

06-1288-CD
FCI Nat'l Fund vs William Graham et al

FCI National vs William Graham et al
2006-1288-CD

Date: 8/19/2013

Clearfield County Court of Common Pleas

User: LMILLER

Time: 01:41 PM

ROA Report

Page 1 of 1

Case: 2006-01288-CD

Current Judge: No Judge

FCI National Fund, II, Inc. vs. William Graham, et al

Mortgage Foreclosures

Date		Judge
8/11/2006	New Case Filed.	No Judge
	✓ Filing: Complaint in Mortgage Foreclosure, sitauted in Bradford Township Paid by: Udren, Mark J. Esq (attorney for FCI National Fund, II, Inc.) Receipt number: 1915108 Dated: 08/11/2006 Amount: \$85.00 (Check) 2CC Shff.	No Judge
8/17/2006	✓ Sheriff Return, August 14, 2006 at 10:36 am Served the within Complaint in Mortgage Foreclosure on William Graham. August 14, 2006 at 10:36 am Served the within Complaint in Mortgage Foreclosure on Mary Graham. So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm Shff Hawkins costs pd by Udren \$48.45	No Judge
9/19/2006	✓ Filing: Praeipe For Judgment For Failure to Answer And Assessment of Damages Paid by: Udren, Mark J. Esq (attorney for FCI National Fund, II, Inc.) Receipt number: 1915624 Dated: 09/19/2006 Amount: \$20.00 (Check) Judgment in favor of Plaintiff and against the Defendants in the amount of \$33,908.90. filed by s/ Mark J. Udren, Esquire. Statement to Atty., Notice to Defs.	No Judge
	✓ Filing: Writ of Execution / Possession Paid by: Udren, Mark J. Esq (attorney for FCI National Fund, II, Inc.) Receipt number: 1915624 Dated: 09/19/2006 Amount: \$20.00 (Check) Judgment Amount: \$33,908.90. Filed by s/ Mark J. Udren, Esquire. 1CC & 6 Writs w/prop descr. to Shff	No Judge
	✓ Praeipe to Substitute Verification, filed. Please substitute the attached Verification for the the Verification attached to the Complaint in Mortgage Foreclosure with regard to the captioned matter, filed by s/Mark J. Udren Esq. No CC.	No Judge
1/4/2007	✓ Affidavit of Service Pursuant to P.A.R.C.P. Rule 3129.1, filed by s/ Mark J. Udren Esq. No CC.	No Judge
4/26/2007	✓ Sheriff Return, NOT SOLD So Answers, Chester A. Hawkins, Sheriff by s/Cynthia Bulter-Aughenbaugh. Shff Hawkins costs pd by Atty. \$698.58	No Judge
4/19/2013	✓ Filing: Praeipe to Withdraw Judgment and Discontinue without prejudice. Paid by: Udren, Mark J. Esq (attorney for FCI National Fund, II, Inc.) Receipt number: 1949713 Dated: 4/19/2013 Amount: \$7.00 (Check) For: FCI National Fund, II, Inc. (plaintiff) 1CC Atty Reese.	No Judge
	ROA for statistical purposes only.	No Judge

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

FILED *Atty pd.*
m/2:26/81 85.0
AUG 11 2006 *acc*
SNff

FCI National Fund, II, Inc.
8180 East Kaiser Blvd.
Anaheim Hills, CA 92808
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION

William A. Shaw
Prothonotary/Clerk of Courts

Clearfield County

v.

William Graham
Mary Graham
Rural Route 1, Box 173A
Woodland, PA 16881
Defendant(s)

NO. *06-1288-CD*

COMPLAINT IN MORTGAGE FORECLOSURE

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.

LAWYERS REFERRAL SERVICE
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

AVISO

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se dafiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademias, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

**David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982**

NOTICE

The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.

If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.

This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.

**UDREN LAW OFFICES, P.C.
/s/ Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, NJ 08003-3620
(856) 669-5400**

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: Alliance Funding, a Division of Superior Bank FSB
Assignments of Record to: LaSalle National Bank, as Trustee under the Pooling and Servicing Agreement dated 6/1/99, series 1999-2
Recording Date: 06/09/00 Instru No. 200008103

Assignor: LaSalle National Bank, as Trustee under the Pooling and Servicing Agreement dated 6/1/99, series 1999-2
Assignee: FCI National Fund, II, Inc.
Recording Date: **LODGED FOR RECORDING**

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with Pa.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: Rural Route 1, Box 173A
MUNICIPALITY/TOWNSHIP/BOROUGH: Bradford Township
COUNTY: Clearfield
DATE EXECUTED: 06/04/99
DATE RECORDED: 06/14/99 Instru No. 199909763

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Mortgage as follows:

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 7/28/06:

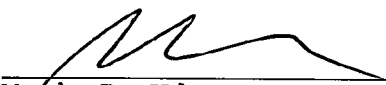
Principal of debt due	\$21,330.29
Unpaid Interest at 11.75% from 10/9/02 to 7/28/06 (the per diem interest accruing on this debt is \$6.87 and that sum should be added each day after 7/28/06)	9,535.56
Title Report	325.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Late Charges (monthly late charge of \$17.04 should be added in accordance with the terms of the note each month after 7/28/06)	766.80
Unpaid Charges	23.06
Reasonable Attorneys Fees	<u>1,250.00</u>
TOTAL	\$33,510.71

7. The attorney's fee 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 in accordance with the reduction provisions of Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date

appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$33,510.71 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
Attorney for Plaintiff
Attorney I.D. No. 04302

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

BEGINNING AT AN IRON REBAR SET ON THE LINE OF LANDS OF LYNN H. FORCEY AND DAVID D. FORCEY, WHICH POINT IS THE SOUTHERNMOST POINT OF THE PROPERTY HEREIN CONVEYED; THENCE NORTH FORTY-EIGHT DEGREES, NINE MINUTES, THREE SECONDS WEST (N 48°, 09', 03" W) A DISTANCE OF FOUR HUNDRED FIVE AND SEVEN ONE HUNDREDTHS FEET (405.07') THROUGH AN IRON PIN SET ON THE SOUTHEASTERN SIDE OF THE RIGHT-OF-WAY LINE OF TOWNSHIP ROAD T-232 TO A POINT NEAR THE CENTER LINE OF SAID ROADWAY; THENCE FOLLOWING THE CENTER LINE OF SAID ROADWAY NORTH FORTY-ONE DEGREES, FIFTY MINUTES, FIFTY-SEVEN SECONDS EAST (N 41°, 50', 57" E) A DISTANCE OF THREE HUNDRED FIFTY-ONE AND NINETEEN ONE-HUNDREDTHS FEET (351.19') TO A POINT; THENCE STILL FOLLOWING THE CENTER LINE OF SAID ROADWAY OR AN EXISTING DIRT ROADWAY EXTENDING THEREFROM NORTH FORTY-ONE DEGREES, ELEVEN MINUTES, FIFTY-THREE SECONDS EAST (N 41°, 11', 53" E) A DISTANCE OF TWO HUNDRED THIRTY-THREE AND NINETY-FOUR ONE HUNDREDTHS FEET (233.94') TO A POINT; THENCE THROUGH AN IRON PIN SET ON THE SOUTHEASTERN SIDE OF THE RIGHT-OF-WAY LINE OF SAID TOWNSHIP ROADWAY OR DIRT ROADWAY EXTENDING THEREFROM SOUTH FORTY-EIGHT DEGREES, FORTY-EIGHT MINUTES, SEVEN SECONDS EAST (S 48°, 48', 07" E) A DISTANCE OF THREE HUNDRED AND TWENTY-ONE AND TWO ONE HUNDREDTHS FEET (321.02') TO AN IRON REBAR SET ON THE LINE OF LANDS OF LYNN H. FORCEY AND DAVID D. FORCEY, THENCE SOUTH THIRTY-THREE DEGREES, TWENTY-EIGHT MINUTES, NINE SECONDS WEST (S 38°, 28', 09" W) ALONG THE LINE OF LANDS OF LYNN H. FORCEY AND DAVID D. FORCEY A DISTANCE OF FIVE HUNDRED NINETY-FIVE AND ELEVEN ONE HUNDREDTHS FEET (595.11') TO AN IRON REBAR AND THE PLACE OF BEGINNING. CONTAINING 4.661 ACRES AS SHOWN BY A CERTAIN SURVEY AND SUB-DIVISION MAP TO BE FILED OR HAVING BEEN FILED IN CONJUNCTION HERewith, SAID SURVEY BEING DATED AUGUST 4, 1998 AND HAVING BEEN PREPARED BY CURRY AND ASSOCIATES SURVEYORS, AND THIS PARCEL BEING DESIGNATED THEREON AS LOT NO. 6. SAID SURVEY BEING MADE A PART HEREOF BY REFERENCE THERETO.

EXCEPTING AND RESERVING THEREFROM THE ENTIRE WIDTH OF THE RIGHT-OF-WAY OF TOWNSHIP ROAD T-232 AND ALSO EXCEPTING AND RESERVING UNTO GRANTORS, THEIR HEIRS, SUCCESSORS AND ASSIGNS, BOTH FUTURE AND PAST, THE RIGHT TO INGRESS AND EGRESS OVER TOWNSHIP ROAD T-232 AND ALSO OVER THE EXISTING DIRT ROADWAY EXTENDING THEREFROM, THE WIDTH OF THE RIGHT-OF-WAY OF SAID DIRT ROADWAY BEING APPROXIMATELY THIRTY THREE FEET (33'). A SIMILAR RIGHT TO USE SAID TOWNSHIP ROADWAY AND THE DIRT ROADWAY

EXTENDING THEREFROM NEVERTHELESS ALSO BEING GRANTED UNTO THE GRANTEES HEREIN.

ALSO EXCEPTING AND RESERVING UNTO GRANTORS, THEIR HEIRS, SUCCESSORS AND ASSIGNS, WHETHER FUTURE OR PAST, A TEN (10) FOOT PERMANENT EASEMENT TO SUPPORT A SEWAGE SYSTEM STARTING AT THE END OF THE EXISTING CULVERT OF TOWNSHIP ROAD T-232, EXTENDING THROUGH THE PROPERTY HEREIN BEING CONVEYED, AND CONTINUING NEAR THE NORTHEASTERN EDGE OF THE PROPERTY AS SHOWN ON THE ABOVE REFERENCED SURVEY AND SUB-DIVISION MAP.

FURTHER BEING THE SAME PREMISES DESIGNATED AS LOT 6 ON A CERTAIN SUBDIVISION MAP DATED AUGUST 4, 1998 BY CURRY & ASSOCIATES TO BE RECORDED CONCURRENTLY HERewith.

U	1978	COMMODE	
New/Used	Year	Manufacturer's Name	
12162		00000	70X14
Model Name and Model No.		Manufacturer's Serial No.	Length/Width
RR1 BOX 173A		WOODLAND	
Street or Route		City	
CLEARFIELD		16881	
County		Zip Code	
		PA	
		State	

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

856 . 669. 5400

FAX: 856 . 669. 5399

PENNSYLVANIA OFFICE
215-568-9500

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK***
HEIDI R. SPIVAK***
MARISA JOY COHEN***
LORRAINE DOYLE**
ALAN M. MINATO***
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

June 30, 2006

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
ARTICLE #7006 0100 0005 3897 9511
#7006 0100 0005 3897 9504

William Graham
Mary Graham
RR1 Box 173A
Woodland PA 16881

RE: Mortgage Loan dated June 4, 1999

NOTICE OF INTENTION TO FORECLOSE

Dear Mortgagor:

The Mortgage serviced/held by FCI National Funding (hereinafter we, us or ours) on your property located at RR1 Box 173A Woodland PA 16881 IS IN SERIOUS DEFAULT because you have not made the monthly payments of \$340.87 for the months of November 9, 2002 through June 9, 2006.

The last assessed late charge on this account was \$17.04 at a late charge rate of 5% for each delinquent payment(s). As of today, late charges have accrued to the total amount of \$766.80. Other charges including Total Uncollected Late Charge \$23.06 have accrued at the total amount of \$23.06. 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 \$15788.14.

You may cure this default within THIRTY (30) DAYS of the date of this letter, by paying to us the above amount of \$15788.14, plus any additional monthly payments 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 to

EXHIBIT A

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620

If you do not cure the default within THIRTY (30) DAYS, we intend to exercise the lender's 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, the lender also intends to instruct our firm to start a lawsuit to foreclose your mortgaged property. If the mortgage is foreclosed your mortgaged property will be sold by the Sheriff or other similar official to pay off the mortgage debt. If you cure the default before we 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 fees will be added to whatever you owe the lender, which may also include our reasonable costs. If you cure the default within the THIRTY (30) DAY period you will not be required to pay attorney's fees.

The lender 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 (30) 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 or other similar official foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments plus 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 or other similar official's sale could be held would be approximately six months from the date of this letter. A notice of the date of the Sheriff's or similar official 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: (856) 669-5400. This payment must be 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 or other similar official 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 or other similar official sale, a lawsuit could be started to evict you.

You shall have the right to assert in the foreclosure proceedings, the non-existence of a default or any other defense that you may have to acceleration or foreclosure.

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 THE 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 MAY HAVE RECEIVED OR YOU MAY SOON RECEIVE ANOTHER LETTER FROM US TITLED "NOTICE OF ACCELERATION" WHICH WE ARE REQUIRED TO SEND PURSUANT TO REQUIREMENTS WE HAVE TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT. TO THE EXTENT THAT SUMS REQUIRED THEREIN OR INFORMATION SET FORTH THEREIN IS INCONSISTENT WITH THIS LETTER, THEN THAT LETTER SHALL TAKE PRIORITY, AND YOU SHOULD COMPLY WITH THE TERMS STATED IN THAT LETTER.

Very truly yours,



MARK J. UDREN

MJU/ljs

cc: First Class Mail

NOTICE

The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.

If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.

This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.

**UDREN LAW OFFICES, P.C.
/s/ Mark J. Udren, Esquire
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
(856) 669-5400**

06060638 Referrals

Udren Law Offices, PC
Woodcrest Corporate Center
111 Woodcrest Road
Suite 200
Cherry Hill, NJ 08003

Mary Graham
RR1 Box 173A
Woodland PA 16881



TT5b 668E 5000 00T0 900L
TT5b 668E 5000 00T0 900L

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage \$	69
Certified Fee	240
Return Receipt Fee (Endorsement Required)	185
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees \$	468
Sent To <u>Mary Graham</u>	
Street, Apt. No., or PO Box No. <u>RR1 Box 173A</u>	
City, State, ZIP+4 <u>Woodland PA 16881</u>	
PS Form 3800, June 2002 (See Reverse for Instructions)	



Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee's authorized agent. Advise the clerk or mark the mailpiece with endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the receipt at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry or internet access to delivery information is not available on mail addressed to APOs and FPOs.

(Reverse) June 2002, Form 3800

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Nancy Graham
222 Box 173A
Woodland Park
16881

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? If YES, enter delivery address below:

☐ Yes

☐ No

3. Service Type

☒ Certified Mail

☐ Registered

☐ Insured Mail

☐ Express Mail

☐ Return Receipt for Merchandise

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7006 0100 0005 3897 9511

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

QUEQUE 38 Referrals

Udren Law Offices, PC
Woodcrest Corporate Center
111 Woodcrest Road
Suite 200
Cherry Hill, NJ 08003

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)
For delivery information visit our website at www.usps.com
OFFICIAL USE

Postage	\$ 1.39
Certified Fee	2.40
Return Receipt Fee (Endorsement Required)	1.85
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64

Postmark
Here

Sent To William Graham
Street, Apt. No.,
or PO Box No. RR1 Box 173A
City, State, ZIP+4 Woodland PA 16881
PS Form 3800, June 2002 See Reverse for Instructions

4056 268E 5000 0010 9002
4056 268E 5000 0010 9002




William Graham
RR1 Box 173A
Woodland PA 16881



102595-02-M-1540

V E R I F I C A T I O N

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff, a corporation unless designated otherwise; that he is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.



Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101810
NO: 06-1288-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: FCI NATIONAL FUND, II, INC.
vs.
DEFENDANT: WILLIAM GRAHAM and MARY GRAHAM

SHERIFF RETURN

NOW, August 14, 2006 AT 10:36 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON WILLIAM GRAHAM DEFENDANT AT RR#1 BOX 173A aka 1330 GRAHAM ROAD, WOODLAND, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MARY GRAHAM, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / DEHAVEN

FILED
9/2:20 cm
AUG 17 2006 (5)

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101810
NO: 06-1288-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: FCI NATIONAL FUND, II, INC.
vs.
DEFENDANT: WILLIAM GRAHAM and MARY GRAHAM

SHERIFF RETURN

NOW, August 14, 2006 AT 10:36 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MARY GRAHAM DEFENDANT AT RR#1 BOX 173A aka 1330 GRAHAM ROAD, WOODLAND, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MARY GRAHAM, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / DEHAVEN

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101810
NO: 06-1288-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: FCI NATIONAL FUND, II, INC.
vs.
DEFENDANT: WILLIAM GRAHAM and MARY GRAHAM

SHERIFF RETURN

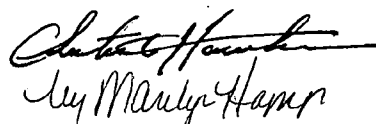
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	UDREN	67556	20.00
SHERIFF HAWKINS	UDREN	67556	28.45

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,



Chester A. Hawkins
Sheriff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

FCI National Fund, II, Inc.
8180 East Kaiser Blvd.
Anaheim Hills, CA 92808
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

v.

William Graham
Mary Graham
Rural Route 1, Box 173A
Woodland, PA 16881
Defendant(s)

NO. 06-1288-CD

FILED *Atty. pd.*
mt. 5734.20.00
SEP 19 2006
Statement
to Atty
Prothonotary/Clerk of Courts
Notice to
Defts.
CR

**PRAECIPE FOR JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES**

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) **William Graham and Mary Graham** 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 Complaint	\$33,510.71
Interest Per Complaint	364.11
From 7/29/06 to 9/19/06	
Late charges per Complaint	<u>34.08</u>
From 7/29/06 to 9/19/06	
TOTAL	<u>\$33,908.90</u>

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

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: September 18 2006

PRO-PRUTH *[Signature]*

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-669-5400

ATTORNEY FOR PLAINTIFF

FCI National Fund, II, Inc.
Plaintiff

v.

William Graham
Mary Graham

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 06-1288-CD

TO: William Graham
Rural Route 1, Box 173A a/k/a
1330 Graham Road,
Woodland, PA 16881

DATE of Notice: September 6, 2006

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.

LAWYER REFERRAL SERVICE
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982
NOTIFICACION IMPORTANTE

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. --DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO IMMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL
LAWYER REFERRAL SERVICE
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-669-5400

ATTORNEY FOR PLAINTIFF

FCI National Fund, II, Inc.
Plaintiff

v.

William Graham
Mary Graham

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 06-1288-CD

TO: Mary Graham
Rural Route 1, Box 173A a/k/a
1330 Grham Road
Woodland, PA 16881

DATE of Notice: September 6, 2006

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.

LAWYER REFERRAL SERVICE
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

NOTIFICACION IMPORTANTE

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS. IMPORTANTES. --- DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO IMMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL
LAWYER REFERRAL SERVICE
David S. Meholick
Court Administrator
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Clearfield, PA 16830
814-765-2641, ext. 5982

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151
Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-482-6900

ATTORNEY FOR PLAINTIFF

FCI National Fund, II, Inc.
8180 East Kaiser Blvd.
Anaheim Hills, CA 92808
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

v.
William Graham
Mary Graham
Rural Route 1, Box 173A
Woodland, PA 16881
Defendant(s)

NO. 06-1288-CD

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF

:

SS

COUNTY OF

:

THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended, and that the age and last known residence and employment of each Defendant are as follows:

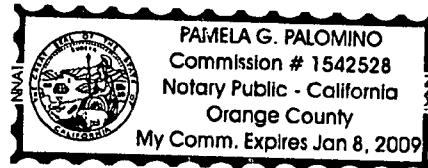
Defendant: William Graham
Age: Over 18
Residence: As captioned above
Employment: Unknown

Defendant: Mary Graham
Age: Over 18
Residence: As captioned above
Employment: Unknown

Sworn to and subscribed
before me this 23rd day
of August, 2006.

Pamela G. Palomino
Notary Public

May Baki
Name: May Baki
Title: VP of Operations
Company: FCI National Fund II, LLC



UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Copy

FCI National Fund, II, Inc.
8180 East Kaiser Blvd.
Anaheim Hills, CA 92808
Plaintiff

v.

William Graham
Mary Graham
Rural Route 1, Box 173A
Woodland, PA 16881
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 06-1288-CD

TO: William Graham
Rural Route 1, Box 173A
a/k/a 1330 Graham Road
Woodland, PA 16881

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Prothonotary

9/19/06

- ☒ Judgment by Default
☐ Money Judgment
☐ Judgment in Replevin
☐ Judgment for Possession
☐ Judgment on Award of Arbitration
☐ Judgment on Verdict
☐ Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400

N LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

FCI National Fund, II, Inc.
8180 East Kaiser Blvd.
Anaheim Hills, CA 92808
Plaintiff

v.

William Graham
Mary Graham
Rural Route 1, Box 173A
Woodland, PA 16881
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 06-1288-CD

TO: Mary Graham
Rural Route 1, Box 173A
a/k/a 1330 Graham Road
Woodland, PA 16881

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Will. Udren
Prothonotary

BA 9/19/06

- ☒ Judgment by Default
☐ Money Judgment
☐ Judgment in Replevin
☐ Judgment for Possession
☐ Judgment on Award of Arbitration
☐ Judgment on Verdict
☐ Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400

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

CC 7

FCI National Fund, II, Inc.
Plaintiff(s)

No.: 2006-01288-CD

Real Debt: \$33,908.90

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

William Graham
Mary Graham
Defendant(s)

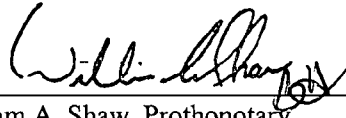
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: September 19, 2006

Expires: September 19, 2011

Certified from the record this 19th 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

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

FCI National Fund, II, Inc.
8180 East Kaiser Blvd.
Anaheim Hills, CA 92808
Plaintiff

v.

William Graham
Mary Graham
Rural Route 1, Box 173A
Woodland, PA 16881
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 06-1288-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Please issue Writ of Execution in the above matter:

Amount due \$33,908.90

Interest From 9/20/06
to Date of Sale _____
Ongoing Per Diem of \$6.87
to actual date of sale including if sale is
held at a later date

(Costs to be added)

\$ 125.00 Prothonotary costs

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED
m/115761
SEP 19 2006
Any pd. 20.00
ice & low nts
w/ prop descr.
to shift
William A. Shaw
Prothonotary/Clerk of Courts
(610)

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

FCI National Fund, II, Inc.
8180 East Kaiser Blvd.
Anaheim Hills, CA 92808

Plaintiff

v.

William Graham
Mary Graham
Rural Route 1, Box 173A
Woodland, PA 16881

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 06-1288-CD

C E R T I F I C A T E

Mark J. Udren, 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 insured mortgage
- () Non-owner occupied
- () Vacant
- (X) Act 91 procedures have been fulfilled.
- () Over 24 months delinquent.

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

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren, Esquire

ATTY I.D. NO. 04302

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

FCI National Fund, II, Inc.
8180 East Kaiser Blvd.
Anaheim Hills, CA 92808

Plaintiff

v.

William Graham
Mary Graham
Rural Route 1, Box 173A
Woodland, PA 16881

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 06-1288-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

FCI National Fund, II, Inc., Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: Rural Route 1, Box 173A (Bradford Township), Woodland, PA 16881

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

Name

Address

William Graham

Rural Route 1, Box 173A
a/k/a 1330 Graham Road
Woodland, PA 16881

Mary Graham

Rural Route 1, Box 173A
a/k/a 1330 Graham Road
Woodland, PA 16881

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

Name

Address

SAME AS #1 ABOVE

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

Name

Address

None

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

Name

Address

Plaintiff herein.

See Caption above.

Northwest Consumer Discount
Co. D/B/A State College
Financial Services

137 Rolling Ridge Drive
State College, PA 16801

LaSalle National Bank, as
Trustee under the Pooling
and Servicing Agreement
dated 6/1/99, Series 1999-2

One Ramland Road
Orangeburg, NY 10962

c/o Federman and Phelan LLP
One Penn Center at Suburban Station
1617 JFK Boulevard
Philadelphia, PA 19103-1814

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

Name

Address

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

Address

Real Estate Tax Dept.

1 North Second Street, Suite 116
Clearfield, PA 16830

Domestic Relations Section

1 North Second Street, Suite 116
Clearfield, PA 16830

Commonwealth of PA,
Department of Revenue

Bureau of Compliance, PO Box 281230
Harrisburg, PA 17128-1230

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

Name

Address

Tenants/Occupants

Rural Route 1, Box 173A
(Bradford Township)
Woodland, PA 16881

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

DATED: September 19, 2006

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQ.
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

FCI National Fund, II, Inc.
8180 East Kaiser Blvd.
Anaheim Hills, CA 92808
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

v.

William Graham
Mary Graham
Rural Route 1, Box 173A
Woodland, PA 16881
Defendant(s)

NO. 06-1288-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

property: Rural Route 1, Box 173A
(Bradford Township)
Woodland, PA 16881
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$33,908.90

Interest From 9/20/06
to Date of Sale _____
Ongoing Per Diem of \$6.87
to actual date of sale including if sale is
held at a later date

(Costs to be added)

\$ _____ Prothonotary costs

By

William Graham Prothonotary
Clerk

Date

September 19, 2006

=====

vs .

Mary Graham

=====

INTEREST \$ _____

to Date of Sale _____

PROTHY \$ 125.00

SHERIFF \$ _____

STATUTORY \$_____

COSTS DUE PROTHY. \$_____

Woodland, PA 16881

(856) 669-5400

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

BEGINNING AT AN IRON REBAR SET ON THE LINE OF LANDS OF LYNN H. FORCEY AND DAVID D. FORCEY, WHICH POINT IS THE SOUTHERNMOST POINT OF THE PROPERTY HEREIN CONVEYED; THENCE NORTH FORTY-EIGHT DEGREES, NINE MINUTES, THREE SECONDS WEST (N 48°, 09', 03" W) A DISTANCE OF FOUR HUNDRED FIVE AND SEVEN ONE HUNDREDTHS FEET (405.07') THROUGH AN IRON PIN SET ON THE SOUTHEASTERN SIDE OF THE RIGHT-OF-WAY LINE OF TOWNSHIP ROAD T-232 TO A POINT NEAR THE CENTER LINE OF SAID ROADWAY; THENCE FOLLOWING THE CENTER LINE OF SAID ROADWAY NORTH FORTY-ONE DEGREES, FIFTY MINUTES, FIFTY-SEVEN SECONDS EAST (N 41°, 50', 57" E) A DISTANCE OF THREE HUNDRED FIFTY-ONE AND NINETEEN ONE-HUNDREDTHS FEET (351.19') TO A POINT; THENCE STILL FOLLOWING THE CENTER LINE OF SAID ROADWAY OR AN EXISTING DIRT ROADWAY EXTENDING THEREFROM NORTH FORTY-ONE DEGREES, ELEVEN MINUTES, FIFTY-THREE SECONDS EAST (N 41°, 11', 53" E) A DISTANCE OF TWO HUNDRED THIRTY-THREE AND NINETY-FOUR ONE HUNDREDTHS FEET (233.94') TO A POINT; THENCE THROUGH AN IRON PIN SET ON THE SOUTHEASTERN SIDE OF THE RIGHT-OF-WAY LINE OF SAID TOWNSHIP ROADWAY OR DIRT ROADWAY EXTENDING THEREFROM SOUTH FORTY-EIGHT DEGREES, FORTY-EIGHT MINUTES, SEVEN SECONDS EAST (S 48°, 48', 07" E) A DISTANCE OF THREE HUNDRED AND TWENTY-ONE AND TWO ONE HUNDREDTHS FEET (321.02') TO AN IRON REBAR SET ON THE LINE OF LANDS OF LYNN H. FORCEY AND DAVID D. FORCEY, THENCE SOUTH THIRTY-THREE DEGREES, TWENTY-EIGHT MINUTES, NINE SECONDS WEST (S 38°, 28', 09" W) ALONG THE LINE OF LANDS OF LYNN H. FORCEY AND DAVID D. FORCEY A DISTANCE OF FIVE HUNDRED NINETY-FIVE AND ELEVEN ONE HUNDREDTHS FEET (595.11') TO AN IRON REBAR AND THE PLACE OF BEGINNING. CONTAINING 4.661 ACRES AS SHOWN BY A CERTAIN SURVEY AND SUB-DIVISION MAP TO BE FILED OR HAVING BEEN FILED IN CONJUNCTION HERewith, SAID SURVEY BEING DATED AUGUST 4, 1998 AND HAVING BEEN PREPARED BY CURRY AND ASSOCIATES SURVEYORS, AND THIS PARCEL BEING DESIGNATED THEREON AS LOT NO. 6. SAID SURVEY BEING MADE A PART HEREOF BY REFERENCE THERETO.

EXCEPTING AND RESERVING THEREFROM THE ENTIRE WIDTH OF THE RIGHT-OF-WAY OF TOWNSHIP ROAD T-232 AND ALSO EXCEPTING AND RESERVING UNTO GRANTORS, THEIR HEIRS, SUCCESSORS AND ASSIGNS, BOTH FUTURE AND PAST, THE RIGHT TO INGRESS AND EGRESS OVER TOWNSHIP ROAD T-232 AND ALSO OVER THE EXISTING DIRT ROADWAY EXTENDING THEREFROM, THE WIDTH OF THE RIGHT-OF-WAY OF SAID DIRT ROADWAY BEING APPROXIMATELY THIRTY THREE FEET (33'). A SIMILAR RIGHT TO USE SAID TOWNSHIP ROADWAY AND THE DIRT ROADWAY

EXTENDING THEREFROM NEVERTHELESS ALSO BEING GRANTED UNTO THE GRANTEES HEREIN.

ALSO EXCEPTING AND RESERVING UNTO GRANTORS, THEIR HEIRS, SUCCESSORS AND ASSIGNS, WHETHER FUTURE OR PAST, A TEN (10) FOOT PERMANENT EASEMENT TO SUPPORT A SEWAGE SYSTEM STARTING AT THE END OF THE EXISTING CULVERT OF TOWNSHIP ROAD T-232, EXTENDING THROUGH THE PROPERTY HEREIN BEING CONVEYED, AND CONTINUING NEAR THE NORTHEASTERN EDGE OF THE PROPERTY AS SHOWN ON THE ABOVE REFERENCED SURVEY AND SUB-DIVISION MAP.

FURTHER BEING THE SAME PREMISES DESIGNATED AS LOT 6 ON A CERTAIN SUBDIVISION MAP DATED AUGUST 4, 1998 BY CURRY & ASSOCIATES TO BE RECORDED CONCURRENTLY HERewith.

BEING KNOWN AS: RURAL ROUTE 1, BOX 173A
(BRADFORD TOWNSHIP)
WOODLAND, PA 16881

PROPERTY ID NO.: 126-007-000-00126 CONTROL NO.: 106-0-74714

TITLE TO SAID PREMISES IS VESTED IN WILLIAM AND MARY GRAHAM, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM JOHN DAVID GRAHAM AND BARBARA ALICE GRAHAM, HUSBAND AND WIFE DATED 11/16/1998 RECORDED 11/17/1989 IN DEED BOOK 1986 PAGE 172.

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

FCI National Fund, II, Inc.
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.
William Graham
Mary Graham

Defendant(s)

NO. 06-1288-CD

PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

Kindly substitute the attached Verification for the Verification attached to the Complaint in Mortgage Foreclosure with regard to the captioned matter.

DATED: September 19, 2006

UDREN LAW OFFICES, P.C.

BY:

Mark J. Udren, Esquire
Attorney for Plaintiff

FILED ^{NO} _{cc}
mjj:4061
SEP 19 2006 (5)

William A. Shaw
Prothonotary/Clerk of Courts

V E R I F I C A T I O N

The undersigned, an officer of the Corporation which is the Plaintiff in the foregoing Complaint or an officer of the Corporation which is the servicing agent of Plaintiff, and being authorized to make this verification on behalf of the Plaintiff, hereby verifies that the facts set forth in the foregoing Complaint are taken from records maintained by persons supervised by the undersigned who maintain the business records of the mortgage held by Plaintiff in the ordinary course of business and that those facts are true and correct to the best of the knowledge, information and belief of the undersigned.

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

Date: August 23, 2006



Name: May Baki
Title: VP of Operations
Company: FCI National Fund II, LLC

William Graham
Mary Graham
Loan #B237319007
MJU #06060638

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

FCI National Fund, II, Inc.
8180 East Kaiser Blvd.
Anaheim Hills, CA 92808
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.

William Graham
Mary Graham
Rural Route 1, Box 173A
Woodland, PA 16881
Defendant(s)

NO. 06-1288-CD

FILED ^{NO CC}
m/12:4784
JAN 04 2007

William A. Shaw
Prothonotary/Clerk of Courts

AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P. RULE 3129.1

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: December 18, 2006

UDREN LAW OFFICES, P.C.

BY:

Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

FCI National Fund, II, Inc.
Plaintiff

v.
William Graham
Mary Graham
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 06-1288-CD

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

**NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY**

OWNER(S): William Graham & Mary Graham

PROPERTY: Rural Route 1, Box 173A, (Bradford Township) Woodland, PA 16881

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on January 5, 2007, at 10:00 A.M., at the Clearfield County Courthouse, 1 North Second Street, Suite 116, Clearfield, PA 16830. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

EXHIBIT A

Name and Address of Sender

**UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NEW JERSEY 08003**

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Check appropriate block for Registered Mail:
☐ With Postal Insurance
☐ Without postal insurance

☐ Registered
☐ Insured
☐ COD
☐ Certified

☐ Return Receipt for Merchandise
☐ Int'l Recorded Del.
☐ Express Mail

Postmark and Date of Receipt

Due Sender If COD

R.R. Fee

S.D. Fee

S.H. Fee

Rst. Del. Fee

Remarks

Handling Charge

Act. Value (If Regis.)

Insured Value

Postage

Fee

Name of Addressee, Street, and Post Office Address

Article Number

Line

1

GRAHAM
CLEARFIELD COUNTY REAL ESTATE TAX DEPT. 1 N.
2ND ST., STE 116, CLEARFIELD, PA 16830

2

DOMESTIC RELATIONS SECTION 1 N. 2ND ST., STE
116, CLEARFIELD, PA 16830

3

PA DEPT OF REV. BUREAU OF COMPLIANCE, P.O.
BOX 281230, HARRISBURG, PA 17128-1230

4

TENANTS/OCCUPANTS RR1, BOX 173A, (BRADFORD
TWP), WOODLAND, PA 16881

5

NORTHWEST CONSUMER DISCOUNT CO dba STATE
COLLEGE FINANCIAL SERVICES 137 ROLLING RIDGE
DR., STATE COLLEGE, PA 16801

6

Lasalle Nat'l Bank as Trustee Under the Pooling &
Servicing Agreement dtd 6/1/99, Series: 1999-2 One
Ramland Rd. Orangeburg, NY 10962

7

LaSalle Nat'l Bank c/o Federman & Phelan One Penn Ctr
1617 JFK Blvd, Ste 1400, Phila., PA 19103-1814

8

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HENNI

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The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, SR13, and SR21 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.

Postmaster, Per (Name of Receiving Employee)

Total Number of Pieces Received at Post Office

Total number of Pieces Listed by Sender

PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

EXHIBIT A

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20452
NO: 06-1288-CD

PLAINTIFF: FCI NATIONAL FUND, II, INC.
vs.
DEFENDANT: WILLIAM GRAHAM AND MARY GRAHAM

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 09/19/2006

LEVY TAKEN 10/11/2006 @ 1:57 PM

POSTED 10/11/2006 @ 1:57 PM

SALE HELD

SOLD TO

WRIT RETURNED 04/26/2007

DATE DEED FILED **NOT SOLD**

FILED
01/10:41/07
APR 26 2007
William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

10/17/2006 @ 1:57 PM SERVED WILLIAM GRAHAM

SERVED WILLIAM GRAHAM, DEFENDANT, AT HIS RESIDENCE 1330 GRAHAM ROAD, WOODLAND, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO WILLIAM GRAHAM

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.

10/17/2006 @ 1:57 PM SERVED MARY GRAHAM

SERVED MARY GRAHAM, DEFENDANT, AT HER RESIDENCE 1330 GRAHAM ROAD, WOODLAND, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MARY GRAHAM

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, JANUARY 3, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR JANUARY 5, 2007 DUE TO A SHORT PAY OFF. CONSIDERATION OF \$24,000.00 WAS RECEIVED FOR THE STAY.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20452
NO: 06-1288-CD

PLAINTIFF: FCI NATIONAL FUND, II, INC.
vs.
DEFENDANT: WILLIAM GRAHAM AND MARY GRAHAM

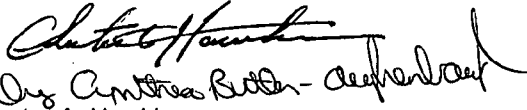
Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$658.58

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,


Chester A. Hawkins
Sheriff

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren, Esquire

ATTY I.D. NO. 04302

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

FCI National Fund, II, Inc.

8180 East Kaiser Blvd.

Anaheim Hills, CA 92808

Plaintiff

COURT OF COMMON PLEAS

CIVIL DIVISION

Clearfield County

MORTGAGE FORECLOSURE

v.

William Graham

Mary Graham

Rural Route 1, Box 173A

Woodland, PA 16881

Defendant(s)

NO. 06-1288-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

property: Rural Route 1, Box 173A
(Bradford Township)
Woodland, PA 16881
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$33,908.90

Interest From 9/20/06
to Date of Sale _____
Ongoing Per Diem of \$6.87
to actual date of sale including if sale is
held at a later date

(Costs to be added)

\$ 125.00 Prothonotary costs

By

William Graham
Prothonotary
Clerk

Date

September 19, 2006

Received September 19, 2006 @ 3:00 P.M.
Chester A. Hawkins
By Cynthia Butler-Aughaltay

COURT OF COMMON PLEAS
NO. 06-1288-CD

FCI National Fund, II, Inc.
vs.
William Graham
Mary Graham

WRIT OF EXECUTION

REAL DEBT \$ 33,908.90

INTEREST \$ _____

from 9/20/06
to Date of Sale _____
Ongoing Per Diem of \$6.87
to actual date of sale including if sale is
held at a later date

COSTS PAID:

PROTHY \$ 125.00

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:

Rural Route 1, Box 173A
(Bradford Township)
Woodland, PA 16881

Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
(856) 669-5400

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

BEGINNING AT AN IRON REBAR SET ON THE LINE OF LANDS OF LYNN H. FORCEY AND DAVID D. FORCEY, WHICH POINT IS THE SOUTHERNMOST POINT OF THE PROPERTY HEREIN CONVEYED; THENCE NORTH FORTY-EIGHT DEGREES, NINE MINUTES, THREE SECONDS WEST (N 48°, 09', 03" W) A DISTANCE OF FOUR HUNDRED FIVE AND SEVEN ONE HUNDREDTHS FEET (405.07') THROUGH AN IRON PIN SET ON THE SOUTHEASTERN SIDE OF THE RIGHT-OF-WAY LINE OF TOWNSHIP ROAD T-232 TO A POINT NEAR THE CENTER LINE OF SAID ROADWAY; THENCE FOLLOWING THE CENTER LINE OF SAID ROADWAY NORTH FORTY-ONE DEGREES, FIFTY MINUTES, FIFTY-SEVEN SECONDS EAST (N 41°, 50', 57" E) A DISTANCE OF THREE HUNDRED FIFTY-ONE AND NINETEEN ONE-HUNDREDTHS FEET (351.19') TO A POINT; THENCE STILL FOLLOWING THE CENTER LINE OF SAID ROADWAY OR AN EXISTING DIRT ROADWAY EXTENDING THEREFROM NORTH FORTY-ONE DEGREES, ELEVEN MINUTES, FIFTY-THREE SECONDS EAST (N 41°, 11', 53" E) A DISTANCE OF TWO HUNDRED THIRTY-THREE AND NINETY-FOUR ONE HUNDREDTHS FEET (233.94') TO A POINT; THENCE THROUGH AN IRON PIN SET ON THE SOUTHEASTERN SIDE OF THE RIGHT-OF-WAY LINE OF SAID TOWNSHIP ROADWAY OR DIRT ROADWAY EXTENDING THEREFROM SOUTH FORTY-EIGHT DEGREES, FORTY-EIGHT MINUTES, SEVEN SECONDS EAST (S 48°, 48', 07" E) A DISTANCE OF THREE HUNDRED AND TWENTY-ONE AND TWO ONE HUNDREDTHS FEET (321.02') TO AN IRON REBAR SET ON THE LINE OF LANDS OF LYNN H. FORCEY AND DAVID D. FORCEY, THENCE SOUTH THIRTY-THREE DEGREES, TWENTY-EIGHT MINUTES, NINE SECONDS WEST (S 38°, 28', 09" W) ALONG THE LINE OF LANDS OF LYNN H. FORCEY AND DAVID D. FORCEY A DISTANCE OF FIVE HUNDRED NINETY-FIVE AND ELEVEN ONE HUNDREDTHS FEET (595.11') TO AN IRON REBAR AND THE PLACE OF BEGINNING. CONTAINING 4.661 ACRES AS SHOWN BY A CERTAIN SURVEY AND SUB-DIVISION MAP TO BE FILED OR HAVING BEEN FILED IN CONJUNCTION HERewith, SAID SURVEY BEING DATED AUGUST 4, 1998 AND HAVING BEEN PREPARED BY CURRY AND ASSOCIATES SURVEYORS, AND THIS PARCEL BEING DESIGNATED THEREON AS LOT NO. 6. SAID SURVEY BEING MADE A PART HEREOF BY REFERENCE THERETO.

EXCEPTING AND RESERVING THEREFROM THE ENTIRE WIDTH OF THE RIGHT-OF-WAY OF TOWNSHIP ROAD T-232 AND ALSO EXCEPTING AND RESERVING UNTO GRANTORS, THEIR HEIRS, SUCCESSORS AND ASSIGNS, BOTH FUTURE AND PAST, THE RIGHT TO INGRESS AND EGRESS OVER TOWNSHIP ROAD T-232 AND ALSO OVER THE EXISTING DIRT ROADWAY EXTENDING THEREFROM, THE WIDTH OF THE RIGHT-OF-WAY OF SAID DIRT ROADWAY BEING APPROXIMATELY THIRTY THREE FEET (33'). A SIMILAR RIGHT TO USE SAID TOWNSHIP ROADWAY AND THE DIRT ROADWAY

EXTENDING THEREFROM NEVERTHELESS ALSO BEING GRANTED UNTO THE GRANTEES HEREIN.

ALSO EXCEPTING AND RESERVING UNTO GRANTORS, THEIR HEIRS, SUCCESSORS AND ASSIGNS, WHETHER FUTURE OR PAST, A TEN (10) FOOT PERMANENT EASEMENT TO SUPPORT A SEWAGE SYSTEM STARTING AT THE END OF THE EXISTING CULVERT OF TOWNSHIP ROAD T-232, EXTENDING THROUGH THE PROPERTY HEREIN BEING CONVEYED, AND CONTINUING NEAR THE NORTHEASTERN EDGE OF THE PROPERTY AS SHOWN ON THE ABOVE REFERENCED SURVEY AND SUB-DIVISION MAP.

FURTHER BEING THE SAME PREMISES DESIGNATED AS LOT 6 ON A CERTAIN SUBDIVISION MAP DATED AUGUST 4, 1998 BY CURRY & ASSOCIATES TO BE RECORDED CONCURRENTLY HEREWITH.

BEING KNOWN AS: RURAL ROUTE 1, BOX 173A
(BRADFORD TOWNSHIP)
WOODLAND, PA 16881

PROPERTY ID NO.: 126-007-000-00126 CONTROL NO.: 106-0-74714

TITLE TO SAID PREMISES IS VESTED IN WILLIAM AND MARY GRAHAM, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM JOHN DAVID GRAHAM AND BARBARA ALICE GRAHAM, HUSBAND AND WIFE DATED 11/16/1998 RECORDED 11/17/1989 IN DEED BOOK 1986 PAGE 172.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME WILLIAM GRAHAM

NO. 06-1288-CD

NOW, April 26, 2007, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on January 05, 2007, I exposed the within described real estate of William Graham And Mary Graham 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 \$24,000.00 and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	4.45
LEVY	15.00
MILEAGE	4.45
POSTING	15.00
CSDS	10.00
COMMISSION	480.00
POSTAGE	4.68
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	24,000.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$658.58

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	33,908.90
INTEREST @ 6.8700	735.09
FROM 09/20/2006 TO 01/05/2007	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$34,683.99

COSTS:

ADVERTISING	670.66
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	658.58
LEGAL JOURNAL COSTS	216.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$1,810.24

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

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620
856 . 669 . 5400
FAX: 856 . 669 . 5399

PENNSYLVANIA OFFICE
215-368-9500

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY COHEN***
LORRAINE DOYLE**
ALAN M. MINATO***
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

January 3, 2007

Sent via telefax #814-765-5915
and Regular Mail

Clearfield County Sheriff's Office
Clearfield County Courthouse
1 North Second Street
Suite 116
Clearfield, PA 16830
ATTN: CINDY

Re: FCI National Fund, II, Inc.

vs.

William Graham & Mary Graham
Clearfield County C.C.P. No. 06-1288-CD
Premises: Rural Route 1, Box 173A (Bradford Township),
Woodland, PA 16881
SS Date: JANUARY 5, 2007

Dear CINDY:

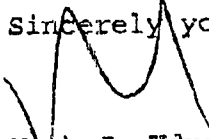
Please STAY the Sheriff's Sale scheduled for JANUARY 5, 2007.

Sale is STAYED for the following reason:

PLAINTIFF HAS ACCEPTED A SHORT PAY OFF. AMOUNT COLLECTED IN
CONSIDERATION OF THE STAY \$24,000.00

Thank you for your attention to this matter.

Sincerely yours,


Mark J. Udren
UDREN LAW OFFICES, P.C.

/jjh

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-669-5400

ATTORNEY FOR PLAINTIFF

FCI National Fund, II, Inc.
8180 East Kaiser Blvd.
Anaheim Hills, CA 92808
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 06-1288-CD

v.
William Graham
Mary Graham
Rural Route 1, Box 173A
Woodland, PA 16881
Defendant(s)

PRAECIPE TO WITHDRAW JUDGMENT AND DISCONTINUE WITHOUT PREJUDICE

TO THE PROTHONOTARY:

Kindly mark the above captioned matter JUDGMENT WITHDRAWN
and ACTION DISCONTINUED WITHOUT PREJUDICE, upon payment of your
costs only.


Attorney for Plaintiff

DATED: April 15, 2013

HARRY B. REESE, ESQUIRE
PA ID 310501

FILED

APR 19 2013

William A. Shaw
Prothonotary/Clerk of Courts

FT-06060638