAKE

DU BOIS, PA 15801-9012

Defendant(s).

CLEARFIELD COUNTY

COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 06-934-CD

VERIFICATION OF NON-MILITARY SERVICE

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

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

(b) that defendant **TIMOTHY R. RUTTINGER** is over 18 years of age and resides at **587 TREASURE LAKE, DU BOIS, PA 15801-9012**.

(c) that defendant **SUSAN M. BOSAK A/K/A SUSAN M. LONDON A/K/A SUSAN M. RUTTINGER** is over 18 years of age, and resides at **587 TREASURE LAKE, DU BOIS, PA 15801-9012**.

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


DANIEL G. SCHMIEG, ESQUIRE

FILED

AUG - 7 2006

William A. Shaw
Prothonotary

PHELAN HALLINAN & SCHMIEG, LLP

Suite 1400
1617 JFK Boulevard
Philadelphia, PA 19103-1814
Automated Attendant #215-320-0007
Operator Assisted #215-563-7000
Fax: 215-563-5534

CHRISTINE SCHOFFLER
Legal Assistant, Ext. 1286

Representing Lenders in
Pennsylvania and New Jersey

8/3/06

Office of the Prothonotary
Clearfield County Courthouse
Clearfield, PA 16830

**Re: JPMORGAN CHASE BANK, AS TRUSTEE-SURF 2003-BC4 v. TIMOTHY R. RUTTINGER
and SUSAN M. BOSAK A/K/A SUSAN M. LONDON A/K/A SUSAN M. RUTTINGER**
No. 06-934-CD

Dear Sir/ Madam:

I would appreciate your entering a Judgment against defendant(s), TIMOTHY R. RUTTINGER and SUSAN M. BOSAK A/K/A SUSAN M. LONDON A/K/A SUSAN M. RUTTINGER, relative to the above matter.

All of the necessary documents are enclosed, together with my check to your order for payment of fees and costs. Kindly, send me your receipt and a stamped copy of the Praecipe for Judgment in the stamped self-addressed envelope, which I have enclosed.

If there are any questions concerning the above matter, please contact me immediately.

Very truly yours,

By: CHRISTINE SCHOFFLER
CHRISTINE SCHOFFLER

CQS
Enclosures

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

COPY

JP Morgan Chase Bank
Surf 2003-BC4
Plaintiff(s)

No.: 2006-00934-CD

Real Debt: \$107,344.83

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Timothy R. Ruttinger
Susan M. Bosak
United States of America
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: August 7, 2006

Expires: August 7, 2011

Certified from the record this August 7, 2006



William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment,
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

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

JPMORGAN.CHASE.BANK, AS
TRUSTEE: SURF. 2003-BC4

vs.

TIMOTHY R. RUTTINGER

SUSAN M. BOSAK A/K/A SUSAN
M. LONDON A/K/A SUSAN M.
RUTTINGER

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. 06-934-CD Term 2005...

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

To the Director of the Office of Judicial Support

Issue writ of execution in the above matter:

Amount Due \$107,344.83

Interest from 8/3/06 to Sale \$ _____
Per diem \$17.65

Add'l Costs \$3,455.58
125.00 **Prothonotary costs**

Daniel H. Edmister
Attorney for the Plaintiff(s)

Note: Please attach description of Property.

134666

FILED 10026
n1:0901 writs w/
AUG 15 2006 Prop deser.
to Shff
William A. Shaw
Prothonotary/Clerk of Courts
Any pd.
2000
@k

No. 06-934:CD..... Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

JPMORGAN CHASE BANK, AS TRUSTEE-SURF
2003-BC4

vs.

TIMOTHY R. RUTTINGER
SUSAN M. BOSAK A/K/A SUSAN M. LONDON
A/K/A SUSAN M. RUTTINGER

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:

Daniel M. Lehman
Attorney for Plaintiff(s)

Address: TIMOTHY R. RUTTINGER SUSAN M. BOSAK A/K/A SUSAN M. LONDON
587 TREASURE LAKE A/K/A SUSAN M. RUTTINGER
DU BOIS, PA 15801-9012 587 TREASURE LAKE
DU BOIS, PA 15801-9012

LEGAL DESCRIPTION

ALL those certain tracts of land designated as Lots Nos. 442 and 443, Section No. 15, 'Bimini', in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 25.

EXCEPTING AND RESERVING therefrom and subject to:

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

BEING the same premises (Lot No. 442) which were conveyed to Timothy R. Ruttinger by deed of The Tax Claim Bureau of Clearfield County, Pennsylvania, dated November 19, 1996, and recorded at Clearfield, Pennsylvania, in Deeds and Records Book No. 1805, page 121, as the property of Donna Cartwright, et al.; and by quitclaim deed of Donna Cartwright, et al., dated February 23, 1998, and recorded in Deeds and Records Book No. 1921, page 197; and the same premises (Lot No. 443) which were conveyed to Timothy R. Ruttinger by deed of The Tax Claim Bureau of Clearfield County, Pennsylvania, dated November 19, 1996, and recorded at Clearfield, Pennsylvania, in Deeds and Records Book No. 1805, page 124, as the property of Robert Kohm, et ux.. Said lot was also the subject of an Action to Quiet Title filed to No. 98-168-CD, on which a final Order dated March 10, 1998, was recorded in Deeds and Records Book No. 1921, page 178.

PARCEL IDENTIFICATION NO: CO2-015-00442-00-21 and CO2-015-00443-00-21

Control#: 128075751 and 128083327

TITLE TO SAID PREMISES IS VESTED IN Timothy R. Ruttinger and Susan M. Bosak, as Joint Tenants with Right of Survivorship, by Deed from Timothy R. Ruttinger, dated 4-27-98, recorded 4-27-98, in Deed Book 1926, page 434.

Premises being: 587 TREASURE LAKE
DU BOIS, PA 15801-9012

JPMORGAN CHASE BANK, AS TRUSTEE-
SURF 2003-BC4
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 77081-2226

Plaintiff,

v.

TIMOTHY R. RUTTINGER
SUSAN M. BOSAK A/K/A SUSAN M.
LONDON A/K/A SUSAN M. RUTTINGER
587 TREASURE LAKE
DU BOIS, PA 15801-9012

Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 06-934-CD

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)

JPMORGAN CHASE BANK, AS TRUSTEE-SURF 2003-BC4, Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **587 TREASURE LAKE, DU BOIS, PA 15801-9012**.

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

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

TIMOTHY R. RUTTINGER	587 TREASURE LAKE DU BOIS, PA 15801-9012
-------------------------	---

SUSAN M. BOSAK A/K/A SUSAN M. LONDON A/K/A SUSAN M. RUTTINGER	587 TREASURE LAKE DU BOIS, PA 15801-9012
--	---


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

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

Same as Above

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

8/3/06
Date


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

JPMORGAN CHASE BANK, AS TRUSTEE-
SURF 2003-BC4
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 77081-2226

Plaintiff,

v.

TIMOTHY R. RUTTINGER
SUSAN M. BOSAK A/K/A SUSAN M.
LONDON A/K/A SUSAN M. RUTTINGER
587 TREASURE LAKE
DU BOIS, PA 15801-9012

Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 06-934-CD

AFFIDAVIT PURSUANT TO RULE 3129

JPMORGAN CHASE BANK, AS TRUSTEE-SURF 2003-BC4, Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **587 TREASURE LAKE, DU BOIS, PA 15801-9012**.

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

NAME

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

Internal Revenue Service,

600 Arch Street,
Philadelphia, PA 19106

JP Morgan Chase Bank, as
Trustee-Surf 2003-BC4,

4828 Loop Central Drive
Houston, TX 77081-2226

THE UNITED STATES OF AMERICA
C/O THE UNITED STATES ATTY FOR
EASTERN DISTRICT OF PA

615 CHESTNUT STREET, STE.1250
PHILA, PA 19106-4476

Internal Revenue Service
FEDERATED INVESTORS TOWER

13TH FL.STE.1300
1001 LIBERTY AVENUE
HARRISBURG, PA 15222

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

NAME

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

None

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

NAME

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

None

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

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

None

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

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

TENANT/OCCUPANT	587 TREASURE LAKE DU BOIS, PA 15801-9012
-----------------	---

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

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

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

8/3/06

Date


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG

Identification No. 62205

Suite 1400

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

**JPMORGAN CHASE BANK, AS TRUSTEE-
SURF 2003-BC4**

4828 LOOP CENTRAL DRIVE

HOUSTON, TX 77081-2226

Plaintiff,

v.

TIMOTHY R. RUTTINGER

SUSAN M. BOSAK A/K/A SUSAN M.

LONDON A/K/A SUSAN M. RUTTINGER

587 TREASURE LAKE

DU BOIS, PA 15801-9012

Defendant(s).

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 06-934-CD

CERTIFICATION

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

- ☐ an FHA Mortgage
- ☐ non-owner occupied
- ☐ vacant
- ☒ Act 91 procedures have been fulfilled

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

COPY

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

JPMORGAN.CHASE.BANK, AS
TRUSTEE-SURF.2003-BC4

vs.

TIMOTHY.R. RUTTINGER

SUSAN.M. BOSAK A/K/A.SUSAN
M.LONDON.A/K/A.SUSAN.M.
RUTTINGER

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20

No. 06-934-CD Term 20.05

No. Term 20

WRIT OF EXECUTION
(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

County of Clearfield

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

PREMISES: 587 TREASURE LAKE, DU BOIS, PA 15801-9012
(See Legal Description attached)

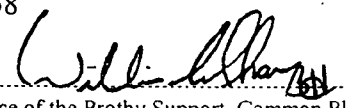
Amount Due \$107,344.83

Interest from 8/3/06 to Sale \$-----
per diem \$17.65

Total \$-----

Add'l Costs \$3,455.58

125.00 **Prothonotary costs**


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

Dated 8/15/06
(SEAL)

No. 06-934-CD..... Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

JPMORGAN CHASE BANK, AS TRUSTEE-SURF
2003-BC4

vs.

TIMOTHY R. RUTTINGER
SUSAN M. BOSAK A/K/A SUSAN M. LONDON
A/K/A SUSAN M. RUTTINGER

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Real Debt \$107,344.83

Int. from 8/3/06

To Date of Sale (\$17.65 per diem)

Costs

Prothy Pd.

125.00

Sheriff

Daniel A. Leining
Attorney for Plaintiff(s)

Address: TIMOTHY R. RUTTINGER SUSAN M. BOSAK A/K/A SUSAN M. LONDON
587 TREASURE LAKE A/K/A SUSAN M. RUTTINGER
DU BOIS, PA 15801-9012 587 TREASURE LAKE
DU BOIS, PA 15801-9012

LEGAL DESCRIPTION

ALL those certain tracts of land designated as Lots Nos. 442 and 443, Section No. 15, 'Bimini', in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 25.

EXCEPTING AND RESERVING therefrom and subject to:

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

BEING the same premises (Lot No. 442) which were conveyed to Timothy R. Ruttinger by deed of The Tax Claim Bureau of Clearfield County, Pennsylvania, dated November 19, 1996, and recorded at Clearfield, Pennsylvania, in Deeds and Records Book No. 1805, page 121, as the property of Donna Cartwright, et al.; and by quitclaim deed of Donna Cartwright, et al., dated February 23, 1998, and recorded in Deeds and Records Book No. 1921, page 197; and the same premises (Lot No. 443) which were conveyed to Timothy R. Ruttinger by deed of The Tax Claim Bureau of Clearfield County, Pennsylvania, dated November 19, 1996, and recorded at Clearfield, Pennsylvania, in Deeds and Records Book No. 1805, page 124, as the property of Robert Kohm, et ux.. Said lot was also the subject of an Action to Quiet Title filed to No. 98-168-CD, on which a final Order dated March 10, 1998, was recorded in Deeds and Records Book No. 1921, page 178.

PARCEL IDENTIFICATION NO: CO2-015-00442-00-21 and CO2-015-00443-00-21

Control #: 128075751 and 128083327

TITLE TO SAID PREMISES IS VESTED IN Timothy R. Ruttinger and Susan M. Bosak, as Joint Tenants with Right of Survivorship, by Deed from Timothy R. Ruttinger, dated 4-27-98, recorded 4-27-98, in Deed Book 1926, page 434.

Premises being: 587 TREASURE LAKE
DU BOIS, PA 15801-9012

PHELAN HALLINAN & SCHMIEG, LLP

Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard, Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

JP Morgan Chase Bank, as
trustee-SURF 2003-BC4

: Court of Common Pleas
: Civil Division

Plaintiff

vs.

: Clearfield County

Timothy R. Ruttinger
Susan M. Bosak, a/k/a
Susan M. London, a/k/a
Susan M. Ruttinger, et al.
Defendant(s)

: No. 06-934-CD

PRAECIPE

TO THE PROTHONOTARY:

____ Please mark the above referenced case Discontinued and Ended without
prejudice.

____ Please mark the above referenced case Settled, Discontinued and Ended.

____ Please mark Judgments satisfied and the Action settled, discontinued and
ended.

X Please Satisfy the judgment entered and mark the action discontinued and
ended without prejudice.

____ Please withdraw the complaint and mark the action discontinued and
ended without prejudice.

Date: 08/22/06

Francis S. Hallinan
Francis S. Hallinan
Attorney for Plaintiff

PHS # 134666

FILED Pd \$7.00 Atty
M/1:56pm ICC+1 Cert
AUG 25 2006 of Set issued
to Atty
Hallinan
William A. Shew
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

215-563-7000

Fax: 215-563-4491

victoria.snigareva@fedphe.com

Victoria Snigareva- Ext. 1363
Litigation Department

Representing Lenders in
Pennsylvania and New Jersey*

August 22, 2006

Office of the Prothonotary
Clearfield County
One North 2nd Street
Clearfield, PA 17745

RE: JP Morgan Chase Bank, as trustee-SURF 2003-BC4 vs.
Timothy R. Ruttinger and Susan M. Bosak, a/k/a Susan M. London,
a/k/a Susan M. Ruttinger, et al., Clearfield County, CCP, No.06-934-CD

Dear Sir/Madam:

Enclosed for filing is Plaintiff's Praecipe. Please file the Praecipe and return a time-stamped copy of each in the enclosed self-addressed, stamped envelope.

Thank you for your assistance in this matter.

Very truly yours,



Victoria Snigareva, Legal Assistant
encl.

* Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of lien against property.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CERTIFICATE OF SATISFACTION OF JUDGMENT

COPY

No.: 2006-00934-CD

JP Morgan Chase Bank
Surf 2003-BC4

Debt: \$

Vs.

Atty's Comm.:


Timothy R. Ruttinger
Susan M. Bosak
United States of America

Interest From:

Cost: \$7.00

NOW, Friday, August 25, 2006 , directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 25th day of August, A.D. 2006.



Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20426
NO: 06-934-CD

PLAINTIFF: JPMORGAN CHASE BANK, AS TRUSTEE SURF 2003-BC4

vs.
DEFENDANT: TIMOTHY R. RUTTINGER AND SUSAN BOSAK A/K/A SUSAN M. LONDON A/K/A SUSAN M. RUTTINGER

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 08/15/2006

LEVY TAKEN @

POSTED @

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 01/15/2007

DATE DEED FILED NOT SOLD

FILED
01/15/2007
JAN 15 2007

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

DOCKET ONLY @ SERVED

@ SERVED

NOW, SEPTEMBER 8, 2006 RECEIVED A FAX LETTER FROM PLAINTIFF'S ATTORNEY TO STAY THE WRIT AND RETURN TO THE PROTHONOTARY'S OFFICE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20426
NO: 06-934-CD

PLAINTIFF: JPMORGAN CHASE BANK, AS TRUSTEE SURF 2003-BC4

vs.

DEFENDANT: TIMOTHY R. RUTTINGER AND SUSAN BOSAK A/K/A SUSAN M. LONDON A/K/A SUSAN M. RUTTINGER


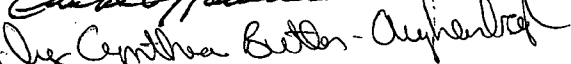
Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$20.39

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,



Chester A. Hawkins
Sheriff

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

JPMORGAN CHASE BANK, AS
TRUSTEE-SURE 2003-BC4

vs.

TIMOTHY R. RUTTINGER

SUSAN M. BOSAK A/K/A SUSAN
M. LONDON A/K/A SUSAN M.
RUTTINGER

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20

No. 06-934-CD Term 20.05

No. Term 20

WRIT OF EXECUTION
(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

County of Clearfield

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

PREMISES: 587 TREASURE LAKE, DU BOIS, PA 15801-9012
(See Legal Description attached)

Amount Due \$107,344.83

Interest from 8/3/06 to Sale \$-----
per diem \$17.65

Total \$-----

Add'l Costs \$3,455.58

125.00 Prothonotary costs

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

Dated 8/15/06
(SEAL)

134666

Received August 15, 2006 @ 3:00 P.M.
Crista A. Hawkins
By Cynthia Butler-Archer

No. 06-934-CD..... Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

JPMORGAN CHASE BANK, AS TRUSTEE-SURF
2003-BC4

vs.

TIMOTHY R. RUTTINGER
SUSAN M. BOSAK A/K/A SUSAN M. LONDON
A/K/A SUSAN M. RUTTINGER

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Real Debt \$107,344.83

Int. from 8/3/06

To Date of Sale (\$17.65 per diem)

Costs

Prothy Pd.

Sheriff

Daniel M. Schmitz

Attorney for Plaintiff(s)

Address: TIMOTHY R. RUTTINGER
587 TREASURE LAKE
DU BOIS, PA 15801-9012

SUSAN M. BOSAK A/K/A SUSAN M. LONDON
A/K/A SUSAN M. RUTTINGER
587 TREASURE LAKE
DU BOIS, PA 15801-9012

LEGAL DESCRIPTION

ALL those certain tracts of land designated as Lots Nos. 442 and 443, Section No. 15, 'Bimini', in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 25.

EXCEPTING AND RESERVING therefrom and subject to:

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

BEING the same premises (Lot No. 442) which were conveyed to Timothy R. Ruttinger by deed of The Tax Claim Bureau of Clearfield County, Pennsylvania, dated November 19, 1996, and recorded at Clearfield, Pennsylvania, in Deeds and Records Book No. 1805, page 121, as the property of Donna Cartwright, et al.; and by quitclaim deed of Donna Cartwright, et al., dated February 23, 1998, and recorded in Deeds and Records Book No. 1921, page 197; and the same premises (Lot No. 443) which were conveyed to Timothy R. Ruttinger by deed of The Tax Claim Bureau of Clearfield County, Pennsylvania, dated November 19, 1996, and recorded at Clearfield, Pennsylvania, in Deeds and Records Book No. 1805, page 124, as the property of Robert Kohm, et ux.. Said lot was also the subject of an Action to Quiet Title filed to No. 98-168-CD, on which a final Order dated March 10, 1998, was recorded in Deeds and Records Book No. 1921, page 178.

PARCEL IDENTIFICATION NO: CO2-015-00442-00-21 and CO2-015-00443-00-21

Control #: 128075751 and 128083327

TITLE TO SAID PREMISES IS VESTED IN Timothy R. Ruttinger and Susan M. Bosak, as Joint Tenants with Right of Survivorship, by Deed from Timothy R. Ruttinger, dated 4-27-98, recorded 4-27-98, in Deed Book 1926, page 434.

Premises being: 587 TREASURE LAKE
DU BOIS, PA 15801-9012

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME

NO. 06-934-CD

NOW, January 13, 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 Timothy R. Ruttinger And Susan Bosak A/K/A Susan M. London A/K/A Susan M. Ruttinger 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 SERVICE	15.00
MILEAGE	
LEVY	
MILEAGE POSTING	
CSDS	
COMMISSION	0.00
POSTAGE	0.39
HANDBILLS DISTRIBUTION	
ADVERTISING	
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	

BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$20.39

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	104,344.83
INTEREST @ 17.6500	0.00
FROM TO	

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	
TOTAL DEBT AND INTEREST	\$104,384.83

COSTS:

ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	20.39
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	
MORTGAGE SEARCH	
MUNICIPAL LIEN	
TOTAL COSTS	\$20.39

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

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

CHRISTINE SCHOFFLER
Judgment Department, Ext. 1286

Representing Lenders in
Pennsylvania and New Jersey

September 8, 2006

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

ATTENTION: CINDY (814) 765-5915

Re: JPMORGAN CHASE BANK, AS TRUSTEE-SURF 2003-BC4 v. TIMOTHY R.
RUTTINGER and SUSAN M. BOSAK
No. 06-934-CD
587 TREASURE LAKE, DU BOIS, PA 15801

Dear Cindy:

Please stay yet to be set Sheriff's Sale of the above referenced property, return the original writ of execution to the Prothonotary's office and refund any unused money to our office.

Very truly yours,

Christine Schoffler

VIA TELECOPY (814) 765-5915

CC: _____