

07-375-CD
US Bank vs Paul D. Wilcox et al

US Bank et al vs Paul Wilcox et al
07-375-CD

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION,
as trustee for Pennsylvania Housing Finance
Agency, Assignee of PENNSYLVANIA
HOUSING FINANCE AGENCY, Assignee
of JERSEY SHORE STATE BANK,

Plaintiff,

vs.

PAUL D. WILCOX and SUSAN Y.
WILCOX

Defendants.

CIVIL DIVISION

NO. 2007-375-CD

**COMPLAINT IN MORTGAGE
FORECLOSURE**

Code - MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

FILED PD \$85.00 ATT
m/12/14 LM 1CC ATT
MAR 12 2007 2CC Shff
US

May 4, 2007 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

William A. Shaw
Deputy Prothonotary

Aug 13, 2007 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, et al.)
Plaintiff,) NO:
vs.)
PAUL D. WILCOX and SUSAN Y. WILCOX)
Defendant(s).)

COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THIS COMPLAINT AND NOTICE ARE SERVED, BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY THE ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES AND 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.

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**PROTHONOTARY
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641 - EXT. 20**

COMPLAINT IN MORTGAGE FORECLOSURE

NOW, comes the Plaintiff by its attorneys, Louis P. Vitti and Associates, P.C. and Louis P. Vitti, Esquire, and pursuant to the Pennsylvania Rules of Civil Procedure Numbers 1141 through 1150, for its Complaint in Mortgage Foreclosure, sets forth the following:

1. The Plaintiff is a corporation duly authorized to conduct business within the laws of the Commonwealth of Pennsylvania, having a principal place of business located at 211 North Front Street, Harrisburg PA 17105.
2. The Defendant(s) is/are individuals with a last known mailing address of 464 West Pauline Drive, Clearfield, PA 16830. The property address is **464 West Pauline Drive, Clearfield, PA 16830** and is the subject of this action.
3. On the 17th day of June, 2005, in consideration of a loan of One Hundred Sixteen Thousand Eight Hundred and 00/100 (\$116,800.00) Dollars made by Jersey Shore State Bank, to Defendant(s), the said Defendant(s) executed and delivered to Jersey Shore State Bank, a "Note" secured by a Mortgage with the Defendant(s) as mortgagor(s) and Jersey Shore State Bank, as mortgagee, which mortgage was recorded on the 17th day of June, 2005, in the Office of the Recorder of Deeds of Clearfiled County at Instrument No. 200509089. The said mortgage is incorporated herein by reference thereto as though the same were set forth fully at length.
4. The premises secured by the mortgage are:

SEE EXHIBIT "A" ATTACHED HERETO.

5. On the 17th day of June, 2005, Jersey Shore State Bank, assigned to the Plaintiff, Pennsylvania Housing Finance Agency, the said mortgage, that assignment being recorded in the Office of the Recorder of Deeds of Clearfield County on the 17th day of June, 2005 at Instrument No. 200509090. The said assignment is incorporated herein by reference.

6. On the 5th day of February, 2007, Pennsylvania Housing Finance Agency, a PA corporation, assigned to the Plaintiff, U.S. Bank National Association, the said mortgage, that assignment being recorded in the Office of the Recorder of Deeds of Clearfield County and the said assignment is incorporated herein by reference.

7. Said mortgage provides, inter alia:

"that when as soon as the principal debt secured shall become due and payable, or in case default shall be made in the payment of any installment of principal and interest, or any monthly payment, keeping and performance by the mortgagor of any of the terms, conditions or covenants of the mortgage or note, it shall be lawful for mortgagee to bring an Action of Mortgage Foreclosure, or other proceedings upon the mortgage, of principal debt, interest and all other recoverable sums, together with attorney's fees."

8. Since May 1, 2006, the mortgage has been in default by reason, inter alia, of the failure of the mortgagor(s) to make payments provided for in the said mortgage (including principal and interest) and, under the terms of the mortgage, the entire principal sum is due and payable.

9. In accordance with the appropriate Pennsylvania Acts of Assembly and the Pennsylvania Rules of Civil Procedure, the mortgagor(s) has been advised in writing of the mortgagees intention to foreclose. The appropriate time period has elapsed since the Notice of Intention to Foreclose has been served upon the mortgagor(s).

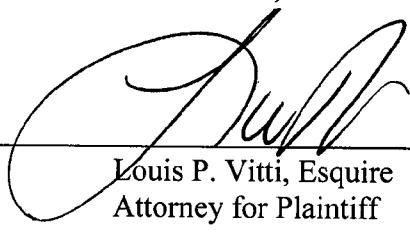
10. The amount due on said mortgage is itemized on the attached schedule.
11. Pursuant to Pennsylvania Rule of Civil Procedure 1144, the Plaintiff releases from liability for the debt secured by the mortgage any mortgagor, personal representative, heir or devisee of the mortgagor who is not a real owner of the property as evidenced by the last recorded deed of record at the time of the filing of this Complaint.

WHEREFORE, pursuant to Pennsylvania Rule of Civil Procedure Number 1147(6), Plaintiff demands judgment for the amount due of One Hundred Thirty Three Thousand Nine Hundred Forty Two and 57/100 Dollars (\$133,942.57) with interest and costs.

Respectfully submitted,

LOUIS P. VITTI & ASSOC., P.C.

BY _____


Louis P. Vitti, Esquire
Attorney for Plaintiff

WILCOX

SCHEDULE OF AMOUNTS DUE UNDER MORTGAGE

Unpaid Principal Balance		115,628.06	
Interest @ 5.5000%	from 04/01/06	through 3/31/2007	6,342.12
(Plus \$17.4234 per day after 3/31/2007)			
Late charges through 3/8/2007			
0 months @ 26.53			
Accumulated beforehand			397.95
(Plus \$26.53 on the 17th day of each month after 3/8/2007)			
Attorney's fee		5,781.40	
Escrow deficit		<u>5,793.04</u>	

(This figure includes projected additional charges that may be incurred by the Plaintiff and transmitted to the sheriff as charges on the writ prior to the date of the sheriff's sale)

BALANCE DUE **133,942.57**

Wilcox

Legal Description - Exhibit 'A'

ALL that certain lot situate in the Township of Lawrence, County of Clearfield, and State of Pennsylvania, bounded and described as follows:

BEGINNING at the Southeast corner of Lot #88 at Pauline Drive West; thence along line of Pauline Drive West, North fifty-eight degrees fifty-eight minutes West (N 58° 58' W) eighty-two (82) feet to corner of Lot #87; thence along line of Lot #87, North thirty-three degrees thirty-six minutes East (N 33° 36' E) one hundred thirty nine and three-tenths (139.3) feet to a pin on rear line of Lot #60; thence along rear line of Lot #60 South sixty-six degrees fifteen minutes East (S 66° 15' E) sixty-seven (67) feet to line of Lot #89; thence along line of Lot #89 South twenty-seven degrees twenty-two minutes West (S 27° 22') West one hundred forty-eight (148) feet to a pin on line of Pauline Drive West and place of beginning.

EXCEPTING AND RESERVING all exceptions and reservations contained in all prior chains of title.

Being identified in the Clearfield County Mapping and Assessment Office as Map No. 123-L08-684-00088.

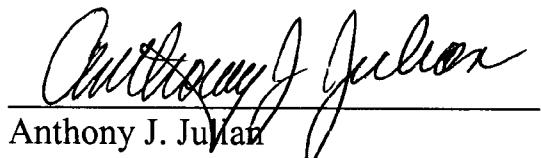
BEING the same premises as were conveyed unto Paul D. Wilcox and Susan Y. Wilcox, husband and wife, by deed of Michael F. Reed and Katherine H. Reed, husband and wife, dated June 15, 2005, and recorded at Clearfield County Instrument Number 200509088.

EXHIBIT

A

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: 3/8/2007

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION,
AS TRUSTEE FOR PENNSYLVANIA
HOUSING FINANCE AGENCY, Assignee
of PENNSYLVANIA HOUSING
FINANCE AGENCY, Assignee of JERSEY
SHORE STATE BANK,

Plaintiff,

vs.

PAUL D. WILCOX and SUSAN Y.
WILCOX

Defendants.

CIVIL DIVISION

NO. 2007-375-CD

**PRAECIPE TO REINSTATE
COMPLAINT IN MORTGAGE
FORECLOSURE**

Code - Mortgage Foreclosure

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

5/11/2007 Atty pd. 7.00
m/11/5/2007
MAY 14 2007
2 Complaints
Reinstated to Sheriff
William A. Shaw
Prothonotary/Clerk of Courts
(60)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE)
FOR PENNSYLVANIA HOUSING FINANCE AGENCY,) NO. 2007-375-CD
Assignee of PENNSYLVANIA HOUSING FINANCE)
AGENCY, Assignee of JERSEY SHORE STATE BANK,)
Plaintiff,)
vs.)
PAUL D. WILCOX and SUSAN Y. WILCOX)
Defendants.)

PRAECIPE TO REINSTATE COMPLAINT

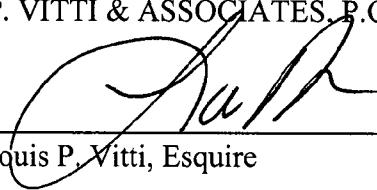
TO THE PROTHONOTARY OF CLEARFIELD COUNTY:

Please reinstate the complaint in the above-captioned case.

Respectfully submitted,

LOUIS P. VITTI & ASSOCIATES, P.C.

BY: _____


Louis P. Vitti, Esquire

DATE: May 2, 2007

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION, as
trustee for PENNSYLVANIA HOUSING
FINANCE AGENCY assignee of
PENNSYLVANIA HOUSING FINANCE
AGENCY, assignee of JERSEY SHORE
STATE BANK

Plaintiff,

vs.

PAUL D. WILCOX and SUSAN Y. WILCOX,

Defendants.

CIVIL DIVISION

NO. 2007-375-CD

**PETITION TO DIRECT SHERIFF'S
RETURN**

Code MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

FILED NO CC
MIO:58/61
JUN 29 2007
(6K)

William A. Shaw
Prothonotary/Clerk of Courts

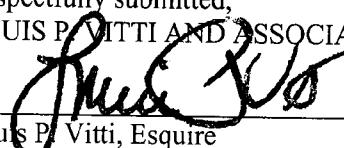
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, as trustee) NO. 2007-375-CD
for PENNSYLVANIA HOUSING FINANCE AGENCY)
assignee of PENNSYLVANIA HOUSING FINANCE)
AGENCY, assignee of JERSEY SHORE STATE BANK)
Plaintiff,)
vs.)
PAUL D. WILCOX and SUSAN Y. WILCOX,)
Defendants.)

PETITION TO DIRECT SHERIFF'S RETURN

1. Petitioners is the Plaintiff of the above caption number and term.
2. The Defendants, Paul D. Wilcox and Susan Y. Wilcox are defendants/ mortgagors at the above caption number and term.
3. The action that is filed is an action in mortgage foreclosure for obtaining possession of property for failure to pay mortgage
4. The defendants have been served by certified mail and have vacated the premises. See Exhibit "A"
5. In spite of the status of the case, in that judgment may be entered and sale scheduled, the Sheriff is unable to make the timely return of service.
6. The property in question is abandoned and is subject to vandalism, destruction and other damage while awaiting return of service by the Office of the Sheriff not with standing that sale must be scheduled for return of the secured property to the Plaintiff.

Wherefore, the Petitioner prays that this Honorable Court enter an order directing the Office of the Sheriff to duly required sheriff return of service to allow this case to proceed and protect the security for which the loan was made.

Respectfully submitted,
LOUIS P. VITTI AND ASSOCIATES, P.C.


Louis P. Vitti, Esquire
Attorney for Petitioner

Louis P. Vitti and Associates, P.C.

COUNSELLORS AT LAW
916 FIFTH AVENUE
PITTSBURGH, PENNSYLVANIA 15219

PHONE: (412) 281-1725

FAX: (412) 281-3810

LOUIS P. VITTI
RODNEY PERMIGIANI



DAVID F. ALPERN ~ *Of Counsel*
Phone: (412) 471-1960 & 1961 / Fax: (412) 232-3666
E-Mail: AlpemDFA@city-net.com

Today is Wednesday
May 2, 2007

Prothonotary of Clearfield County
Clearfield County Courthouse
Clearfield, PA 16830

RE: US Bank, et al. v. Wilcox, et al.
NO: 2007-375-CD

Dear Sir:

Enclosed please find an original Praeclipe to Reinstate Complaint and two copies of the Complaint with respect to the above case. *Check for \$7.00 included.*

Kindly forward the reinstated copies of the Complaint, sheriff's directions and one check in the amount of \$100.00 to the Sheriff's Office for service.

Thank you for your cooperation in this matter.

Very truly yours,

Louis P. Vitti

Louis P. Vitti

LPV/kc
enclosures

EXHIBIT "A"

7160 3901 9849 4670 9115

TO:

PAUL D. WILCOX
6606 SPRINGHILL DRIVE
FREDERICK, MARYLAND 21702

SENDER: Certified Article Number

7160 3901 9849 4670 9115

REFERENCE: SENDER'S RECORD

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service

**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

7160 3901 9849 4670 9139

TO:

SUSAN Y. WILCOX
6606 SPRINGHILL DRIVE
FREDERICK, MD 21702

SENDER: Certified Article Number

7160 3901 9849 4670 9139

REFERENCE: SENDER'S RECORD

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service

**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

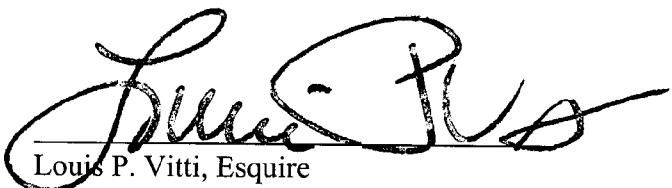
CERTIFICATE OF SERVICE

I, Louis P. Vitti, hereby certify that on the 27th day of June , 2007, a true and correct copy of the within Petition to Direct Sheriff's Return was served upon the following by Regular U.S. Mail:

Paul D. Wilcox
6606 Springhill Drive
Frederick, MD 21702

Susan Y. Wilcox
6606 Springhill Drive
Frederick, MD 21702

I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. § 4904, relating to unsworn falsification to authorities.



Louis P. Vitti, Esquire

VERIFICATION

AND NOW Louis P. Vitti verifies that the statements made in this petition are true and correct to the best of his knowledge, information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. 4904, relating to unsworn falsification to authorities.

By virtue of the fact that the Plaintiff is outside the jurisdiction of the Court and the verification cannot be obtained within the time allowed for the filing of this pleading, the pleading is submitted by counsel having sufficient knowledge, information and belief based upon the information provided him by the Plaintiff.



Louis P. Vitti

Dated: 6/27/07

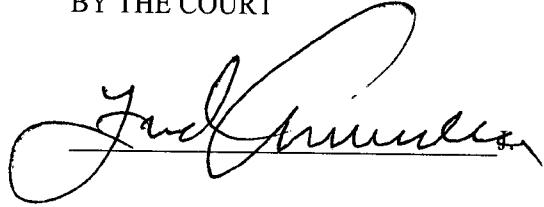
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, as trustee) NO. 2007-375-CD
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assignee of PENNSYLVANIA HOUSING FINANCE)
AGENCY, assignee of JERSEY SHORE STATE BANK)
Plaintiff,)
vs.)
PAUL D. WILCOX and SUSAN Y. WILCOX,)
Defendants.)

ORDER OF COURT

AND NOW, this 29 day of June, 2007, upon consideration of the
Petition for Court Order to Instruct the Clearfield County Sheriff's Office to File Sheriff's Return, it is
hereby ORDERED, ADJUDGED and DECREED that the Sheriff of Clearfield County is to file the
Sheriff's Return with the Prothonotary's Office on or before July 16, 2007

BY THE COURT



FILED 1CC 104-
9/2/2007
RECD JUL 02 2007 COPY TO SHFL
William A. Shaw
Prothonotary/Clerk of Courts

1st
service

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 2 Services

Sheriff Docket # **102549**

U.S. BANK NATIONAL ASSOCIATION as trustee for Pennsylvania

Case # **07-375-CD**

vs.

PAUL D. WILCOX and SUSAN Y. WILCOX

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW July 03, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO PAUL D. WILCOX, DEFENDANT. 464 WEST PAULINE DR., CLEARFIELD, "VACANT".

SERVED BY: /

FILED
06:59 AM
JUL 03 2007
LS
William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 2 Services

Sheriff Docket # 102549

U.S. BANK NATIONAL ASSOCIATION as trustee for Pennsylvania

Case # 07-375-CD

vs.

PAUL D. WILCOX and SUSAN Y. WILCOX

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW July 03, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO SUSAN Y. WILCOX, DEFENDANT. 464 WEST PAULINE DR., CLEARFIELD "VACANT".

SERVED BY: /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102549
NO: 07-375-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: U.S. BANK NATIONAL ASSOCIATION as trustee for Pennsylvania

vs.

DEFENDANT: PAUL D. WILCOX and SUSAN Y. WILCOX

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	VITTI	3548	20.00
SHERIFF HAWKINS	VITTI	3548	21.00

Sworn to Before Me This

So Answers,

____ Day of _____ 2007



Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION,
as trustee for Pennsylvania Housing Finance
Agency, Assignee of PENNSYLVANIA
HOUSING FINANCE AGENCY, Assignee
of JERSEY SHORE STATE BANK,

Plaintiff,

vs.

PAUL D. WILCOX and SUSAN Y.
WILCOX

Defendants.

CIVIL DIVISION

NO. 2007-375-CJ

**COMPLAINT IN MORTGAGE
FORECLOSURE**

Code - MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725
I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

COPY

MAR 12 2007

Attest,

William J. Shanahan
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, et al.)
Plaintiff,) NO:
vs.)
PAUL D. WILCOX and SUSAN Y. WILCOX)
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**PROTHONOTARY
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641 - EXT. 20**

COMPLAINT IN MORTGAGE FORECLOSURE

NOW, comes the Plaintiff by its attorneys, Louis P. Vitti and Associates, P.C. and Louis P. Vitti, Esquire, and pursuant to the Pennsylvania Rules of Civil Procedure Numbers 1141 through 1150, for its Complaint in Mortgage Foreclosure, sets forth the following:

1. The Plaintiff is a corporation duly authorized to conduct business within the laws of the Commonwealth of Pennsylvania, having a principal place of business located at 211 North Front Street, Harrisburg PA 17105.
2. The Defendant(s) is/are individuals with a last known mailing address of 464 West Pauline Drive, Clearfield, PA 16830. The property address is **464 West Pauline Drive, Clearfield, PA 16830** and is the subject of this action.
3. On the 17th day of June, 2005, in consideration of a loan of One Hundred Sixteen Thousand Eight Hundred and 00/100 (\$116,800.00) Dollars made by Jersey Shore State Bank, to Defendant(s), the said Defendant(s) executed and delivered to Jersey Shore State Bank, a "Note" secured by a Mortgage with the Defendant(s) as mortgagor(s) and Jersey Shore State Bank, as mortgagee, which mortgage was recorded on the 17th day of June, 2005, in the Office of the Recorder of Deeds of Clearfiled County at Instrument No. 200509089. The said mortgage is incorporated herein by reference thereto as though the same were set forth fully at length.
4. The premises secured by the mortgage are:

SEE EXHIBIT "A" ATTACHED HERETO.

5. On the 17th day of June, 2005, Jersey Shore State Bank, assigned to the Plaintiff, Pennsylvania Housing Finance Agency, the said mortgage, that assignment being recorded in the Office of the Recorder of Deeds of Clearfield County on the 17th day of June, 2005 at Instrument No. 200509090. The said assignment is incorporated herein by reference.

6. On the 5th day of February, 2007, Pennsylvania Housing Finance Agency, a PA corporation, assigned to the Plaintiff, U.S. Bank National Association, the said mortgage, that assignment being recorded in the Office of the Recorder of Deeds of Clearfield County and the said assignment is incorporated herein by reference.

7. Said mortgage provides, inter alia:

"that when as soon as the principal debt secured shall become due and payable, or in case default shall be made in the payment of any installment of principal and interest, or any monthly payment, keeping and performance by the mortgagor of any of the terms, conditions or covenants of the mortgage or note, it shall be lawful for mortgagee to bring an Action of Mortgage Foreclosure, or other proceedings upon the mortgage, of principal debt, interest and all other recoverable sums, together with attorney's fees."

8. Since May 1, 2006, the mortgage has been in default by reason, inter alia, of the failure of the mortgagor(s) to make payments provided for in the said mortgage (including principal and interest) and, under the terms of the mortgage, the entire principal sum is due and payable.

9. In accordance with the appropriate Pennsylvania Acts of Assembly and the Pennsylvania Rules of Civil Procedure, the mortgagor(s) has been advised in writing of the mortgagees intention to foreclose. The appropriate time period has elapsed since the Notice of Intention to Foreclose has been served upon the mortgagor(s).

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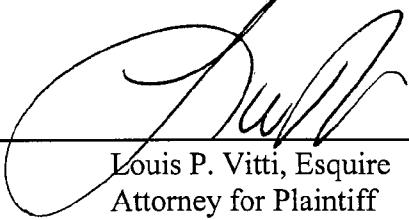
11. Pursuant to Pennsylvania Rule of Civil Procedure 1144, the Plaintiff releases from liability for the debt secured by the mortgage any mortgagor, personal representative, heir or devisee of the mortgagor who is not a real owner of the property as evidenced by the last recorded deed of record at the time of the filing of this Complaint.

WHEREFORE, pursuant to Pennsylvania Rule of Civil Procedure Number 1147(6), Plaintiff demands judgment for the amount due of One Hundred Thirty Three Thousand Nine Hundred Forty Two and 57/100 Dollars (\$133,942.57) with interest and costs.

Respectfully submitted,

LOUIS P. VITTI & ASSOC., P.C.

BY



Louis P. Vitti, Esquire
Attorney for Plaintiff

WILCOX

SCHEDULE OF AMOUNTS DUE UNDER MORTGAGE

Unpaid Principal Balance		115,628.06	
Interest @ 5.5000%	from 04/01/06	through 3/31/2007	6,342.12
(Plus \$17.4234 per day after 3/31/2007)			
Late charges through 3/8/2007			
0 months @ 26.53			
Accumulated beforehand		397.95	
(Plus \$26.53 on the 17th day of each month after 3/8/2007)			
Attorney's fee		5,781.40	
Escrow deficit		<u>5,793.04</u>	

(This figure includes projected additional charges that may be incurred by the Plaintiff and transmitted to the sheriff as charges on the writ prior to the date of the sheriff's sale)

BALANCE DUE **133,942.57**

Wilcox

Legal Description - Exhibit 'A'

ALL that certain lot situate in the Township of Lawrence, County of Clearfield, and State of Pennsylvania, bounded and described as follows:

BEGINNING at the Southeast corner of Lot #88 at Pauline Drive West; thence along line of Pauline Drive West, North fifty-eight degrees fifty-eight minutes West (N 58° 58' W) eighty-two (82) feet to corner of Lot #87; thence along line of Lot #87, North thirty-three degrees thirty-six minutes East (N 33° 36' E) one hundred thirty nine and three-tenths (139.3) feet to a pin on rear line of Lot #60; thence along rear line of Lot #60 South sixty-six degrees fifteen minutes East (S 66° 15' E) sixty-seven (67) feet to line of Lot #89; thence along line of Lot #89 South twenty-seven degrees twenty-two minutes West (S 27° 22') West one hundred forty-eight (148) feet to a pin on line of Pauline Drive West and place of beginning.

EXCEPTING AND RESERVING all exceptions and reservations contained in all prior chains of title.

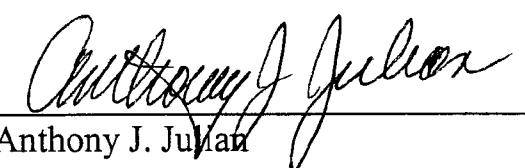
Being identified in the Clearfield County Mapping and Assessment Office as Map No. 123-L08-684-00088.

BEING the same premises as were conveyed unto Paul D. Wilcox and Susan Y. Wilcox, husband and wife, by deed of Michael F. Reed and Katherine H. Reed, husband and wife, dated June 15, 2005, and recorded at Clearfield County Instrument Number 200509088.

EXHIBIT A

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: 3/8/2007

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION,
as trustee for Pennsylvania Housing Finance
Agency, Assignee of PENNSYLVANIA
HOUSING FINANCE AGENCY, Assignee
of JERSEY SHORE STATE BANK,

Plaintiff,

vs.

PAUL D. WILCOX and SUSAN Y.
WILCOX

Defendants.

CIVIL DIVISION

NO. 2007-375-CD

**COMPLAINT IN MORTGAGE
FORECLOSURE**

Code - MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725
I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

COPY

MAR 12 2007

Attest.

W. B. H.
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, et al.)
Plaintiff,) NO:
vs.)
PAUL D. WILCOX and SUSAN Y. WILCOX)
Defendant(s).)

COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THIS COMPLAINT AND NOTICE ARE SERVED, BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY THE ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES AND OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND A JUDGMENT MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR ANY MONEY CLAIMED IN THE COMPLAINT OR FOR ANY OTHER CLAIM OR RELIEF REQUESTED BY THE PLAINTIFF. YOU MAY LOSE MONEY OR PROPERTY OR OTHER RIGHTS IMPORTANT TO YOU.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU SHOULD NOT HAVE A LAWYER, OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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

**PROTHONOTARY
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641 - EXT. 20**

COMPLAINT IN MORTGAGE FORECLOSURE

NOW, comes the Plaintiff by its attorneys, Louis P. Vitti and Associates, P.C. and Louis P. Vitti, Esquire, and pursuant to the Pennsylvania Rules of Civil Procedure Numbers 1141 through 1150, for its Complaint in Mortgage Foreclosure, sets forth the following:

1. The Plaintiff is a corporation duly authorized to conduct business within the laws of the Commonwealth of Pennsylvania, having a principal place of business located at 211 North Front Street, Harrisburg PA 17105.
2. The Defendant(s) is/are individuals with a last known mailing address of 464 West Pauline Drive, Clearfield, PA 16830. The property address is **464 West Pauline Drive, Clearfield, PA 16830** and is the subject of this action.
3. On the 17th day of June, 2005, in consideration of a loan of One Hundred Sixteen Thousand Eight Hundred and 00/100 (\$116,800.00) Dollars made by Jersey Shore State Bank, to Defendant(s), the said Defendant(s) executed and delivered to Jersey Shore State Bank, a "Note" secured by a Mortgage with the Defendant(s) as mortgagor(s) and Jersey Shore State Bank, as mortgagee, which mortgage was recorded on the 17th day of June, 2005, in the Office of the Recorder of Deeds of Clearfiled County at Instrument No. 200509089. The said mortgage is incorporated herein by reference thereto as though the same were set forth fully at length.
4. The premises secured by the mortgage are:

SEE EXHIBIT "A" ATTACHED HERETO.

5. On the 17th day of June, 2005, Jersey Shore State Bank, assigned to the Plaintiff, Pennsylvania Housing Finance Agency, the said mortgage, that assignment being recorded in the Office of the Recorder of Deeds of Clearfield County on the 17th day of June, 2005 at Instrument No. 200509090. The said assignment is incorporated herein by reference.

6. On the 5th day of February, 2007, Pennsylvania Housing Finance Agency, a PA corporation, assigned to the Plaintiff, U.S. Bank National Association, the said mortgage, that assignment being recorded in the Office of the Recorder of Deeds of Clearfield County and the said assignment is incorporated herein by reference.

7. Said mortgage provides, inter alia:

"that when as soon as the principal debt secured shall become due and payable, or in case default shall be made in the payment of any installment of principal and interest, or any monthly payment, keeping and performance by the mortgagor of any of the terms, conditions or covenants of the mortgage or note, it shall be lawful for mortgagee to bring an Action of Mortgage Foreclosure, or other proceedings upon the mortgage, of principal debt, interest and all other recoverable sums, together with attorney's fees."

8. Since May 1, 2006, the mortgage has been in default by reason, inter alia, of the failure of the mortgagor(s) to make payments provided for in the said mortgage (including principal and interest) and, under the terms of the mortgage, the entire principal sum is due and payable.

9. In accordance with the appropriate Pennsylvania Acts of Assembly and the Pennsylvania Rules of Civil Procedure, the mortgagor(s) has been advised in writing of the mortgagees intention to foreclose. The appropriate time period has elapsed since the Notice of Intention to Foreclose has been served upon the mortgagor(s).

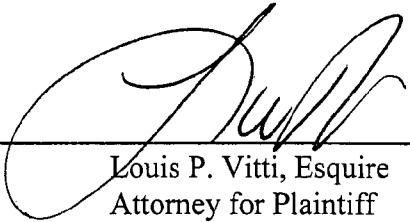
10. The amount due on said mortgage is itemized on the attached schedule.
11. Pursuant to Pennsylvania Rule of Civil Procedure 1144, the Plaintiff releases from liability for the debt secured by the mortgage any mortgagor, personal representative, heir or devisee of the mortgagor who is not a real owner of the property as evidenced by the last recorded deed of record at the time of the filing of this Complaint.

WHEREFORE, pursuant to Pennsylvania Rule of Civil Procedure Number 1147(6), Plaintiff demands judgment for the amount due of One Hundred Thirty Three Thousand Nine Hundred Forty Two and 57/100 Dollars (\$133,942.57) with interest and costs.

Respectfully submitted,

LOUIS P. VITTI & ASSOC., P.C.

BY



Louis P. Vitti, Esquire
Attorney for Plaintiff

WILCOX

SCHEDULE OF AMOUNTS DUE UNDER MORTGAGE

Unpaid Principal Balance		115,628.06	
Interest @ 5.5000%	from 04/01/06	through 3/31/2007	6,342.12
(Plus \$17.4234 per day after 3/31/2007)			
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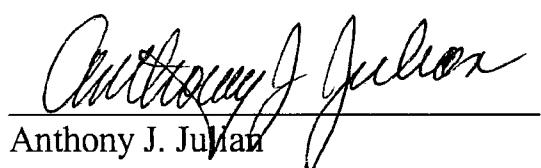
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Anthony J. Julian
Director of Accounting and Loan
Servicing

Date: 3/8/2007

2nd
Service

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DKT PG. 102760

2 of 2 services

U.S. BANK NATIONAL ASSOCIATION

NO . 07-375-CD

-VS-

PAUL D. WILCOX and SUSAN Y. WILCOX

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF'S RETURN

NOW MAY 11, 2007 SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON PAUL D. WILCOX, DEFENDANT BY CERTIFIED MAIL #7006 0810 0001 4507 2629 AT 6606 SPRINGHILL DRIVE, FREDERICK MD. 21702 MARKED "ADDRESSEE ONLY". THE RETURN RECEIPT WAS NEVER RECEIVED. UNKNOWN WHO ACCEPTED CERTIFIED MAIL. A COPY OF TRACK & CONFIRM USPS IS ATTACHED.

NOW MAY 11, 2007 SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON SUSAN Y. WILCOX, DEFENDANT BY CERTIFIED MAIL #7006 0810 0001 4507 2612 AT 6606 SPRINGHILL DRIVE, FREDERICK MD. 21702 MARKED "ADDRESSEE ONLY". THE RETURN RECEIPT WAS NEVER RECEIVED. UNKNOWN WHO ACCEPTED CERTIFIED MAIL. A COPY OF TRACK & CONFIRM USPS IS ATTACHED.

SHFF HAWKINS: \$32.16

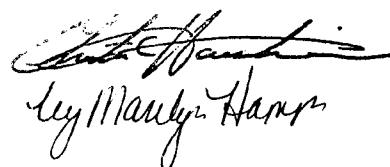
SURCHARGE: \$20.00

PAID BY: ATTY VITTI

SWORN TO BEFORE THIS

DAY OF _____ 2007

So Answers,



CHESTER A. HAWKINS
SHERIFF

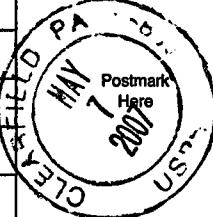
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02:59 PM
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SF

William A. Shaw
Prothonotary/Clerk of Courts

7006 0810 0001 4507 2629

U.S. Postal Service™	
CERTIFIED MAIL™ RECEIPT	
<i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at www.usps.com ®	
OFFICIAL USE	
Postage	\$
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Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 8.58

ONLY USE



Sent To
PAUL D. WILCOX
Street, Apt. No.;
or PO Box No. 6606 Springhill Drive
City, State, ZIP+4 Frederick, MD 21702

See Reverse for Instructions

PS Form 4890, June 2002

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 valuables, please consider Insured or Registered 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 the 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 or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article 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.
Internet access to delivery information is not available on mail
addressed to APOs and FPOs.**

102760



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[FAQs](#)

Track & Confirm

Search Results

Label/Receipt Number: **7006 0810 0001 4507 2629**

Status: **Delivered**

Your item was delivered at 12:48 PM on May 11, 2007 in FREDERICK, MD 21702.

Track & Confirm

Enter Label/Receipt Number.

Go >



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2612 4507 0001 0001 0010 0006 7006

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OFFICIAL USE	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 8.58
<i>ADDRESSEE ONLY</i>	
<i>Postmark Here</i>	
	
<i>Send To</i> SUSAN Y. WILCOX	
Street, Apt. No., or PO Box No. 6606 Springhill Drive	
City, State, ZIP+4 Frederick, MD, 21702	
PS Form 2800, June 2002 See Reverse for Instructions	

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
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PS Form 3800, June 2002 (Rev. 6/02)

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

100760



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[FAQs](#)

Track & Confirm

Search Results

Label/Receipt Number: **7006 0810 0001 4507 2612**

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Your item was delivered at 12:54 PM on May 11, 2007 in FREDERICK, MD 21702.

[Track & Confirm](#)

Enter Label/Receipt Number.

Go >



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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION, as
trustee for PENNSYLVANIA HOUSING
FINANCE AGENCY assignee of
PENNSYLVANIA HOUSING
FINANCEAGENCY, assignee of JERSEY
SHORE STATE BANK

Plaintiff,

vs.
PAUL D. WILCOX and SUSAN Y. WILCOX,

Defendants.

CIVIL DIVISION

NO.
NO. 2007-375-CD

AFFIDAVIT OF SERVICE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
PA I.D. #3810
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

FILED
JUL 05 2007
NO CC

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, as trustee) NO. 2007-375-CD
for PENNSYLVANIA HOUSING FINANCE AGENCY)
assignee of PENNSYLVANIA HOUSING FINANCE)
AGENCY, assignee of JERSEY SHORE STATE BANK)
Plaintiff,)
vs.)
PAUL D. WILCOX and SUSAN Y. WILCOX,)
Defendants.)

AFFIDAVIT OF SERVICE

I, Louis P. Vitti , do hereby certify that the Order of Court Directing Sheriff to File Service Returns has been served upon the Sheriff's Office by via facsimile on July 3, 2007, instructing them to fulfill the orders instructions.

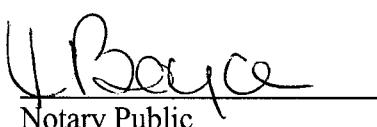
LOUIS P. VITTI & ASSOCIATES, P.C.

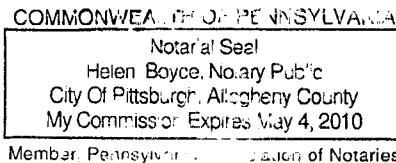
BY 
Louis P. Vitti

SWORN to and subscribed

before me this 3rd day

of July, 2007.


Helen Boyce
Notary Public



LOUIS P. VITTI & ASSOCIATES, P.C.

916 Fifth Avenue
Pittsburgh, PA 15219

PHONE: (412) 281-1725

FAX: (412) 281-3810



FACSIMILE TRANSMITTAL

DATE: 7/3/07

ADDRESSEE:	Real Estate Department
COMPANY:	Sheriff of Clearfield County
YOUR FAX NUMBER:	1-814-765-5915
FROM:	Helen

Number of Pages (including cover): 4

RE: US Bank, et al vs. Paul Wilcox No. 2007-375-CD
RTR Properties, et al vs. Danielle Bobby No. 07-756-CD
Wachovia Bank, et al vs. William Dunlap No. 06-1713-CD

ADDITIONAL COMMENTS:

To follow are copies of 3 different Order or Courts instructing the Sheriff's Office to file the Sheriff returns on or about July 16, 2007. Please execute on said order.

Original Copy to follow by mail: Yes No

NOTE: If you have difficulty receiving this transmittal, please call (412) 281-1725. Thank you.

THIS FACSIMILE CONTAINS PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED FOR THE USE OF THE ABOVE NAMED INDIVIDUAL OR COMPANY. IF THE READER IS NOT THE INTENDED RECIPIENT, EMPLOYEE, OR AGENT RESPONSIBLE FOR DELIVERING IT TO THE INTENDED PARTY, YOU ARE HEREBY NOTIFIED THAT DISSEMINATION OR COPYING OF THIS FACSIMILE IS PROHIBITED BY LAW. IF YOU RECEIVE THIS FACSIMILE IN ERROR, PLEASE NOTIFY THE ABOVE BY TELEPHONE OR RETURN THE ORIGINAL FACSIMILE BY THE U.S. POSTAL SERVICE. THANK YOU.

HP LaserJet 3330

HP LASERJET 3200



Jul-3-2007 1:03PM

Fax Activity Log

Job	Date	Time	Type	Identification	Duration	Pages	Result
281	5/ 1/2007	9:05:22AM	Receive	717 238 7158	1:58	2	OK
282	5/ 1/2007	2:56:12PM	Send	16104786222	0:37	1	OK
283	5/ 2/2007	10:18:00AM	Send	19379137289	4:00	3	OK
284	5/ 4/2007	10:15:37AM	Monitor Dial		0:00	0	Stop
285	5/ 4/2007	10:16:28AM	Send		0:00	0	Busy
286	5/ 4/2007	10:17:56AM	Send	7248303459	0:31	1	OK
287	5/ 7/2007	12:51:59PM	Send	18146954737	0:55	1	OK
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298	5/14/2007	8:54:49AM	Send	17246621603	1:50	1	OK
299	5/15/2007	9:51:03AM	Receive	4122814523	1:05	1	OK
300	5/15/2007	9:58:13AM	Receive	4122814523	1:35	1	OK
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303	5/30/2007	10:47:49AM	Send	15708251849	1:00	1	OK
304	5/30/2007	10:52:01AM	Send	17177714631	0:29	1	OK
305	5/31/2007	10:18:52AM	Monitor Dial		0:00	0	Stop
306	5/31/2007	10:19:48AM	Send	16108911765	1:08	1	OK
307	5/31/2007	10:59:33AM	Send	15708251849	1:20	1	OK
308	6/ 5/2007	1:45:20PM	Send	12156863971	1:11	1	OK
309	6/ 8/2007	11:56:08AM	Send	12156863971	0:56	1	OK
310	6/11/2007	3:14:34PM	Monitor Dial		0:00	0	Stop
311	6/11/2007	3:15:17PM	Send		0:00	0	Busy
312	6/11/2007	3:16:49PM	Send	12156863971	0:00	0	Busy
313	6/11/2007	3:22:16PM	Send	12156863971	0:30	1	OK
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317	6/21/2007	10:13:16AM	Send	16109730124	6:52	7	OK
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319	6/25/2007	10:33:17AM	Send	4125212160	1:11	2	OK
320	7/ 3/2007	1:00:29PM	Send	18147655915	3:29	4	OK

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION,
AS TRUSTEE FOR PENNSYLVANIA
HOUSING FINANCE AGENCY, Assignee
of PENNSYLVANIA HOUSING
FINANCE AGENCY, Assignee of JERSEY
SHORE STATE BANK,

Plaintiff,

vs.

PAUL D. WILCOX and SUSAN Y.
WILCOX

Defendants.

CIVIL DIVISION

NO. 2007-375-cd

**MOTION FOR SPECIAL
SERVICE**

Code - MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219
412-281-1725

FILED 1CC AM
M 11:55 AM V.A.T.
JUL 23 2007
LM

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS)
TRUSTEE FOR PENNSYLVANIA HOUSING) No. 2007-375-CD
FINANCE AGENCY, Assignee of PENNSYLVANIA)
HOUSING FINANCE AGENCY, Assignee of)
JERSEY SHORE STATE BANK,)
Plaintiff,)
vs.)
PAUL D. WILCOX and SUSAN Y. WILCOX)
Defendants)

NOTICE OF PRESENTATION

TO: Paul D. Wilcox
Susan Y. Wilcox
6606 Springhill Drive
Frederick, Maryland 21702

Take notice that the within Motion for Special Service pursuant to Rule 430 of the Pennsylvania Rules of Civil Procedure will be presented before the Motions Judge, Clearfield County Courthouse, Clearfield, Pennsylvania 16830, as unopposed unless a responsive pleading is filed.

LOUIS P. VITTI & ASSOC., P.C.

BY: 

Louis P. Vitti, Esquire
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS)
TRUSTEE FOR PENNSYLVANIA HOUSING) No. 2007-375-CD
FINANCE AGENCY, Assignee of PENNSYLVANIA)
HOUSING FINANCE AGENCY, Assignee of)
JERSEY SHORE STATE BANK,)
Plaintiff,)
vs.)
PAUL D. WILCOX and SUSAN Y. WILCOX)
Defendants)

**MOTION FOR SPECIAL SERVICE PURSUANT TO RULE 430
AND THE PENNSYLVANIA RULES OF
CIVIL PROCEDURE 400, ET SEQ.**

NOW comes the Plaintiff by and through their attorneys, Louis P. Vitti & Associates, P.C. and Louis P. Vitti, Esquire, and files this motion requesting this Honorable Court permit service pursuant to Pennsylvania Rules of Civil Procedure 400, et seq., and particularly Rule 430 whereof the following is a statement:

1. Plaintiff did file a Complaint at the above-captioned number and term in mortgage foreclosure.
2. The property address is *464 West Pauline Drive, Clearfield, Pennsylvania 16830*, and is the subject of this action.
3. The Sheriff did attempt to make service but has been unable to serve the Defendants

Paul D. Wilcox and Susan Y. Wilcox at 464 West Pauline Drive, Clearfield, Pennsylvania 16830 because the property is vacant. See Exhibit "A".

4. Postmaster of Clearfield, Pennsylvania 16830 stated Defendants receive mail at 6606 Springhill Drive, Frederick, Maryland 21702 See Exhibit "B".

5. Sheriff did attempt service on Defendants by certified mail, return receipt requested, restricted delivery at 6606 Springhill Drive, Frederick, Maryland 21702 but was unable to confirm who accepted the mail for Defendants. See Exhibit "C".

6. Plaintiff's counsel also attempted service on Defendants by certified mail, return receipt requested, restricted delivery at 6606 Springhill Drive, Frederick, Maryland 21702 and mail was delivered on June 20, 2007, however, it was unclear who accepted the mail. See Exhibit "D".

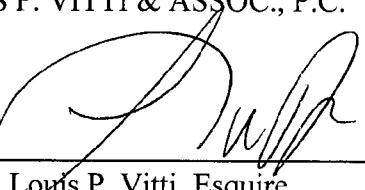
7. Efforts to effectuate service by the Sheriff have met without success and service has been frustrated requiring presentation of this Motion.

WHEREFORE, Plaintiff prays this Honorable Court enter an Order permitting service by ordinary mail to Defendants' last known mailing address and also by posting the property by the Sheriff.

Respectfully submitted,

LOUIS P. VITTI & ASSOC., P.C.

BY:


Louis P. Vitti, Esquire
Attorney for Plaintiff
PA ID 01072
916 Fifth Ave
Pittsburgh, PA 15219
(412) 281-1735

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 2 Services

Sheriff Docket # **102549**

U.S. BANK NATIONAL ASSOCIATION as trustee for Pennsylvania

Case # **07-375-CD**

VS.

PAUL D. WILCOX and SUSAN Y. WILCOX

COPY

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW July 03, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO PAUL D. WILCOX, DEFENDANT. 464 WEST PAULINE DR., CLEARFIELD, "VACANT".

SERVED BY: /

EXHIBIT "A"

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 2 Services

Sheriff Docket # 102549

U.S. BANK NATIONAL ASSOCIATION as trustee for Pennsylvania

Case # 07-375-CD

VS.

PAUL D. WILCOX and SUSAN Y. WILCOX

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW July 03, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO SUSAN Y. WILCOX, DEFENDANT. 464 WEST PAULINE DR., CLEARFIELD "VACANT".

SERVED BY: /

LOUIS P. VITTI & ASSOCIATES, P.C.

916 Fifth Avenue

Pittsburgh, PA 15219

PHONE: (412) 281-1725

FAX: (412) 281-3810

DATE: JULY 9, 2007

POSTMASTER OF CLEARFIELD, PA 16830

**Request for Change of Address or Boxholder
Information Needed for Service of Legal Process**

Please furnish the new address or the name and street address (if a boxholder) for the following:

Name: PAUL D. WILCOX and SUSAN Y. WILCOX
Address: 464 WEST PAULINE DRIVE, CLEARFIELD, PA 16830

NOTE: The name and last known address are required for change of address information. The name, if known, and post office box address are required for boxholder information.

The following information is provided in accordance with 39 CFR 265.6(d)(6)(ii). There is no fee for providing boxholder information. **The fee for providing change of address information is waived in accordance with 39 CFR 265.6(d)(1) and (2) and corresponding Administrative Support Manual 352.44a and b.**

1. Capacity of requester (e.g., process server, attorney, party representing himself): Attorney
2. Statute or regulation that empowers me to serve process (not required when requester is an attorney or a party acting *pro se* - except a corporation acting *pro se* must cite statute): N/A
3. The names of all known parties to the litigation: U.S. BANK NATIONAL ASSOC.
4. The court in which the case has been or will be heard: CLEARFIELD COUNTY, PA
5. The docket or other identifying number if one has been issued: NO. 07-375-CD
6. The capacity in which this individual is to be served (e.g. defendant or witness): Defendant

WARNING

THE SUBMISSION OF FALSE INFORMATION TO OBTAIN AND USE CHANGE OF ADDRESS INFORMATION OR BOXHOLDER INFORMATION FOR ANY PURPOSE OTHER THAN THE SERVICE OF LEGAL PROCESS IN CONNECTION WITH ACTUAL OR PROSPECTIVE LITIGATION COULD RESULT IN CRIMINAL PENALTIES INCLUDING A FINE OF UP TO \$10,000 OR IMPRISONMENT OR (2) TO AVOID PAYMENT OF THE FEE FOR CHANGE OF ADDRESS INFORMATION OF NOT MORE THAN 5 YEARS, OR BOTH (TITLE 18 U.S.C. SECTION 1001).

I certify that the above information is true and that the address information is needed and will be used solely for service of legal process in connection with actual or prospective litigation.



Louis P. Vitti, Esquire
916 Fifth Avenue
Pittsburgh, PA 15219

FOR POST OFFICE USE ONLY

ADDRESS or BOXHOLDER'S POSTMARK

No change of address order on file. NEW

Not known at address given.

NAME AND STREET ADDRESS

Moved, left no forwarding address.

6606 Springhill Dr.
Frederick MD 21702

No such address.

Good as Addressed



EXHIBIT "B"

LOUIS P. VITTI & ASSOCIATES, P.C.
916 Fifth Avenue
Pittsburgh, PA 15219
PHONE: (412) 281-1725 FAX: (412) 281-3810

DATE: APRIL 20, 2007

POSTMASTER OF CLEARFIELD PA 16830

**Request for Change of Address or Boxholder
Information Needed for Service of Legal Process**

Please furnish the new address or the name and street address (if a boxholder) for the following:

Name: PAUL D. WILCOX and SUSAN Y. WILCOX
Address: 464 WEST PAULINE DRIVE, CLEARFIELD PA 16830

NOTE: The name and last known address are required for change of address information. The name, if known, and post office box address are required for boxholder information.

The following information is provided in accordance with 39 CFR 265.6(d)(6)(ii). There is no fee for providing boxholder information. The fee for providing change of address information is waived in accordance with 39 CFR 265.6(d)(1) and (2) and corresponding Administrative Support Manual 352.44a and b.

1. Capacity of requester (e.g., process server, attorney, party representing himself): Attorney
2. Statute or regulation that empowers me to serve process (not required when requester is an attorney or a party acting *pro se* - except a corporation acting *pro se* must cite statute): N/A
3. The names of all known parties to the litigation: US BANK, et al.
4. The court in which the case has been or will be heard: CLEARFIELD COUNTY, CLEARFIELD PA
5. The docket or other identifying number if one has been issued: NO. 2007-375-CD
6. The capacity in which this individual is to be served (e.g. defendant or witness): Defendant

WARNING

THE SUBMISSION OF FALSE INFORMATION TO OBTAIN AND USE CHANGE OF ADDRESS INFORMATION OR BOXHOLDER INFORMATION FOR ANY PURPOSE OTHER THAN THE SERVICE OF LEGAL PROCESS IN CONNECTION WITH ACTUAL OR PROSPECTIVE LITIGATION COULD RESULT IN CRIMINAL PENALTIES INCLUDING A FINE OF UP TO \$10,000 OR IMPRISONMENT OR (2) TO AVOID PAYMENT OF THE FEE FOR CHANGE OF ADDRESS INFORMATION OF NOT MORE THAN 5 YEARS, OR BOTH (TITLE 18 U.S.C. SECTION 1001).

I certify that the above information is true and that the address information is needed and will be used solely for service of legal process in connection with actual or prospective litigation.



Louis P. Vitti, Esquire
916 Fifth Avenue
Pittsburgh, PA 15219

FOR POST OFFICE USE ONLY

ADDRESS or BOXHOLDER'S POSTMARK _____ No change of address order on file. NEW

Not known at address given.
 Moved, left no forwarding address.
 No such address.
 Good as Addressed

NAME AND STREET ADDRESS

6606 Springhill Dr.
Frederick MD
21702

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DKT PG. 102760

2 of 2 services

U.S. BANK NATIONAL ASSOCIATION

NO . 07-375-CD

-VS-

COPY

PAUL D. WILCOX and SUSAN Y. WILCOX

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF'S RETURN

NOW MAY 11, 2007 SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON PAUL D. WILCOX, DEFENDANT BY CERTIFIED MAIL #7006 0810 0001 4507 2629 AT 6606 SPRINGHILL DRIVE, FREDERICK MD. 21702 MARKED "ADDRESSEE ONLY". THE RETURN RECEIPT WAS NEVER RECEIVED. UNKNOWN WHO ACCEPTED CERTIFIED MAIL. A COPY OF TRACK & CONFIRM USPS IS ATTACHED.

NOW MAY 11, 2007 SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON SUSAN Y. WILCOX, DEFENDANT BY CERTIFIED MAIL #7006 0810 0001 4507 2612 AT 6606 SPRINGHILL DRIVE, FREDERICK MD. 21702 MARKED "ADDRESSEE ONLY". THE RETURN RECEIPT WAS NEVER RECEIVED. UNKNOWN WHO ACCEPTED CERTIFIED MAIL. A COPY OF TRACK & CONFIRM USPS IS ATTACHED.

SHFF HAWKINS: \$32.16

SURCHARGE: \$20.00

PAID BY: ATTY VITI

SWORN TO BEFORE THIS

____ DAY OF _____ 2007

So Answers,

CHESTER A. HAWKINS
SHERIFF

EXHIBIT "C"



COPY

[Home](#) | [Help](#) | [Sign In](#)[Track & Confirm](#)[FAQs](#)

Track & Confirm

Search Results

Label/Receipt Number: 7006 0810 0001 4507 2629

Status: Delivered

Your item was delivered at 12:48 PM on May 11, 2007 in FREDERICK, MD 21702.

[Track & Confirm](#)

Enter Label/Receipt Number.

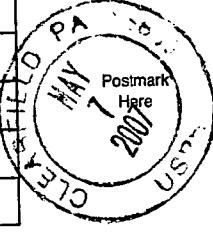
[Go >](#)

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4507 2629

7006 0810 0001 4507 2629

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	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 8.58
	
Sent To PAUL D. WILCOX	
Street, Apt. No.; or PO Box No. 6606 Springhill Drive	
City, State, ZIP+4 Frederick, MD 21702	

PS Form 3800, June 2002

See Reverse for Instructions



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

Track & Confirm

FAQs

Track & Confirm

Search Results

Label/Receipt Number: 7006 0810 0001 4507 2612
Status: Delivered

Your item was delivered at 12:54 PM on May 11, 2007 in FREDERICK, MD 21702.

Track & Confirm

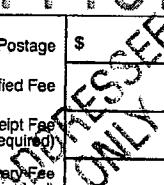
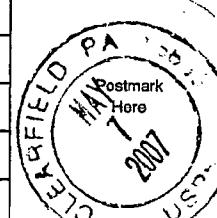
Enter Label/Receipt Number.

602



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U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT <i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at www.usps.com ®	
OFFICIAL USE	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 8.58
  Sent To SUSAN Y. WILCOX Street, Apt. No.; or PO Box No. 6606 Springhill Drive City, State, ZIP+4 Frederick, MD 21702	


[Track & Confirm](#)
[FAQs](#)

Track & Confirm

Search Results

Label/Receipt Number: 7160 3901 9849 4670 9139
 Status: Delivered

Your item was delivered at 12:01 PM on June 21, 2007 in FREDERICK, MD 21702.

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7160 3901 9849 4670 9139

TO:

SUSAN Y. WILCOX
 6606 SPRINGHILL DRIVE
 FREDERICK, MD 21702

SENDER: Certified Article Number
7160 3901 9849 4670 9139
REFERENCE: SENDERS RECORD

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage Certified Fee Return Receipt Fee Restricted Delivery Total Postage & Fees
------------------------------	---

US Postal Service

POSTMARK OR DATE

**Receipt for
Certified Mail**

No Insurance Coverage Provided
 Do Not Use for International Mail

EXHIBIT "D"


[Track & Confirm](#)
[FAQs](#)

Track & Confirm

Search Results

Label/Receipt Number: 7160 3901 9849 4670 9115
 Status: Delivered

Your item was delivered at 12:32 PM on June 20, 2007 in FREDERICK, MD 21702.

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7160 3901 9849 4670 9115

TO:

PAUL D. WILCOX
 6606 SPRINGHILL DRIVE
 FREDERICK, MARYLAND 21702

SENDER: Certified Article Number

7160 3901 9849 4670 9115

REFEREN SENDER'S RECORD

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service

POSTMARK OR DATE

**Receipt for
 Certified Mail**

No Insurance Coverage Provided
 Do Not Use for International Mail

VERIFICATION

NOW Louis P. Vitti verifies that the statements made in this Motion are true and correct to the best of his knowledge, information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. 4904, relating to unsworn falsification to authorities.

By virtue of the fact that the Plaintiff is outside the jurisdiction of the Court and the verification cannot be obtained within the time allowed for the filing of this pleading, the pleading is submitted by counsel having sufficient knowledge, information and belief based upon the information provided him by the Plaintiff.

BY: _____
Louis P. Vitti

Dated: July 20, 2007

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

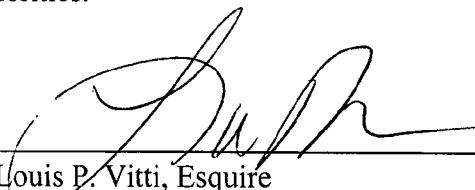
U.S. BANK NATIONAL ASSOCIATION, AS)
TRUSTEE FOR PENNSYLVANIA HOUSING) No. 2007-375-CD
FINANCE AGENCY, Assignee of PENNSYLVANIA)
HOUSING FINANCE AGENCY, Assignee of)
JERSEY SHORE STATE BANK,)
Plaintiff,)
vs.)
PAUL D. WILCOX and SUSAN Y. WILCOX)
Defendants)

CERTIFICATE OF SERVICE

I, Louis P. Vitti, hereby certify that on the 20th day of July, 2007, a true and correct copy of the within Motion for Special Service was served upon the following by Regular U.S. Mail:

*Paul D. Wilcox
Susan Y. Wilcox
6606 Springhill Drive
Frederick, MD 21702*

I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. § 4904, relating to unsworn falsification to authorities.

BY: 
Louis P. Vitti, Esquire

FILED
07/30/2007
JUL 30 2007

William A. Shaw
Prothonotary/Clerk of Courts
ICC Atty With
6X

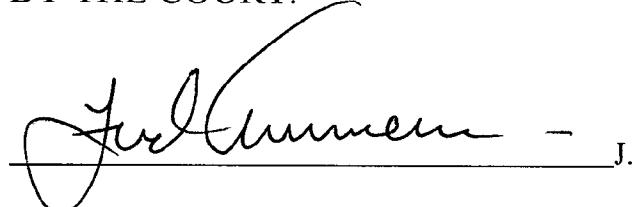
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS)
TRUSTEE FOR PENNSYLVANIA HOUSING) No. 2007-375-CD
FINANCE AGENCY, Assignee of PENNSYLVANIA)
HOUSING FINANCE AGENCY, Assignee of)
JERSEY SHORE STATE BANK,)
Plaintiff,)
vs.)
PAUL D. WILCOX and SUSAN Y. WILCOX)
Defendants)

ORDER OF COURT

NOW, this 27 day of July, 2007, it appearing to the Court
that the Sheriff has been frustrated in service of process, it is Ordered, Adjudged and Decreed that
service of the Complaint and all subsequent documents upon all Defendants be accomplished by
ordinary mail to Defendants' last known mailing address and by posting the property by the Sheriff
in order to effect compliance with Rule 400, et seq. and Rule 3129.1, et seq.

BY THE COURT:


_____- J.

FILED Aug 13 2007 Atty pd. 7.00
M 208612 Complaint
AUG 13 2007 2 Complaint
Reinstated to
William A. Shaw Sheriff
Prothonotary/Clerk of Courts
GM

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION,
AS TRUSTEE FOR PENNSYLVANIA
HOUSING FINANCE AGENCY, Assignee
of PENNSYLVANIA HOUSING
FINANCE AGENCY, Assignee of JERSEY
SHORE STATE BANK,

Plaintiff,

vs.

PAUL D. WILCOX and SUSAN Y.
WILCOX

Defendants.

CIVIL DIVISION

NO. 2007-375-CD

**PRAECIPE TO REINSTATE
COMPLAINT IN MORTGAGE
FORECLOSURE**

Code - Mortgage Foreclosure

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE)
FOR PENNSYLVANIA HOUSING FINANCE AGENCY,) NO. 2007-375-CD
Assignee of PENNSYLVANIA HOUSING FINANCE)
AGENCY, Assignee of JERSEY SHORE STATE BANK,)
Plaintiff,)
vs.)
PAUL D. WILCOX and SUSAN Y. WILCOX)
Defendants.)

PRAECIPE TO REINSTATE COMPLAINT

TO THE PROTHONOTARY OF CLEARFIELD COUNTY:

Please reinstate the complaint in the above-captioned case.

Respectfully submitted,

LOUIS P. VITTI & ASSOCIATES, P.C.

BY: 

Louis P. Vitti, Esquire

DATE: August 9, 2007

FILED
MFT:1350N
AUG 27 2007
WAS
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION,
AS TRUSTEE FOR PENNSYLVANIA
HOUSING FINANCE AGENCY, Assignee
of PENNSYLVANIA HOUSING
FINANCE AGENCY, Assignee of JERSEY
SHORE STATE BANK,

CIVIL DIVISION

NO. 2007-375-CD

**CERTIFICATION OF
MAILING**

Plaintiff,

Code - Mortgage Foreclosure

vs.

PAUL D. WILCOX and SUSAN Y.
WILCOX

Filed on behalf of
Plaintiff

Defendants.

Counsel of record for this
party:

Louis P. Vitti, Esquire
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

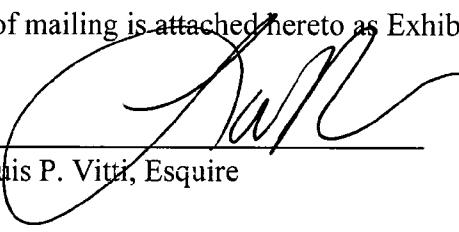
(412) 281-1725

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE)
FOR PENNSYLVANIA HOUSING FINANCE AGENCY,) No. 2007-375-CD
Assignee of PENNSYLVANIA HOUSING FINANCE)
AGENCY, Assignee of JERSEY SHORE STATE BANK,)
Plaintiff,)
vs.)
PAUL D. WILCOX and SUSAN Y. WILCOX)
Defendants.)

CERTIFICATION OF MAILING

I, Louis P. Vitti, Esquire, do hereby certify that service of the Complaint was accomplished by ordinary mail on the Defendants, Paul D. Wilcox and Susan Y. Wilcox at 6606 Springhill Drive, Frederick, Maryland 21702, on August 23, 2007, as per the Order of Court dated July 27, 2007. A copy of said certificate of mailing is attached hereto as Exhibit "A".

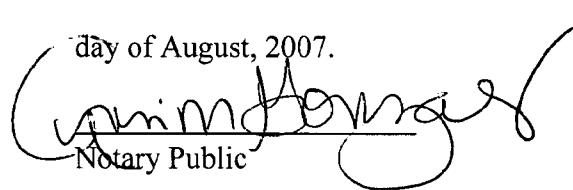
BY: 

Louis P. Vitti, Esquire

Sworn to and subscribed

before me, this 23rd

day of August, 2007.


Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Ann M. Gonzales, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Mar. 29, 2010

Member, Pennsylvania Association of Notaries

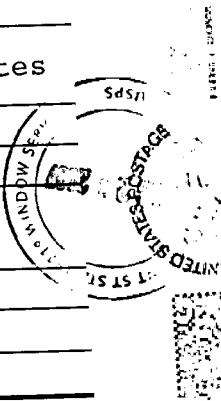
U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**

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

Received From:
Louis P. Vitti & Associates
916 Fifth Avenue
Pittsburgh, PA 15219

One piece of ordinary mail addressed to:
PAUL D. WILCOX
6606 Springhill Drive
Frederick, MD 21702

PS Form 3817, January 2001
 kc #60734



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

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

Received From:
Louis P. Vitti & Associates
916 Fifth Avenue
Pittsburgh, PA 15219

One piece of ordinary mail addressed to:
Susan Y. Wilcox
6606 Springhill Drive
Frederick, MD 21702

PS Form 3817, January 2001
 #60734 - kc

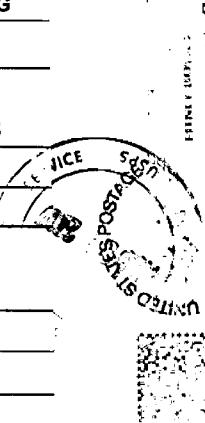


EXHIBIT "A"

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION
AS TRUSTEE, et al.

Plaintiff

* CASE No. 2007-375-CD

v.
PAUL D. WILCOX and SUSAN Y. WILCOX
Defendants

*

NOTICE OF BANKRUPTCY

Please be advised that **Paul D. Wilcox and Susan Y. Wilcox**, the Defendants in the above captioned case, have filed a Chapter 7 Bankruptcy Petition. The case was filed on **9/5/2007** in the United States Bankruptcy Court for the District of Maryland, Greenbelt Division. The case number is **07-18466** and is now pending.

Pursuant to 11 U.S.C., Section. 362, the filing of the bankruptcy petition acts as an automatic stay to stop proceedings against the debtor or property of the debtor.

Respectfully submitted,



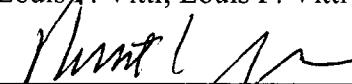
William A. Shaw
Prothonotary/Clerk of Courts

FILED
SEP 10 2007
2007
6K

Robert K. Goren, Esquire
GOREN, WOLFF, & ORENSTEIN LLC
15245 Shady Grove Road, Suite 465 North
Rockville, MD 20850
(301) 984-6266
Attorney for Debtor

CERTIFICATE OF SERVICE

I HEREBY CERTIFY this 10th day of September 2007 a copy of the foregoing Notice of Bankruptcy was mailed first class, postage prepaid to: Louis P. Vitti; Louis P. Vitti & Associates, P.C., 916 Fifth Avenue, Pittsburgh, PA 15219


Robert K. Goren, Esquire

United States Bankruptcy Court
District of Maryland**Notice of Bankruptcy Case Filing**

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 7 of the United States Bankruptcy Code, entered on 09/05/2007 at 3:10 PM and filed on 09/05/2007.

Paul David Wilcox
6606 Springhill Dr.
Frederick, MD 21702
SSN: xxx-xx-9010

Susan Yvonne Wilcox
6606 Springhill Dr.
Frederick, MD 21702
SSN: xxx-xx-8499

The case was filed by the debtor's attorney:

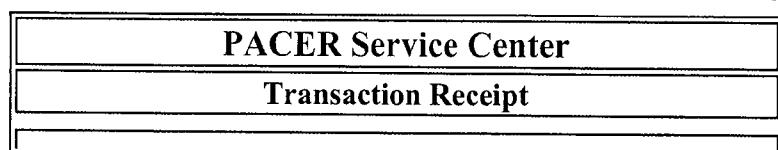
Robert K. Goren
15245 Shady Grove Road
Suite 465
North Lobby
Rockville, MD 20850
(301) 984-6266

The case was assigned case number 07-18466.

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

Mark D. Sammons
Clerk, U.S. Bankruptcy
Court



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103098
NO: 07-375-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: U.S. BANK NATIONAL ASSOCIATION, As Trustee

vs.

DEFENDANT: PAUL D. WILCOX and SUSAN Y. WILCOX

SHERIFF RETURN

NOW, August 20, 2007 AT 9:31 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE & ORDER FOR PAUL D. WILCOX AT 464 WEST PAULINE DRIVE, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA.

SERVED BY: HUNTER / DEHAVEN

FILED
JAN 11 2008
0/130 (C)
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103098
NO: 07-375-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: U.S. BANK NATIONAL ASSOCIATION, As Trustee

vs.

DEFENDANT: PAUL D. WILCOX and SUSAN Y. WILCOX

SHERIFF RETURN

NOW, August 20, 2007 AT 9:31 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE & ORDER FOR SUSAN Y. WILCOX AT 464 WEST PAULINE DRIVE, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA.

SERVED BY: HUNTER / DEHAVEN

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103098
NO: 07-375-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: U.S. BANK NATIONAL ASSOCIATION, As Trustee

vs.

DEFENDANT: PAUL D. WILCOX and SUSAN Y. WILCOX

SHERIFF RETURN

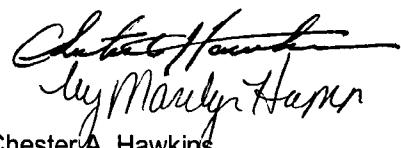
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	VITTI	4823	20.00
SHERIFF HAWKINS	VITTI	4823	17.00

Sworn to Before Me This

Day of 2007

So Answers,



Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION,
AS TRUSTEE FOR PENNSYLVANIA
HOUSING FINANCE AGENCY, Assignee
of PENNSYLVANIA HOUSING
FINANCE AGENCY, Assignee of JERSEY
SHORE STATE BANK,

CIVIL DIVISION

NO. 2007-375-CD

**PRAECIPE FOR DEFAULT
JUDGMENT, CERTIFICATION OF
MAILING AND AFFIDAVIT OF NON-
MILITARY SERVICE**

Plaintiff,

Code MORTGAGE FORECLOSURE

vs.

Filed on behalf of
Plaintiff

PAUL D. WILCOX and SUSAN Y.
WILCOX,

Counsel of record for this
party:

Louis P. Vitti, Esquire
Supreme Court #01072

Defendants.

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

SEARCHED Atty pd.
INDEXED 20.00
M 12/4/01
JAN 10 2002
CM Notice to
def's.
William A. Shaw
Prothonotary/Clerk of Courts
Statement
to Atty

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR :
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of :
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of : NO: 2007-375-CD
JERSEY SHORE STATE BANK, :
Plaintiff, :
vs :
PAUL D. WILCOX and SUSAN Y. WILCOX, :
Defendants. :

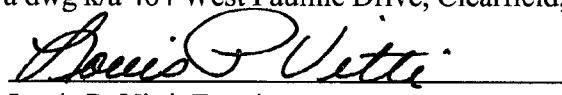
PRAECIPE FOR DEFAULT JUDGMENT
AND ASSESSMENT OF DAMAGES

TO: PROTHONOTARY OF CLEARFIELD

Enter judgment in Default of an Answer in the amount of **\$139,169.59**, in favor of the U.S. Bank National Association, et al, Plaintiff in the above-captioned action, against the Defendants, **Paul D. Wilcox and Susan Y. Wilcox** and assess Plaintiff's damages as follows and/or as calculated in the Complaint:

Unpaid Principal Balance	\$115,628.06
Interest from 04/01/06-01/25/08 (Plus 6.00% per day after 01/25/08)	11,869.14
Late charges (Plus \$26.53 per month from 03/08/07-Sale Date)	397.95
Attorney's fee	5,781.40
Escrow Deficit (Plus any additional charges that may be incurred by the Plaintiff and transmitted to the sheriff as charges on the writ prior to the date of the sheriff's sale)	5,793.04
Total Amount Due	<u>\$139,169.59</u>

The real estate, which is the subject matter of the Complaint, is situate in Twp of Lawrence, Cty of Clearfield & Cmwlth of PA. HET a dwg k/a 464 West Pauline Drive, Clearfield, PA 16830. Tax ID # 123-L08-684-00088.


Louis P. Vitti, Esquire
Attorney for the Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of
JERSEY SHORE STATE BANK, :
Plaintiff, : NO: 2007-375-CD
vs :
PAUL D. WILCOX and SUSAN Y. WILCOX, :
Defendants. :
:

CERTIFICATION OF MAILING

I, Louis P. Vitti, do hereby certify that a Notice of Intention to Take Judgment was mailed to the Defendant(s), in the above-captioned case on January 14, 2008, giving ten (10) day notice that judgment would be entered should no action be taken.

LOUIS P. VITTI & ASSOCIATES, P.C.

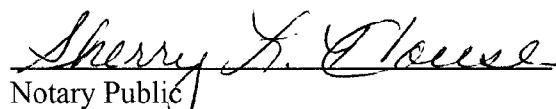
BY:

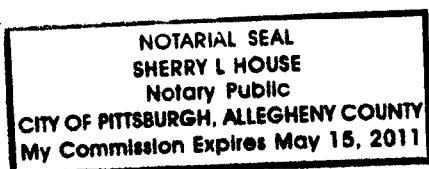

Louis P. Vitti, Esquire
Attorney for Plaintiff

SWORN to and subscribed

before me this 25th day

of January, 2008.


Sherry L. House
Notary Public



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
PENNSYLVANIA HOUSING FINANCE AGENCY, assignee of
PENNSYLVANIA HOUSING FINANCE AGENCY, assignee of
JERSEY SHORE STATE BANK,

NO. 2007-375-CD

Plaintiff,

vs.

PAUL D. WILCOX and SUSAN Y. WILCOX,

Defendants.

IMPORTANT NOTICE

TO: Paul D. Wilcox
Susan Y. Wilcox
6606 Springhill Drive
Frederick, MD 21702

Date of Notice: **January 14, 2008**

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

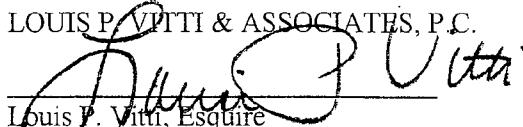
YOU SHOULD TAKE THIS NOTICE TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

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

PROTHONOTARY
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641 EXT. 20

BY:

LOUIS P. VITTI & ASSOCIATES, P.C.


Louis P. Vitti, Esquire
Attorney for Plaintiff
916 Fifth Avenue
Pittsburgh, PA 15219

** THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

COMMONWEALTH OF PENNSYLVANIA, SS:

COUNTY OF ALLEGHENY

BEFORE me, the undersigned authority, personally appeared Louis P. Vitti, Esquire, who, being duly sworn according to law, deposes and says that he is advised and believes that DEFENDANT(S) is/are not presently in the active military service of the United States of America and not members of the Army of the United States, United States Navy, the Marine Corps, or the Coast Guard, and not officers of the Public Health Service detailed by proper authority for duty with the Army or Navy; nor engaged in any active military service or duty with any military or naval units covered by the Soldiers and Sailors Civil Relief Act of 1940 and designated therein as military service, and to the best of this affiant's knowledge is/are not enlisted in military service covered by said act, and that the averments herein set forth, insofar as they are within his knowledge, are correct, and true; and insofar as they are based on information received from others, are true and correct as he verily believes.

This Affidavit is made under the provisions of the Soldiers and Sailors Civil Relief Act of 1940.



Louis P. Vitti, Esquire

SWORN to and subscribed

before me this 25th day

of January, 2008.



Sherry L. House
Notary Public

NOTARIAL SEAL
SHERRY L. HOUSE
Notary Public
CITY OF PITTSBURGH, ALLEGHENY COUNTY
My Commission Expires May 15, 2011

OPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

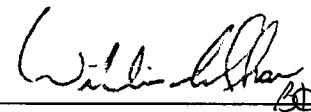
U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR :
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of :
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of : NO: 2007-375-CD
JERSEY SHORE STATE BANK, :
Plaintiff, :
vs :
PAUL D. WILCOX and SUSAN Y. WILCOX, :
Defendants. :
:

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: DEFENDANT(S)

You are hereby notified that a judgment was entered in the above-captioned proceeding
on the 30th day of January 2008.

Judgment is as follows: **\$139,169.59.**



Deputy

**** THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.****

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

COPY

U. S. Bank National Association
Pennsylvania Housing Finance Agency
Jersey Shore State Bank
Plaintiff(s)

No.: 2007-00375-CD

Real Debt: \$139,169.59

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Paul D. Wilcox
Susan Y. Wilcox
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: January 30, 2008

Expires: January 30, 2013

Certified from the record this 30th day of January, 2008.



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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION,
AS TRUSTEE FOR PENNSYLVANIA
HOUSING FINANCE AGENCY, Assignee
of PENNSYLVANIA HOUSING
FINANCE AGENCY, Assignee of JERSEY
SHORE STATE BANK,

CIVIL DIVISION

NO. 2007-375-CD

**PRAECIPE FOR WRIT OF
EXECUTION AND AFFIDAVIT OF
LAST KNOWN ADDRESS**

Plaintiff,

Code MORTGAGE FORECLOSURE

vs.

Filed on behalf of
Plaintiff

PAUL D. WILCOX and SUSAN Y.
WILCOX,

Counsel of record for this
party:

Louis P. Vitti, Esquire
Supreme Court #01072

Defendants.

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

FILED
100 @ Lewists
1/24/501 w/prop. desc.
JAN 20 2007 to Sheriff

William A. Shaw
Prothonotary/Clerk of Courts
Atty pd. 20.00

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of
JERSEY SHORE STATE BANK,

Plaintiff,

vs

PAUL D. WILCOX and SUSAN Y. WILCOX,

Defendants.

: NO: 2007-375-CD

**PRAECIPE FOR WRIT OF
EXECUTION IN MORTGAGE FORECLOSURE**

TO: PROTHONOTARY OF CLEARFIELD COUNTY

Issue a Writ of Execution in favor of the Plaintiff and against the Defendant(s) in the
above-captioned matter as follows:

Amount Due	\$139,169.59
Interest 01/26/08-Sale Date	
Prothonotary costs	139.00
Total	\$.

The real estate, which is the subject matter of the Praecepice for Writ of Execution is situate
in:

Twp of Lawrence, Cty of Clearfield & Cmwlth of PA. HET a dwg k/a 464 West Pauline Drive,
Clearfield, PA 16830. Tax ID # 123-L08-684-00088.



Louis P. Vitti, Esquire
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR :
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of :
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of :
JERSEY SHORE STATE BANK, : NO: 2007-375-CD
Plaintiff, :
vs :
PAUL D. WILCOX and SUSAN Y. WILCOX, :
Defendants. :

AFFIDAVIT

I, Louis P. Vitti, do hereby swear that, to the best of my knowledge, information and belief, the Defendant(s), is/are the owners of the real property on which the Plaintiff seeks to execute. That the Defendants' last known address is 6606 Springhill Drive, Frederick, MD 21702.

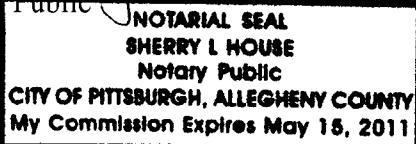

Louis P. Vitti, Esquire

SWORN TO and subscribed

before me this 25th day of

January, 2008.


Notary Public



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR :
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of :
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of : NO: 2007-375-CD
JERSEY SHORE STATE BANK, :
Plaintiff, :
vs :
PAUL D. WILCOX and SUSAN Y. WILCOX, :
Defendants. :

AFFIDAVIT PURSUANT TO RULE 3129.1

U.S. Bank National Association, et al, Plaintiff in the above action, sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at 464 West Pauline Drive, Clearfield, PA 16830.

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

Name:	Address (Please indicate if this cannot be reasonably ascertained)
Paul D. Wilcox Susan Y. Wilcox	6606 Springhill Drive Frederick, MD 21702

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

Name:	Address (Please indicate if this cannot be reasonably ascertained)
Same as No. 1 above.	

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

Name:	Address (Please indicate if this cannot be reasonably ascertained)
NONE	

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

Name _____ Address (Please indicate if this cannot be reasonably ascertained) _____

NONE

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

Name _____ Address (Please indicate if this cannot be reasonably ascertained) _____

None

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

Name _____ Address (Please indicate if this cannot be reasonably ascertained) _____

None

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

Name _____ Address (Please indicate if this cannot be reasonably ascertained) _____

Water Authority 107 East Market Street
Clearfield, PA 16830

Commonwealth of PA -DPW P.O. Box 8016
Harrisburg, PA 17105

Clerk of Courts P.O. Box 549
Criminal/Civil Division Clearfield, PA 16830

Tax Claim Bureau of Clearfield County

230 East Market Street
Clearfield, PA 16830

Court of Common Pleas of
Clearfield County
Domestic Relations Division

P.O. Box 549
Clearfield, PA 16830

PA Dept. of Sheriff Sales
Bureau of Compliance

Dept. #281230
Harrisburg, PA 17128-1230

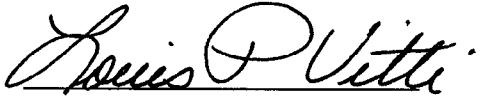
Tenant/Occupant

464 West Pauline Drive
Clearfield, PA 16830

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. Section 4904 relating to unsworn falsification to authorities.

January 25, 2008

Date

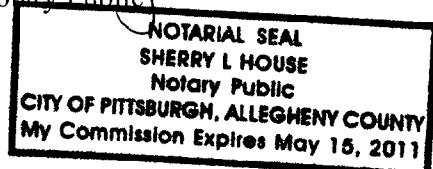

Louis P. Vitti, Esquire
Attorney for Plaintiff

SWORN TO and subscribed

before me this 25th day

of January, 2008.


Notary Public



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

U. S. Bank National Association, as Trustee for
Pennsylvania Housing Finance Agency, Assignee
of Pennsylvania Housing Finance Agency, Assignee
of Jersey Shore State Bank

COPY

Vs.

NO.: 2007-00375-CD

Paul D. Wilcox and Susan Y. Wilcox

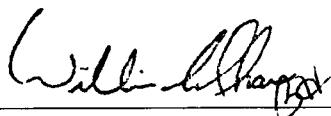
TO THE SHERIFF OF CLEARFIELD' COUNTY:

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

(1) See Attached Description

AMOUNT DUE/PRINCIPAL: \$139,169.59
INTEREST FROM 01/26/08-Sale Date
ATTY'S COMM: \$
DATE: 01/30/2008

PROTH. COSTS PAID: \$139.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

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

Requesting Party: Louis P. Vitti, Esq.
916 Fifth Avenue
Pittsburgh, PA 15219
(412) 281-1725

Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR :
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of :
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of : NO: 2007-375-CD
JERSEY SHORE STATE BANK, :
Plaintiff, :
vs :
PAUL D. WILCOX and SUSAN Y. WILCOX, :
Defendants. :
:

LEGAL DESCRIPTION

ALL that certain lot situate in the Township of Lawrence, County of Clearfield, and State of Pennsylvania, bounded and described as follows:

BEGINNING at the Southeast corner of Lot #88 at Pauline Drive West; thence along line of Pauline Drive West, North fifty-eight degrees fifty-eight minutes West (N 58° 58' W) eighty-two (82) feet to a corner of Lot #87; thence along line of Lot #87, North thirty-three degrees thirty-six minutes East (N 33° 36' E) one hundred thirty nine and three-tenths (139.3) feet to a pin on rear line of Lot #60; thence along rear line of Lot #60 South sixty-six degrees fifteen minutes East (S 66° 15' E) sixty-seven (67) feet to line of Lot #89; thence along line of Lot #89 South twenty-seven degrees twenty-two minutes West (S 27° 22' W) West one hundred forty-eight (148) feet to a pin on line of Pauline Drive West and place of beginning.

EXCEPTING and reserving all exceptions and reservations contained in all prior chains of title.

HAVING erected thereon a dwelling known as 464 West Pauline Drive, Clearfield, PA 16830.

BEING identified in the Clearfield Mapping and Assessment Office as Map No. 123-L08-684-00088.

BEING the same premises which Michael F. Reed and Katherine H. Reed, husband and wife, by Deed dated 06/15/2005 and recorded 06/17/2005 in the Recorder's Office of Clearfield County, Pennsylvania, Instrument No. 200509088, granted and conveyed unto Paul D. Wilcox and Susan Y. Wilcox.

FILED

MAR 17 2011
11/8/30/11
William A. Shaw
Prothonotary/Clerk of Courts
CR

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION,
AS TRUSTEE FOR PENNSYLVANIA
HOUSING FINANCE AGENCY, Assignee
of PENNSYLVANIA HOUSING
FINANCE AGENCY, Assignee of JERSEY
SHORE STATE BANK,

CIVIL DIVISION

NO. 2007-375-CD

AFFIDAVIT OF SERVICE

Plaintiff,

vs.

PAUL D. WILCOX and SUSAN Y.
WILCOX,

Defendants.

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
PA I.D. #3810
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219
(412) 281-1725

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR :
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee :
of PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee :
of JERSEY SHORE STATE BANK, : NO: 2007-375-CD
Plaintiff, :
vs :
PAUL D. WILCOX and SUSAN Y. WILCOX, :
Defendants. :

AFFIDAVIT OF SERVICE

I, Louis P. Vitti, do hereby certify that a Notice of Sale was mailed and served upon the defendants and all lien holders by Certificate of Mailing for service in the above-captioned case on February 11, 2008, advising them of the Sheriff's sale of the property at 464 West Pauline Street, Clearfield, PA 16830, *on April 4, 2008.*

LOUIS P. VITTI & ASSOCIATES, P.C.

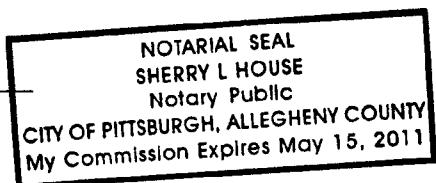
BY 
Louis. P. Vitti

SWORN to and subscribed

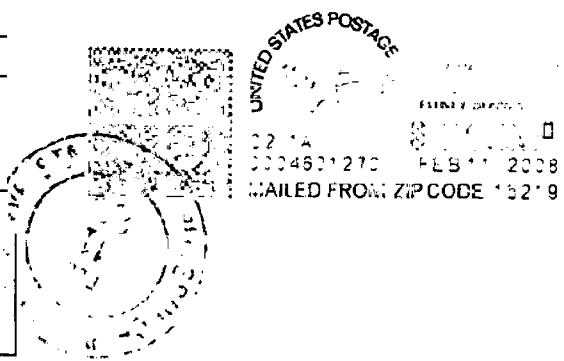
before me this 13th day

of March, 2008.


Notary Public

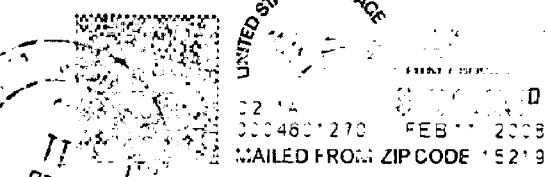


U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
<u>Louis P. Vitti & Associates, P.C.</u> <u>916 Fifth Avenue, Pittsburgh, PA 15219</u>	
One piece of ordinary mail addressed to:	
Court of Common Pleas of Clearfield County Domestic Relations Division P.O. Box 549 Clearfield, PA 16830	



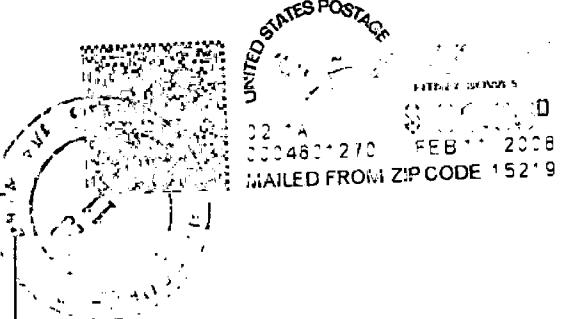
PS Form 3817, January 2001

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Received From:	
<u>Louis P. Vitti & Associates, P.C.</u> <u>916 Fifth Avenue, Pittsburgh, PA 15219</u>	
One piece of ordinary mail addressed to:	
PA Dept of Sheriff Sales Bureau of Compliance Dept. #281230 Harrisburg, PA 17128-1230	



PS Form 3817, January 2001

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
<u>Louis P. Vitti & Associates, P.C.</u> <u>916 Fifth Avenue, Pittsburgh, PA 15219</u>	
One piece of ordinary mail addressed to:	
Tenant/Occupant 464 West Pauline Drive Clearfield, PA 16830	

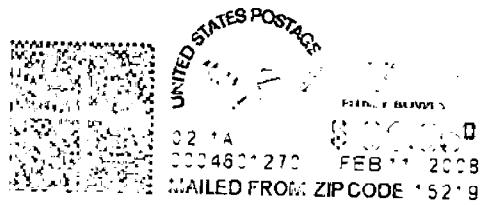


PS Form 3817, January 2001

slh.wilcox.4.4.08

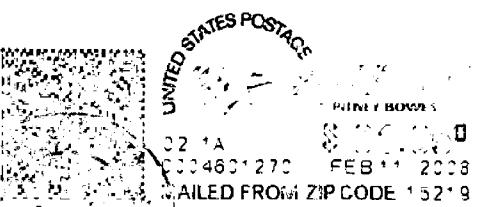
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Received From:			
<u>Louis P. Vitti & Associates, P.C.</u>			
<u>916 Fifth Avenue, Pittsburgh, PA 15219</u>			
One piece of ordinary mail addressed to:			
Paul D. Wilcox 6606 Springhill Drive Frederick, MD 21702			

PS Form 3817, January 2001



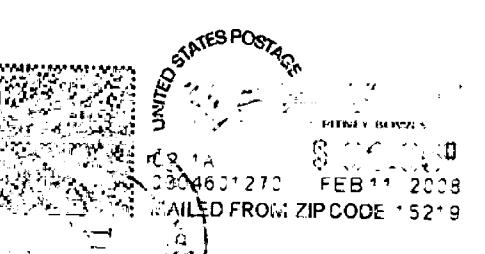
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<u>916 Fifth Avenue, Pittsburgh, PA 15219</u>			
One piece of ordinary mail addressed to:			
Susan Y. Wilcox 6606 Springhill Drive Frederick, MD 21702			

PS Form 3817, January 2001



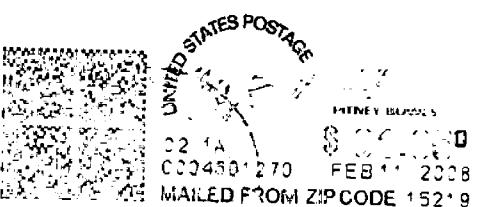
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Received From:			
<u>Louis P. Vitti & Associates, P.C.</u>			
<u>916 Fifth Avenue, Pittsburgh, PA 15219</u>			
One piece of ordinary mail addressed to:			
Tax Collector of Lawrence Township c/o Hazel Swifter 105 Fulton Street Clearfield, PA 168360			

PS Form 3817, January 2001



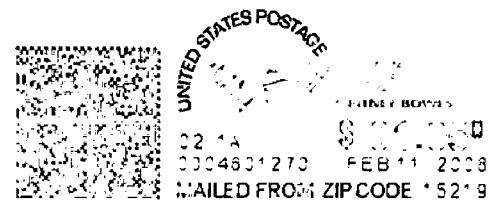
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Received From:			
<u>Louis P. Vitti & Associates, P.C.</u>			
<u>916 Fifth Avenue, Pittsburgh, PA 15219</u>			
One piece of ordinary mail addressed to:			
Water Authority 107 East Market Street Clearfield, PA 16830			

PS Form 3817, January 2001



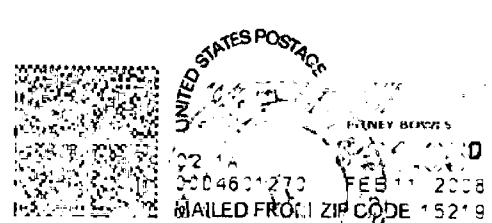
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<u>Louis P. Vitti & Associates, P.C.</u>		
<u>916 Fifth Avenue, Pittsburgh, PA 15219</u>		
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Clearfield Municipal Authority 107 East Market Street Clearfield, PA 16830		

PS Form 3817, January 2001



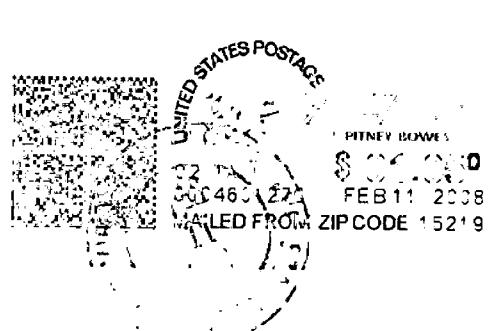
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<u>Louis P. Vitti & Associates, P.C.</u>		
<u>916 Fifth Avenue, Pittsburgh, PA 15219</u>		
One piece of ordinary mail addressed to:		
Commonwealth of PA-DPW P.O. Box 8016 Harrisburg, PA 17105		

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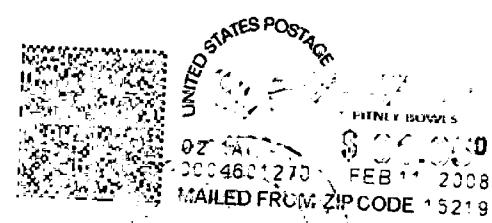
U.S. POSTAL SERVICE		CERTIFICATE OF MAILING
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Received From:		
<u>Louis P. Vitti & Associates, P.C.</u>		
<u>916 Fifth Avenue, Pittsburgh, PA 15219</u>		
One piece of ordinary mail addressed to:		
Clerk of Courts Criminal/Civil Division P.O. Box 549 Clearfield, PA 16830		

PS Form 3817, January 2001



U.S. POSTAL SERVICE		CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER		
Received From:		
<u>Louis P. Vitti & Associates, P.C.</u>		
<u>916 Fifth Avenue, Pittsburgh, PA 15219</u>		
One piece of ordinary mail addressed to:		
Tax Claim Bureau of Clearfield County 230 East Market Street Clearfield, PA 16830		

PS Form 3817, January 2001



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20725
NO: 07-375-CD

PLAINTIFF: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY, ASSIGNEE OF PENNSYLVANIA HOUSING FINANCE AGENCY, ASSIGNEE OF JERSEY SHORE STATE BANK vs.

DEFENDANT: PAUL D. WILCOX AND SUSAN Y. WILCOX

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 1/31/2008

LEVY TAKEN 2/14/2008 @ 10:57 AM

POSTED 2/14/2008 @ 10:57 AM

SALE HELD 4/4/2008

SOLD TO U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY, ASSIGNEE OF PENNSYLVANIA HOUSING FINANCE AGENCY

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 4/15/2008

DATE DEED FILED 4/15/2008

PROPERTY ADDRESS 464 WEST PAULINE DRIVE CLEARFIELD, PA 16830

SERVICES

2/21/2008 @ SERVED PAUL D. WILCOX

SERVED PAUL D. WILCOX, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 6606 SPRINGHILL DRIVE, FREDERICK, MD 21702. CERT #70060810000145073671 CERT MAIL DELIVERED ON 2/21/08.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

2/21/2008 @ SERVED SUSAN Y. WILCOX

SERVED SUSAN Y. WILCOX, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 6606 SPRINGHILL DRIVE, FREDERICK, MD 21702. CERT #70060810000145073664 CERT MAIL DELIVERED ON 2/21/08.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

04/15/08
FILED
APR 15 2008

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20725
NO: 07-375-CD

PLAINTIFF: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY, ASSIGNEE OF PENNSYLVANIA HOUSING FINANCE AGENCY, ASSIGNEE OF JERSEY SHORE STATE BANK VS.

DEFENDANT: PAUL D. WILCOX AND SUSAN Y. WILCOX

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$231.84

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

____ Day of _____ 2006

Chester A. Hawkins
Ex. Andrew Butler Captain
Chester A. Hawkins
Sheriff

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

U. S. Bank National Association, as Trustee for
Pennsylvania Housing Finance Agency, Assignee
of Pennsylvania Housing Finance Agency, Assignee
of Jersey Shore State Bank

Vs.

NO.: 2007-00375-CD

Paul D. Wilcox and Susan Y. Wilcox

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:

(1) See Attached Description

AMOUNT DUE/PRINCIPAL: \$139,169.59
INTEREST FROM 01/26/08-Sale Date
ATTY'S COMM: \$
DATE: 01/30/2008

PROTH. COSTS PAID: \$139.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 31st day
of January A.D. 2008
At 11:00 A.M./P.M.

Requesting Party: Louis P. Vitti, Esq.
916 Fifth Avenue
Pittsburgh, PA 15219
(412) 281-1725

Chester A. Hawkins
Sheriff Sig: Cynthia Bitter-Angelstad

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR	:
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of	:
PENNSYLVANIA HOUSING FINANCE AGENCY, Assignee of	:
JERSEY SHORE STATE BANK,	NO: 2007-375-CD
	:
	Plaintiff,
vs	:
	:
PAUL D. WILCOX and SUSAN Y. WILCOX,	:
	Defendants.
	:

LEGAL DESCRIPTION

ALL that certain lot situate in the Township of Lawrence, County of Clearfield, and State of Pennsylvania, bounded and described as follows:

BEGINNING at the Southeast corner of Lot #88 at Pauline Drive West; thence along line of Pauline Drive West, North fifty-eight degrees fifty-eight minutes West (N 58° 58' W) eighty-two (82) feet to a corner of Lot #87; thence along line of Lot #87, North thirty-three degrees thirty-six minutes East (N 33° 36' E) one hundred thirty nine and three-tenths (139.3) feet to a pin on rear line of Lot #60; thence along rear line of Lot #60 South sixty-six degrees fifteen minutes East (S 66° 15' E) sixty-seven (67) feet to line of Lot #89; thence along line of Lot #89 South twenty-seven degrees twenty-two minutes West (S 27° 22' W) West one hundred forty-eight (148) feet to a pin on line of Pauline Drive West and place of beginning.

EXCEPTING and reserving all exceptions and reservations contained in all prior chains of title.

HAVING erected thereon a dwelling known as 464 West Pauline Drive, Clearfield, PA 16830.

BEING identified in the Clearfield Mapping and Assessment Office as Map No. 123-L08-684-00088.

BEING the same premises which Michael F. Reed and Katherine H. Reed, husband and wife, by Deed dated 06/15/2005 and recorded 06/17/2005 in the Recorder's Office of Clearfield County, Pennsylvania, Instrument No. 200509088, granted and conveyed unto Paul D. Wilcox and Susan Y. Wilcox.

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUL 30 2007

Attest.

William J. Ammerman
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS)
TRUSTEE FOR PENNSYLVANIA HOUSING) No. 2007-375-CD
FINANCE AGENCY, Assignee of PENNSYLVANIA)
HOUSING FINANCE AGENCY, Assignee of)
JERSEY SHORE STATE BANK,)
Plaintiff,)
vs.)
PAUL D. WILCOX and SUSAN Y. WILCOX)
Defendants)

ORDER OF COURT

NOW, this 27 day of July, 2007, it appearing to the Court
that the Sheriff has been frustrated in service of process, it is Ordered, Adjudged and Decreed that
service of the Complaint and all subsequent documents upon all Defendants be accomplished by
ordinary mail to Defendants' last known mailing address and by posting the property by the Sheriff
in order to effect compliance with Rule 400, et seq. and Rule 3129.1, et seq.

BY THE COURT:

/S/ Fredric J Ammerman

J.


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Track & Confirm

Search Results

Label/Receipt Number: 7006 0810 0001 4507 3671
 Status: Delivered

Your item was delivered at 12:32 PM on February 21, 2008 in
 FREDERICK, MD 21702.

[Track & Confirm](#)

Enter Label/Receipt Number.

[Go >](#)

Notification Options

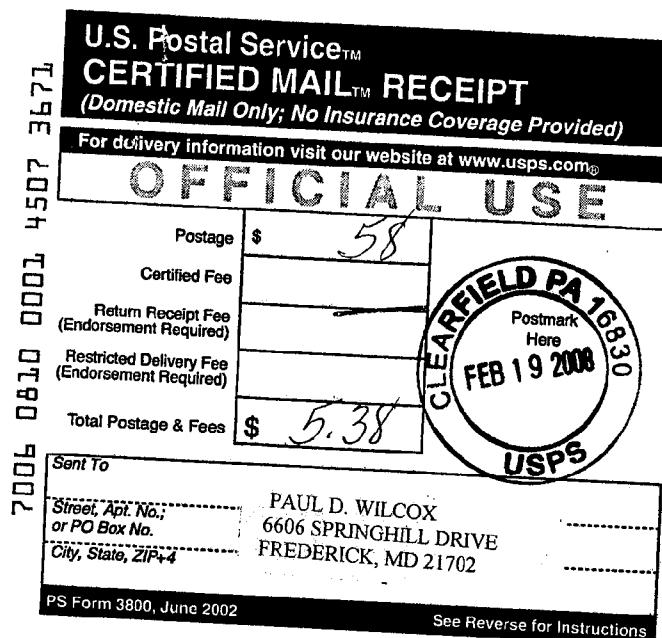
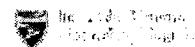
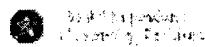
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Track & Confirm

Search Results

Label/Receipt Number: 7006 0810 0001 4507 3664

Status: Delivered

Your item was delivered at 12:32 PM on February 21, 2008 in
FREDERICK, MD 21702.

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Enter Label/Receipt Number.

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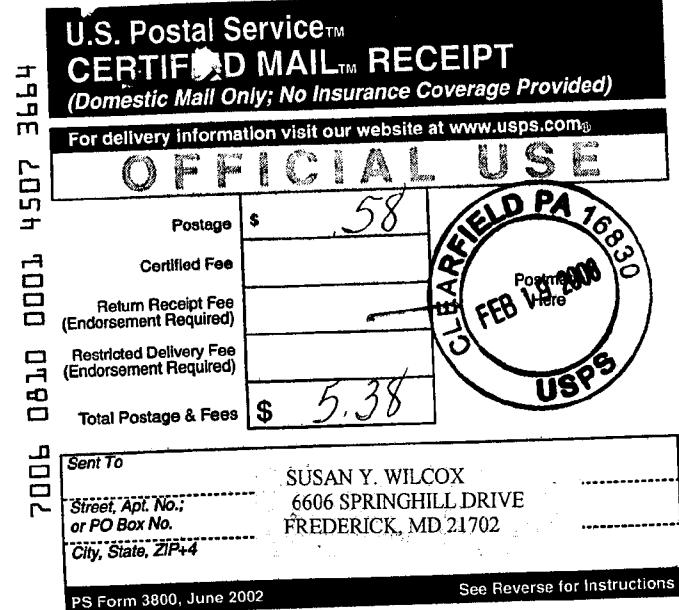
FOIA



Equal Employment Opportunity Data



Freedom of Information Act



**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME PAUL D. WILCOX NO. 07-375-CD

NOW, April 15, 2008, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on April 04, 2008, I exposed the within described real estate of Paul D. Wilcox And Susan Y. Wilcox to public venue or outcry at which time and place I sold the same to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY, ASSIGNEE OF PENNSYLVANIA HOUSING FINANCE AGENCY he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:		PLAINTIFF COSTS, DEBT AND INTEREST:	
RDR SERVICE	15.00	DEBT-AMOUNT DUE	139,169.59
MILEAGE	15.00	INTEREST @ %	0.00
LEVY	15.00	FROM 01/26/2008 TO 04/04/2008	
MILEAGE	2.00	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	16.84	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	40.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE	15.00	ESCROW DEFICIENCY	
DEED	30.00	PROPERTY INSPECTIONS	
ADD'L POSTING	15.00	INTEREST	
ADD'L MILEAGE	2.00	MISCELLANEOUS	
ADD'L LEVY			
BID AMOUNT	1.00	TOTAL DEBT AND INTEREST	\$139,209.59
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	253.78
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	819.82
CONTINUED SALES		TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$231.84	LIEN SEARCH	100.00
DEED COSTS:		ACKNOWLEDGEMENT	5.00
ACKNOWLEDGEMENT	5.00	DEED COSTS	30.00
REGISTER & RECORDER	30.00	SHERIFF COSTS	231.84
TRANSFER TAX 2%	0.00	LEGAL JOURNAL COSTS	126.00
TOTAL DEED COSTS	\$30.00	PROTHONOTARY	139.00
		MORTGAGE SEARCH	40.00
		MUNICIPAL LIEN	
		TOTAL COSTS	\$1,745.44

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