

06-1176-CD  
Wachovia Bank vs Tammye Biancuzzo

2006-1176-CD  
Wachovia Bank et vs Tammye Biancuzzo et

Leon P. Haller, Esquire  
Purcell, Krug & Haller  
1719 North Front Street  
Harrisburg, PA 17102  
717.234.4178  
mtg@pkh.com

WACHOVIA BANK, NATIONAL ASSOCIATION,  
TRUSTEE FOR PENNSYLVANIA HOUSING  
FINANCE AGENCY

Plaintiff

vs.

TAMMIE L. BIANCUZZO AND  
STEVEN P. BIANCUZZO

Defendants

FILED *Atty pd. 85.00*  
*MH: 2006*  
JUL 24 2006 3CC Shaff

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

06-1176-CD

**THIS FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT  
A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU  
WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

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 the 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 claim 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 OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

CLEARFIELD COUNTY LAWYER REFERRAL SERVICE

DAVID S. MEHOLICK, COURT ADMINISTRATOR CLEARFIELD CO COURTHOUSE, 230 EAST MAIN STREET  
CLEARFIELD, PA 16830  
814-765-2641 \*5982

AVISO

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESSARIO QUE USTED RESPONDA DENTRO DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES NECESSARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA, EL PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

RECUERDE: SI USTED NO REPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIRA QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

LLEVE ESTA DEMANDA A UN ABOGADO IMMEDIATEAMENTE.

SI NO CONOCE A UN ABOGADO, LLAME AL "LAWYER REFERENCE SERVICE" (SERVICIO DE REFERENCIA DE ABOGADOS), (215) 238-6300.

CLEARFIELD COUNTY LAWYER REFERRAL SERVICE

DAVID S. MEHOLICK, COURT ADMINISTRATOR CLEARFIELD CO COURTHOUSE, 230 EAST MAIN STREET  
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814-765-2641 \*5982

WACHOVIA BANK, NATIONAL  
ASSOCIATION, TRUSTEE FOR  
PENNSYLVANIA HOUSING FINANCE  
AGENCY

Plaintiff

vs.

TAMMIE L. BIANCUZZO AND  
STEVEN P. BIANCUZZO

Defendants

IN THE COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW  
ACTION OF MORTGAGE FORECLOSURE

THE FOLLOWING NOTICE IS BEING PROVIDED PURSUANT TO THE FAIR DEBT  
COLLECTION PRACTICES ACT, 15 U.S.C. 1601

The undersigned attorney is attempting to collect a debt owed to the Plaintiff, and any information obtained will be used for that purpose. The amount of the debt is stated in this Complaint. Plaintiff is the creditor to whom the debt is owed. Unless the Debtor, within thirty (30) days after your receipt of this notice disputes the validity of the aforesaid debt or any portion thereof owing to the Plaintiff, the undersigned attorney will assume that said debt is valid. If the Debtor notifies the undersigned attorney in writing with the said thirty (30) day period that the aforesaid debt, or any portion thereof, is disputed, the undersigned attorney shall obtain written verification of the said debt from the Plaintiff and mail same to Debtor. Upon written request by Debtor to the undersigned attorney within said thirty (30) day period, the undersigned attorney will provide debtor with the name and address of the original creditor if different from the current creditor.

PURCELL, KRUG & HALLER  
1719 North Front Street  
Harrisburg, PA 17102  
(717) 234-4178  
Attorney I.D.# 15700  
Attorney for Plaintiff

WACHOVIA BANK, NATIONAL  
ASSOCIATION, TRUSTEE FOR  
PENNSYLVANIA HOUSING FINANCE  
AGENCY

Plaintiff

vs.

TAMMIE L. BIANCUZZO AND  
STEVEN P. BIANCUZZO

Defendants

IN THE COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

**COMPLAINT IN MORTGAGE FORECLOSURE**

1. Plaintiff, WACHOVIA BANK, NATIONAL ASSOCIATION, TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY, pursuant to a Trust indenture dated as of April 1, 1982 ("Trust"), is a National Association with a servicing agent of Pennsylvania Housing Finance Agency, with an address of 211 NORTH FRONT STREET, P.O. BOX 8029, HARRISBURG, PENNSYLVANIA 17101.
2. Defendant, TAMMIE L. BIANCUZZO, is an adult individual whose last known address is 210 NICHOLS STREET, CLEARFIELD, PENNSYLVANIA 16830. Defendant, STEVEN P. BIANCUZZO, is an adult individual whose last known address is 210 NICHOLS STREET, CLEARFIELD, PENNSYLVANIA 16830.
3. On or about, November 17, 1995, the said Defendants executed and delivered a Mortgage Note in the sum of \$36,600.00 payable to TOWNE & COUNTRY MORTGAGE CORP., which Note is attached hereto and marked Exhibit "A".
4. Contemporaneously with and at the time of the execution of the aforesaid Mortgage Note, in order to secure payment of the same, Defendants made, executed, and delivered to original Mortgagee, a certain real estate Mortgage which is recorded in the Recorder of Deeds Office of the within County and Commonwealth in Mortgage Book 1719, Page 316 conveying to original Mortgagee the subject premises. The Mortgage was subsequently assigned to MELLON BANK, N.A. TRUSTEE and was recorded in the aforesaid County in Mortgage Book 1719, Page 324. The Mortgage was subsequently assigned to PENNSYLVANIA HOUSING FINANCE AGENCY and was recorded in the aforesaid County in Mortgage Book 1977, Page 474. The Mortgage was subsequently assigned to WACHOVIA

BANK, NATIONAL ASSOCIATION, TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY and will be sent for recording. The said Mortgage and Assignments are incorporated herein by reference.

5. The land subject to the Mortgage is: 210 NICHOLS STREET, CLEARFIELD, PENNSYLVANIA 16830 and is more particularly described in Exhibit "B" attached hereto.
6. The said Defendants are the real owners of the property.
7. The Mortgage is in default due to the fact that Mortgagors have failed to pay the installment due on April 01, 2006 and all subsequent installments thereon, and the following amounts are due on the Mortgage:

UNPAID PRINCIPAL BALANCE	\$31,263.93
Interest at \$6.25 per day From 03/01/2006 To 08/01/2006 (based on contract rate of 7.2000%)	\$956.25
Accumulated Late Charges	\$49.24
Late Charges \$9.94 From 04/01/2006 to 08/01/2006	\$49.70
Escrow Balance	\$32.59
Attorney's Fee at 5% of Principal Balance	\$1,563.20
<hr/> TOTAL	\$33,914.91

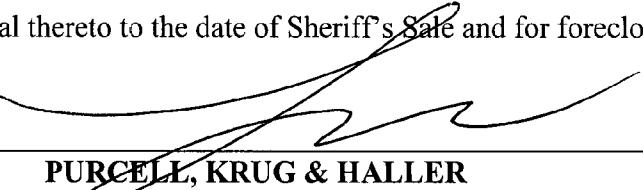
\*\*Together with interest at the per diem rate noted above after August 01, 2006 and other charges and costs to date of Sheriff's Sale.

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 that are actually incurred by Plaintiff.

8. No judgment has been entered upon said Mortgage in any jurisdiction.

9. Notice of Intention to Foreclose has been sent to Defendant by Certified Mail, as required by Act 6 of 1974 of the Commonwealth of Pennsylvania, on the date set forth in the true and correct copies of such notices attached hereto as Exhibit "C".
10. Defendants are not members of the Armed Forces of the United States of America, nor engaged in any way which would bring them within the Soldiers and Sailors Relief Act of 1940, as amended.
11. The within Mortgage is insured by the Federal Housing Administration under Title II of the National Housing Act and, as such, is not subject to the provisions of Pennsylvania Act No. 91 of 1983.

**WHEREFORE**, Plaintiff demands judgment in mortgage foreclosure "**IN REM**" for the aforementioned total amount due together with interest at the rate of 7.2000% (\$6.25 per diem), together with other charges and costs including escrow advances incidental thereto to the date of Sheriff's Sale and for foreclosure and sale of the property within described.

By: 

**PURCELL, KRUG & HALLER**  
Leon P. Haller, Esquire  
Attorney for Plaintiff  
I.D. # 15700  
1719 N. Front Street  
Harrisburg, PA 17102  
(717-234-4178)

Multistate

NOTE

510  
581132  
Loan #02-046

FHA Case No.

442-1778706-721

NOVEMBER 17, 1995

[Date]

210 NICHOLS STREET, CLEARFIELD, PA 16830

[Property Address]

**1. PARTIES**

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means TOWNE & COUNTRY MORTGAGE CORP.

and its successors and assigns.

**2. BORROWER'S PROMISE TO PAY; INTEREST**

In return for a loan received from Lender, Borrower promises to pay the principal sum of **THIRTY SIX THOUSAND SIX HUNDRED AND NO/100 DOLLARS**

Dollars (U.S. \$ **36,600.00** ), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of **SEVEN AND 20/100** percent ( **7.200** %) per year until the full amount of principal has been paid.

**3. PROMISE TO PAY SECURED**

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." That Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

**4. MANNER OF PAYMENT**

**(A) Time**

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on **JANUARY 1, 1996**. Any principal and interest remaining on the first day of **DECEMBER 2025**, will be due on that date, which is called the "Maturity Date."

**(B) Place**

Payment shall be made at **150 ROBBINS STATION ROAD, SUITE 8, NORTH HUNTINGDON, PA** 15642 writing by notice to Borrower. or at such other place as Lender may designate in

**(C) Amount**

Each monthly payment of principal and interest will be in the amount of \$ **248.44**. This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

**(D) Allonge to this Note for payment adjustments**

If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note. [Check applicable box]

Graduated Payment Allonge  Growing Equity Allonge  Other [specify]

**5. BORROWER'S RIGHT TO PREPAY**

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty, on the first day of any month.

FHA Multistate Fixed Rate Note - 2/91

VMP -1R (9103.05)

VMP MORTGAGE FORMS - (800)521-7291

Page 1 of 2

Initials: 520 T.L.E.



EXHIBIT A

## 6. BORROWER'S FAILURE TO PAY

### (A) Late Charge for Overdue Payments

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of **Four** percent ( **4.00** %) of the overdue amount of each payment.

### (B) Default

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

### (C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

## 7. WAIVERS

Borrower and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

## 8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

## 9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

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

(Seal)

-Borrower

STEVEN P. BIANCUZZO

(Seal)

-Borrower

(Seal)

-Borrower

TAMMIE L. BIANCUZZO

(Seal)

-Borrower

"Pay without recourse, to Mellon Bank, N.A. as Successor  
Trustee under a Trust Indenture of the Pennsylvania Housing  
Finance Agency dated as of April 1, 1982."

This 17th day of NOVEMBER 1995, By:

J. A. MORRIS, PRESIDENT

ALL that certain lot or piece of ground situate in the Third Ward of the Borough of Clearfield, County of Clearfield and State of Pennsylvania, the same being known as No. 101 in the plan of said Ward, bounded and described as follows:

On the north by Nichols Street; on the west by Lot No. 100; on the south by an alley; on the east by an alley.

SUBJECT to all exceptions, reservations, restrictions, easements, rights of way, and oil and gas leases as set forth in prior instruments.

EXHIBIT B

P E N N S Y L V A N I A H O U S I N G F I N A N C E A G E N C Y  
Homeownership Programs Division  
211 North Front Street  
P.O. Box 15057  
Harrisburg, Pennsylvania 17105-5057  
(717) 780-3870/TTY (717) 780-1869

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

June 7, 2006

RE: Account NO: 581132

STEVEN P BIANCUZZO  
TAMMIE L BIANCUZZO  
210 NICHOLS ST  
CLEARFIELD PA 168301506

RE: 210 NICHOLS STREET  
CLEARFIELD PA 16830

Dear Occupant(s):

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

The MORTGAGE held by CORESTATES BANK, NA, TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY (hereinafter we, us or ours) on your property located at 210 NICHOLS STREET CLEARFIELD PA 16830 IS IN SERIOUS DEFAULT because you have not made the monthly payments of 406.00 for April 01, 2006 through June 01, 2006 for a total of \$1,218.00. Late charges and NSF charges that have accrued to this date in the amounts of \$19.88 and \$.00 respectively, are also due. The total listed below includes all fees (including inspections and securing that needed to be completed), less any funds we are holding in suspense. The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter is \$1,332.12.

You may cure this default within thirty (30) DAYS of the date of this letter, by paying to us the total amount of \$1,332.12, plus any additional monthly payments, expenses and late charges which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order and made at

PENNSYLVANIA HOUSING FINANCE AGENCY  
211 NORTH FRONT STREET/P.O. BOX 15057  
HARRISBURG, PA 17105-5057  
(717) 780-3870/3871 or 1-800-822-7375  
or TTY (800) 346-3597

If you do not cure the default within THIRTY (30) DAYS, we intend to exercise our right to accelerate the mortgage payments. This means that whatever is owing on the original amount borrowed will be considered due immediately and you may lose the chance to pay off the original mortgage in monthly installments. If full payment of the amount of default is not made within THIRTY (30) DAYS, we also intend to instruct our attorneys to start a lawsuit to foreclose your mortgaged property.

If the mortgage is foreclosed, your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your

EXHIBIT

case to our attorney, but you cure the default before they begin legal proceedings against you, you will still have to pay the reasonable attorney's fees, actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees, even if they are over \$50.00. Any attorney's fee will be added to whatever you owe us, which may also include our reasonable costs. If you cure the default within the thirty day period, you will not be required to pay attorney's fees.

We may also sue you personally for the unpaid principal balance and all other sums due under the mortgage. If you have not cured the default within the thirty day period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments and any late or other charges then due, as well as the reasonable attorney's fees and costs connected with the foreclosure sale and perform any other requirements under the mortgage. It is estimated that the earliest date that such a Sheriff's sale could be held would be approximately five months from the date of this Notice.

A notice of the date of the Sheriff sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment will be by calling us at the following number: 717-780-3870. This payment must be made payable in cash, cashier's check, certified check or money order and made payable to us at the address stated above.

You should realize that a Sheriff's sale will end your ownership of the mortgaged property and your right to remain in it. If you continue to live in the property after the Sheriff's sale, a lawsuit could be started to evict you.

You have additional rights to help protect your interest in the property. **YOU HAVE THE RIGHT TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THIS MORTGAGE DEBT, OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.** YOU MAY HAVE THE RIGHT TO SELL OR TRANSFER THE PROPERTY SUBJECT TO THE MORTGAGE TO A BUYER OR TRANSFeree WHO WILL ASSUME THE MORTGAGE DEBT, PROVIDED THAT ALL THE OUTSTANDING PAYMENTS, CHARGES AND ATTORNEY'S FEES AND COSTS ARE PAID PRIOR TO OR AT THE SALE AND THAT THE OTHER REQUIREMENTS UNDER THE MORTGAGE ARE SATISFIED. CONTACT US TO DETERMINE UNDER WHAT CIRCUMSTANCES THIS RIGHT MIGHT EXIST. YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

If you cure the default, the mortgage will be restored to the same position as if no default had occurred. However, you are not entitled to this right to cure your default more than three times in any calendar year.

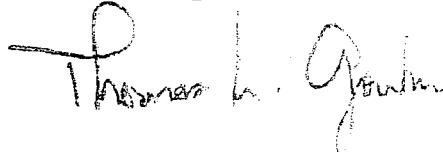
You have the right to assert in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents, the nonexistence of a default or any other defense you believe you may have to any such action.

If you maintain credit, life or disability insurance in connection with your mortgage loan, your failure to pay premiums with your payments may have already resulted or may result in the future in the lapse or a cancellation of that insurance by the insurance company. If the insurance lapses or is cancelled, reinstatement of the

loan will not reinstate the insurance, and you will have to apply to the insurance company and qualify for replacement insurance if you wish to retain it.

If you make partial payments on account of the delinquencies, we may accept them and apply them to the delinquencies. However, such partial payments will not cure your default or reinstate your loan. The loan will not be reinstated unless we receive the entire amount required to cure the default.

Sincerely,



Mr. Thomas L. Gouker  
Manager of Collections  
PENNSYLVANIA HOUSING FINANCE AGENCY  
211 North Front Street/ P.O. Box 15057  
Harrisburg, PA 17105-5057

TLG/jrd

2LS,1

P E N N S Y L V A N I A   H O U S I N G   F I N A N C E   A G E N C Y  
Homeownership Programs Division  
211 North Front Street  
P.O. Box 15057  
Harrisburg, Pennsylvania 17105-5057  
(717) 780-3870/TTY (717) 780-1869

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N O T I C E

JUNE 7, 2006

STEVEN P BIANCUZZO  
TAMMIE L BIANCUZZO  
210 NICHOLS STREET  
CLEARFIELD PA 16830

RE: Account#: 581132

TO: STEVEN P BIANCUZZO  
TAMMIE L BIANCUZZO  
210 NICHOLS ST  
CLEARFIELD PA 168301506

FROM: PENNSYLVANIA HOUSING FINANCE AGENCY

The Federal Housing and Development Act of 1987 (as amended) directs creditors to notify homeowners who are delinquent in their mortgage obligation of the availability of homeownership counseling provided by nonprofit organizations approved by the Secretary of the Department of Housing and Urban Development ("HUD") and experienced in the provision of homeownership counseling.

Attached is a current list of HUD-approved counseling agencies for Pennsylvania.

If these agencies are not near you, you can call HUD's toll free #800-569-4287 for financially distressed mortgagors for information concerning HUD-approved housing counseling agencies.

Enclosure Housing Counseling List



PA 17101-3901 8449 4672 7169

**Penn**

Accounting  
P.O. Box 1  
Harrisburg



RETURN RECEIPT REQUESTED

6-9-06 ✓

6-14

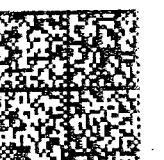
10-50

UNCLAIMED

TAMMIE L BIANCUZZO  
210 NICHOLS ST  
CLEARFIELD, PA 16830-1506

A INSUFFICIENT ADDRESS  
 C ATTEMPTED NOT KNOWN  
 S NO SUCH NUMBER/ STREET  
 S NOT DELIVERABLE AS ADDRESSED  
 S UNABLE TO FORWARD

RTS  
RETURN TO SENDER



UNITED STATES POSTAL SERVICE  
02 1A 0004399184 \$ 04.880  
JUN 07 2006 MAILED FROM ZIP CODE 17101

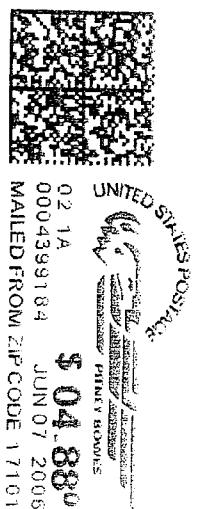
**Penn**

Account  
P.O. Box  
Harrisbu



**Agency**

Account  
P.O. Box  
Harrisbu



STEVEN P BIANCUZZO  
210 NICHOLS ST  
CLEARFIELD, PA 16830-1506

RETURN RECEIPT REQUESTED

6-9-06 ✓  
6-14  
10-24

A INSUFFICIENT ADDRESS  
 C ATTEMPTED NOT KNOWN  
 S NO SUCH NUMBER/ STREET  
 S NOT DELIVERABLE AS ADDRESSED  
 S UNABLE TO FORWARD

RTS  
RETURN TO SENDER

7160 3901 9849 4872 7469

7160 3901 9849 4872 7452

TO:

STEVEN P BLANCUZZO  
210 NICHOLS ST  
CLEARFIELD, PA 16830-1506

TO:

TAMMIE L BLANCUZZO  
210 NICHOLS ST  
CLEARFIELD, PA 16830-1506

5722SS1 V5R3M0 040528 Print Key Output

PHFASY1

SENDER:

REFERENCE: BAKERJ  
581132

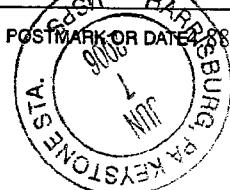
PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	.63
	Restricted Delivery	2.40
	Total Postage & Fees	1.85

US Postal Service

**Receipt for  
Certified Mail**

No Insurance Coverage Provided  
Do Not Use for International Mail



SENDER:

REFERENCE: BAKERJ  
581132

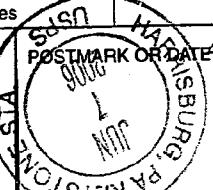
PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	.63
	Return Receipt Fee	2.40
	Restricted Delivery	1.85
	Total Postage & Fees	

US Postal Service

**Receipt for  
Certified Mail**

No Insurance Coverage Provided  
Do Not Use for International Mail

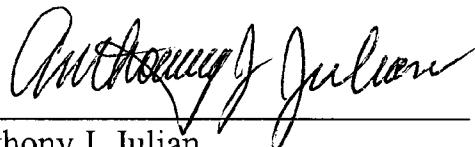


06/05/06 Page 1  
14:45:36

332.12	Due 4/01/06
63.93	LPR 4/12/06
9858 0 814-765-3784	
8933 0	Children: 0 0
	Ages: 0 0 0

## VERIFICATION

Anthony J. Julian hereby states that he is the Director of Accounting and Loan Servicing of the Pennsylvania Housing Finance Agency, mortgage servicing agent for Plaintiff in this matter, that he is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief. 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.



Anthony J. Julian  
Director of Accounting and Loan  
Servicing

Date: 07-21-06

PENNSYLVANIA HOUSING FINANCE AGENCY  
SERVICING AGENT FOR WACHOVIA BANK,  
NATIONAL ASSOCIATION F/K/A FIRST UNION  
NATIONAL BANK, AS SUCCESSOR TRUSTEE FOR  
PENNSYLVANIA HOUSING FINANCE AGENCY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101747  
NO: 06-1176-CD  
SERVICE # 1 OF 3  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WACHOVIA BANK, NATIONAL ASSOCIATION, TRUSTEE FOR PENNSYLVANIA  
HOUSING FINANCE AGENCY

vs.

DEFENDANT: TAMMIE L. BIANCUZZO and STEVEN P. BIANCUZZO

SHERIFF RETURN

---

NOW, July 27, 2006 AT 1:18 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON  
TAMMIE L. BIANCUZZO DEFENDANT AT 210 NICHOLS ST., CLEARFIELD, CLEARFIELD COUNTY,  
PENNSYLVANIA, BY HANDING TO TAMMIE L. BIANCUZZO, DEFENDANT A TRUE AND ATTESTED COPY OF  
THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN / HUNTER

FILED  
07/01/06  
AUG 09 2006  
S

William A. Shaw  
Prothonotary/Clerk of Courts

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA**

DOCKET # 101747  
NO: 06-1176-CD  
SERVICE # 2 OF 3  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WACHOVIA BANK, NATIONAL ASSOCIATION, TRUSTEE FOR PENNSYLVANIA  
HOUSING FINANCE AGENCY

vs.

DEFENDANT: TAMMIE L. BIANCUZZO and STEVEN P. BIANCUZZO

**SHERIFF RETURN**

---

NOW, July 27, 2006 AT 1:18 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON STEVEN P. BIANCUZZO DEFENDANT AT 210 NICHOLS ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO TAMMIE BIANCUZZO, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN / HUNTER

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101747  
NO: 06-1176-CD  
SERVICE # 3 OF 3  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WACHOVIA BANK, NATIONAL ASSOCIATION, TRUSTEE FOR PENNSYLVANIA  
HOUSING FINANCE AGENCY

vs.

DEFENDANT: TAMMIE L. BIANCUZZO and STEVEN P. BIANCUZZO

**SHERIFF RETURN**

---

NOW, July 27, 2006 AT 1:18 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON  
TENANT/OCCUPANT DEFENDANT AT 210 NICHOLS ST., CLEARFIELD, CLEARFIELD COUNTY,  
PENNSYLVANIA, BY HANDING TO TAMMIE BIANCUZZO, OWNER A TRUE AND ATTESTED COPY OF THE  
ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN / HUNTER

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101747  
NO: 06-1176-CD  
SERVICES 3  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WACHOVIA BANK, NATIONAL ASSOCIATION, TRUSTEE FOR PENNSYLVANIA  
HOUSING FINANCE AGENCY

vs.

DEFENDANT: TAMMIE L. BIANCUZZO and STEVEN P. BIANCUZZO

**SHERIFF RETURN**

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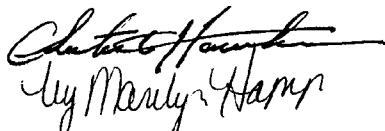
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PURCELL	121578	30.00
SHERIFF HAWKINS	PURCELL	121578	32.00

Sworn to Before Me This

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

So Answers,



Chester A. Hawkins  
Sheriff

**FILED**

**AUG 09 2006**

William A. Shaw  
Prothonotary/Clerk of Courts

WACHOVIA BANK, NATIONAL ASSOCIATION,  
TRUSTEE FOR PENNSYLVANIA HOUSING  
FINANCE AGENCY,

PLAINTIFF

VS.

TAMMIE L. BIANCUZZO  
STEVEN P. BIANCUZZO,  
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 06-1176-CD

FILED *Atty pd, 20.00*  
*11/14/06*  
SEP 11 2006 *Notice to*  
*Def.*  
*By*  
William A. Shaw *Statement*  
Prothonotary/Clerk of Courts to *Atty*

**P R A E C I P E**

**TO THE PROTHONOTARY OF THE WITHIN COUNTY:**

Please enter **JUDGMENT in rem** in favor of the Plaintiff and against Defendant(s)

**TAMMIE L. BIANCUZZO and STEVEN P. BIANCUZZO** for failure to plead to the above action  
within twenty (20) days from date of service of the Complaint, and assess Plaintiff's damages as  
follows:

Unpaid Principal Balance	\$31,263.93
Interest	\$956.25
Per diem of \$6.25	
From 03/01/2006	
To 08/01/2006	
Accumulated Late Charges	\$49.24
Late Charges	\$49.70
(\$9.94 per month to 08/01/2006)	
Escrow Deficit	\$32.59
5% Attorney's Commission	\$1,563.20
<b>TOTAL</b>	<b>\$33,914.91</b>

\*\*Together with additional interest at the per diem rate indicated above from the date herein, based on  
the contract rate, and other charges and costs to the date of Sheriff's Sale.

PURCELL, KRUG & HALLER

By

Leon P. Haller PA I.D. # 15700  
1119 North Front Street  
Harrisburg, PA 17102  
(717) 234-4178

WACHOVIA BANK, NATIONAL ASSOCIATION,  
TRUSTEE FOR PENNSYLVANIA HOUSING  
FINANCE AGENCY,

PLAINTIFF

VS.

TAMMIE L. BIANCUZZO  
STEVEN P. BIANCUZZO,  
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 06-1176-CD

IN MORTGAGE FORECLOSURE

**CERTIFICATE OF SERVICE**  
**PURSUANT TO PA. R.C.P. 237.1**

I hereby certify that on August 22, 2006 I served the Ten Day Notice required by Pa. R.C.P. on the Defendant(s) in this matter by regular first class mail, postage prepaid, as indicated on the attached Notice.

By \_\_\_\_\_

Leon P. Haller PA I.D. # 15700  
Attorney for Plaintiff  
Parcell, Krug & Haller  
1719 North Front Street  
Harrisburg, PA 17102

WACHOVIA BANK, NATIONAL  
ASSOCIATION, TRUSTEE FOR  
PENNSYLVANIA HOUSING FINANCE  
AGENCY,

Plaintiff

VS.  
TAMMIE L. BIANCUZZO AND  
STEVEN P. BIANCUZZO  
Defendants

IN THE COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

NO. 06-1176-CD

CIVIL ACTION LAW  
IN MORTGAGE FORECLOSURE

DATE OF THIS NOTICE: **August 22, 2006**

**TO:**

TAMMIE L. BIANCUZZO  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

STEVEN P. BIANCUZZO  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO  
COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED  
FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

**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 (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 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 SERVICE TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

CLEARFIELD COUNTY LAWYER REFERRAL SERVICE  
DAVID S. MEHOLICK, COURT ADMINISTRATOR  
CLEARFIELD CO COURTHOUSE  
230 EAST MAIN STREET  
CLEARFIELD, PA 16830  
814-765-2641 \*5982

PURCELL, KRUG & HALLER

By \_\_\_\_\_  
LEON P. HALLER, Attorney for Plaintiff  
I.D. # 15700  
1719 N. Front St., Harrisburg, PA 17102  
(717) 234-4178

**FILED**

**SEP 11 2006**

William A. Shaw  
Prothonotary/Clerk of Courts

WACHOVIA BANK, NATIONAL ASSOCIATION,  
TRUSTEE FOR PENNSYLVANIA HOUSING  
FINANCE AGENCY,

PLAINTIFF

VS.

TAMMIE L. BIANCUZZO  
STEVEN P. BIANCUZZO,  
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 06-1176-CD

IN MORTGAGE FORECLOSURE

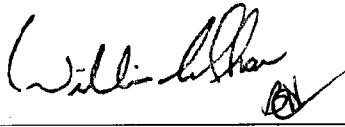
**NOTICE OF ENTRY OF JUDGMENT**

TO THE ABOVE-NAMED DEFENDANTS:

You are hereby notified that on September 11, 2006, the following judgment has been entered against you in the above-captioned matter:

**\$33,914.91 and for the sale and foreclosure of your property located at: 210 NICHOLS  
STREET CLEARFIELD, PENNSYLVANIA 16830**

Dated: September 7, 2006

  
PROTHONOTARY

Attorney for Plaintiff:

Leon P. Haller  
1719 North Front Street  
Harrisburg, PA 17102  
Phone: (717) 234-4178

I hereby certify that the following person(s) and their respective addresses are the proper individuals to receive this Notice pursuant to PA R.C.P. No. 236

TAMMIE L. BIANCUZZO  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

STEVEN P. BIANCUZZO  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

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

Wachovia Bank, National Association  
Pennsylvania Housing Finance Agency  
Plaintiff(s)

No.: 2006-01176-CD

Real Debt: \$33,914.91

Atty's Comm: \$

Vs.

Costs: \$

Tammie L. Biancuzzo  
Steven P. Biancuzzo  
Defendant(s)

Entry: \$20.00

Instrument: In Rem Judgment

Date of Entry: September 11, 2006

Expires: September 11, 2011

Certified from the record this 11th day of September, 2006.

  
\_\_\_\_\_  
William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

\_\_\_\_\_  
Plaintiff/Attorney

WACHOVIA BANK, NATIONAL ASSOCIATION,  
TRUSTEE FOR PENNSYLVANIA HOUSING  
FINANCE AGENCY,

PLAINTIFF

VS.

TAMMIE L. BIANCUZZO  
STEVEN P. BIANCUZZO,  
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 06-1176-CD

IN MORTGAGE FORECLOSURE

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

**TO THE PROTHONOTARY:**

Issue a Writ of Execution in the above matter on the real estate located at **210 NICHOLS  
STREET CLEARFIELD, PENNSYLVANIA 16830** as follows:

Total Amount of Judgment	\$33,914.91
Interest	\$562.50
Per diem of \$6.25	
To 10/1/06	
Late Charges	\$29.82
(\$9.94 per month to 10/1/06)	
Escrow Deficit	\$2,000.00

**TOTAL WRIT**

**\$36,507.23**

**125.00**

**Prothonotary costs**

\*\*Together with any additional interests, charges and costs to the date of Sheriff's Sale.

By

LEON P. HALLER I.D. #15700  
ATTORNEY FOR PLAINTIFF  
1719 North Front Street  
Harrisburg, PA 17102  
(717) 234-4178

Dated: September 7, 2006

Attached is a description of the real estate.

**FILED** Atty pd. 20.00  
Searched 9/11/2006 10:00 a.m.  
SEP 11 2006 10:00 a.m.  
to Shft w/  
Prop descr.  
William A. Shaw  
Prothonotary/Clerk of Courts

ALL THAT CERTAIN lot or piece of ground situate in the Third Ward of the Borough of Clearfield, Clearfield County, Pennsylvania, being known as Lot No. 101 in the Plan of said Ward, bounded and described as follows:

On the North by Nichols Street;  
On the West by Lot No. 100;  
On the South by an alley;  
On the East by an alley.

HAVING THEREON ERECTED A DWELLING HOUSE KNOWN AS: 210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

BEING THE SAME PREMISES WHICH William W. Serena and Martha J. Serena, husband and wife, by deed dated 11/11/95 and recorded 11/22/95 in Clearfield County Deed Book 1719, Page 312, granted and conveyed unto Steven P. Biancuzzo and Tammie L. Biancuzzo.

Map # 4.3-K08-209-55  
Control # 004305001

WACHOVIA BANK, NATIONAL ASSOCIATION,  
TRUSTEE FOR PENNSYLVANIA HOUSING  
FINANCE AGENCY,

PLAINTIFF

VS.

TAMMIE L. BIANCUZZO  
STEVEN P. BIANCUZZO,  
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 06-1176-CD

IN MORTGAGE FORECLOSURE

**AFFIDAVIT PURSUANT TO RULE 3129.1**

The Plaintiff in the above action, by its attorneys, Purcell, Krug & Haller, sets forth as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at **210 NICHOLS STREET CLEARFIELD, PENNSYLVANIA 16830**:

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

TAMMIE L. BIANCUZZO  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

STEVEN P. BIANCUZZO  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

2. Name and address of Defendant(s) in the Judgment, if different from that listed in (1) above: **SAME**

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

Palisades Collection LLC  
Assignee of Providian National Bank  
210 Sylvan Avenue  
Englewood Cliffs, NJ 07632

Wolpoff & Abramson, L.L.P.  
267 East Market Street  
York, PA 17403

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

**PLAINTIFF HEREIN (AND ANY OTHERS AS NOTED BELOW):**

Pennsylvania Housing Finance Agency  
211 N. Front Street  
P.O. Box 8029  
Harrisburg, PA 17105-8029

Beneficial Consumer Discount Company d/b/a  
Beneficial Mortgage Co. of Pennsylvania  
90 Beaver Drive  
Suite 114-C  
Dubois, PA 15801

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

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: **UNKNOWN**

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:

DOMESTIC RELATIONS  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

TENANT/OCCUPANT  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

(In the preceding information, where addresses could not be reasonably ascertained, the same is  
indicated.)

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. Section 4904 relating to unsworn falsification to authorities

Leon P. Haller PA I.D. #15700  
Purcell, Krug & Haller  
1719 North Front Street  
Harrisburg, PA 17102  
(717) 234-4178

**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW**

Wachovia Bank, National Association,  
Trustee for Pennsylvania Housing Finance Agency

Vs.

NO.: 2006-01176-CD

Tammie L. Biancuzzo and Steven P. Biancuzzo

CC: [Signature]

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due WACHOVIA BANK, NATIONAL ASSOCIATION, Trustee for PENNSYLVANIA HOUSING FINANCE AGENCY, Plaintiff(s) from TAMMIE L. BIANCUZZO and STEVEN P. BIANCUZZO, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:  
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

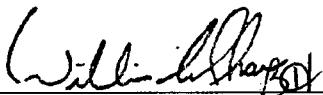
Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE/PRINCIPAL:.....\$33,914.91  
INTEREST per diem of \$6.25 to 10/1/06:.....\$562.50  
ATTY'S COMM: \$  
ESCROW DEFICIT:.....\$2,000.00  
DATE: 09/11/2006

PROTHONOTARY'S COSTS PAID:..\$125.00  
SHERIFF: \$  
OTHER COSTS: \$  
LATE CHARGES (\$9.94 per mo.  
to 10/1/06):.....\$29.82



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this \_\_\_\_\_ day  
of \_\_\_\_\_ A.D. \_\_\_\_\_  
At \_\_\_\_\_ A.M./P.M.

Requesting Party: Leon P. Haller  
1719 North Front Street  
Harrisburg, PA 17102  
(717) 234-4178

ALL THAT CERTAIN lot or piece of ground situate in the Third Ward of the Borough of Clearfield, Clearfield County, Pennsylvania, being known as Lot No. 101 in the Plan of said Ward, bounded and described as follows:

On the North by Nichols Street;  
On the West by Lot No. 100;  
On the South by an alley;  
On the East by an alley.

HAVING THEREON ERECTED A DWELLING HOUSE KNOWN AS: 210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

BEING THE SAME PREMISES WHICH William W. Serena and Martha J. Serena, husband and wife, by deed dated 11/11/95 and recorded 11/22/95 in Clearfield County Deed Book 1719, Page 312, granted and conveyed unto Steven P. Biancuzzo and Tammie L. Biancuzzo.

Map # 4.3-K08-209-55  
Control # 004305001

WACHOVIA BANK, NATIONAL ASSOCIATION,  
TRUSTEE FOR PENNSYLVANIA HOUSING  
FINANCE AGENCY,

PLAINTIFF

VS.

TAMMIE L. BIANCUZZO  
STEVEN P. BIANCUZZO,  
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 06-1176-CD

IN MORTGAGE FORECLOSURE

AFFIDAVIT

COMMONWEALTH OF PENNSYLVANIA :

SS

FILED <sup>no cc</sup>  
m/11/2006  
SEP 11 2006 GK

William A. Shaw  
Prothonotary/Clerk of Courts

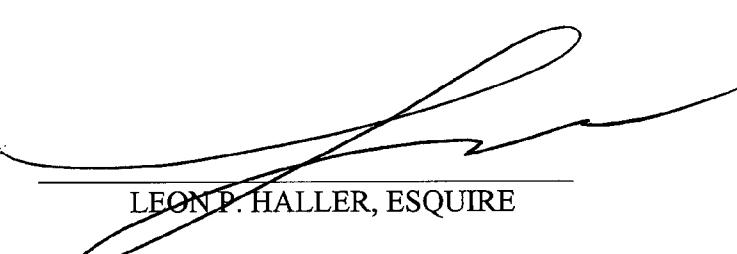
COUNTY OF DAUPHIN :

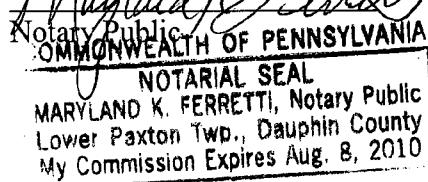
I, LEON P. HALLER, Attorney for the Plaintiff in the above matter, being duly sworn according to law, hereby certify that the Mortgage in the above case is insured by the Federal Housing Administration under Title II of the National Housing Act (12 U.S.C.A. Section 707 1715z11) and therefore does not fall within the provisions of PA Act 91 of 1983 (Homeowners' Emergency Mortgage Assistance Payments Program).

Sworn to and subscribed :

before me this 8 day :

of Sept 20 06 :

  
LEON P. HALLER, ESQUIRE



**FILED**

**SEP 11 2006**

William A. Shaw  
Prothonotary/Clerk of Courts

WACHOVIA BANK, NATIONAL ASSOCIATION,  
TRUSTEE FOR PENNSYLVANIA HOUSING  
FINANCE AGENCY,

PLAINTIFF

VS.

TAMMIE L. BIANCUZZO  
STEVEN P. BIANCUZZO,  
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 06-1176-CD

IN MORTGAGE FORECLOSURE

FILED *MH/11/2006* NO CC  
SEP 11 2006 CR

**NON-MILITARY AFFIDAVIT**

COMMONWEALTH OF PENNSYLVANIA :

William A. Shaw  
Prothonotary/Clerk of Courts

SS

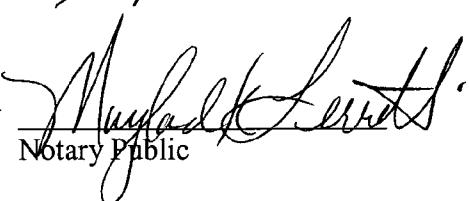
COUNTY OF DAUPHIN :

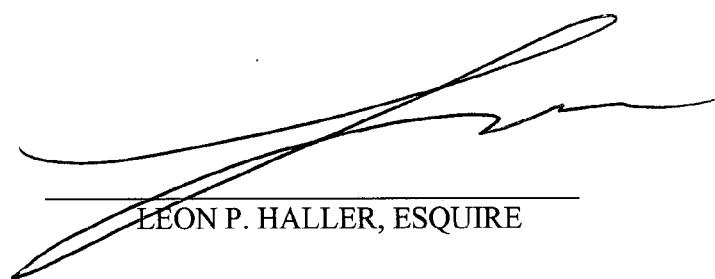
Personally appeared before me, a Notary Public in and for said Commonwealth and County,  
**LEON P. HALLER, ESQUIRE** who being duly sworn according to law deposes and states that the  
Defendant (s) above named are not in the Military or Naval Service nor are they engaged in any way  
which would bring them within the Soldiers and Sailors Relief Act of 1940, as amended.

Sworn to and subscribed :

before me this 8 day :

of Sept 20 06 :

  
Maryland K. Ferretti  
Notary Public

  
LEON P. HALLER, ESQUIRE

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

MARYLAND K. FERRETTI, Notary Public  
Lower Paxton Twp., Dauphin County  
My Commission Expires Aug. 8, 2010

**FILED**

**SEP 11 2006**

William A. Shaw  
Prothonotary/Clerk of Courts

WACHOVIA BANK, NATIONAL ASSOCIATION,  
TRUSTEE FOR PENNSYLVANIA HOUSING  
FINANCE AGENCY,

PLAINTIFF

VS.

TAMMIE L. BIANCUZZO  
STEVEN P. BIANCUZZO,  
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 06-1176-CD

IN MORTGAGE FORECLOSURE

**RETURN OF SERVICE**

I hereby certify that I have deposited in the U.S. Mails at Harrisburg, Pennsylvania on 10/20/2006, a true and correct copy of the Notice of Sale of Real Estate pursuant to PA R.C.P. 3129.1 to the Defendants herein and all lienholders of record by regular first class mail (Certificate of Mailing form in compliance with U.S. Postal Form 3817 is attached hereto as evidence), and also to the Defendants by Certified Mail, which mailing receipts are attached. Service addresses are as follows:

TAMMIE L. BIANCUZZO  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

STEVEN P. BIANCUZZO  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

DOMESTIC RELATIONS  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

TENANT/OCCUPANT  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

Palisades Collection LLC  
Assignee of Providian National Bank  
210 Sylvan Avenue  
Englewood Cliffs, NJ 07632

Wolpoff & Abramson, L.L.P.  
267 East Market Street  
York, PA 17403

FILED NO  
M 10:58 AM  
NOV 30 2006  
CM

William A. Shaw  
Prothonotary/Clerk of Courts

Pennsylvania Housing Finance Agency  
211 N. Front Street  
P.O. Box 8029  
Harrisburg, PA 17105-8029

Beneficial Consumer Discount Company d/b/a  
Beneficial Mortgage Co. of Pennsylvania  
90 Beaver Drive  
Suite 114-C  
Dubois, PA 15801

  
By \_\_\_\_\_  
~~PURCELL, KRUG & HALLER~~  
Attorneys for Plaintiff  
1719 North Front Street  
Harrisburg, PA 17102  
(717) 234-4178

LAW OFFICES

*Purcell, Krug & Haller*

HOWARD B. KRUG  
LEON P. HALLER  
JOHN W. PURCELL JR.  
JILL M. WINKA  
BRIAN J. TYLER  
NICHOLE M. STALEY O'GORMAN

1719 NORTH FRONT STREET  
HARRISBURG, PENNSYLVANIA 17102-2392  
TELEPHONE (717) 234-4178  
FAX (717) 234-1206

HERSHEY  
(717)533-3836  
JOSEPH NISSLEY (1910-1982)  
JOHN W. PURCELL  
VALERIE A. GUNNOF  
COUNSEL

TAMMIE L. BIANCUZZO  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

STEVEN P. BIANCUZZO  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

DOMESTIC RELATIONS  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

TENANT/OCCUPANT  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

Palisades Collection LLC  
Assignee of Providian National Bank  
210 Sylvan Avenue  
Englewood Cliffs, NJ 07632

Wolpoff & Abramson, L.L.P.  
267 East Market Street  
York, PA 17403

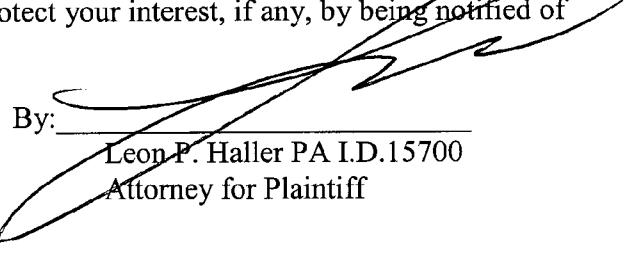
Pennsylvania Housing Finance Agency  
211 N. Front Street  
P.O. Box 8029  
Harrisburg, PA 17105-8029

Beneficial Consumer Discount Company d/b/a  
Beneficial Mortgage Co. of Pennsylvania  
90 Beaver Drive  
Suite 114-C  
Dubois, PA 15801

**NOTICE IS HEREBY GIVEN** to the Defendants in the within action and those parties who hold one or more mortgages, judgments or tax liens against the real estate which is the subject of the Notice of Sale pursuant to Pennsylvania Rule of Civil Procedure 3129.1 attached hereto.

**YOU ARE HEREBY NOTIFIED** that by virtue of a Writ of Execution issued out of the Court of Common Pleas of the within county on the judgment of the Plaintiff named herein the said real estate will be exposed to public sale as set forth on the attached Notice of Sale.

**YOU ARE FURTHER NOTIFIED** that the lien you hold against the said real estate will be divested by the sale and that you have an opportunity to protect your interest, if any, by being notified of said Sheriff's Sale.

By: 

Leon P. Haller PA I.D.15700  
Attorney for Plaintiff

WACHOVIA BANK, NATIONAL ASSOCIATION,  
TRUSTEE FOR PENNSYLVANIA HOUSING  
FINANCE AGENCY,

PLAINTIFF

VS.

TAMMIE L. BIANCUZZO  
STEVEN P. BIANCUZZO,

DEFENDANT(S)

IN THE COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 06-1176-CD

IN MORTGAGE FORECLOSURE

**NOTICE OF SHERIFF'S SALE OF REAL ESTATE**  
**PURSUANT TO**  
**PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129.1**

**TAKE NOTICE:**

That the Sheriff's Sale of Real Property (real estate) will be held:

DATE: FRIDAY, DECEMBER 1, 2006

TIME: 10:00 O'CLOCK, A.M.; PREVAILING LOCAL TIME

LOCATION: Clearfield County Courthouse  
2<sup>nd</sup> and Market Streets  
Clearfield, PA 16830

**THE PROPERTY TO BE SOLD** is delineated in detail in a legal description mainly 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 DESCRIPTION ATTACHED)

THE LOCATION of your property to be sold is:

**210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830**

**THE JUDGMENT** under or pursuant to which your property is being sold is docketed in the  
within Commonwealth and County to:

**No. 06-1176-CD**

**JUDGMENT AMOUNT \$33,914.91**

**THE NAMES OF THE OWNERS OR REPUTED OWNERS** of this property is:

**TAMMIE L. BIANCUZZO and STEVEN P. BIANCUZZO**

**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 of this County 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 the within County at the Courthouse address specified herein.

**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 away. 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:**

**Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
(814) 765-2641 (Ext. 5982)**

**THE LEGAL RIGHTS YOU MAY HAVE ARE:**

1. You may file a petition with the Court of Common Pleas of the within 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 an 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 the within 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 the within 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 - Civil Division, of the within County Courthouse, before a presentation of the petition to the Court.

**PURCELL, KRUG & HALLER  
Attorneys for Plaintiff  
1719 North Front Street  
Harrisburg, PA 17102  
(717) 234-4178**

ALL THAT CERTAIN lot or piece of ground situate in the Third Ward of the Borough of Clearfield, Clearfield County, Pennsylvania, being known as Lot No. 101 in the Plan of said Ward, bounded and described as follows:

On the North by Nichols Street;  
On the West by Lot No. 100;  
On the South by an alley;  
On the East by an alley.

HAVING THEREON ERECTED A DWELLING HOUSE KNOWN AS: 210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

BEING THE SAME PREMISES WHICH William W. Serena and Martha J. Serena, husband and wife, by deed dated 11/11/95 and recorded 11/22/95 in Clearfield County Deed Book 1719, Page 312, granted and conveyed unto Steven P. Biancuzzo and Tammie L. Biancuzzo.

Map # 4.3-K08-209-55  
Control # 004305001

7160 3901 9849 3367 5713

**TO:** STEVEN P. BIANCUZZO  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

**SENDER:** NOS 12/01/06

**REFERENCE:** PHFA VS. BIANCUZZO

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	.63
	Certified Fee	2.40
	Return Receipt Fee	1.85
	Restricted Delivery	3.70
	Total Postage & Fees	8.58

US Postal Service  
Receipt for  
Certified Mail

No Insurance Coverage Provided  
Do Not Use for International Mail

POSTMARK OR DATE

OCT 20 2006

USPS

7160 3901 9849 3367 5706

**TO:** TAMMIE L. BIANCUZZO  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

**SENDER:** NOS 12/01/06

**REFERENCE:** PHFA VS. BIANCUZZO

PS Form 3800, January 2005

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US Postal Service  
Receipt for  
Certified Mail

No Insurance Coverage Provided  
Do Not Use for International Mail

POSTMARK OR DATE

OCT 20 2006

USPS

PENNSYLVANIA HOUSING FINANCE AGENCY v. TAMMIE L. BIANCUZZO STEVEN P. BIANCUZZO  
Clearfield County Sale 12-1-06 @10:00

**U. S. POSTAL SERVICE**  
**CERTIFICATE OF MAILING**  
**(In compliance with Postal Service Form 3877)**

Received from:

Purcell, Krug & Haller  
1719 North Front Street  
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

TAMMIE L. BIANCUZZO  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

Postmark:

**U. S. POSTAL SERVICE**  
**CERTIFICATE OF MAILING**  
**(In compliance with Postal Service Form 3877)**

Received from:

Purcell, Krug & Haller  
1719 North Front Street  
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

STEVEN P. BIANCUZZO  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

Postmark:

**U. S. POSTAL SERVICE**  
**CERTIFICATE OF MAILING**  
**(In compliance with Postal Service Form 3877)**

Received from:

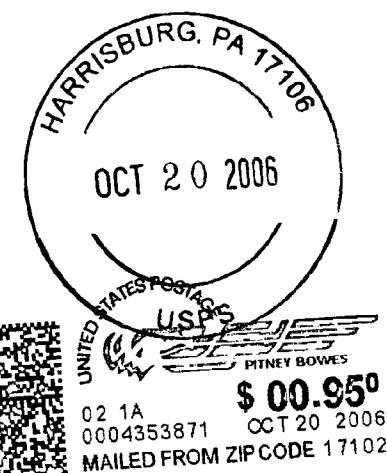
Purcell, Krug & Haller  
1719 North Front Street  
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

DOMESTIC RELATIONS  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

Postmark:



PENNSYLVANIA HOUSING FINANCE AGENCY v. TAMMIE L. BIANCUZZO STEVEN P. BIANCUZZO  
Clearfield County Sale

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Received from:

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1719 North Front Street  
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

TENANT/OCCUPANT  
210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

Postmark:

**U. S. POSTAL SERVICE**  
**CERTIFICATE OF MAILING**  
**(In compliance with Postal Service Form 3877)**

Received from:

Purcell, Krug & Haller  
1719 North Front Street  
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

Palisades Collection LLC  
Assignee of Providian National Bank  
210 Sylvan Avenue  
Englewood Cliffs, NJ 07632

Postmark:

**U. S. POSTAL SERVICE**  
**CERTIFICATE OF MAILING**  
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Received from:

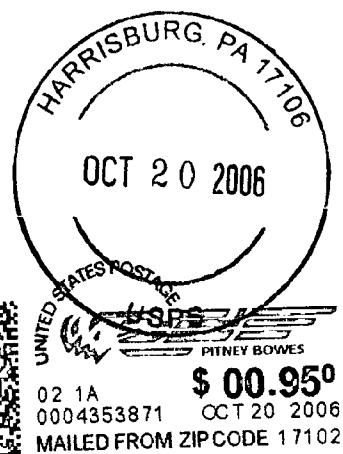
Purcell, Krug & Haller  
1719 North Front Street  
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

Wolpoff & Abramson, L.L.P.  
267 East Market Street  
York, PA 17403

Postmark:



**U. S. POSTAL SERVICE**  
**CERTIFICATE OF MAILING**  
**(In compliance with Postal Service Form 3877)**

Received from:

Purcell, Krug & Haller  
1719 North Front Street  
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

Pennsylvania Housing Finance Agency  
211 N. Front Street  
P.O. Box 8029  
Harrisburg, PA 17105-8029

Postmark:

**U. S. POSTAL SERVICE**  
**CERTIFICATE OF MAILING**  
**(In compliance with Postal Service Form 3877)**

Received from:

Purcell, Krug & Haller  
1719 North Front Street  
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

Beneficial Consumer Discount Company d/b/a  
Beneficial Mortgage Co. of Pennsylvania  
90 Beaver Drive  
Suite 114-C  
Dubois, PA 15801

Postmark:



**FILED**

**NOV 30 2006**

*William A. Shaw*  
Prothonotary/Clerk of Courts

WACHOVIA BANK, NATIONAL ASSOCIATION,  
TRUSTEE FOR PENNSYLVANIA HOUSING  
FINANCE AGENCY,

PLAINTIFF

VS.

TAMMIE L. BIANCUZZO  
STEVEN P. BIANCUZZO,  
DEFENDANTS

IN THE COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 06-1176-CD

IN MORTGAGE FORECLOSURE

SUPPLEMENTAL  
RETURN OF SERVICE

I hereby certify that I have deposited in the U.S. Mails at Harrisburg, Pennsylvania on 10/26/2006, a true and correct copy of the Notice of Sale of Real Estate pursuant to PA R.C.P. 3129.1 to the Defendants herein and all lienholders of record by regular first class mail (Certificate of Mailing form in compliance with U.S. Postal Form 3817 is attached hereto as evidence), and also to the Defendants by Certified Mail, which mailing receipts are attached. Service addresses are as follows:

Wolpoff & Abramson, L.L.P.  
4600 TRINDLE ROAD  
CAMP HILL, PA 17011

By \_\_\_\_\_  
PURCELL, KRUG & HALLER  
Attorneys for Plaintiff  
1719 North Front Street  
Harrisburg, PA 17102  
(717) 234-4178

FILED  
m10:58/64 NO<sup>o</sup>CC  
NOV 30 2006  
WM

William A. Shaw  
Prothonotary/Clerk of Courts

Wolpoff & Abramson, L.L.P.  
4550 TRINDLE ROAD  
CAMP HILL, PA 17011

LAW OFFICES

*Purcell, Krug & Haller*

1719 NORTH FRONT STREET  
HARRISBURG, PENNSYLVANIA 17102-2392  
TELEPHONE (717) 234-4178  
FAX (717) 234-1206

HOWARD B. KRUG  
LEON P. HALLER  
JOHN W. PURCELL JR.  
JILL M. WINKA  
BRIAN J. TYLER  
NICHOLE M. STALEY O'GORMAN

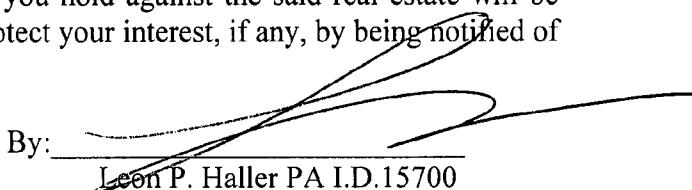
HERSHEY  
(717) 533-3836  
JOSEPH NISSLEY (1910-1982)  
JOHN W. PURCELL  
VALERIE A. GUNNOF  
COUNSEL

Wolpoff & Abramson, L.L.P.  
4550 TRINDLE ROAD  
CAMP HILL, PA 17011

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**YOU ARE FURTHER NOTIFIED** that the lien you hold against the said real estate will be divested by the sale and that you have an opportunity to protect your interest, if any, by being notified of said Sheriff's Sale.

By:   
Leon P. Haller PA I.D. 15700  
Attorney for Plaintiff

PENNSYLVANIA HOUSING FINANCE AGENCY v. TAMMIE L. BIANCUZZO STEVEN P. BIANCUZZO  
CLEARFIELD County Sale

**U. S. POSTAL SERVICE**  
**CERTIFICATE OF MAILING**  
**(In compliance with Postal Service Form 3877)**

Received from:

Purcell, Krug & Haller  
1719 North Front Street  
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:  
WOLPOFF & BRAMSON, LLP  
4660 TRINDLE ROAD  
CAMP HILL, PA 17011

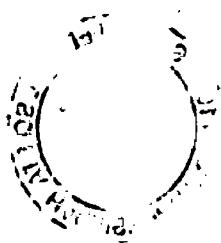
Postmark:



**FILED**

**NOV 30 2006**

William A. Shaw  
Prothonotary/Clerk of Courts



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20445

NO: 06-1176-CD

PLAINTIFF: WACHOVIA BANK, NATIONAL ASSOCIATION TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY

vs.

DEFENDANT: TAMMIE L. BIANCUZZO AND STEVEN P. BIANCUZZO

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 09/11/2006

LEVY TAKEN 10/16/2006 @ 2:35 PM

POSTED 10/16/2006 @ 2:35 PM

SALE HELD 03/02/2007

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 06/12/2000

DATE DEED FILED

PROPERTY ADDRESS 210 NICHOLS STREET CLEARFIELD, PA 16830

**FILED**  
03/18/07  
JUN 12 2007  
S

William A. Shaw  
Prothonotary/Clerk of Courts

**SERVICES**

10/16/2006 @ 2:35 PM SERVED TAMMIE L. BIANCUZZO

SERVED TAMMIE L. BIANCUZZO, DEFENDANT, AT HER RESIDENCE 210 NICHOLS STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO TAMMIE L. BIANCUZZO

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.

10/16/2006 @ 2:35 PM SERVED STEVEN P. BIANCUZZO

SERVED STEVEN P. BIANCUZZO, DEFENDANT, AT HIS RESIDENCE 210 NICHOLS STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO TAMMIE BIANCUZZO, 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.

@ SERVED

NOW, NOVEMBER 30, 2006 RECEIVED A FAX LETTER TO CONTINUE THE SHERIFF SALE SCHEDULED FOR DECEMBER 1, 2006 TO MARCH 2, 2007

@ SERVED

NOW, FEBRUARY 26, 2007 RECEIVED A FAX LETTER TO STAY THE SHERIFF SALE SCHEDULED FOR MARCH 2, 2007. DUE TO BANKRUPTCY FILING.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20445

NO: 06-1176-CD

PLAINTIFF: WACHOVIA BANK, NATIONAL ASSOCIATION TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE  
AGENCY

vs.

DEFENDANT: TAMMIE L. BIANCUZZO AND STEVEN P. BIANCUZZO

Execution REAL ESTATE

SHERIFF RETURN

---

SHERIFF HAWKINS \$194.07

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

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

So Answers,

  
By Another Officer  
Chester A. Hawkins  
Sheriff

**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW**

Wachovia Bank, National Association,  
Trustee for Pennsylvania Housing Finance Agency

Vs.

NO.: 2006-01176-CD

Tammie L. Biancuzzo and Steven P. Biancuzzo

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due WACHOVIA BANK, NATIONAL ASSOCIATION, Trustee for PENNSYLVANIA HOUSING FINANCE AGENCY, Plaintiff(s) from TAMMIE L. BIANCUZZO and STEVEN P. BIANCUZZO, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:  
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

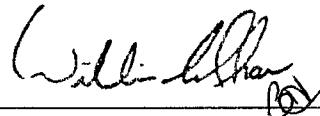
Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE/PRINCIPAL:.....\$33,914.91  
INTEREST per diem of \$6.25 to 10/1/06:.....\$562.50  
ATTY'S COMM: \$  
ESCROW DEFICIT:.....\$2,000.00  
DATE: 09/11/2006

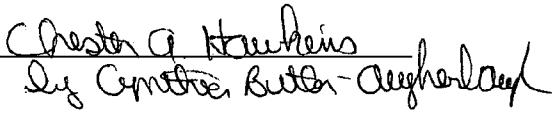
PROTHONOTARY'S COSTS PAID:..\$125.00  
SHERIFF: \$  
OTHER COSTS: \$  
LATE CHARGES (\$9.94 per mo.  
to 10/1/06):.....\$29.82



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 11<sup>th</sup> day  
of September A.D. 2006  
At 1:00 A.M./P.M.

Requesting Party: Leon P. Haller  
1719 North Front Street  
Harrisburg, PA 17102  
(717) 234-4178

  
by Cynthia Butcher-Defforday

ALL THAT CERTAIN lot or piece of ground situate in the Third Ward of the Borough of Clearfield, Clearfield County, Pennsylvania, being known as Lot No. 101 in the Plan of said Ward, bounded and described as follows:

On the North by Nichols Street;  
On the West by Lot No. 100;  
On the South by an alley;  
On the East by an alley.

HAVING THEREON ERECTED A DWELLING HOUSE KNOWN AS: 210 NICHOLS STREET  
CLEARFIELD, PENNSYLVANIA 16830

BEING THE SAME PREMISES WHICH William W. Serena and Martha J. Serena, husband and wife, by deed dated 11/11/95 and recorded 11/22/95 in Clearfield County Deed Book 1719, Page 312, granted and conveyed unto Steven P. Biancuzzo and Tammie L. Biancuzzo.

Map # 4.3-K08-209-55  
Control # 004305001

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME TAMMIE L. BIANCUZZO

NO. 06-1176-CD

NOW, June 11, 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 March 02, 2007, I exposed the within described real estate of Tammie L. Biancuzzo And Steven P. Biancuzzo 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	15.00
LEVY	2.00
MILEAGE	15.00
POSTING	2.00
CSDS	15.00
COMMISSION	10.00
POSTAGE	0.00
HANDBILLS	5.07
DISTRIBUTION	15.00
ADVERTISING	25.00
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>\$194.07</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	33,914.91
INTEREST @	0.00
FROM TO 03/02/2007	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	29.82
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	2,000.00
PROPERTY INSPECTIONS	
INTEREST	562.50
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$36,547.23</b>

**COSTS:**

ADVERTISING	294.82
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	194.07
LEGAL JOURNAL COSTS	144.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$897.89</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

PURCELL, KRUG & HALLER  
1719 N. FRONT STREET  
HARRISBURG, PA 17102  
PH: 717-234-4178 X 126  
FAX: 717-234-1206

## fax transmittal

**To: SHERIFF'S OFFICE**

Clearfield County Sheriff  
230 E. Market St.  
Clearfield, PA 16830

**Fax: 814-765-5915**

**Phone: 814-765-2641, Ext. 5989**

**Re: SHERIFFS SALE**

**TAMMIE L. BIANCUZZO STEVEN P.  
BIANCUZZO**

**06-1176-CD**

**Urgent    For Review    Please Comment    Please Reply    Please Recycle**

**Notes: PLEASE CONTINUE THE SHERIFF SALE SCHEDULED FOR 12/01/06 TO THE  
NEXT SALE DATE OF 03/02/07 DUE TO MORTGAGORS FILING CHAPTER 13  
BANKRUPTCY**

**IF THERE IS ANY TROUBLE IN TRANSMISSION PLEASE DIAL THE ABOVE REFERENCED SENDER  
IMMEDIATELY.**

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**X Urgent**    **For Review**    **Please Comment**    **Please Reply**    **Please Recycle**

**Notes PLEASE STAY THE SHERIFF SALE SCHEDULED FOR 03/02/07 DUE TO  
MORTGAGOR STILL BEING IN BANKRUPTCY.**

IF THERE IS ANY TROUBLE IN TRANSMISSION PLEASE DIAL THE ABOVE REFERENCED SENDER  
IMMEDIATELY.

**FILED**

**JUN 12 2007**

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