

07-427-CD
Wells Fargo vs Karen Gage et al

Wells Fargo vs Karen Gage et al
2007-427-CD

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
DANIEL G. SCHMIEG, ESQ., Id. No. 62205
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

151114

ATTORNEY FOR PLAINTIFF

WELLS FARGO BANK, N.A
3476 STATEVIEW BOULEVARD
FORT MILL, SC 29715

COURT OF COMMON PLEAS
CIVIL DIVISION

Plaintiff

TERM

v.

NO. 07-427-CD
CLEARFIELD COUNTY

KAREN A. GAGE
CARLA J. DONLEY
A/K/A CARLA JEAN DONLEY
781 TREASURE LAKE
DUBOIS, PA 15801

Defendants

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

FILED 4cc Sheriff
3/12/2007 Atty pd
MAR 20 2007
85.00

William A. Shaw
Prothonotary/Clerk of Courts

NOTICE

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

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

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

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

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

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

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

**THE LAW DOES NOT REQUIRE US TO WAIT UNTIL
THE END OF THE THIRTY (30) DAY PERIOD
FOLLOWING FIRST CONTACT WITH YOU BEFORE
SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH
THE LAW PROVIDES THAT YOUR ANSWER TO THIS**

COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION OF THAT TIME. FURTHERMORE, NO REQUEST WILL BE MADE TO THE COURT FOR A JUDGMENT UNTIL THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF YOU REQUEST PROOF OF THE DEBT OR THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAY PERIOD THAT BEGINS UPON YOUR RECEIPT OF THIS COMPLAINT, THE LAW REQUIRES US TO CEASE OUR EFFORTS (THROUGH LITIGATION OR OTHERWISE) TO COLLECT THE DEBT UNTIL WE MAIL THE REQUESTED INFORMATION TO YOU. YOU SHOULD CONSULT AN ATTORNEY FOR ADVICE CONCERNING YOUR RIGHTS AND OBLIGATIONS IN THIS SUIT.

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

1. Plaintiff is

WELLS FARGO BANK, N.A
3476 STATEVIEW BOULEVARD
FORT MILL, SC 29715

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

KAREN A. GAGE
CARLA J. DONLEY
A/K/A CARLA JEAN DONLEY
781 TREASURE LAKE
DUBOIS, PA 15801

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

3. On 07/14/2006 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200611763. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 12/01/2006 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$130,169.22
Interest	\$3,395.77
11/01/2006 through 03/19/2007	
(Per Diem \$24.43)	
Attorney's Fees	\$1,250.00
Cumulative Late Charges	\$128.58
07/14/2006 to 03/19/2007	
Cost of Suit and Title Search	<u>\$550.00</u>
Subtotal	\$135,493.57
Escrow	
Credit	\$0.00
Deficit	\$0.00
Subtotal	<u>\$0.00</u>
TOTAL	\$135,493.57

7. If the mortgage is reinstated prior to a Sheriff's Sale, the attorney's fee set forth above may be less than the amount demanded based on work actually performed. The attorney's fees requested are in conformity with the mortgage and Pennsylvania law. Plaintiff reserves its right to collect attorney's fees up to 5% of the remaining principal balance in the event the property is sold to a third party purchaser at Sheriff's Sale, or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.

8. Plaintiff is not seeking a judgment of personal liability (or an in personam judgment) against the Defendant(s) in the Action; however, Plaintiff reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant(s) has/have received a discharge of personal liability in a bankruptcy proceeding, this Action of Mortgage Foreclosure is in no way an attempt to reestablish such personal liability discharged in bankruptcy, but only to foreclose the mortgage and sell the mortgaged premises pursuant to Pennsylvania Law.

9. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
10. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.
11. This action does not come under Act 91 of 1983 because the mortgage premises is not the principal residence of Defendant(s).

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$135,493.57, together with interest from 03/19/2007 at the rate of \$24.43 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP



By: /s/Francis S. Hallinan
LAWRENCE T. PHELAN, ESQUIRE
DANIEL G. SCHMIEG, ESQUIRE
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

LEGAL DESCRIPTION

ALL that certain tract of land designated at Lot No. 40, Section No. 14, 'Haiti' in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 25.

BEING PARCEL NO. 128-C02-14-40-21

SEC 14 LOT 40 TREASURE LAKE, DUBOIS, PA 15801

VERIFICATION

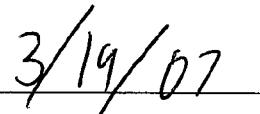
FRANCIS S. HALLINAN, ESQUIRE hereby states that he is attorney for PLAINTIFF in this matter, that Plaintiff is outside the jurisdiction of the court and or the Verification could not be obtained within the time allowed for the filing on the pleading, that he is authorized to make this verification pursuant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

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



FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE:



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102581
NO: 07-427-CD
SERVICE # 1 OF 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, N.A.

VS.

DEFENDANT: KAREN A. GAGE, CARLA J. DONLEY aka CARLA JEAN DONLEY

SHERIFF RETURN

NOW, March 21, 2007 AT 12:15 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON KAREN A. GAGE DEFENDANT AT SEC 14 LOT 40, TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KAREN A. GAGE, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

FILED
07/31/07
JUL 13 2007
WAS
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102581
NO: 07-427-CD
SERVICE # 2 OF 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, N.A.

vs.

DEFENDANT: KAREN A. GAGE, CARLA J. DONLEY aka CARLA JEAN DONLEY

SHERIFF RETURN

NOW, March 21, 2007 AT 12:15 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON CARLA J. DONLEY DEFENDANT AT SEC 14 LOT 40, TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO CARLA DONLEY, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102581
NO: 07-427-CD
SERVICE # 3 OF 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, N.A.

vs.

DEFENDANT: KAREN A. GAGE, CARLA J. DONLEY aka CARLA JEAN DONLEY

SHERIFF RETURN

NOW, March 21, 2007 AT 12:15 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON CARLA J. DONLEY DEFENDANT AT SEC 14 LOT 40 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO CARLA DONLEY, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102581
NO: 07-427-CD
SERVICE # 4 OF 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, N.A.

VS.

DEFENDANT: KAREN A. GAGE, CARLA J. DONLEY aka CARLA JEAN DONLEY

SHERIFF RETURN

NOW, March 21, 2007 AT 12:15 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON KAREN A. GAGE DEFENDANT AT SEC 14 LOT 40 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KAREN GAGE, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102581
NO: 07-427-CD
SERVICES 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, N.A.

vs.

DEFENDANT: KAREN A. GAGE, CARLA J. DONLEY aka CARLA JEAN DONLEY

SHERIFF RETURN

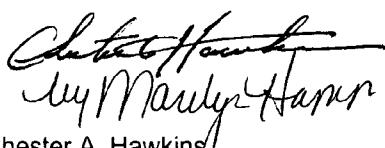
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PHELAN	582699	40.00
SHERIFF HAWKINS	PHELAN	582699	54.43

Sworn to Before Me This

So Answers,

____ Day of _____ 2007


Chester A. Hawkins
Sheriff

PHELAN HALLINAN & SCHMIEG
By: DANIEL G. SCHMIEG
Identification No. 62205
One Penn Center at Suburban Station - Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

FILED

JUL 23 2007

William A. Shaw
Prothonotary/Clerk of Courts

WELLS FARGO BANK, N.A
3476 STATEVIEW BLVD.
FORT MILL, SC 29715

Plaintiff,

v.

CARLA J. DONLEY A/K/A CARLA JEAN
DONLEY
KAREN A. GAGE
SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801

Defendant(s).

: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
: CIVIL DIVISION
: NO. 07-427-CD

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

pd \$20.00 Atty
FILED 10/10/07 am ICC notice to
JUL 23 2007 deft's
W.M. ICC & Statement
to Atty

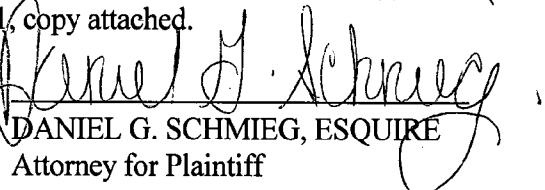
William A. Shaw
Prothonotary/Clerk of Courts

TO THE OFFICE OF THE PROTHONOTARY:

Kindly enter an in rem judgment in favor of the Plaintiff and against **CARLA J. DONLEY A/K/A CARLA JEAN DONLEY and KAREN A. GAGE**, Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

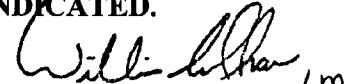
As set forth in the Complaint	\$ 135,493.57
Interest - 03/20/07 - 07/19/07	\$ 2,980.46
TOTAL	<u>\$ 138,474.03</u>

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: July 23 2007


PRO PROTHY

151114

PHELAN HALLINAN AND SCHMIEG
By: Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

WELLS FARGO BANK, N.A.
Plaintiff

Vs.

KAREN A. GAGE
CARLA J. DONLEY
A/K/A CARLA JEAN DONLEY
Defendants

ATTORNEY FOR PLAINTIFF

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: NO. 07-427-CD

FILE COPY

TO: KAREN A. GAGE
SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801

DATE OF NOTICE: APRIL 17, 2007

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

IMPORTANT NOTICE

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

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

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

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

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

Francis S. Hallinan
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

PHELAN HALLINAN AND SCHMIEG
By: Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

WELLS FARGO BANK, N.A.
Plaintiff

: COURT OF COMMON PLEAS

Vs.

: CIVIL DIVISION

KAREN A. GAGE
CARLA J. DONLEY
A/K/A CARLA JEAN DONLEY
Defendants

: CLEARFIELD COUNTY

: NO. 07-427-CD

FILE COPY

TO: CARLA J. DONLEY A/K/A CARLA JEAN DONLEY
SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801

DATE OF NOTICE: APRIL 17, 2007

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

IMPORTANT NOTICE

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

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

Francis S. Hallinan
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

(Rule of Civil Procedure No. 236 - Revised

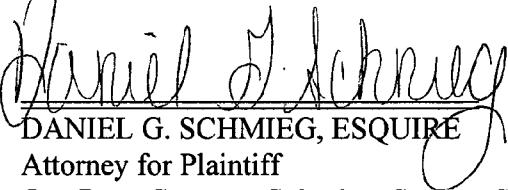
IN THE COURT OF COMMON PLEAS
CLEARFIELD PENNSYLVANIA

WELLS FARGO BANK, N.A	:	
3476 STATEVIEW BLVD.	:	
FORT MILL, SC 29715	:	CLEARFIELD COUNTY
	:	COURT OF COMMON PLEAS
Plaintiff,	:	
v.	:	CIVIL DIVISION
	:	
CARLA J. DONLEY A/K/A CARLA JEAN	:	NO. 07-427-CD
DONLEY	:	
KAREN A. GAGE	:	
SEC 14 LOT 40 TREASURE LAKE	:	
DUBOIS, PA 15801	:	
	:	
Defendant(s).	:	

Notice is given that a Judgment in the above captioned matter has been entered against you
on July 23, 2007


BY Will Schaefer DEPUTY

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

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

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG

Identification No. 62205

Suite 1400

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

ATTORNEY FOR PLAINTIFF

**WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD.
FORT MILL, SC 29715**

• • • • •
**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

Plaintiff.

V.

**CARLA J. DONLEY A/K/A CARLA JEAN
DONLEY
KAREN A. GAGE
SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801**

NO. 07-427-CD

Defendant(s).

VERIFICATION OF NON-MILITARY SERVICE

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

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

(b) that defendant CARLA J. DONLEY A/K/A CARLA JEAN DONLEY is over 18 years of age and resides at SEC 14 LOT 40 TREASURE LAKE, DUBOIS, PA 15801.

(c) that defendant KAREN A. GAGE is over 18 years of age, and resides at SEC 14 LOT 40
TREASURE LAKE, DUBOIS, PA 15801.

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

DANIEL G. SCHMIEG, ESQUIRE

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

COPY

Wells Fargo Bank, N.A.
Plaintiff(s)

No.: 2007-00427-CD

Real Debt: \$138,474.03

Atty's Comm: \$

Vs.

Costs: \$

Karen A. Gage
Carla J. Donley
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: July 23, 2007

Expires: July 23, 2012

Certified from the record this July 23, 2007



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

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

WELLS FARGO BANK, N.A.

vs.

CARLA J. DONLEY A/K/A CARLA
JEAN DONLEY

KAREN A. GAGE

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. 07-427-CD Term 2005...

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

FILED

JUL 23 2007

11:15 AM

William A. Shaw

Prothonotary/Clerk of Courts

1 CENT TO FILE

6 WRITS TO

SUPER

To the Director of the Office of Judicial Support

Issue writ of execution in the above matter:

Amount Due	\$138,474.03
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Interest from JULY 19, 2007 to Sale	\$ _____
Per diem \$22.76	

Add'l Costs	\$ 2,977.50	Prothonotary costs $\frac{1}{25}$ -
-------------	-------------	-------------------------------------

Daniel J. Schneegass
Attorney for the Plaintiff(s)

Note: Please attach description of Property.

151114

No. 07-427-CD Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

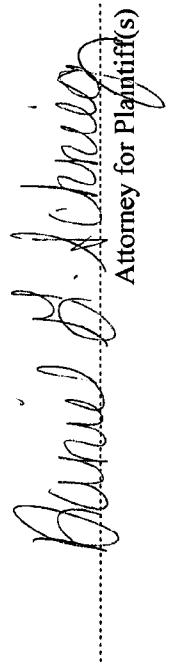
WELLS FARGO BANK, N.A

vs.

CARLA J. DONLEY A/K/A CARLA JEAN DONLEY
KAREN A. GAGE

PRAECLPICE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:



.....
Karen A. Gage
.....

Attorney for Plaintiff(s)

Address: CARLA J. DONLEY A/K/A CARLA JEAN DONLEY KAREN A. GAGE
SEC 14 LOT 40 TREASURE LAKE SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801 DUBOIS, PA 15801

LEGAL DESCRIPTION

ALL that certain tract of land designated at Lot No. 40, Section No. 14, 'Haiti' in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 25. Excepting and reserving therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc., recorded in Miscellaneous Book Volume 146, page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Grantor or Treasure Lake Property Owners Association, Inc., which lien shall run with the land and be an encumbrance against it.
5. The right of the owner and/or operator of any recreational facilities within the said Treasure Lake Subdivision to assess fees and charges against Grantees, their heirs, administrators, executors, successors and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

Being the same premises conveyed to Bradley D. Roy and Meschall R. Roy, husband and wife, via Deed of Kenneth W. Rhone II and Delores J. Rhone, husband and wife, said Deed dated December 12, 1991 and recorded in the Office of the Recorder of Deeds for Clearfield County in Deed Book Volume 1433 at page 506.

PARCEL IDENTIFICATION NO: C02-014-00040-00-21

RECORD OWNER

TITLE TO SAID PREMISES IS VESTED IN Carla J. Donley, an individual and Karen A. Gage, an individual, as joint tenants with right of survivorship, by Deed from Bradley D. Roy and Meschall R. Roy, husband and wife, dated 06/16/2006, recorded 07/17/2006, in Deed Mortgage Inst# 200611762.

Premises being: SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801

Tax Parcel No. 128-C02-014-00040-00-21

PROHIBITED BY LAW
William A. Shine

UUL 23 2001

FILED

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

WELLS FARGO BANK, N.A

vs.

CARLA J. DONLEY A/K/A CARLA
JEAN DONLEY

KAREN A. GAGE

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20
No. 07-427-CD Term 20 05
No. Term 20

WRIT OF EXECUTION
(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

County of Clearfield

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

PREMISES: SEC 14 LOT 40 TREASURE LAKE, DUBOIS, PA 15801
(See Legal Description attached)

Amount Due	\$138,474.03
Interest from JULY 19, 2007 to Sale per diem \$22.76	\$-----
Total	\$----- Prothonotary costs \$ 125.00
Add'l Costs	\$ 2,977.50

[Signature]
(Clerk) Office of the Prothonotary, Common Pleas Court
of CLEARFIELD County, Penna.

Dated 7-23-07
(SEAL)

151114

No. 07-427-CD..... Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

WELLS FARGO BANK, N.A.

5

CARLA J. DONLEY A/K/A CARLA JEAN DONLEY
KAREN A. GAGE

WRIT OF EXECUTION (Mortgage Foreclosure)

Costs

Real Debt \$138,474.03

Int. from JULY 19, 2007
To Date of Sale (\$22.76 per diem)

cos

Prothv Pd.

Sheriff Daniel J. Murphy
Attorney for Plaintiff

Address: CARLA J. DONLEY A/K/A CARLA JEAN DONLEY KAREN A. GAGE
SEC 14 LOT 40 TREASURE LAKE SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801 DUBOIS, PA 15801

LEGAL DESCRIPTION

ALL that certain tract of land designated at Lot No. 40, Section No. 14, 'Haiti' in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 25. Excepting and reserving therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc., recorded in Miscellaneous Book Volume 146, page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Grantor or Treasure Lake Property Owners Association, Inc., which lien shall run with the land and be an encumbrance against it.
5. The right of the owner and/or operator of any recreational facilities within the said Treasure Lake Subdivision to assess fees and charges against Grantees, their heirs, administrators, executors, successors and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

Being the same premises conveyed to Bradley D. Roy and Meschall R. Roy, husband and wife, via Deed of Kenneth W. Rhone II and Delores J. Rhone, husband and wife, said Deed dated December 12, 1991 and recorded in the Office of the Recorder of Deeds for Clearfield County in Deed Book Volume 1433 at page 506.

PARCEL IDENTIFICATION NO: C02-014-00040-00-21

RECORD OWNER

TITLE TO SAID PREMISES IS VESTED IN Carla J. Donley, an individual and Karen A. Gage, an individual, as joint tenants with right of survivorship, by Deed from Bradley D. Roy and Meschall R. Roy, husband and wife, dated 06/16/2006, recorded 07/17/2006, in Deed Mortgage Inst# 200611762.

Premises being: SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801

Tax Parcel No. 128-C02-014-00040-00-21

**PHELAN HALLINAN & SCHMIEG
By: DANIEL G. SCHMIEG
Identification No. 62205
Suite 1400
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000**

ATTORNEY FOR PLAINTIFF

**WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD.
FORT MILL, SC 29715**

Plaintiff

V.

**CARLA J. DONLEY A/K/A CARLA JEAN
DONLEY
KAREN A. GAGE
SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801**

Defendant(s).

CERTIFICATION

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

- () an FHA Mortgage
- () non-owner occupied
- () vacant
- (X) Act 91 procedures have been fulfilled

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

DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD.
FORT MILL, SC 29715

Plaintiff,

v.

CARLA J. DONLEY A/K/A CARLA JEAN
DONLEY
KAREN A. GAGE
SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801

Defendant(s).

:
: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
: CIVIL DIVISION
: NO. 07-427-CD
:
:
:
:
:
:
:

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)

WELLS FARGO BANK, N.A., Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praeclipe for the Writ of Execution was filed, the following information concerning the real property located at **SEC 14 LOT 40 TREASURE LAKE, DUBOIS, PA 15801**.

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

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

CARLA J. DONLEY SEC 14 LOT 40 TREASURE LAKE
A/K/A CARLA JEAN DUBOIS, PA 15801
DONLEY

KAREN A. GAGE SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801

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

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

Same as Above

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

JULY 19, 2007
Date


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

WELLS FARGO BANK, N.A.	:	
3476 STATEVIEW BLVD.	:	
FORT MILL, SC 29715	:	CLEARFIELD COUNTY
	:	COURT OF COMMON PLEAS
Plaintiff,	:	
v.	:	CIVIL DIVISION
CARLA J. DONLEY A/K/A CARLA JEAN	:	
DONLEY	:	NO. 07-427-CD
KAREN A. GAGE	:	
SEC 14 LOT 40 TREASURE LAKE	:	
DUBOIS, PA 15801	:	
Defendant(s).	:	

AFFIDAVIT PURSUANT TO RULE 3129

WELLS FARGO BANK, N.A., Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praeclipe for the Writ of Execution was filed, the following information concerning the real property located at **SEC 14 LOT 40 TREASURE LAKE, DUBOIS, PA 15801**.

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME

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

TENANT/OCCUPANT

**SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801**

**DOMESTIC
RELATIONS
CLEARFIELD
COUNTY**

**CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET STREET
CLEARFIELD, PA 16830**

**COMMONWEALTH
OF PENNSYLVANIA**

**DEPARTMENT OF WELFARE
PO BOX 2675
HARRISBURG, PA 17105**

BRADLEY D. ROY

**873 TREASURE LAKE
DUBOIS, PA 15801**

MESCHALL R. ROY

**RD#1 BOX 47
REYNOLDSVILLE, PA 15851**

**COMMONWEALTH OF PA
BUREAU OF INDIVIDUAL
TAX
INHERITANCE TAX
DIVISION
ATTN: JOHN MURPHY**

**6TH FL. STRAWBERRY SQUARE
DEPT. 280601
HARRISBURG, PA 17128**

**DEPT. OF PUBLIC
WELFARE
TPL CASUALTY UNIT
ESTATE RECOVERY
PROGRAM**

**P.O. BOX 8486
WILLOW OAK BLDG.
HARRISBURG, PA 17105**

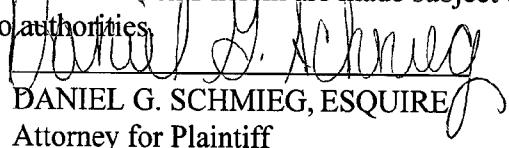
**INTERNAL REVENUE
SERVICE
FEDERATED INVESTORS
TOWER**

**13TH FLOOR, SUITE 1300
1001 LIBERTY AVENUE
PITTSBURGH, PA 15222**

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

JULY 19, 2007

Date


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

WELLS FARGO BANK, N.A	:	CLEARFIELD COUNTY
Plaintiff,	:	COURT OF COMMON PLEAS
v.	:	
	:	CIVIL DIVISION
CARLA J. DONLEY A/K/A CARLA JEAN DONLEY	:	
KAREN A. GAGE	:	NO. 07-427-CD
Defendant(s)	:	
	:	
	:	
	:	

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF CLEARFIELD) SS:

I, DANIEL G. SCHMIEG, ESQUIRE, attorney for WELLS FARGO BANK, N.A hereby verifies that on
8/14/07 & 8/21/07 a true and Correct copies of the Notice of Sheriff's Sale were served
by certificate of mailing to the Recorded Lienholder(s) and any known interested party.

Daniel G. Schmieg
DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Date: 8/22/07

IMPORTANT NOTICE: This property is sold at the direction of the plaintiff. It may not be sold in the
absence of a representative of the plaintiff at the Sheriff's Sale. The sale must be postponed or stayed in the
event that a representative of the plaintiff is not present at the sale.

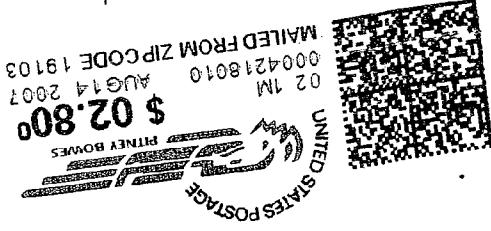
FILED *11:25 AM*
AUG 27 2007
William A. Shaw
Prothonotary/Clerk of Courts

Name and
Address
of Sender

CQS
PHELAN HALLINAN & SCHMIEG
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814

8

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		TENANT/OCCUPANT SEC 14 LOT 40 TREASURE LAKE DUBOIS, PA 15801		
2		DOMESTIC RELATIONS CLEARFIELD COUNTY CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830		
3		COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE PO BOX 2675 HARRISBURG, PA 17105		
4		BRADLEY D. ROY 873 TREASURE LAKE DUBOIS, PA 15801		
5		MESCHALL R. ROY RD#1 BOX 47 REYNOLDSVILLE, PA 15851		
6		COMMONWEALTH OF PA BUREAU OF INDIVIDUAL TAX INHERITANCE TAX DIVISION ATTN: JOHN MURPHY 6TH FL. STRAWBERRY SQUARE DEPT. 280601 HARRISBURG, PA 17128		
7		DEPT. OF PUBLIC WELFARE TPL CASUALTY UNIT ESTATE RECOVERY PROGRAM P.O. BOX 8486 WILLOW OAK BLDG. HARRISBURG, PA 17105		
8		INTERNAL REVENUE SERVICE FEDERATED INVESTORS TOWER 13TH FLOOR, SUITE 1300 1001 LIBERTY AVENUE PITTSBURGH, PA 15222 Re: CARLA J. DONLEY A/K/A CARLA JEAN DONLEY 151114 TEAM 4		



Name and
Address
of Sender

CQS
PHELAN HALLINAN & SCHMIEG
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814



KAZ TEAM 4

Line	Article Number	Name of Addressee, Street, and Post Office Address
1		TREASURE LAKE OWNERS ASSN. 13 TREASURE LAKE DUBOIS, PA 15801
2		
3		
4		
5		
6		
7		
8		
		<i>Re: CARLA J. DONLEY A/K/A CARLA JEAN DONLEY 151114 TEAM 4</i>

Total Number of
Pieces Listed by Sender

Total Number of
Pieces Received at Post Office

Postmaster, Per (Name of Receiving
Employee)

MAILED FROM ZIP CODE 19103
02 TM 0004218010 AUG 21 2007
\$ 01.05
#20
PRINTED BY
UNITED STATES POSTAGE

RENN CENTER PHILA
PC 2102

QR code

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.

**WELLS FARGO BANK, N.A
3476 STATEVIEW BLVD.
FORT MILL, SC 29715**

Plaintiff,

V.

**CARLA J. DONLEY A/K/A CARLA JEAN
DONLEY
KAREN A. GAGE
SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801**

Defendant(s).

AMENDED
AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)

WELLS FARGO BANK, N.A., Plaintiff in the above action, by its attorney, **DANIEL G. SCHMIEG, ESQUIRE**, sets forth as of the date the Praecept for the Writ of Execution was filed, the following information concerning the real property located at **SEC 14 LOT 40 TREASURE LAKE, DUBOIS, PA 15801**.

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
CARLA J. DONLEY A/K/A CARLA JEAN DONLEY	SEC 14 LOT 40 TREASURE LAKE DUBOIS, PA 15801

KAREN A. GAGE **SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801**

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

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

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

Daniel G. Schmieg
DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

WELLS FARGO BANK, N.A. :
3476 STATEVIEW BLVD. :
FORT MILL, SC 29715 :
Plaintiff, :
v. :
CARLA J. DONLEY A/K/A CARLA JEAN :
DONLEY :
KAREN A. GAGE :
SEC 14 LOT 40 TREASURE LAKE :
DUBOIS, PA 15801 :
Defendant(s). :
:

**AMENDED
AFFIDAVIT PURSUANT TO RULE 3129**

WELLS FARGO BANK, N.A., Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praeclipe for the Writ of Execution was filed, the following information concerning the real property located at **SEC 14 LOT 40 TREASURE LAKE, DUBOIS, PA 15801**.

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME

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

TENANT/OCCUPANT

**SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801**

**DOMESTIC
RELATIONS
CLEARFIELD
COUNTY**

**CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET STREET
CLEARFIELD, PA 16830**

**COMMONWEALTH
OF PENNSYLVANIA**

**DEPARTMENT OF WELFARE
PO BOX 2675
HARRISBURG, PA 17105**

**COMMONWEALTH OF PA
BUREAU OF INDIVIDUAL
TAX
INHERITANCE TAX
DIVISION
ATTN: JOHN MURPHY**

**6TH FL. STRAWBERRY SQUARE
DEPT. 280601
HARRISBURG, PA 17128**

**DEPT. OF PUBLIC
WELFARE
TPL CASUALTY UNIT
ESTATE RECOVERY
PROGRAM**

**P.O. BOX 8486
WILLOW OAK BLDG.
HARRISBURG, PA 17105**

**INTERNAL REVENUE
SERVICE
FEDERATED INVESTORS
TOWER**

**13TH FLOOR, SUITE 1300
1001 LIBERTY AVENUE
PITTSBURGH, PA 15222**

**TREASURE LAKE OWNERS
ASSN.**

**13 TREASURE LAKE
DUBOIS, PA 15801**

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

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

WELLS FARGO BANK, NA : NO: 2007-427~~3~~-CD
Plaintiff :
vs. :
CARLA J. DONLEY a/k/a :
CARLA JEAN DONELY and :
KAREN GAGE :
Defendant(s) :

CERTIFICATION

I, Peter F. Smith, hereby certify that I have caused the records of the Clearfield County Prothonotary's Office and Tax Claim Bureau to be examined and as of the date below, I have found the following liens against the Defendants and/or their property subject to this action:

Judgment(s)

1. Well Fargo Bank, NA
2007-427-CD
7/23/07
\$138,474.03

FILED NO
0100561
FEB 13 2008
CR

William A. Shaw
Prothonotary/Clerk of Courts

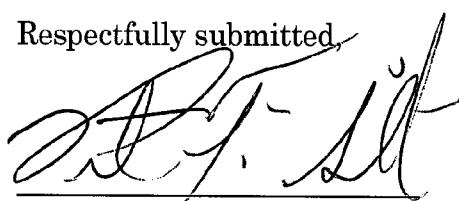
Mortgage(s)

1. Well Fargo Bank, NA
Dated - 07/14/06
Recorded - 07/17/06
Inst No. 200611763
\$130,500.00

Miscellaneous

1. Possible Domestic Relations
2. Possible Clfd Co. Taxes

Respectfully submitted,



Peter F. Smith, Solicitor
Clearfield County Sheriff
As of 01/31/08

Date: February 1, 2008



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20625
NO: 07-427-CD

PLAINTIFF: WELLS FARGO BANK, N.A.

vs.

DEFENDANT: CARLA J. DONLEY A/K/A CARLA JEAN DONLEY AND KAREN A. GAGE

Execution REAL ESTATE

FILED
FEB 15 2008

William A. Shaw
Prothonotary/Clerk of Courts

SHERIFF RETURN

DATE RECEIVED WRIT: 7/23/2007

LEVY TAKEN 8/15/2007 @ 2:16 PM

POSTED 8/15/2007 @ 2:16 PM

SALE HELD 2/1/2008

SOLD TO FEDERAL HOME LOAN MORTGAGE CORPORATION

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 2/15/2008

DATE DEED FILED 2/15/2008

PROPERTY ADDRESS SEC. 14, LOT 40 TREASURE LAKE "HAITI" DUBOIS , PA 15801

SERVICES

8/15/2007 @ 2:16 PM SERVED CARLA J. DONLEY A/K/A CARLA JEAN DONLEY

SERVED CARLA J. DONLEY A/K/A CARLA JEAN DONLEY, DEFENDANT, AT HER RESIDENCE SEC. 14, LOT 40 TREASUE LAKE "HAITI", DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA

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

8/15/2007 @ 2:16 PM SERVED KAREN A. GAGE

SERVED KAREN A. GAGE, DEFENDANT, AT HER RESIDENCE, SEC. 14 LOT 40 TREASURE LAKE "HAITI", DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO CARLA DONLEY, DAUGHTER/CO-DEFENDANT

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

@ SERVED

NOW, SEPTEMBER 19, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR OCTOBER 5, 2007 TO JANURAY 4, 2008.

@ SERVED

NOW, JANUARY 3, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR JANUARY 4, 2008 TO FEBRUARY 1, 2008.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20625
NO: 07-427-CD

PLAINTIFF: WELLS FARGO BANK, N.A.

vs.

DEFENDANT: CARLA J. DONLEY A/K/A CARLA JEAN DONLEY AND KAREN A. GAGE

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$279.42

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

____ Day of _____ 2006

Chester Hawkins
I, Cynthia Bitter Augherday
Chester A. Hawkins
Sheriff

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

WELLS FARGO BANK, N.A.

vs.

CARLA J. DONLEY A/K/A CARLA
JEAN DONLEY

KAREN A. GAGE

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20

No. 07-427-CD Term 20 05

No. Term 20

WRIT OF EXECUTION
(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

County of Clearfield

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

PREMISES: SEC 14 LOT 40 TREASURE LAKE, DUBOIS, PA 15801
(See Legal Description attached)

Amount Due	\$138,474.03
Interest from JULY 19, 2007 to Sale per diem \$22.76	\$-----
Total	\$----- Prothonotary costs <i>125.00</i>
Add'l Costs	\$ 2,977.50

W. L. L.
(Clerk) Office of the Prothonotary, Common Pleas Court
of CLEARFIELD County, Penna.

Dated 7-23-07
(SEAL)

151114

Received this writ this 23rd day
of July A.D. 2007
At 3:00 A.M./P.M.

Christopher A. Heuer, Esq.
Sheriff Sgt. Cynthia Butler-Clefford, a/c

No. 07-427-CD..... Term 20 05.A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

WELLS FARGO BANK, N.A.

vs.

CARLA J. DONLEY A/K/A CARLA JEAN DONLEY
KAREN A. GAGE

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Real Debt \$138,474.03

Int. from JULY 19, 2007
To Date of Sale (\$22.76 per diem)

Costs

Prothy Pd.

Dawn J. Gage
Sheriff
Attorney for Plaintiff(s)

Address: CARLA J. DONLEY A/K/A CARLA JEAN DONLEY KAREN A. GAGE
SEC 14 LOT 40 TREASURE LAKE SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801 DUBOIS, PA 15801

LEGAL DESCRIPTION

~~ALL~~ that certain tract of land designated at Lot No. 40, Section No. 14, 'Haiti' in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 25. Excepting and reserving therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc., recorded in Miscellaneous Book Volume 146, page 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Grantor or Treasure Lake Property Owners Association, Inc., which lien shall run with the land and be an encumbrance against it.
5. The right of the owner and/or operator of any recreational facilities within the said Treasure Lake Subdivision to assess fees and charges against Grantees, their heirs, administrators, executors, successors and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

Being the same premises conveyed to Bradley D. Roy and Meschall R. Roy, husband and wife, via Deed of Kenneth W. Rhone II and Delores J. Rhone, husband and wife, said Deed dated December 12, 1991 and recorded in the Office of the Recorder of Deeds for Clearfield County in Deed Book Volume 1433 at page 506.

PARCEL IDENTIFICATION NO: C02-014-00040-00-21

RECORD OWNER

TITLE TO SAID PREMISES IS VESTED IN Carla J. Donley, an individual and Karen A. Gage, an individual, as joint tenants with right of survivorship, by Deed from Bradley D. Roy and Meschall R. Roy, husband and wife, dated 06/16/2006, recorded 07/17/2006, in Deed Mortgage Inst# 200611762.

Premises being: SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801

Tax Parcel No. 128-C02-014-00040-00-21

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME CARLA J. DONLEY A/K/A CARLA JEAN DONLEY

NO. 07-427-CD

NOW, February 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 February 01, 2008, I exposed the within described real estate of Carla J. Donley A/K/A Carla Jean Donley And Karen A.Gage to public venue or outcry at which time and place I sold the same to FEDERAL HOME LOAN MORTGAGE CORPORATION he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	18.43
LEVY	15.00
MILEAGE	18.43
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	6.56
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	40.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$279.42

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.50
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$29.50

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	138,474.03
INTEREST @ 22.7600 %	4,483.72
FROM 07/19/2007 TO 02/01/2008	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	2,977.50
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$145,975.25

COSTS:

ADVERTISING	1,546.50
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.50
SHERIFF COSTS	279.42
LEGAL JOURNAL COSTS	198.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$2,323.42

DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff

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

Christine Schoffler
Judgment Department, Ext. 1286

Representing Lenders in
Pennsylvania and New Jersey

September 19, 2007

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

ATTENTION: CINDY (814) 765-5915

**Re: WELLS FARGO BANK, N.A. v. KAREN A. GAGE CARLA J. DONLEY
No. 07-427-CD
SEC 14 LOT 40 TREASURE LAKE, CLEARFIELD**

Dear Cindy:

Please postpone the Sheriff's Sale of the above referenced property which is scheduled for OCTOBER 5, 2007.

The property is to be relisted for the JANUARY 4, 2008 Sheriff's Sale.

Very truly yours,

CQS

Christine Schoffler

VIA TELECOPY (814) 765-5915

CC: **KAREN A. GAGE
SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801**

**CARLA J. DONLEY
SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801**

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

Christine Schoffler
Judgment Department, Ext. 1286

Representing Lenders in
Pennsylvania and New Jersey

January 3, 2008

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

ATTENTION: CINDY (814) 765-5915

Re: **WELLS FARGO BANK, N.A. v. KAREN A. GAGE CARLA J. DONLEY**
No. 07-427-CD
SEC 14 LOT 40 TREASURE LAKE, DUBOIS, PA 15801

Dear Cindy:

Please postpone the Sheriff's Sale of the above referenced property which is scheduled for JANUARY 4, 2008.

The property is to be relisted for the FEBRUARY 1, 2008 Sheriff's Sale.

Very truly yours,
CQS
Christine Schoffler

VIA TELECOPY (814) 765-5915

CC: **KAREN A. GAGE**
SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801

CARLA J. DONLEY
SEC 14 LOT 40 TREASURE LAKE
DUBOIS, PA 15801