

Current Judge: Fredric Joseph Ammerman

Everhome Mortgage Company vs. Sylvester J. Krouse, Deanna I. Krouse

Mortgage Foreclosures

| Date | | Judge |
|-----------|--|----------|
| 4/30/2007 | New Case Filed. | No Judge |
| | X Filing: Complaint in Mortgage Foreclosure, situated in the Township of Sandy. Paid by: Hallinan, Francis S. (attorney for Everhome Mortgage Company) Receipt number: 1918817 Dated: 04/30/2007 Amount: \$85.00 (Check) 6CC shff. | No Judge |
| 5/14/2007 | X Praecipe to Substitute Verification, filed by s/ Francis S. Hallinan, Esquire. No CC | No Judge |
| 6/29/2007 | X Motion for Service Pursuant to Special Order of Court, filed by s/Daniel G. Schmieg, Esq. No CC | No Judge |
| | X Filing: Praecipe to Reinstate Complaint/Mortgage Foreclosure Paid by: Hallinan, Francis S. (attorney for Everhome Mortgage Company) Receipt number: 1919604 Dated: 06/29/2007 Amount: \$7.00 (Check) 1 Reinstate complaint to Atty. | No Judge |
| | X Suggestion of Record Change Re: Correction of Defendants' Name, filed. Listed in the caption of this Action as: Sylvester J. Krouse and Deanna I. Krouse, kindly change the information on the docket to read as follows to correct this defect: Sylvester J. Krouse a/k/a Sylvester J. Krouse and Deanna I. Krouse, filed by Daniel G. Schmieg Esq. No CC. | No Judge |
| 7/16/2007 | X Order, this 13th day of July, 2007, the Plaintiff is granted leave to serve the Complaint in Mortgage Foreclosure upon the Defendants by Publication 1 time in the Courier Express and Clfd. Co. Legal Journal; By first class and certified mail to 205 Freedom Road, DuBois, PA 15801 and to 119 Station St., Loyahanna, PA 15661; and by posting the mortgaged premises. By The Court, /s/ Fredric J. Ammerman, Pres. Judge. 3CC to Atty. | No Judge |
| 8/2/2007 | X Filing: Reinstate Civil Action/Mortgage Foreclosure Paid by: Hallinan, Francis S. (attorney for Everhome Mortgage Company) Receipt number: 1920092 Dated: 08/02/2007 Amount: \$7.00 (Check) Filed by s/ Francis S. Hallinan, Esquire. 2 Compl. Reinstated to Sheriff | No Judge |
| 8/21/2007 | X Affidavit of Service of Complaint by Mail Pursuant to Court Order, filed. That a true and correct copy of the Civil Action Complaint in Mortgage Foreclosure was sent to Sylvester J. Krouse a/k/a Sylvester J. Krouse and Deanna I. Krouse on August 15, 2007 in accordance with the Order of Court dated July 13, 2007, filed by s/ Francis S. Hallinan Esq. No CC. | No Judge |
| 10/3/2007 | X Affidavit of Service by Publication in Accordance with Court Order, filed. In The Progress of Clearfield County on August 2, 2007 and The Clearfield County Legal Journal on August 3, 2007, filed by s/ Francis S. Hallinan Esq. No CC. | No Judge |
| | X Sheriff Return, October 3, 2007 After diligent search I returned the within Complaint in Mortgage Foreclosure "NOT FOUND" as to Sylvester J. Krouse. | No Judge |
| | October 3, 2007 After diligent search I returned the within Complaint in Mortgage Foreclosure "NOT FOUND" as to Deanna I. Krouse. | |
| | May 3, 2007, Sheriff of Westmoreland County was deputized. | |
| | June 1, 2007 Attempted to serve the within Complaint in Mortgage Foreclosure on Sylvester J. Krouse. | |
| | June 1, 2007 Attempted to serve the within Complaint in Mortgage Foreclosure on Deanna I. Krouse. So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm | |
| | Shff Hawkins costs pd by Phelan \$71.00 | |
| | Westmoreland Co costs pd by Phelan \$71.70 (1st service) | |

Clearfield County Court of Common Pleas

User: LMILLER

Civil Disposition Report

CT COMMON PLEAS,

All Case Types

From 3/17/2008 to 3/21/2008

All Judgment Types

| Case | Parties | Filing date | Judgment | Disposition | Date |
|------|---------|-------------|----------|-------------|------|
|------|---------|-------------|----------|-------------|------|

| | | | | | |
|---------------|--|------------|---|------|-----------|
| 2007-01646-CD | Discover Bank Plaintiff Johnson, Bruce L. Defendant | 03/20/2008 | Default Judgment In favor of: Plaintiff Judgment amount or comment: \$9,558.96 | Open | 3/20/2008 |
|---------------|--|------------|---|------|-----------|

| | | | | | |
|---------------|---|------------|---|------|-----------|
| 2007-01647-CD | Discover Bank Plaintiff Zwolski, Amanda S. Defendant | 03/20/2008 | Default Judgment In favor of: Plaintiff Judgment amount or comment: \$7,770.72 | Open | 3/20/2008 |
|---------------|---|------------|---|------|-----------|

| | | | | | |
|---------------|--|------------|--|------|-----------|
| 2007-01712-CD | CACH, LLC Plaintiff Ott, Trista Defendant | 03/17/2008 | Default Judgment In favor of: Plaintiff Judgment amount or comment: \$3177.88 | Open | 3/17/2008 |
|---------------|--|------------|--|------|-----------|

| | | | | | |
|---------------|---|------------|---|------|-----------|
| 2007-01753-CD | Discover Bank Plaintiff Shaw, Kelly F. Defendant | 03/20/2008 | Default Judgment In favor of: Plaintiff Judgment amount or comment: \$6,935.51 | Open | 3/20/2008 |
|---------------|---|------------|---|------|-----------|

| | | | | | |
|---------------|---|------------|--|------|-----------|
| 2007-01773-CD | LVNV Funding, LLC Plaintiff Reasinger, David Defendant | 03/17/2008 | Default Judgment In favor of: Plaintiff Judgment amount or comment: \$12,026.56 | Open | 3/17/2008 |
|---------------|---|------------|--|------|-----------|

| | | | | | |
|---------------|--|------------|---|------|-----------|
| 2007-01774-CD | Discover Bank Plaintiff Sherman Acquisition Plaintiff | 03/20/2008 | Default Judgment In favor of: Plaintiff Judgment amount or comment: \$4,638.34 | Open | 3/20/2008 |
|---------------|--|------------|---|------|-----------|

| | | | | | |
|---------------|---|------------|--|-------------------|-----------|
| 2007-01802-CD | Baranick, Kimberly Defendant Rowles, Diane Defendant | 03/17/2008 | Default Judgment In favor of: Plaintiff Judgment amount or comment: \$61,413.11 | Writ of Execution | 3/17/2008 |
|---------------|---|------------|--|-------------------|-----------|

| | | | | | |
|---------------|--|------------|--|------|-----------|
| 2007-01848-CD | Deboer, Thomas A. Defendant Deutsche Bank National Tru: Plaintiff | 03/18/2008 | Default Judgment In favor of: Plaintiff Judgment amount or comment: \$76,747.20 | Open | 3/18/2008 |
|---------------|--|------------|--|------|-----------|

| | | | | | |
|---------------|--|------------|--|-------------------|-----------|
| 2007-01848-CD | Deboer, Thomas A. Defendant Deutsche Bank National Tru: Plaintiff | 03/18/2008 | Default Judgment In favor of: Plaintiff Judgment amount or comment: \$76,747.20 | Writ of Execution | 3/18/2008 |
|---------------|--|------------|--|-------------------|-----------|

Date: 4/3/2008
Time: 10:31 AM
Page 2 of 2

Clearfield County Court of Common Pleas

User: LMILLER

ROA Report

Case: 2007-00689-CD

Current Judge: Fredric Joseph Ammerman

Everhome Mortgage Company vs. Sylvester J. Krouse, Deanna I. Krouse

Mortgage Foreclosures

| Date | | Judge |
|----------------------|---|-------------------------|
| 10/3/2007 | <input checked="" type="checkbox"/> Sheriff Return, August 9, 2007 at 10:50 am Posted the within Complaint in Mortgage Foreclosure & Order at 205 Freedom Road, DuBois, PA (Sylvester J. Krouse a/k/a Sylvester J. Krouse) August 9, 2007 at 10:50 am Posted the within Complaint in Mortgage Foreclosure & Order at 205 Freedom Road, DuBois, PA (Deanna I. Krouse) So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm Shff Hawkins costs pd by Phelan \$53.43 (2nd service) | No Judge |
| 10/9/2007 | <input checked="" type="checkbox"/> Motion to Direct the Sheriff to File Affidavit of Service, filed by s/Michele M. Bradford, Esq. No CC | No Judge |
| 10/10/2007 | <input checked="" type="checkbox"/> Order, this 10th day of Oct., 2007, it is Ordered that the Sheriff cause a Return of service to be filed no later than 3:30 p.m. on Thursday, Oct. 11th, 2007. by The court, /s/ Fredric J. Ammerman, Pres. Judge. 2CC Atty. Bradford; 1CC Sheriff without memo | Fredric Joseph Ammerman |
| 10/17/2007 | <input checked="" type="checkbox"/> Certificate of Service, filed. That true and correct copies of Order granting <input checked="" type="checkbox"/> Motion to Direct Sheriff to File Affidavit of Service were served by first class mail to Chester A. Hawkins-shff., Peter F. Smith Esq., Sylvester J. Krouse & Deanna I. Krouse, filed by s/ Michele M. Bradford Esq. No CC. | No Judge |
| 11/30/2007 | <input checked="" type="checkbox"/> Filing: Praecipe for In Rem Judgment Paid by: Hallinan, Francis S. (attorney for Everhome Mortgage Company) Receipt number: 1921663 Dated: 11/30/2007 Amount: \$20.00 (Check) One CC and Notice to Defendants Judgment is entered in favor of the Plaintiff and against Defendants in the sum of \$66,654.72. | No Judge |
| | <input checked="" type="checkbox"/> Filing: Praecipe for Writ of Execution Paid by: Hallinan, Francis S. (attorney for Everhome Mortgage Company) Receipt number: 1921663 Dated: 11/30/2007 Amount: \$20.00 (Check) One CC and 6 writs to Sheriff | No Judge |
| 2/21/2008 upstans | <input checked="" type="checkbox"/> Plaintiff's Motion to reassess Damages, filed by s/ Michele M. Bradford, Esquire. No CC | No Judge |
| 2/26/2008 | <input checked="" type="checkbox"/> Rule, NOW, this 26th day of Feb., 2008, a Rule is entered upon the Defendants. Rule Returnable on the 8th day of april, 2008, at 9:30 a.m. Courtroom 1. By The Court, /s/ Fredric J. Ammerman, Pres. Judge. 1CC Atty. Bradford | Fredric Joseph Ammerman |
| 3/5/2008 | <input checked="" type="checkbox"/> Affidavit pursuant to Rule 3129.1 and Return of Service Pursuant to P.A.R.C.P. 405 of Notice of Sale, filed by s/ Daniel G. Schmieg Esq. No CC. | Fredric Joseph Ammerman |
| | <input checked="" type="checkbox"/> Certificate of Service, filed. That a true and corect copy of the Court's February 26, 2008 Rule directing the Defendants to show cause was served upon Sylvester J. Krouse and Deanna I. Krouse, on March 3, 2008 filed by s/ Michele M. Bradford Esq. NO CC. | Fredric Joseph Ammerman |

Clearfield County Court of Common Pleas

User: MILLER

Civil Disposition Report

CT COMMON PLEAS,

All Case Types

From 3/17/2008 to 3/21/2008

All Judgment Types

| Case | Parties | Filing date | Judgment | Disposition | Date |
|---------------|---|-------------|---|-----------------------------|-----------|
| 2007-01980-CD | Plaintiff Pelton, David W. Defendant Pelton, Odette Y. | 03/20/2008 | Default Judgment In favor of: Plaintiff Judgment amount or comment: 80,554.65 | Open | 3/20/2008 |
| 2007-01980-CD | Plaintiff Citifinancial Services, Inc. Defendant Pelton, Odette Y. | 03/20/2008 | Default Judgment In favor of: Defendant Judgment amount or comment: 80,554.65 | Writ of Execution 3/20/2008 | |
| 2007-02082-CD | Defendant Pelton, Odette Y. Defendant H & H Performance/PWC, In 03/19/2008 | 03/19/2008 | DJ Transcript Judgme In favor of: Plaintiff Judgment amount or comment: \$1,311.94 | Writ of Execution 3/19/2008 | |
| 2008-00463-CD | Defendant Maines, April R. Plaintiff First Commonwealth Bank | 03/17/2008 | DJ Transcript Judgme In favor of: Plaintiff Judgment amount or comment: \$3,552.37 | Open | 3/17/2008 |
| 2008-00463-CD | Defendant Maines, Michael S. Plaintiff First Commonwealth Bank | 03/17/2008 | DJ Transcript Judgme In favor of: Plaintiff Judgment amount or comment: \$3,592.37 | Open | 3/17/2008 |
| 2008-00464-CD | Plaintiff Lonjin, Dana A. Defendant Lonjin, John E. | 03/17/2008 | DJ Transcript Judgme In favor of: Plaintiff Judgment amount or comment: \$7,538.54 | Open | 3/17/2008 |
| 2008-00465-CD | Plaintiff First Commonwealth Bank Defendant Rebar, Jessica A. | 03/17/2008 | DJ Transcript Judgme In favor of: Plaintiff Judgment amount or comment: \$1,463.74 | Open | 3/17/2008 |
| 2008-00471-CD | Plaintiff Commonwealth Financial Sy Defendant Lumadue, Donald W. | 03/17/2008 | DJ Transcript Judgme In favor of: Plaintiff Judgment amount or comment: \$4,932.76 | Open | 3/17/2008 |
| 2008-00476-CD | Plaintiff American General Consume Defendant Westover, Michael D. | 03/17/2008 | DJ Transcript Judgme In favor of: Plaintiff Judgment amount or comment: \$7,972.39 | Open | 3/17/2008 |

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

150504

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

Plaintiff

v.

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION


TERM


NO. 07-689-CD

CLEARFIELD COUNTY

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

June 29, 2007 Document
Reinstated/Reissued to Sheriff/Attorney
for service.


Deputy Prothonotary

FILED to CC Sheriff
m12:14/07
APR 30 2007 Atty pd. 85.00

William A. Shaw
Prothonotary/Clerk of Courts

Aug 2, 2007 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

File #: 150504


Deputy Prothonotary

NOTICE

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

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

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

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

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

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

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

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

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

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

1. Plaintiff is

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

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

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

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

3. On 10/06/2004 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS A NOMINEE FOR FLAGSTAR BANK, FSB which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200416940. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same. 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 11/01/2006 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 | \$59,685.43 |
| Interest | \$2,349.16 |
| 10/01/2006 through 04/27/2007 (Per Diem \$11.24) | |
| Attorney's Fees | \$1,250.00 |
| Cumulative Late Charges | \$80.16 |
| 10/06/2004 to 04/27/2007 | |
| Cost of Suit and Title Search | <u>\$750.00</u> |
| Subtotal | \$64,114.75 |
| Escrow | |
| Credit | \$0.00 |
| Deficit | \$145.85 |
| Subtotal | <u>\$145.85</u> |
| TOTAL | \$64,260.60 |

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 \$64,260.60, together with interest from 04/27/2007 at the rate of \$11.24 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 PROPERTY SITUATED IN THE TOWNSHIP OF SANDY IN THE
COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, BEING
MORE FULLY DESCRIBED IN A DEED DATED 02/27/2004 AND RECORDED 03/10/2004,
AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN
DEED VOLUME 200403596 AND PAGE AND.

ADDRESS: 205 FREEDOM RD.; DU BOIS, PA 15801

TAX MAP OR PARCEL ID NO.: 128-A04-122

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.

A handwritten signature in cursive script, appearing to read "F S Hallinan", written over a horizontal line.

FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: 4-27-07

PHELAN HALLINAN & SCHMIEG, LLP

By Lawrence T. Phelan, Esquire, ID. No. 32227

Francis S. Hallinan Esquire, ID No. 62695

One Penn Center at Suburban Station

Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

Attorney for Plaintiff

EVERHOME MORTGAGE COMPANY

Court of Common Pleas

Plaintiff

Clearfield County

vs.

No. 07-689-CD

SLYVESTER J. KROUSE

DEANNA I. KROUSE

Defendant(s)

PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

Kindly substitute the attached verification for the verification originally filed with the complaint in the instant matter.

5/7/07
Date

Francis S. Hallinan

Francis S. Hallinan, Esquire
Attorney for Plaintiff

FILED *no cc*
mt 2:23 PM
MAY 14 2007 *(CK)*

William A. Shaw
Prothonotary/Clerk of Courts

VERIFICATION

Becky North

hereby states that he/she is

AVP

of EVERHOME MORTGAGE COMPANY,

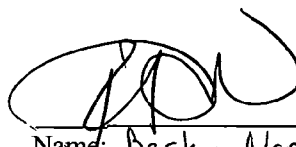
mortgage servicing agent for Plaintiff in this matter, that he/she is authorized to take this

Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure

are true and correct to the best of his/her 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.



Name: Becky North

DATE: 5/1/07

Title: AVP

Company: EVERHOME MORTGAGE COMPANY

Loan: 150504

Phelan Hallinan & Schmieg, L.L.P.
By: Daniel G. Schmieg, Esquire No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

Everhome Mortgage Company

COURT OF COMMON PLEAS

CIVIL DIVISION

vs.

Slyvester J. Krouse
a/k/a Sylvester J. Krouse
Deanna I. Krouse

CLEARFIELD COUNTY

NO. 07-689-CD

MOTION FOR SERVICE PURSUANT TO
SPECIAL ORDER OF COURT

Plaintiff, by its counsel, Phelan Hallinan & Schmieg, L.L.P., moves this Honorable Court for an Order directing service of the Complaint upon the above-captioned Defendants, Sylvester J. Krouse a/k/a Sylvester J. Krouse and Deanna I. Krouse, by posting a copy of the complaint to the mortgaged premises, as well as sending first class mail and certified mail to the last known address, 119 Station Street, Loyalhanna, PA 15661 and the mortgaged premises, 205 Freedom Road, DuBois, PA 15801, and in support thereof avers the following:

1. Plaintiff, by and through its counsel, initiated the above referenced Complaint if Mortgage Foreclosure Action on April 30, 2007. As indicated by the copy of said complaint attached hereto as Exhibit "A".

FILED
m/12:53/64
JUN 29 2007

William A. Shaw
Prothonotary/Clerk of Courts

2. Said complaint was forwarded to the Office of the Sheriff on or about May 2, 2007 for service to be completed on the Defendants, Sylvester J. Krouse a/k/a Sylvester J. Krouse and Deanna I. Krouse, at the mortgaged premises, 205 Freedom Road, DuBois, PA 15801. The Sheriff of Clearfield County also Deputized the Sheriff of Westmoreland County to serve the Defendants at 119 Station Street, Loyalhanna, PA 15661. Plaintiff was advised by the Sheriff's Office that there was no service made at either of these addresses. Plaintiff is unable to append a copy of the Return of Service as a result of a backlog in completing the Affidavit at the Sheriff's Office. Plaintiff's Affidavit of Service is attached hereto and marked as Exhibit "B".

3. Pursuant to Pa.R.C.P. 430, Plaintiff has made a good faith effort to locate the Defendants. An Affidavit of Reasonable Investigation setting forth the specific inquiries made and the results is attached hereto as Exhibit "C".

4. Plaintiff has reviewed its internal records and has not been contacted by the Defendant as of June 28, 2007 to bring loan current.

5. Plaintiff submits that it has made a good faith effort to locate the Defendants but has been unable to do so.

WHEREFORE, Plaintiff respectfully requests this Honorable Court enter an Order pursuant to Pa.R.C.P. 430 directing service of the Complaint by posting, first class mail and certified mail.

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.


By: _____

Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: June 28, 2007

COPY
FILED
APR 30 2007

William A. Shaw
Prothonotary/Clerk of Courts

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

150504

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

Plaintiff

v.

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 07-689 CD

CLEARFIELD COUNTY

ATTORNEY FILE COPY
PLEASE RETURN

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

ATTORNEY FILE COPY
PLEASE RETURN

We hereby certify the
within to be a true and
correct copy of the
original filed of record

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

150504

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

Plaintiff

v.

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO.

CLEARFIELD COUNTY

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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

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

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

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

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

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

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

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

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

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

1. Plaintiff is

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

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

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

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

3. On 10/06/2004 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS A NOMINEE FOR FLAGSTAR BANK, FSB which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200416940. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same. 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 11/01/2006 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 | \$59,685.43 |
| Interest | \$2,349.16 |
| 10/01/2006 through 04/27/2007 (Per Diem \$11.24) | |
| Attorney's Fees | \$1,250.00 |
| Cumulative Late Charges | \$80.16 |
| 10/06/2004 to 04/27/2007 | |
| Cost of Suit and Title Search | <u>\$750.00</u> |
| Subtotal | \$64,114.75 |
| Escrow | |
| Credit | \$0.00 |
| Deficit | \$145.85 |
| Subtotal | <u>\$145.85</u> |
| TOTAL | \$64,260.60 |

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 \$64,260.60, together with interest from 04/27/2007 at the rate of \$11.24 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 PROPERTY SITUATED IN THE TOWNSHIP OF SANDY IN THE
COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, BEING
MORE FULLY DESCRIBED IN A DEED DATED 02/27/2004 AND RECORDED 03/10/2004,
AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN
DEED VOLUME 200403596 AND PAGE AND.

ADDRESS: 205 FREEDOM RD.; DU BOIS, PA 15801

TAX MAP OR PARCEL ID NO.: 128-A04-122

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.

A handwritten signature in dark ink, appearing to read 'F S Hallinan', written over a horizontal line.

FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: 4-27-07

Phelan Hallinan & Schmieg, L.L.P.
By: Daniel G. Schmieg, Esquire No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

Everhome Mortgage Company

:
:
:

COURT OF COMMON PLEAS

CIVIL DIVISION

vs.

Slyvester J. Krouse
a/k/a Sylvester J. Krouse
Deanna I. Krouse

:

CLEARFIELD COUNTY

:

NO. 07-689-CD

AFFIDAVIT OF SERVICE

Plaintiff's Counsel, Phelan Hallinan & Schmieg, LLP, does hereby swear and subscribe that it contacted the Sheriff's Office of Clearfield County on May 10, 2007 and was advised that the Sheriff was unable to complete personal service on Sylvester J. Krouse a/k/a Sylvester J. Krouse and Deanna I. Krouse at the mortgaged premises, 205 Freedom Road, DuBois, PA 15801. Plaintiff contacted the Sheriff's Office of Clearfield County on June 8, 2007 requesting status of service in Westmoreland County at the last known address, 119 Station Street, Loyalhanna, PA 15661. On June 11, 2007 and June 28, 2007, the Plaintiff, by its Counsel, called the Sheriff's Office inquiring if a Return of Service was complete. The Sheriff's Office advised the Plaintiff's Counsel that they are behind with getting the returns typed up and out the door. However, they did confirm that the Defendants, Sylvester J. Krouse a/k/a Sylvester J. Krouse and Deanna I. Krouse, were

not served at the mortgaged premises, 205 Freedom Road, DuBois, PA 15801 because it is vacant. The Sheriff's Office also indicated that service was not made at 119 Station Street, Loyallhanna, PA 15661 because the Defendants no longer reside at this address.

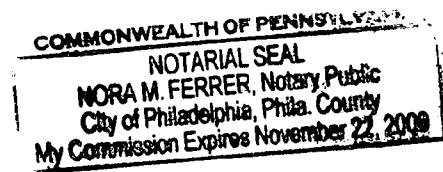
Respectfully submitted,
~~Phelan Hallinan & Schmieg, L.L.P.~~

By: 

Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Sworn to and subscribed before me on this 28th day of June 2007


Notary Public



**FULL SPECTRUM LEGAL SERVICES, INC.
AFFIDAVIT OF GOOD FAITH INVESTIGATION**

File Number: 150504
Attorney Firm: **Phelan, Hallinan & Schmieg, LLP**
Subject: Sylvester J. Krouse & Deanna I. Krouse

Current Address: 119 Station Street, Loyalhanna, PA 15661
Property Address: 205 Freedom Road, Du Bois, PA 15801
Mailing Address: 119 Station Street, Loyalhanna, PA 15661

I, Brendan Booth, being duly sworn according to law, do hereby depose and state as follows, I have conducted an investigation into the whereabouts of the above-noted individual(s) and have discovered the following:

I. CREDIT INFORMATION

A. SOCIAL SECURITY NUMBER

Our search verified the following information to be true and correct

Sylvester J. Krouse - xxx-xx-6093

Deanna I. Krouse - xxx-xx-7805

B. EMPLOYMENT SEARCH

Sylvester J. Krouse & Deanna I. Krouse - A review of the credit reporting agencies provided no employment information.

C. INQUIRY OF CREDITORS

Our inquiry of creditors indicated that Sylvester J. Krouse & Deanna I. Krouse reside(s) at: 119 Station Street, Loyalhanna, PA 15661.

II. INQUIRY OF TELEPHONE COMPANY

A. DIRECTORY ASSISTANCE SEARCH

Our office contacted directory assistance, which indicated that Sylvester J. Krouse & Deanna I. Krouse reside(s) at: 119 Station Street, Loyalhanna, PA 15661. On 02-28-07 our office made a telephone call to the subject's phone number (724) 537-0105 and received the following information: spoke with an unidentified female who confirmed that Sylvester J. Krouse & Deanna I. Krouse reside(s) at: 119 Station Street, Loyalhanna, PA 15661.

III. ADDRESS INQUIRY

A. NATIONAL ADDRESS UPDATE

On 02-28-07 we reviewed the National Address database and found the following information: Sylvester J. Krouse & Deanna I. Krouse - 119 Station Street, Loyalhanna, PA 15661.

B. ADDITIONAL ACTIVE MAILING ADDRESSES

Per our inquiry of creditors, the following is a possible mailing address: no addresses on file.

IV. DRIVERS LICENSE INFORMATION

A. MOTOR VEHICLE & DMV OFFICE

Per the PA Department of Motor Vehicles, we were unable to obtain address information on Sylvester J. Krouse & Deanna I. Krouse.

V. OTHER INQUIRIES

A. DEATH RECORDS

As of 02-28-07 Vital Records and all public databases have no death record on file for Sylvester J. Krouse & Deanna I. Krouse.

B. COUNTY VOTER REGISTRATION

The county voter registration was unable to confirm a registration for Sylvester J. Krouse & Deanna I. Krouse residing at: last registered address.

VI. ADDITIONAL INFORMATION OF SUBJECT

A. DATE OF BIRTH

Sylvester J. Krouse - 02-12-1947

Deanna I. Krouse - 05-13-1947

*** Our accessible databases have been checked and cross-referenced for the above named individual(s).**

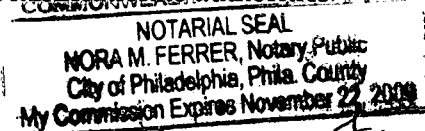
*** Please be advised our database information indicates the subject resides at the current address.**

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing states made by me are willfully false, I am subject to punishment.

I hereby verify that the statements made herein are true and correct to the best of my knowledge, information and belief and that this affidavit of investigation is made subject to the penalties of 18 Pa C.S. Sec. 4904 relating to unsworn falsification to authorities.

Brendan Booth

AFFIANT - Brendan Booth
Full Spectrum Legal Services, Inc.



Nora M. Ferrer

Sworn to and subscribed before me this 28th day of February, 2007.

The above information is obtained from available public records
and we are only liable for the cost of the affidavit.

IND

VERIFICATION

Daniel G. Schmieg, Esquire, hereby states that he is the Attorney for the Plaintiff in this action, that he is authorized to make this Affidavit, and that the statements made in the foregoing MOTION FOR SERVICE PURSUANT TO SPECIAL ORDER OF COURT are true and correct to the best of his knowledge, information and belief.

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

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: 

Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: June 28, 2007

Phelan Hallinan & Schmieg, L.L.P.
By: Daniel G. Schmieg, Esquire No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

Everhome Mortgage Company

:
:
:

COURT OF COMMON PLEAS

CIVIL DIVISION

vs.

Slyvester J. Krouse
a/k/a Sylvester J. Krouse
Deanna I. Krouse

:

CLEARFIELD COUNTY

:

NO. 07-689-CD

CERTIFICATION OF SERVICE

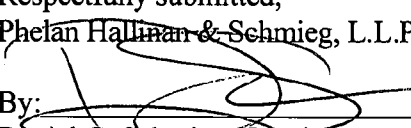
I, Daniel G. Schmieg, Esquire, hereby certify that a copy of the foregoing Motion for Service Pursuant to Special Order of Court, Memorandum of Law, Proposed Order and attached exhibits have been sent to the individual as indicated below by first class mail, postage prepaid, on the date listed below.

Slyvester J. Krouse a/k/a Sylvester J. Krouse and Deanna I. Krouse
205 Freedom Road
DuBois, PA 15801

119 Station Street
Loyalhanna, PA 15661

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

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: 
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: June 28, 2007

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

ATTORNEY FOR PLAINTIFF

EVERHOME MORTGAGE COMPANY

Plaintiff

vs.

SLYVESTER J. KROUSE
DEANNA I. KROUSE

Defendants

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD County

: No. 07-689-CD

PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE

TO THE PROTHONOTARY:

Kindly reinstate the Civil Action in Mortgage Foreclosure with reference to the above captioned matter.

PHELAN HALLINAN & SCHMIEG, LLP

By: Francis S. Hallinan

FRANCIS S. HALLINAN, ESQUIRE
LAWRENCE T. PHELAN, ESQUIRE
DANIEL G. SCHMIEG, ESQUIRE
Attorneys for Plaintiff

Date: June 28, 2007

/jmr, Svc Dept.
File# 150504

FILED

JUN 29 2007

William A. Shaw
Prothonotary/Clerk of Courts

Att'y pd. 7.00
1 Complaint
Reinstated
to Att'y

FILED

JUN 29 2007

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

PHELAN HALLINAN & SCHMIEG, L.L.P.

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

EVERHOME MORTGAGE COMPANY

Plaintiff

vs.

SLYVESTER J. KROUSE

DEANNA I. KROUSE

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 07-689-CD

CLEARFIELD COUNTY

SUGGESTION OF RECORD CHANGE
RE: CORRECTION OF DEFENDANTS' NAME

TO THE PROTHONOTARY:

Daniel G. Schmieg, Esquire, attorney for the Plaintiff, hereby certifies that, to the best of his knowledge, information and belief that the defendants' names were erroneously listed in the caption of this Action as:

SLYVESTER J. KROUSE

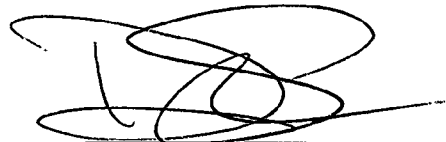
DEANNA I. KROUSE

Kindly change the information on the docket to read as follows to correct this defect:

SLYVESTER J. KROUSE

A/K/A SYLVESTER J. KROUSE

DEANNA I. KROUSE



Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: June 28, 2007

FILED
mlh:scb/NO CC
JUN 29 2007
William A. Shaw
Prothonotary/Clerk of Courts

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

EVERHOME MORTGAGE COMPANY,
Plaintiff

vs.

SLYVESTER J. KROUSE a/k/a SYLVESTER J. KROUSE
DEANNA I. KROUSE,
Defendants

*
*
*
*
*

NO. 07-689-CD

ORDER

NOW, this 13th day of July, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendants **SLYVESTER J. KROUSE**
a/k/a SYLVESTER J. KROUSE and DEANNA I. KROUSE by:

1. Publication one time in The Courier Express (DuBois) and the
Clearfield County Legal Journal;
2. By first class mail to 205 Freedom Road, DuBois, PA 15801 and to
last known address 119 Station Street, Loyalhanna, PA 15661;
3. By certified mail, return receipt requested to 205 Freedom Road,
DuBois, PA 15801 and to last known address 119 Station Street,
Loyalhanna, PA 15661;
4. By posting the mortgaged premises known in this herein action as
205 Freedom Road, DuBois, PA 15801.

Service of the aforementioned publication and mailings is effective upon the
date of publication and mailing and is to be done by Plaintiff's attorney, who will file
Affidavits of Service with the Prothonotary of Clearfield County.

FILED

JUL 16 2007

0/3:15/✓

William A. Shaw
Prothonotary/Clerk of Courts

3 sent to ATT

BY THE COURT

Fredric J. Ammerman
FREDRIC J. AMMERMAN
President Judge

DATE: 7-16-07

☒ You are responsible for serving all appropriate parties.

☐ The Probationary's office has provided service to the following parties:

Plaintiff(s) _____

Defendant(s) _____

Plaintiff(s) Attorney _____

Defendant(s) Attorney _____

Other _____

Special Instructions: _____

FILED

JUL 16 2007

9/3/07

William A. Shaw

Probationary/Clerk of Court

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

ATTORNEY FOR PLAINTIFF

EVERHOME MORTGAGE COMPANY

Plaintiff

vs.

SLYVESTER J. KROUSE
A/K/A SYLVESTER J. KROUSE
DEANNA I. KROUSE

Defendants

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: No. 07-689-CD


PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE

TO THE PROTHONOTARY:

Kindly reinstate the Civil Action in Mortgage Foreclosure with reference to the above captioned matter.

PHELAN HALLINAN & SCHMIEG, LLP

By:


FRANCIS S. HALLINAN, ESQUIRE
LAWRENCE T. PHELAN, ESQUIRE
DANIEL G. SCHMIEG, ESQUIRE
Attorneys for Plaintiff

Date: July 31, 2007

/jmr, Svc Dept.
File# 150504

FILED

AUG 02 2007

William A. Shaw
Prothonotary/Clerk of Courts

Atty. pd. 7.00
M 12:37 PM
2 Compl. Reinstated
to Sheriff
(68)

PHELAN HALLINAN & SCHMIEG LLP
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

Everhome Mortgage Company
Plaintiff

ATTORNEY FOR PLAINTIFF

vs.

Sylvester J. Krouse a/k/a Sylvester J. Krouse
Deanna I. Krouse

Defendants

: COURT OF COMMON PLEAS

: CIVIL DIVISION

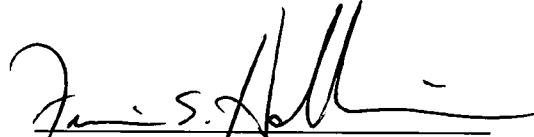
: CLEARFIELD COUNTY


: NO. 07-689-CD

AFFIDAVIT OF SERVICE OF COMPLAINT
BY MAIL PURSUANT TO COURT ORDER

I hereby certify that a true and correct copy of the Civil Action Complaint in Mortgage Foreclosure in the above captioned matter was sent by regular and certified mail, return receipt requested, to **Sylvester J. Krouse a/k/a Sylvester J. Krouse and Deanna I. Krouse at 205 Freedom Road, DuBois, PA 15801 and 119 Station Street, Loyalhanna, PA 15661** on August 15, 2007, in accordance with the Order of Court dated **July 13, 2007**. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities.

Date: August 15, 2007


FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

FILED
m10:4401
AUG 21 2007
no cc

William A. Shaw
Prothonotary/Clerk of Courts

7160 3901 9845 0729 4944

TO: Deanna I. Krouse
119 Station Street
Loyalhanna, PA 15661

SENDER: jmr

REFERENCE:

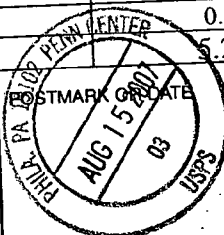
PS Form 3800, January 2005

| | | |
|------------------------------|----------------------|------|
| RETURN RECEIPT SERVICE | Postage | .41 |
| | Certified Fee | 2.65 |
| | Return Receipt Fee | 2.15 |
| | Restricted Delivery | 0.00 |
| | Total Postage & Fees | 5.21 |

US Postal Service

Receipt for Certified Mail

No Insurance Coverage Provided
Do Not Use for International Mail



7160 3901 9845 0729 4913

TO: Sylvester J. Krouse
a/k/a Sylvester J. Krouse
205 Freedom Road
DuBois, PA 15801

SENDER: jmr

REFERENCE:

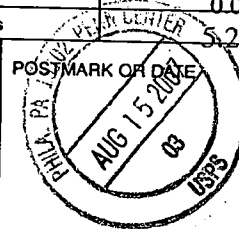
PS Form 3800, January 2005

| | | |
|------------------------------|----------------------|------|
| RETURN RECEIPT SERVICE | Postage | .41 |
| | Certified Fee | 2.65 |
| | Return Receipt Fee | 2.15 |
| | Restricted Delivery | 0.00 |
| | Total Postage & Fees | 5.21 |

US Postal Service

Receipt for Certified Mail

No Insurance Coverage Provided
Do Not Use for International Mail



7160 3901 9845 0729 4920

TO: Deanna I. Krouse
205 Freedom Road
DuBois, PA 15801

SENDER: jmr

REFERENCE:

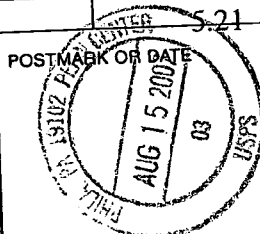
PS Form 3800, January 2005

| | | |
|------------------------------|----------------------|------|
| RETURN RECEIPT SERVICE | Postage | .41 |
| | Certified Fee | 2.65 |
| | Return Receipt Fee | 2.15 |
| | Restricted Delivery | 0.00 |
| | Total Postage & Fees | 5.21 |

US Postal Service

Receipt for Certified Mail

No Insurance Coverage Provided
Do Not Use for International Mail



7160 3901 9845 0729 4937

TO: Sylvester J. Krouse
a/k/a Sylvester J. Krouse
119 Station Street
Loyalhanna, PA 15661

SENDER: jmr

REFERENCE:

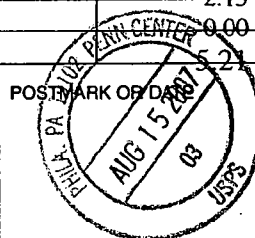
PS Form 3800, January 2005

| | | |
|------------------------------|----------------------|------|
| RETURN RECEIPT SERVICE | Postage | .41 |
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| | Total Postage & Fees | 5.21 |

US Postal Service

Receipt for Certified Mail

No Insurance Coverage Provided
Do Not Use for International Mail



FILED No
M103861 CC
OCT 03 2007
William A. Shaw
Prothonotary/Clerk of Courts

Phelan Hallinan & Schmieg, LLP
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

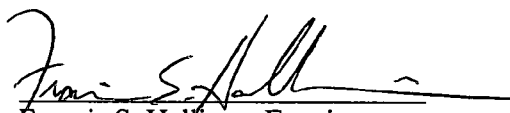
Everhome Mortgage Company : Court Of Common Pleas
vs. : Civil Division
Sylvester J. Krouse a/k/a Sylvester J. Krouse : Clearfield County
Deanna I. Krouse : No. 07-689-CD

AFFIDAVIT OF SERVICE BY
PUBLICATION IN ACCORDANCE WITH COURT ORDER

I hereby certify that service of the Civil Action Complaint in Mortgage Foreclosure was made in accordance with the Court Order dated July 13, 2007 as indicated below:

By publication as provided by Pa. R.C.P. Rule 430(b)(1)
in The Progress of Clearfield County on August 2, 2007 and The Clearfield County Legal Journal
on August 3, 2007. Proofs of the said publications are attached hereto.

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


Francis S. Hallinan, Esquire

Date: October 2, 2007

Jmr/ 150504
Service Dept.

NOTICE OF ACTION
IN MORTGAGE FORECLOSURE
IN THE COURT
OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION-LAW
COURT OF
COMMON PLEAS

John L. Popovitch
—
John L. Popovitch Jr., 83, of Moravia, N.Y., died Wednesday, Aug. 1, 2007, at his home in Clearfield, Pa. He was a founding member of the church of St. Barbara's Polish Catholic Church, Houtzdale. Mr. Popovitch was a past president of the local Men's Society of Resurrection at St. Barbara's and past president of the Central Young Men's Society of Resurrection, Buffalo, N.Y. He was a Navy veteran of World War II and participated in the Normandy Invasion and received the European and Middle East Victory medals. Mr. Popovitch was a member of the Veterans of Foreign Wars.

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :
COUNTY OF CLEARFIELD : SS:

On this 13th day of August, A.D. 2007, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Margaret E. Krebs, who being duly sworn according to law, deposes and says that she is the President of The Progressive Publishing Company, Inc., and Associate Publisher of The Progress, a daily newspaper published at Clearfield, in the County of Clearfield and State of Pennsylvania, and established April 5, 1913, and that the annexed is a true copy of a notice or advertisement published in said publication in

the regular issues of August 2, 2007.
And that the affiant is not interested in the subject matter of the notice or advertising, and that all of the allegations of this statement as to the time, place, and character of publication are true.

Sworn and subscribed to before me the day and year aforesaid.

Cheryl J. Robison
Notary Public Clearfield, Pa.

My Commission Expires
October 31, 2007

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Cheryl J. Robison, Notary Public
Clearfield Boro, Clearfield County
My Commission Expires Oct. 31, 2007
Member, Pennsylvania Association Of Notaries

Gary A. Knaresboro
Gary A. Knaresboro, Esquire
Editor

Sworn and subscribed to before me the day and year aforesaid.

Sharon J. Pusey
Notary Public
My Commission Expires

NOTARIAL SEAL
SHARON J. PUSEY, Notary Public
Houtzdale, Clearfield County, PA
My Commission Expires, April 7, 2011

Full Spectrum Legal Services
400 Fellowship Rd Suite 220
Mt. Laurel NJ 08054

FILED

OCT 03 2007

William A. Shaw
Prothonotary/Clerk of Courts

in the Court of Common Pleas of Clearfield County, Pennsylvania, Plaintiff, Phillips Production Company, filed this Complaint against you, your heirs, devisees, administrators, executors, assigns, and all other person, persons, firms, partnerships, corporate entities in interest, averring that

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

You are hereby notified that Plaintiff, BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2004-7, has filed a Mortgage Foreclosure Complaint endorsed with a notice to defend against you in the Court of Common Pleas of Clearfield County, Pennsylvania, docketed to No. 2007-302-CD, wherein Plaintiff seeks to foreclose on the mortgage secured on your property located, 23781 Shawville Frenchville Hwy., Frenchville, PA 16836, whereupon your property will be sold by the Sheriff of Clearfield County.

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. 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.

PENNSYLVANIA BAR ASSOC., P.O. Box 186, Harrisburg, PA 17108. 800-692-7375.

KEYSTONE LEGAL SERVICES, 211½ E. Locust St., Clearfield, PA 16830. 814-765-9646.

Joseph A. Goldbeck, Jr., Attorney for Plaintiff, Goldbeck, McCafferty & McKeever, PC, Suite 5000, Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1532. 215-825-6411

William J. Mansfield, Inc., Legal Advertising Agency, The Woods, Suite 1209, 998 Old Eagle School Road, Wayne, PA 19087-1805.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 4 Services

Sheriff Docket # **102744**

EVERHOME MORTGAGE COMPANY

Case # 07-689-CD

vs.

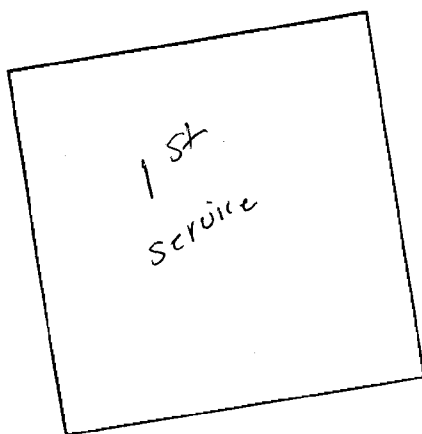
SLYVESTER J. KROUSE AND DEANNA I. KROUSE

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW October 03, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO SYLVESTER J. KROUSE, DEFENDANT. 205 FREEDOM ROAD, DUBOIS, PA. "EMPTY".

SERVED BY: /



FILED
03:20 am
OCT 03 2007
William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 4 Services

Sheriff Docket # **102744**

EVERHOME MORTGAGE COMPANY

Case # 07-689-CD

vs.

SLYVESTER J. KROUSE AND DEANNA I. KROUSE

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW October 03, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO DEANNA I. KROUSE, DEFENDANT. 205 FREEDOM ROAD, DUBOIS, PA. "EMPTY".

SERVED BY: /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102744
NO: 07-689-CD
SERVICE # 3 OF 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: EVERHOME MORTGAGE COMPANY

vs.

DEFENDANT: SLYVESTER J. KROUSE AND DEANNA I. KROUSE

SHERIFF RETURN

NOW, May 03, 2007, SHERIFF OF WESTMORELAND COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON SLYVESTER J. KROUSE.

NOW, June 01, 2007 ATTEMPTED TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON SLYVESTER J. KROUSE, DEFENDANT. THE RETURN OF WESTMORELAND COUNTY IS HERETO ATTACHED AND MADE PART OF THIS RETURN MARKED "NOT FOUND".

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102744
NO: 07-689-CD
SERVICE # 4 OF 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: EVERHOME MORTGAGE COMPANY

vs.

DEFENDANT: SLYVESTER J. KROUSE AND DEANNA I. KROUSE

SHERIFF RETURN

NOW, May 03, 2007, SHERIFF OF WESTMORELAND COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON DEANNA I. KROUSE.

NOW, June 01, 2007 ATTEMPTED TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON DEANNA I. KROUSE, DEFENDANT. THE RETURN OF WESTMORELAND COUNTY IS HERETO ATTACHED AND MADE PART OF THIS RETURN MARKED "NOT FOUND".

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102744
NO: 07-689-CD
SERVICES 4
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: EVERHOME MORTGAGE COMPANY
vs.
DEFENDANT: SLYVESTER J. KROUSE AND DEANNA I. KROUSE

SHERIFF RETURN


RETURN COSTS

| Description | Paid By | CHECK # | AMOUNT |
|------------------|---------|---------|--------|
| SURCHARGE | PHELAN | 593311 | 40.00 |
| SHERIFF HAWKINS | PHELAN | 593311 | 31.00 |
| WESTMORELAND CO. | PHELAN | 593333 | 71.70 |

Sworn to Before Me This

_____ Day of _____ 2007

So Answers,


by Maulyr Hamr

Chester A. Hawkins
Sheriff

Date 5-4-07 ADV# 135-00

CHRIS SCHERER, SHERIFF OF WESTMORELAND COUNTY

2 NORTH MAIN STREET

GREENSBURG, PA 15601

(724) 830-3457 Fax (724) 830-3660

SCAN

DATE:

5-4-07

#150504

SCAN

PG

DC

LAST DAY TO SERVE:

5-30-07

PLAINTIFF: EVERHOME MORTGAGE COMPANY, ...

VS.

DEFT(S): SYLVESTER I. & DEANNA I. KROUSE

SERVE: DEANNA I. KROUSE

(DEFT(S)/GARNISHEE)

ADDRESS: 119 STATION STREET

LOYALHANNA, PA 15661

ATTY: FRANCIS S. HALLINAN

ADDRESS: 1617 JFK BLVD SUITE 1400

PHILADELPHIA, PA 19103

PHONE: 215-563-7000

INDICATE TYPE OF SERVICE

☐ PERSON IN CHARGE

☐ PERSONAL ONLY

☐ DEPUTIZE

☐ POST

☐ CERTIFIED MAIL

☐ SEIZE/STORE

☐ OTHER

SHERIFF'S OFFICE USE ONLY

I hereby CERTIFY and RETURN that on the _____ day of _____, 20____, at _____ o'clock A.M./P.M.

Address Above/Address Below, County of Westmoreland Pennsylvania I have served in the manner Described below:

☐ Defendant(s) personally served

☐ Adult in charge of Defendant's residence at time of service (name & relationship)

☐ Manager/other person authorized to accept

☐ Agent or person in charge of Defendant(s) office or usual place of business

☐ Other

☐ Property Posted

Defendant Not Found because: ☒ Moved ☐ Unknown ☐ No Answer ☐ Vacant ☐ Other New Tenant

☐ Attempts made by leaving Sheriff's Card No response

☐ Certified Mail ☐ 1st Class Mail

☐ Ordinary Mail/Certificate of Mailing

ATTEMPTS 5-16-07 10501 52307 4410 SIO

DEPUTY'S REMARKS:

DEPUTY'S SIGNATURE:

| Advanced monies received | West'd Sheriff's Costs | Deputized Cty Costs | TOTAL COSTS RECORDED |
|--------------------------|------------------------|---------------------|----------------------|
| \$ 135.00 | \$ 71.70 | \$ | \$ 71.70 |

| Refund | Additional Amt Owed |
|----------|---------------------|
| \$ 63.30 | \$ |

NOW: _____ 20____ I, SHERIFF OF WESTMORELAND COUNTY, PA do hereby deputized the Sheriff of _____ County to execute this Writ and make return thereof according to law.

Deputized Cty Ck # _____ Advance Amt \$ _____

Deputized Notary Ck \$ _____

SHERIFF

AFFIRMED and subscribed to before _____ COMMONWEALTH OF PENNSYLVANIA

1st day of June 2007

Notarial Seal

Rosemary Spangler, Notary Public
City of Greensburg, Westmoreland County
My Commission Expires Dec. 19, 2009

Deputized Sheriff

Date

5-29-07

Date

Notary Public/Prothonotary

Member, Pennsylvania Association of Notaries

Signature of Sheriff (Westmoreland Co)

Prothonotary (White Copy)

Attorney (Canary Copy)

Sheriff (Pink Copy)

Date 5-4-07 #10V\$ 135.00

2 of 2

CHRIS SCHERER, SHERIFF OF WESTMORELAND COUNTY

2 NORTH MAIN STREET

GREENSBURG, PA 15601

(724) 830-3457 Fax (724) 830-3660

SCAN

#150504

PG DC

LAST DAY TO SERVE: 5-30-07

DATE: 5-4-07

CASE# 07-689-00

- ☒ NOTICE/COMPLAINT (1)
☐ SUMMONS
☐ REVIVAL OR SCI FA
☐ SEIZURE OR POSSESSION
☐ INTERROGATORIES
☐ EXECUTION, GARNISHEE
☐ HANDBILL
☐ NOTICE SALE/DEBTORS RIGHT
☐ OTHER
☐ LETTER MAILED

PLAINTIFF: EVERHOME MORTGAGE COMPANY

VS.

DEFT(S): SYLVESTER J. & DEANNA I. KROUSE

SERVE: SYLVESTER J. KROUSE

(DEFT(S)/GARNISHEE)

ADDRESS: 119 STATION STREET
LOYALHANNA, PA 15661

ATTY: FRANCIS S. HALLINAN

ADDRESS: 1617 JFK BLVD SUITE 1400
PHILADELPHIA, PA 19103

PHONE: 215-563-7000

INDICATE TYPE OF SERVICE

- ☐ PERSON IN CHARGE ☐ PERSONAL ONLY ☐ DEPUTIZE ☐ POST
☐ CERTIFIED MAIL ☐ SEIZE/STORE ☐ OTHER

SHERIFF'S OFFICE USE ONLY

I hereby CERTIFY and RETURN that on the _____ day of _____ 20____, at _____ o'clock A.M./P.M.
Address Above/Address Below, County of Westmoreland Pennsylvania I have served in the manner Described below:

- ☐ Defendant(s) personally served
☐ Adult in charge of Defendant's residence at time of service (name & relationship)
☐ Manager/other person authorized to accept
☐ Agent or person in charge of Defendant(s) office or usual place of business
☐ Other
☐ Property Posted

Defendant Not Found because ☒ Moved ☐ Unknown ☐ No Answer ☐ Vacant ☐ Other New Tenant

- ☐ Attempts made by leaving Sheriff's Card No response
☐ Certified Mail ☐ 1st Class Mail ☐ Ordinary Mail/Certificate of Mailing

ATTEMPTS 5-16-07 105P / 52307 441P SIO

DEPUTY'S REMARKS:

DEPUTY'S SIGNATURE:

| | | | |
|--------------------------------|------------------------------|---------------------------|----------------------------|
| Advanced monies received \$ | West'd Sheriff's Costs \$ | Deputized Cty Costs \$ | TOTAL COSTS RECORDED \$ |
|--------------------------------|------------------------------|---------------------------|----------------------------|

| | |
|--------------|---------------------------|
| Refund \$ | Additional Amt Owed \$ |
|--------------|---------------------------|

NOW: _____ 20____ I, SHERIFF OF WESTMORELAND COUNTY, PA do hereby deputized the
Sheriff of _____ County to execute this Writ and make return thereof according to law.

Deputized Cty Ck # _____ Advance Amt \$ _____

Deputized Notary Ck \$ _____

SHERIFF

AFFIRMED and subscribed to before me this _____ day of _____ 20____

Notary Seal
Rosemary Spangler, Notary Public
City of Greensburg, Westmoreland County
My Commission Expires Dec. 19, 2008
Notary Public/Prothonotary

Deputized Sheriff

Signature of Sheriff (Westmoreland Co)
Chris Scherer

Date

5-29-07

Date

Prothonotary (White Copy)

Attorney (Canary Copy)

Sheriff (Pink Copy)



CHESTER A. HAWKINS
SHERIFF

Sheriff's Office Clearfield County

COURTHOUSE
1 NORTH SECOND STREET, SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

OFFICE (814) 765-2641 EXT. 5986

FAX (814) 765-5915

ROBERT SNYDER

CHIEF DEPUTY

MARILYN HAMM

DEPT. CLERK

CYNTHIA AUGHENBAUGH

OFFICE MANAGER

KAREN BAUGHMAN

CLERK TYPIST

PETER F. SMITH

SOLICITOR

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PAGE 102744

TERM & NO. 07-689-CD

EVERHOME MORTGAGE COMPANY

COMPLAINT IN MORTGAGE FORECLOSURE

vs.

SLYVESTER J. KROUSE AND DEANNA I. KROUSE

SERVE BY: 05/30/07

HEARING:

MAKE REFUND PAYABLE TO PHELAN HALLINAN & SSCHMIEG, ESQ.

SERVE: DEANNA I. KROUSE

ADDRESS: 119 STATION ST., LOYALHANNA, PA 15661

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF OF CLEARFIELD COUNTY, State of Pennsylvania, do hereby deputize the SHERIFF OF WESTMORELAND COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this day, May 03, 2007.

RESPECTFULLY,

CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA



CHESTER A. HAWKINS
SHERIFF

Sheriff's Office Clearfield County

COURTHOUSE
1 NORTH SECOND STREET, SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

OFFICE (814) 765-2641 EXT. 5986

FAX (814) 765-5915

ROBERT SNYDER
CHIEF DEPUTY

MARILYN HAMM
DEPT. CLERK

CYNTHIA AUGHENBAUGH
OFFICE MANAGER

KAREN BAUGHMAN
CLERK TYPIST

PETER F. SMITH
SOLICITOR

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PAGE 102744

EVERHOME MORTGAGE COMPANY

VS.

SLYVESTER J. KROUSE AND DEANNA I. KROUSE

TERM & NO. 07-689-CD

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: 05/30/07

HEARING:

MAKE REFUND PAYABLE TO PHELAN HALLINAN & SCHMIEG, ESQ.

SERVE: SLYVESTER J. KROUSE

ADDRESS: 119 STATION ST., LOYALHANNA, PA 15661

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF OF CLEARFIELD COUNTY, State of Pennsylvania, do hereby deputize the SHERIFF OF WESTMORELAND COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this day, May 03, 2007.

RESPECTFULLY,

CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

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

150504

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

Plaintiff

v.

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 07-689 CD

CLEARFIELD COUNTY

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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

We hereby certify as
within to be a true and
correct copy of the
original filed of record

APR 30 2007

Attest.

William L. Brown
Prothonctary/
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. Meholick, Court Administrator
Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982

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

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

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

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

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

1. Plaintiff is

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

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

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

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

3. On 10/06/2004 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS A NOMINEE FOR FLAGSTAR BANK, FSB which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200416940. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same. 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 11/01/2006 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 | \$59,685.43 |
| Interest | \$2,349.16 |
| 10/01/2006 through 04/27/2007 (Per Diem \$11.24) | |
| Attorney's Fees | \$1,250.00 |
| Cumulative Late Charges | \$80.16 |
| 10/06/2004 to 04/27/2007 | |
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| Subtotal | \$64,114.75 |
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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.
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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

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DEED VOLUME 200403596 AND PAGE AND.

ADDRESS: 205 FREEDOM RD.; DU BOIS, PA 15801

TAX MAP OR PARCEL ID NO.: 128-A04-122

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.

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FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: 4-27-07

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
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(215) 563-7000

150504

ATTORNEY FOR PLAINTIFF

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

Plaintiff

v.

NO. 07-689-CD

CLEARFIELD COUNTY

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

Defendants

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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

APR 30 2007

Attest.

William A. B...
Prothonotary
Clerk of Court

VE filed in this case
within 10 days of the
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1. Plaintiff is

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

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

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

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

3. On 10/06/2004 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS A NOMINEE FOR FLAGSTAR BANK, FSB which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200416940. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same. 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 11/01/2006 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 | \$59,685.43 |
| Interest | \$2,349.16 |
| 10/01/2006 through 04/27/2007 (Per Diem \$11.24) | |
| Attorney's Fees | \$1,250.00 |
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Attorneys for Plaintiff

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COURT OF COMMON PLEAS

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TERM

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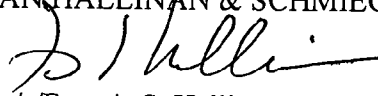
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Plaintiff

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COURT OF COMMON PLEAS

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EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

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

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

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

3. On 10/06/2004 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS A NOMINEE FOR FLAGSTAR BANK, FSB which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200416940. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same. 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.
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| 10/01/2006 through 04/27/2007 (Per Diem \$11.24) | |
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PHELAN, HALLINAN & SCHMIEG, LLP


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

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DEED VOLUME 200403596 AND PAGE AND.

ADDRESS: 205 FREEDOM RD.; DU BOIS, PA 15801

TAX MAP OR PARCEL ID NO.: 128-A04-122

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.

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FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: 4-27-07

COPY

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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

150504

ATTORNEY FOR PLAINTIFF

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

Plaintiff

v.

NO. 07-689-CD

CLEARFIELD COUNTY

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

Defendants

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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

APR 30 2007

Attest.

William L. Brown
Prothonotary/
Clerk of Courts

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DATE: 4-27-07

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COURT OF COMMON PLEAS

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TERM

Plaintiff

v.

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CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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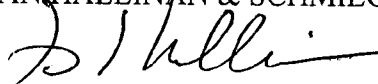
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DATE: 4-27-07

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

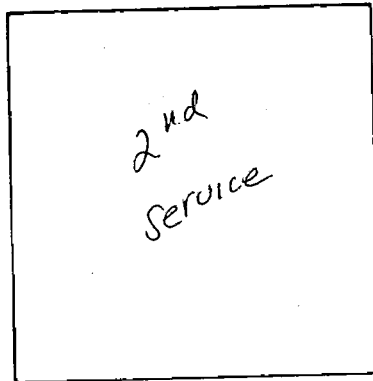
DOCKET # 103068
NO: 07-689-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: EVERHOME MORTGAGE COMPANY
vs.
DEFENDANT: SLYVESTER J. KROUSE & DEANNA I. KROUSE

SHERIFF RETURN

NOW, August 09, 2007 AT 10:50 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE & ORDER AT 205 FREEDOM ROAD, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA. (SLYVESTER J. KROUSE aka SYLVESTER J. KROUSE)
SERVED BY: COUDRIET / NEVLING



FILED

0/3:20 um
OCT 03 2007

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103068
NO: 07-689-CD
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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103068
NO: 07-689-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: EVERHOME MORTGAGE COMPANY
vs.
DEFENDANT: SLYVESTER J. KROUSE & DEANNA I. KROUSE

SHERIFF RETURN

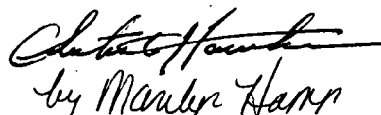
RETURN COSTS

| Description | Paid By | CHECK # | AMOUNT |
|-----------------|---------|---------|--------|
| SURCHARGE | PHELAN | 616636 | 20.00 |
| SHERIFF HAWKINS | PHELAN | 616636 | 33.43 |

Sworn to Before Me This

_____ Day of _____ 2007

So Answers,


by *Manlye Harris*
Chester A. Hawkins
Sheriff

MA
FILED NO CC
OCT 09 2007
William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP

By: Michele M. Bradford, Esquire, Atty. I.D. No. 69849

ATTORNEY FOR PLAINTIFF

One Penn Center at Suburban Station

1617 J.F.K. Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

Everhome Mortgage Company :

8120 Nations Way, Building 100 :

Jacksonville, FL 32256 :

Plaintiff :

Court of Common Pleas

Clearfield County

vs. :

Civil Division

Sylvester J. Krouse a/k/a Sylvester J. Krouse :

Deanna I. Krouse :

119 Station Street :

Loyalhanna, PA 15661 :

Defendants :

No. 07-689-CD

MOTION TO DIRECT THE SHERIFF TO FILE AFFIDAVIT OF SERVICE

1. Plaintiff commenced the instant mortgage foreclosure action by filing a Complaint on 04/30/07. A true and correct copy of the Complaint is attached hereto, made part hereof, and marked as Exhibit "A".

2. As the Sheriff was unable to serve the Defendants personally, Plaintiff filed a Motion for Service Pursuant to Special Order of Court, which the Honorable Frederic J. Ammerman granted July 13, 2007 directing Service of the Complaint by publication, first class and certified mail, and posting at the mortgaged premises. A true and correct copy of the Order is attached hereto, made part hereof, and marked as Exhibit "B".

3. The Sheriff of Clearfield County was requested to post the Complaint at the premises pursuant to the court Order.

4. On 09/13/07, the Sheriff's office verbally advised counsel for Plaintiff that the Complaint was posted at the premises on 08/09/07.

5. On August 15, 2007, Plaintiff filed an Affidavit of service of the Complaint by first class and certified mail.

6. On October 2, 2007, Plaintiff filed an Affidavit of publication on August 3, 2007 in accordance with court Order.

7. On 09/13/07, Plaintiff sent the Defendants a ten day letter notifying them of its intention to file a default judgment.

8. To date, the Clearfield County Sheriff's office has not filed the Affidavit of posting, which was made on 08/09/07.

9. Plaintiff is unable to enter judgment and praecipe for a writ of execution until the Sheriff's office files the Affidavit of posting of the Complaint with the Prothonotary.


10. Interest accrues at the rate of \$11.24 per day on this mortgage account. Additionally, Plaintiff continues to advance funds for real estate taxes and hazard insurance at its own expense.

11. The Plaintiff is greatly prejudiced by the delay in the filing of the Sheriff's Affidavit of posting.

WHEREFORE, Plaintiff respectfully requests that the Court enter an Order directing the Sheriff of Clearfield County to file the Affidavit of posting of the Complaint with the Prothonotary within seven days.

Date

10/8/07


Michele M. Bradford, Esquire
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

By: Michele M. Bradford, Esquire, Atty. I.D. No. 69849

ATTORNEY FOR PLAINTIFF

One Penn Center at Suburban Station

1617 J.F.K. Boulevard, Suite 1400

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(215) 563-7000

Everhome Mortgage Company

8120 Nations Way, Building 100

Jacksonville, FL 32256

Plaintiff

Court of Common Pleas

Clearfield County

vs.

Civil Division

Sylvester J. Krouse a/k/a Sylvester J. Krouse

Deanna I. Krouse

119 Station Street

Loyalhanna, PA 15661

Defendants

No. 07-689-CD

**BRIEF IN SUPPORT OF MOTION TO DIRECT THE SHERIFF TO FILE
AFFIDAVIT OF SERVICE**

I. PROCEDURAL HISTORY

Plaintiff commenced the instant mortgage foreclosure action by filing a Complaint on 04/30/07. A true and correct copy of the Complaint is attached hereto, made part hereof, and marked as Exhibit "A". As the Sheriff was unable to serve the Defendants personally, Plaintiff filed a Motion for Service Pursuant to Special Order of Court, which the Honorable Frederic J. Ammerman granted July 13, 2007 directing Service of the Complaint by publication, first class and certified mail, and posting at the mortgaged premises. A true and correct copy of the Order

is attached hereto, made part hereof, and marked as Exhibit "B". The Sheriff of Clearfield County was requested to post the Complaint at the premises pursuant to the court Order. On 09/13/07, the Sheriff's office verbally advised counsel for Plaintiff that the Complaint was posted at the premises on 08/09/07. On August 15, 2007, Plaintiff filed an Affidavit of service of the Complaint by first class and certified mail. On October 2, 2007, Plaintiff filed an Affidavit of publication on August 3, 2007 in accordance with court Order. On 09/13/07, Plaintiff sent the Defendants a ten day letter notifying them of its intention to file a default judgment. To date, the Clearfield County Sheriff's office has not filed the Affidavit of posting, which was made on 08/09/07. Plaintiff is unable to enter judgment and praecipe for a writ of execution until the Sheriff's office files the Affidavit of posting of the Complaint with the Prothonotary. Interest accrues at the rate of \$11.24 per day on this mortgage account. Additionally, Plaintiff continues to advance funds for real estate taxes and hazard insurance at its own expense. The Plaintiff is greatly prejudiced by the delay in the filing of the Sheriff's Affidavit of posting.

II. LEGAL ANALYSIS

Pennsylvania Rule of Civil Procedure 400(a) requires that original process within the Commonwealth be made only by the Sheriff. Pa.R.C.P. 405(a) provides as follows:

When service of the original process has been made, the sheriff or other person making service shall make a return of service forthwith. . . .

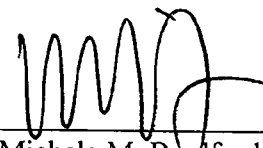
The Plaintiff does not have the ability to use a private process server to serve foreclosure complaints in Clearfield County. The Plaintiff must rely on the Sheriff to do so. In addition, the Sheriff has a duty to file his return of service "forthwith". In the instant case, the Sheriff's Office has not complied with that obligation.

Plaintiff is without an adequate remedy at law and will suffer irreparable harm unless the requested relief is granted. This Court has plenary power to administer equity according to well-

settled principals of equity jurisprudence in cases under its jurisdiction. Cheval v. City of Philadelphia, 176 A. 779, 116 Pa. Super. 101 (1935). Moreover, it is well settled that Courts will lean to a liberal exercise of the equity power conferred upon them instead of encouraging technical niceties in the modes of procedure and forms of pleading. Gunnet v. Trout, 380 Pa. 504, 112 A.2d 333 (1955). This is certainly a case where the exercise of this Court's equity powers is appropriate and necessary.

WHEREFORE, Plaintiff respectfully requests that the Court enter an Order directing the Sheriff of Clearfield County to file the Affidavit of posting of the Complaint with the Prothonotary within seven days.

10/8/07
Date



Michele M. Bradford, Esquire
Attorney for Plaintiff

EXHIBIT A

8/21/07 Document
Reinstated/Returned to Sheriff's Attorney
for service.
Deputy Prothonotary

6/29/07 Document
Reinstated/Returned to Sheriff's Attorney
for service.
Deputy Prothonotary

FILED
APR 30 2007
COPY

William A. Shaw
Prothonotary/Clerk of Courts

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 150504

ATTORNEY FOR PLAINTIFF

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 07-689-CD

CLEARFIELD COUNTY

Plaintiff

v.

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

ATTORNEY FILE COPY
PLEASE RETURN

Defendants

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

ATTORNEY FILE COPY
PLEASE RETURN

We hereby certify the
within to be a true and
correct copy of the
original filed of record

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

150504

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

Plaintiff

v.

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO.

CLEARFIELD COUNTY

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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

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

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

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

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

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

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

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

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

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

1. Plaintiff is

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

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

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

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

3. On 10/06/2004 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS A NOMINEE FOR FLAGSTAR BANK, FSB which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200416940. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same. 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 11/01/2006 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 | \$59,685.43 |
| Interest | \$2,349.16 |
| 10/01/2006 through 04/27/2007 (Per Diem \$11.24) | |
| Attorney's Fees | \$1,250.00 |
| Cumulative Late Charges | \$80.16 |
| 10/06/2004 to 04/27/2007 | |
| Cost of Suit and Title Search | <u>\$750.00</u> |
| Subtotal | \$64,114.75 |
| Escrow | |
| Credit | \$0.00 |
| Deficit | \$145.85 |
| Subtotal | <u>\$145.85</u> |
| TOTAL | \$64,260.60 |

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.

LEGAL DESCRIPTION

ALL THAT CERTAIN PROPERTY SITUATED IN THE TOWNSHIP OF SANDY IN THE
COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, BEING
MORE FULLY DESCRIBED IN A DEED DATED 02/27/2004 AND RECORDED 03/10/2004,
AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN
DEED VOLUME 200403596 AND PAGE AND.

ADDRESS: 205 FREEDOM RD.; DU BOIS, PA 15801

TAX MAP OR PARCEL ID NO.: 128-A04-122

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.

A handwritten signature in cursive script, appearing to read "F. S. Hallinan", written over a horizontal line.

FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: 4-27-07

EXHIBIT B

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

EVERHOME MORTGAGE COMPANY,
Plaintiff

vs.

SLYVESTER J. KROUSE a/k/a SYLVESTER J. KROUSE
DEANNA I. KROUSE,
Defendants

*
*
*
*
*

NO. 07-689-CD

ORDER

NOW, this 13th day of July, 2007, the Plaintiff is granted leave to serve the Complaint in Mortgage Foreclosure upon the Defendants **SLYVESTER J. KROUSE a/k/a SYLVESTER J. KROUSE and DEANNA I. KROUSE** by:

1. Publication one time in The Courier Express (DuBois) and the Clearfield County Legal Journal;
2. By first class mail to 205 Freedom Road, DuBois, PA 15801 and to last known address 119 Station Street, Loyalhanna, PA 15661;
3. By certified mail, return receipt requested to 205 Freedom Road, DuBois, PA 15801 and to last known address 119 Station Street, Loyalhanna, PA 15661;
4. By posting the mortgaged premises known in this herein action as 205 Freedom Road, DuBois, PA 15801.

Service of the aforementioned publication and mailings is effective upon the date of publication and mailing and is to be done by Plaintiff's attorney, who will file Affidavits of Service with the Prothonotary of Clearfield County.

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

JUL 10 2007

Attest.



William A. Khan
Prothonotary/
Clerk of Courts

BY THE COURT,
/S/ Fredric J Ammerman

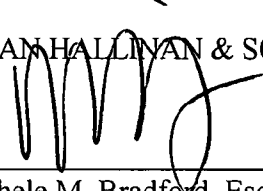
FREDRIC J. AMMERMAN
President Judge

VERIFICATION

Michele M. Bradford, Esquire hereby states that she is the attorney for the Plaintiff in this action, that she is authorized to make this Verification, and that the statements made in the foregoing Motion to Direct Sheriff to file Affidavit of Service and Brief in support thereof are true and correct to the best of her knowledge, information and belief. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

10/8/07
Date

PHILAN HALLINAN & SCHMIEG, LLP



Michele M. Bradford, Esquire
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

By: Michele M. Bradford, Esquire, Atty. I.D. No. 69849

ATTORNEY FOR PLAINTIFF

One Penn Center at Suburban Station

1617 J.F.K. Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

Everhome Mortgage Company

8120 Nations Way, Building 100

Jacksonville, FL 32256

Plaintiff

Court of Common Pleas

Clearfield County

vs.

Civil Division

Sylvester J. Krouse a/k/a Sylvester J. Krouse

Deanna I. Krouse

119 Station Street

Loyalhanna, PA 15661

Defendants

No. 07-689-CD

CERTIFICATE OF SERVICE

I hereby certify that true and correct copies of Plaintiff's Motion to Direct Sheriff to File

Affidavit of Service and Brief in Support thereof were served upon the following interested

parties via first class mail on the date indicated below:

Chester A. Hawkins
Sheriff of Clearfield County
230 East Market Street
Clearfield, PA 16830

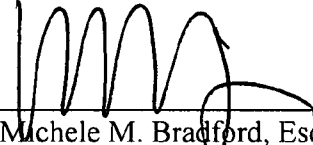
Peter F. Smith, Esquire
30 South 2nd Street
PO Box 130
Clearfield, PA 16830-2347
(Sheriff's Solicitor)

Sylvester J. Krouse
Deanna I. Krouse
205 Freedom Road
DuBois, PA 15801

Sylvester J. Krouse
Deanna I. Krouse
119 Station Street
Loyalhanna, PA 15661

10/8/07
Date

PHELAN HALLINAN & SCHMIEG, LLP


Michele M. Bradford, Esquire
Attorney for Plaintiff

CA

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

EVERGREEN MORTGAGE COMPANY,

Plaintiff

vs.

SYLVESTER J. KROUSE a/k/a

SLYVESTER J. KROUSE,

DEANNA I. KROUSE,


Defendants

NO. 07-689-CD

ORDER

NOW, this 10th day of October, 2007, the Court noting the difficulties caused relative no Sheriff's Return having yet been filed with the Prothonotary, and in consideration of Pa. R.C.P. 405 (a) and the Plaintiff's Motion to Direct the Sheriff to File Affidavit of Service, it is the ORDER of this Court that the Sheriff cause a Return of Service to be filed with the Prothonotary by no later than 3:30 p.m. on Thursday, October 11th, 2007. The Prothonotary shall notify the Court as to the filing of the return.

BY THE COURT,


FREDRIC J. AMMERMAN
President Judge

FILED

OCT 10 2007

William A. Shaw
Prothonotary/Clerk of Courts

100 Sheriff

without memo

(SK)

FILED

OCT 10 2007

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 10/10/07

X You are responsible for serving all appropriate parties.

___ The Prothonotary's office has provided service to the following parties:

___ Plaintiff(s) ___ Plaintiff(s) Attorney ___ Other

___ Defendant(s) ___ Defendant(s) Attorney

___ Special Instructions:

FILED *no cc*
m) 11:06 AM
OCT 17 2007

William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP

by: Michele M. Bradford, Esquire

Attorney ID No. 69849

ATTORNEY FOR PLAINTIFF

One Penn Center at Suburban Station

1617 J.F.K. Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

Everhome Mortgage Company

8120 Nations Way, Building 100

Jacksonville, FL 32256

Plaintiff

Court of Common Pleas

Clearfield County

vs.

Civil Division

Sylvester J. Krouse a/k/a Sylvester J. Krouse

Deanna I. Krouse

119 Station Street

Loyalhanna, PA 15661

Defendants

No. 07-689-CD

CERTIFICATE OF SERVICE

I hereby certify that true and correct copies of Order granting Motion to Direct Sheriff to File Affidavit of Service were served upon the following interested parties via first class mail on the date indicated below:

Chester A. Hawkins
Sheriff of Clearfield County
230 East Market Street
Clearfield, Pennsylvania 16830

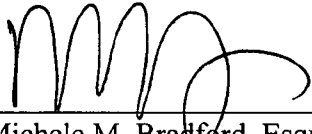
Peter F. Smith, Esquire
30 S. 2nd Street,
PO Box 130
Clearfield, PA 16830-2347
(Sheriff's Solicitor)

Sylvester J. Krouse
Deanna I. Krouse
205 Freedom Road
DuBois, PA 15801

Sylvester J. Krouse
Deanna I. Krouse
119 Station Street
Loyalhanna, PA 15661

10/15/07
Date

PHELAN HALLINAN & SCHMIEG, LLP



Michele M. Bradford, Esquire
Attorney for Plaintiff

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

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY BUILDING 100
JACKSONVILLE, FL 32256

Plaintiff,

v.

SLYVESTER J. KROUSE A/K/A
SYLVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 07-689-CD

FILED
NOV 30 2007
11:20 AM
William A. Shaw
Prothonotary/Clerk of Courts
Att'y pd. 20-00
1CCB Notice
to Def.
Statement to
Att'y

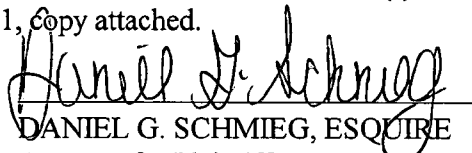
PRAECIPE FOR IN REM JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES

TO THE OFFICE OF THE PROTHONOTARY:

Kindly enter an in rem judgment in favor of the Plaintiff and against SLYVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE and DEANNA I. KROUSE, 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 | \$ 64,260.60 |
| Interest - 04/28/07 - 11/26/07 | \$2,394.12 |
| TOTAL | <u>\$ 66,654.72</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: 11/30/07


PRO PROTHY

150504

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

EVERHOME MORTGAGE COMPANY
Plaintiff

: COURT OF COMMON PLEAS

: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY

SLYVESTER J. KROUSE A/K/A SYLVESTER J.
KROUSE
DEANNA I. KROUSE
Defendants

: NO. 07-689-CD

TO: SLYVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

FILE COPY

DATE OF NOTICE: SEPTEMBER 13, 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, 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

EVERHOME MORTGAGE COMPANY
Plaintiff

: COURT OF COMMON PLEAS

: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY

SLYVESTER J. KROUSE A/K/A SYLVESTER J.
KROUSE
DEANNA I. KROUSE
Defendants

: NO. 07-689-CD

TO: SLYVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE
205 FREEDOM ROAD
DUBOIS, PA 15801

FILE COPY

DATE OF NOTICE: SEPTEMBER 13, 2007

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One Penn Center Plaza, Suite 1400

Philadelphia, PA 19103

(215) 563-7000

EVERHOME MORTGAGE COMPANY

Plaintiff

Vs.

SLYVESTER J. KROUSE A/K/A SYLVESTER J.

KROUSE

DEANNA I. KROUSE

Defendants

ATTORNEY FOR PLAINTIFF

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: NO. 07-689-CD

TO: DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

FILE COPY

DATE OF NOTICE: SEPTEMBER 13, 2007

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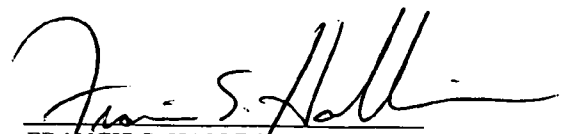
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FRANCIS S. HALLINAN, ESQUIRE
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ATTORNEY FOR PLAINTIFF

EVERHOME MORTGAGE COMPANY
Plaintiff

: COURT OF COMMON PLEAS

: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY

SLYVESTER J. KROUSE A/K/A SYLVESTER J.
KROUSE
DEANNA I. KROUSE
Defendants

: NO. 07-689-CD

TO: DEANNA I. KROUSE
205 FREEDOM ROAD
DUBOIS, PA 15801

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FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG

Identification No. 62205

ATTORNEY FOR PLAINTIFF

Suite 1400

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

EVERHOME MORTGAGE COMPANY

8120 NATIONS WAY BUILDING 100

JACKSONVILLE, FL 32256

Plaintiff,

v.

SLYVESTER J. KROUSE A/K/A

SYLVESTER J. KROUSE

DEANNA I. KROUSE

119 STATION STREET

LOYALHANNA, PA 15661

Defendant(s).

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 07-689-CD

VERIFICATION OF NON-MILITARY SERVICE

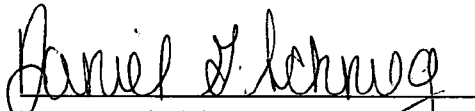
DANIEL G. SCHMIEG, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

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

(b) that defendant **SLYVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE** is over 18 years of age and resides at **119 STATION STREET, LOYALHANNA, PA 15661**.

(c) that defendant **DEANNA I. KROUSE** is over 18 years of age, and resides at **119 STATION STREET, LOYALHANNA, PA 15661**.

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


DANIEL G. SCHMIEG, ESQUIRE

FILED

NOV 30 2007

William A. Shaw
Prothonotary/Clerk of Courts

(Rule of Civil Procedure No. 236 - Revised)

IN THE COURT OF COMMON PLEAS
CLEARFIELD PENNSYLVANIA

EVERHOME MORTGAGE COMPANY

8120 NATIONS WAY BUILDING 100

JACKSONVILLE, FL 32256

Plaintiff,

v.

SLYVESTER J. KROUSE A/K/A

SYLVESTER J. KROUSE

DEANNA I. KROUSE

119 STATION STREET

LOYALHANNA, PA 15661

Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 07-689-CD

COPY

Notice is given that a Judgment in the above captioned matter has been entered against you
on November 30, 2007.

BY Willi Althoff DEPUTY
BA

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

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

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

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

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

COPY

Everhome Mortgage Company
Plaintiff(s)

No.: 2007-00689-CD

Real Debt: \$66,654.72

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Slyvester J. Krouse
Deanna I. Krouse
Defendant(s)

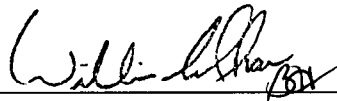
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: November 30, 2007

Expires: November 30, 2012

Certified from the record this 30th day of November, 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

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

EVERHOME.MORTGAGE
COMPANY.

vs.

SLYVESTER J. KROUSE A/K/A
SYLVESTER J. KROUSE

DEANNA I. KROUSE

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. 07-689-CD Term 20.....

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

To the Director of the Office of Judicial Support

Issue writ of execution in the above matter:

Amount Due

Interest from 11/27/07 - to Sale
Per diem \$10.96
Add'l Costs
Writ Total

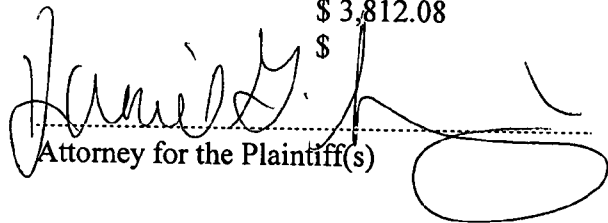
Prothonotary costs

\$ 66,654.72
139.00

\$ _____

\$ 3,812.08

\$


Attorney for the Plaintiff(s)

Note: Please attach description of Property.

150504

FILED *Att'y pd 20.00*
11/2/07
NOV 30 2007 *1 cc & 6 writs*
w/prop. desc.
to Sheriff
William A. Shaw
Prothonotary/Clerk of Courts

No. 07-689-CD..... Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

EVERHOME MORTGAGE COMPANY

vs.

SLYVESTER J. KROUSE A/K/A SYLVESTER J.
KROUSE
DEANNA I. KROUSE

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:


.....
Attorney for Plaintiff(s)

Address: SLYVESTER J. KROUSE A/K/A DEANNA I. KROUSE
SYLVESTER J. KROUSE 119 STATION STREET
LOYALHANNA, PA 15661 LOYALHANNA, PA 15661

LEGAL DESCRIPTION

ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD CNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A POINT AT THE SOUTHEAST CORNER OF LAND NOW OR FORMERLY OF CHARLES ALESSI, ET US.; THENCE NORTH 46 DEGREES 15 MINUTES EAST 102.77 FEET TO A POINT; THENCE SOUTH 36 DEGREES 25 MINUTES EAST 176.25 FEET TO A POINT; THENCE SOUTH 53 DEGREES 35 MINUTES WEST 101.93 FEET TO A POINT; THENCE NORTH 36 DEGREES 25 MINUTES WEST 163.12 FEET TO THE POINT OF BEGINNING.

BEING the same property which SAMUEL A. KING, BY BEVERLY A KING, HIS AGENT, AND BEVERLY A. KING and SAMUEL A.KING AND BEVERLY A. KING, HUSBAND AND WIFE, deed dated 02/27/2004 and recorded 03/10/2004 in the Recorder's Office of CLEARFIELD County, Pennsylvania in Deed Book Instrument number 200403596 granted and conveyed to DEANNA KROUSE AND SYLVESTER KROUSE, HUSBAND AND WIFE.


TITLE TO SAID PREMISES IS VESTED IN Deanna Krouse and Sylvester J. Krouse, husband and wife, by Deed from Samuel A. King, by his attorney-in-fact, Beverly A. King and Beverly A. King, dated 10/06/2004, recorded 10/18/2004, in Deed Mortgage Inst# 200416939.

Premises being: 205 FREEDOM ROAD
DU BOIS, PA 15801

Tax Parcel No. 128-AO4-122

FILED
NOV 30 2007

William A. Shaw
Prothonotary/Clerk of Courts


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY BUILDING 100
JACKSONVILLE, FL 32256

Plaintiff,

v.

SLYVESTER J. KROUSE A/K/A
SYLVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 07-689-CD

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)

EVERHOME MORTGAGE COMPANY, Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **205 FREEDOM ROAD, DU BOIS, 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.)

SLYVESTER J. KROUSE
A/K/A SYLVESTER J.
KROUSE

119 STATION STREET
LOYALHANNA, PA 15661

119 STATION STREET
LOYALHANNA, PA 15661

DEANNA I. KROUSE

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.

NOVEMBER 26, 2007

Date


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

**EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY BUILDING 100
JACKSONVILLE, FL 32256**

Plaintiff,

v.

**SLYVESTER J. KROUSE A/K/A SYLVESTER
J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661**

Defendant(s).

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 07-689-CD

AFFIDAVIT PURSUANT TO RULE 3129

EVERHOME MORTGAGE COMPANY, Plaintiff in the above action, by its attorney, **DANIEL G. SCHMIEG, ESQUIRE**, sets forth as of the date the Praeipe for the Writ of Execution was filed, the following information concerning the real property located at **205 FREEDOM ROAD, DU BOIS, 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 205 FREEDOM ROAD
DU BOIS, PA 15801

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

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

Commonwealth of Pennsylvania 6th Floor, Strawberry Sq., Dept 28061
Bureau of Individual Tax Harrisburg, PA 17128
Inheritance Tax Division

Internal Revenue Service 13TH Floor, Suite 1300
Federated Investors Tower 1001 Liberty Avenue
Pittsburgh, PA 15222

Department of Public Welfare P.O. Box 8486
TPL Casualty Unit Willow Oak Building
Estate Recovery Program Harrisburg, PA 17105

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

NOVEMBER 26, 2007

Date


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

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

EVERHOME MORTGAGE
COMPANY

vs.

SLYVESTER I. KROUSE A/K/A
SYLVESTER I. KROUSE

DEANNA I. KROUSE

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20

No. 07-689-CD Term 20

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: 205 FREEDOM ROAD, DU BOIS, PA 15801
(See Legal Description attached)

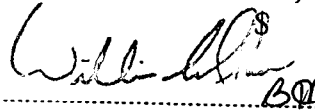
Amount Due

Interest from 11/27/07 - to Sale
Per diem \$10.96
Add'l Costs
Writ Total

Prothonotary costs \$66,654.72
139.00

\$ _____

\$ 3,812.08


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

Dated 11/30/07
(SEAL)

150504

No. 07-689-CD Term 20 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

EVERHOME MORTGAGE COMPANY

vs.

SLYVESTER J. KROUSE A/K/A SYLVESTER J.
KROUSE
DEANNA I. KROUSE

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

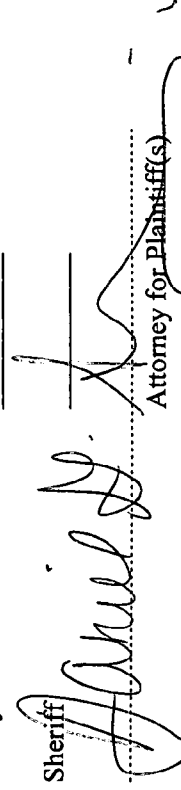
Real Debt \$ 66,654.72

Int. from 11/27/07 -
To Date of Sale (\$10.96 per diem)

Costs

Prothy Pd. 139.00

Sheriff


Attorney for Plaintiff(s)

Address: SLYVESTER J. KROUSE A/K/A
 SYLVESTER J. KROUSE DEANNA I. KROUSE
 119 STATION STREET 119 STATION STREET
 LOYALHANNA, PA 15661 LOYALHANNA, PA 15661

LEGAL DESCRIPTION

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Premises being: 205 FREEDOM ROAD
DU BOIS, PA 15801

Tax Parcel No. 128-AO4-122

LA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

EVERHOME MORTGAGE COMPANY
Plaintiff

vs.

SLYVESTER J. KROUSE
DEANNA I. KROUSE

Defendants

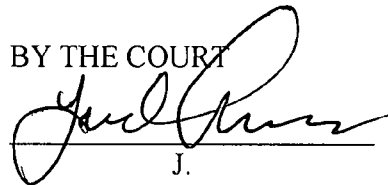
: Court of Common Pleas
:
: Civil Division
:
: CLEARFIELD County
:
: No. 07-689-CD
:

RULE

AND NOW, this 26 day of Feb. 2008, a Rule is entered upon the Defendants to show cause why an Order should not be entered granting Plaintiff's Motion to Reassess Damages.

Rule Returnable on the 8th day of April 2008, at 9:30 in the Clearfield County Courthouse, Clearfield, Pennsylvania. Ct. room # 1 A.M.

BY THE COURT


J.

150504

FILED
6/4/00
FEB 26 2008

1CC
Atty Bradford
CR

William A. Shaw
Prothonotary/Clerk of Courts

FILED

FEB 26 2008

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 2/26/08

☒ You are responsible for serving all appropriate parties.

☐ The Prothonotary's office has provided service to the following parties:

☐ Plaintiff(s) ☐ Plaintiff(s) Attorney ☐ Other

☐ Defendant(s) ☐ Defendant(s) Attorney

☐ Special Instructions:

William A. Shaw
Prothonotary/Clerk of Courts

| | |
|---------------------------------|-------------|
| Principal Balance | \$59,685.43 |
| Interest Through March 7, 2008 | \$5,864.62 |
| Per Diem \$11.24 | |
| Late Charges | \$300.60 |
| Legal fees | \$1,450.00 |
| Cost of Suit and Title | \$1,953.58 |
| Sheriff's Sale Costs | \$0.00 |
| Property Inspections | \$0.00 |
| Appraisal/Brokers Price Opinion | \$0.00 |
| Mortgage Insurance Premium / | \$72.18 |
| Private Mortgage Insurance | |
| Non Sufficient Funds Charge | \$0.00 |

Suspense/Misc. Credits
Escrow Deficit

(\$0.00)
\$3,635.07

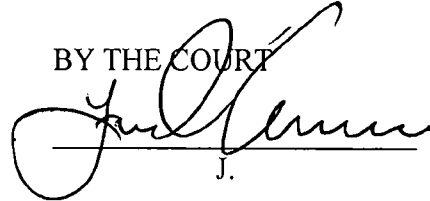
TOTAL

\$72,961.48

Plus interest from March 7, 2008 through the date of sale at six percent per annum.

Note: The above figure is not a payoff quote. Sheriff's commission is not included in the above figure.

BY THE COURT



J.

150504

FILED NO CC
m/11/17/08
FEB 21 2008
(GP)

William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP
by: Michele M. Bradford, Esquire
Atty. I.D. No. 69849
One Penn Center, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

EVERHOME MORTGAGE COMPANY
Plaintiff

vs.

SLYVESTER J. KROUSE
DEANNA I. KROUSE

Defendants

Court of Common Pleas

Civil Division

CLEARFIELD County

No. 07-689-CD

PLAINTIFF'S MOTION TO REASSESS DAMAGES

Plaintiff, by its Attorney, Michele M. Bradford, Esquire, moves the Court to direct the Prothonotary to amend the judgment in this matter, and in support thereof avers the following:

1. Plaintiff commenced this foreclosure action by filing a Complaint on April 30, 2007, a true and correct copy of which is attached hereto, made part hereof, and marked as Exhibit "A".

2. Judgment was entered on November 30, 2007 in the amount of \$66,654.72. A true and correct copy of the praecipe for judgment is attached hereto, made part hereof, and marked as Exhibit "B".

3. Pursuant to Pennsylvania Rule of Civil Procedure 1037(b)(1), a default judgment containing a dollar amount must be entered for the amount claimed in the complaint and any item which can be calculated from the complaint, i.e. bringing the interest current. However, new items cannot be added at the time of entry of the judgment.

4. The Property is listed for Sheriff's Sale on March 7, 2008.

5. Additional sums have been incurred or expended on Defendants' behalf since the Complaint was filed and Defendants have been given credit for any payments that have been made since the judgment. The amount of damages should now read as follows:

| | |
|---------------------------------|--------------------|
| Principal Balance | \$59,685.43 |
| Interest Through March 7, 2008 | \$5,864.62 |
| Per Diem \$11.24 | |
| Late Charges | \$300.60 |
| Legal fees | \$1,450.00 |
| Cost of Suit and Title | \$1,953.58 |
| Sheriff's Sale Costs | \$0.00 |
| Property Inspections | \$0.00 |
| Appraisal/Brokers Price Opinion | \$0.00 |
| Mortgage Insurance Premium / | \$72.18 |
| Private Mortgage Insurance | |
| Non Sufficient Funds Charge | \$0.00 |
| Suspense/Misc. Credits | (\$0.00) |
| Escrow Deficit | \$3,635.07 |
| TOTAL | \$72,961.48 |

6. The judgment formerly entered is insufficient to satisfy the amounts due on the Mortgage.

7. Under the terms of the Mortgage and Pennsylvania law, Plaintiff is entitled to inclusion of the figures set forth above in the amount of judgment against the Defendants.

8. Plaintiff's foreclosure judgment is in rem only and does not include personal liability, as addressed in Plaintiff's attached brief.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court amend the judgment as requested.

DATE: 2/19/08

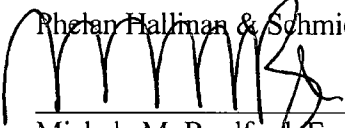
By:  Rhetan Hallman & Schmieg, LLP
Michele M. Bradford, Esquire
Attorney for Plaintiff

Exhibit “A”

FILED
COPY
APR 30 2007
William A. Shaw
Prothonotary/Clerk of Courts

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

150504

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

Plaintiff

v.

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 07-689 CD

CLEARFIELD COUNTY

ATTORNEY FILE COPY
PLEASE RETURN

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

ATTORNEY FILE COPY
PLEASE RETURN

We hereby certify the
within to be a true and
correct copy of the
original filed of record

NOTICE

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

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

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

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

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

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

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

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

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

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

1. Plaintiff is

EVERHOME MORTGAGE COMPANY
8120 NATIONS WAY
BUILDING 100
JACKSONVILLE, FL 32256

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

SLYVESTER J. KROUSE
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

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

3. On 10/06/2004 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS A NOMINEE FOR FLAGSTAR BANK, FSB which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200416940. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same. 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 11/01/2006 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 | \$59,685.43 |
| Interest | \$2,349.16 |
| 10/01/2006 through 04/27/2007 (Per Diem \$11.24) | |
| Attorney's Fees | \$1,250.00 |
| Cumulative Late Charges | \$80.16 |
| 10/06/2004 to 04/27/2007 | |
| Cost of Suit and Title Search | <u>\$750.00</u> |
| Subtotal | \$64,114.75 |
| Escrow | |
| Credit | \$0.00 |
| Deficit | \$145.85 |
| Subtotal | <u>\$145.85</u> |
| TOTAL | \$64,260.60 |

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 \$64,260.60, together with interest from 04/27/2007 at the rate of \$11.24 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 PROPERTY SITUATED IN THE TOWNSHIP OF SANDY IN THE
COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, BEING
MORE FULLY DESCRIBED IN A DEED DATED 02/27/2004 AND RECORDED 03/10/2004,
AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN
DEED VOLUME 200403596 AND PAGE AND.

ADDRESS: 205 FREEDOM RD.; DU BOIS, PA 15801

TAX MAP OR PARCEL ID NO.: 128-A04-122

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:

4-27-07

Exhibit “B”

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

EVERHOME MORTGAGE COMPANY

8120 NATIONS WAY BUILDING 100

JACKSONVILLE, FL 32256

Plaintiff,

v.

SLYVESTER J. KROUSE A/K/A

SYLVESTER J. KROUSE

DEANNA I. KROUSE

119 STATION STREET

LOYALHANNA, PA 15661

Defendant(s).

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

TO THE OFFICE OF THE PROTHONOTARY:

Kindly enter an in rem judgment in favor of the Plaintiff and against SLYVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE and DEANNA I. KROUSE, 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

Interest - 04/28/07 - 11/26/07

TOTAL

\$ 64,260.60

\$2,394.12

\$ 66,654.72

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.

PLEASE RETURN

DANIEL G. SCHMIEG, ESQUIRE

Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 11/30/07

150504

PRO PROTHY

ATTORNEY FILE COPY
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CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 07-689-CD

ATTORNEY FILE COPY
PLEASE RETURN

FILED
NOV 30 2007

William A. Shaw
Prothonotary/Clerk of Courts

ATTORNEY FILE COPY
PLEASE RETURN

COPY

VERIFICATION


Michele M. Bradford, Esquire, hereby states that she is the attorney for Plaintiff in this action, that she is authorized to make this verification, and that the statements made in the foregoing Motion to Reassess Damages are true and correct to the best of her knowledge, information and belief. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities.

DATE: _____

2/19/08

By: _____

Phelan Hallinan & Schmieg, LLP


Michele M. Bradford, Esquire
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

by: Michele M. Bradford, Esquire, Atty. I.D. No. 69849

1617 John F. Kennedy Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

EVERHOME MORTGAGE COMPANY

Plaintiff

:
:
:
:
:
:
:
:
:

Court of Common Pleas

Civil Division

vs.

CLEARFIELD County

SLYVESTER J. KROUSE

DEANNA I. KROUSE

No. 07-689-CD

Defendants

CERTIFICATION OF SERVICE

I hereby certify that true and correct copies of Plaintiff's Motion to Reassess Damages, and Brief in Support thereof were sent to the following individuals on the date indicated below.

SLYVESTER J. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

SLYVESTER J. KROUSE
DEANNA I. KROUSE
205 FREEDOM ROAD
DU BOIS, PA 15801

DATE: _____

2/19/08

By: _____

Phelan Hallinan & Schmieg, LLP

Michele M. Bradford, Esquire
Attorney for Plaintiff

SALE DATE: **MAY 2, 2008**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION – LAW

EVERHOME MORTGAGE COMPANY

No.: 07-689-CD

vs.

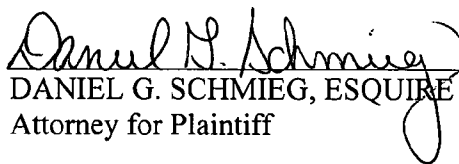
**SLYVESTER J. KROUSE
A/K/A SYLVESTER J. KROUSE
DEANNA I. KROUSE**

**AFFIDAVIT PURSUANT TO RULE 3129.1
AND RETURN OF SERVICE PURSUANT TO
Pa. R.C.P. 405 OF NOTICE OF SALE**

Plaintiff in the above action sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at:


205 FREEDOM ROAD, DU BOIS, PA 15801.

As required by Pa. R.C.P. 3129.2(a) Notice of Sale has been given in the manner required by Pa. R.C.P. 3129.2(c) on each of the persons or parties named, at that address set forth on the attached Affidavit No. 2 (previously filed) and Amended Affidavit No. 2 on the date indicated, and a copy of the notice is attached as an Exhibit. A copy of the Certificate of Mailing (Form 3817) and/or Certified Mail Return Receipt stamped by the U.S. Postal Service is attached for each notice.


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

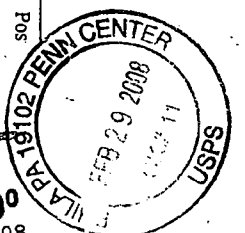
Date: March 4, 2008

150504

FILED NO CC
MAR 05 2008

William A. Shaw
Prothonotary/Clerk of Courts

Name and Address of Sender

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



| Line | Article Number | Name of Addressee, Street, and Post Office Address | Pos |
|---|----------------|--|--|
| 1 | | TENANT/OCCUPANT 205 FREEDOM ROAD DU BOIS, 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 | | Commonwealth of Pennsylvania, Bureau of Individual Tax, Inheritance Tax Division, 6 th Floor, Strawberry Sq., Dept 28061, Harrisburg, PA 17128 | |
| 5 | | Internal Revenue Service, Federated Investors Tower, 13 TH Floor, Suite 1300, 1001 Liberty Avenue, Pittsburgh, PA 15222 | |
| 6 | | Department of Public Welfare, TPL Casualty Unit, Estate Recovery Program, P.O. Box 8486, Willow Oak Building, Harrisburg, PA 17105 | |
| 7 | | | |
| 8 | | | |
| 9 | | | |
| 10 | | | |
| 11 | | | |
| 12 | LLD | Re: SYLVESTER J. KROUSE AKA SYLVESTER J. KROUSE TEAM 4 150504 | |
| Total Number of Pieces Listed by Sender | | Total Number of Pieces Received at Post Office | Postmaster, Per (Name of Receiving Employee) |
| | | | 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. |

PHELAN HALLINAN & SCHMIEG, LLP

by: Michele M. Bradford, Esquire, Atty. I.D. No. 69849

1617 John F. Kennedy Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

EVERHOME MORTGAGE COMPANY

Plaintiff

vs.

SLYVESTER J. KROUSE

DEANNA I. KROUSE

Defendants

ATTORNEY FOR PLAINTIFF

Court of Common Pleas

Civil Division

CLEARFIELD County

No. 07-689-CD

CERTIFICATION OF SERVICE

I hereby certify that a true and correct copy of the Court's February 26, 2008 Rule directing the Defendants to show cause as to why Plaintiff's Motion to Reassess Damages should not be granted was served upon the following individuals on the date indicated below.

SLYVESTER J. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

SLYVESTER J. KROUSE
DEANNA I. KROUSE
205 FREEDOM ROAD
DU BOIS, PA 15801

DATE: 3/3/08

By:

Phelan Hallinan & Schmieg, LLP

Michele M. Bradford, Esquire
Attorney for Plaintiff

FILED *no ce*
MAR 05 2008
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

EVERHOME MORTGAGE COMPANY
Plaintiff,

v.

SYLVESTER J. KROUSE
DEANNA I. KROUSE,
Defendants.

No. 07-689-CD

ENTRY OF APPEARANCE

TO: William A. Shaw, Prothonotary:

Please enter my appearance on behalf of Everhome Mortgage Company, plaintiff
in the above-captioned matter.

Respectfully submitted,



John R. Lhota, Attorney at Law
John R. Lhota, P.C.
110 North Second Street
Clearfield, PA 16830
(814) 765-9611
Pa. I. D. No. 22492

Dated: April 8, 2008

FILED 2cc
07/31/08
APR 09 2008
Atty Lhota

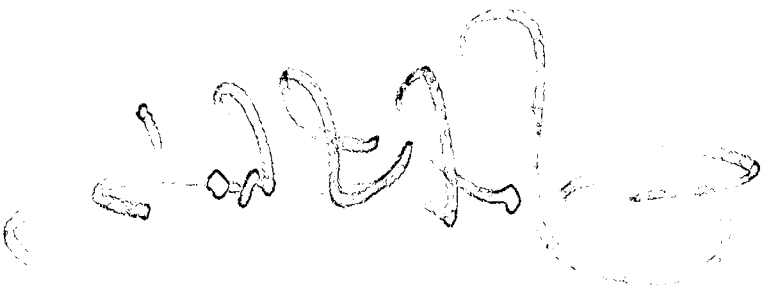
William A. Shaw
Prothonotary/Clerk of Courts



FILED

APR 09 2008

William A. Shaw
Prothonotary/Clerk of Courts

A handwritten signature in black ink, appearing to read "W. A. Shaw". The signature is written in a cursive, flowing style with a large, prominent loop at the end.

William A. Shaw
Prothonotary/Clerk of Courts

William A. Shaw
Prothonotary/Clerk of Courts

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

EVERHOME MORTGAGE COMPANY
Plaintiff,

vs.

SYLVESTER J. KROUSE
DEANNA I. KROUSE
Defendants.

*
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*
*
*
*

NO. 07-689-CD

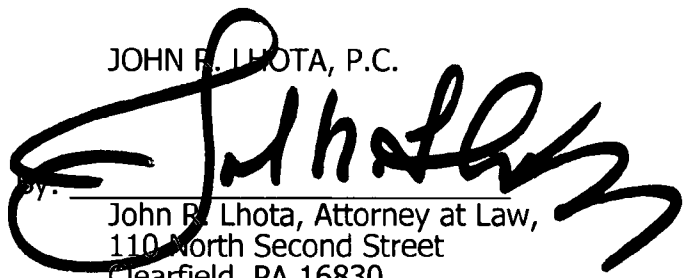
CERTIFICATE OF SERVICE

I hereby certify that I served a true and correct copy of the Court's April 8, 2008
Order granting Plaintiff's motion to reassess damages in the above-captioned matter upon
the following individuals on the date indicated below.

Sylvester J. Krouse
119 Station Street
Loyalhanna, PA 15661

Sylvester J. Krouse
Deanna I. Krouse
205 Freedom Road
DuBois, PA 15801

JOHN R. LHOTA, P.C.

by 
John R. Lhota, Attorney at Law,
110 North Second Street
Clearfield, PA 16830
(814) 765-9611
Pa. I.D. No. 22492

Dated: April 8, 2008

C:\clients\MISC\PHELAN.KROUSECOS.wpd

FILED

APR 09 2008

William A. Shaw
Prothonotary/Clerk of Courts

[Handwritten signature]

A POINT; THENCE SOUTH 36 DEGREES 25 MINUTES EAST 176.25 FEET TO A POINT; THENCE SOUTH 53 DEGREES 35 MINUTES WEST 101.93 FEET TO A POINT; THENCE NORTH 36 DEGREES 25 MINUTES WEST 163.12 FEET TO THE POINT OF BEGINNING.

BEING the same property which SAMUELA. KING, BY BEVERLY A. KING, HIS AGENT, AND BEVERLY A. KING and SAMUELA. KING AND BEVERLY A. KING, HUSBAND AND WIFE, deed dated 02/27/2004 and recorded 03/10/2004 in the Recorder's Office of CLEARFIELD County, Pennsylvania in Deed Book Instrument number 200403596 granted and conveyed to DEANNA KROUSE AND SYLVESTER KROUSE, HUSBAND AND WIFE.

TITLE TO SAID PREMISES IS VESTED IN Deanna Krouse and Sylvester J. Krouse, husband and wife, by Deed from Samuel A. King, by his attorney-in-fact, Beverly A. King and Beverly A. King, dated 10/06/2004, recorded 10/18/2004, in Deed Mortgage Inst# 200416939.

Being Premises
205 FREEDOM ROAD,
DUBOIS, PA 15801

Improvements consist of
residential property

Sold as the property of SYLVESTER J. KROUSE, A/K/A SYLVESTER J. KROUSE and DEANNA I. KROUSE.

CONDITIONS OF SALE: THE HIGHEST AND BEST BIDDER SHALL BE THE BUYER.

TAKE NOTICE that a Schedule of Distribution will be filed by the Sheriff on JUNE 2, 2008, distribution will be made in accordance with the schedule unless exceptions are filed within ten days thereto.

Daniel G. Schmieg, Esquire
Suite 1400,
One Penn Center
1617 John F. Kennedy
Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000
Attorney for Plaintiff

3:7-1d-b

Clean MVR, home on weekends. If interested, please call Morrisdale 814-343-4755.

WELDERS NEEDED. Apply within, Freedom Outdoor Furnace, Route 453, Olanta. 236-3920.

Personal Service

LAWN MOWING. \$27.00 for average size lawn, includes trimming. Sign up before April 15th and get 20% discount on Spring cleanup. Fully insured. Free estimates within 24 hours. Call SODBUSTERS, Woodland 857-7182.

Business Service

SEWER TAPS: \$11 per foot. T.J. Backhoe Service, Ted Jones. Osceola Mills 339-6302; 762-6781.

Property Improvements

A & S ROOFING. Siding and windows. Call Clearfield 765-0999.

AZTEC CONTRACTING. Commercial and residential. Windows, siding, soffit, fascia, decks, roofs, rubber roofs. Remodeling, kitchen and bath. Fully insured. Clearfield. 765-7898, 553-3247.

NOTICE OF ACTION
IN MORTGAGE FORECLOSURE
IN THE COURT

OF COMMONPLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA

CIVIL ACTION-LAW

NO. 07-689-CD

EVERHOME MORTGAGE
COMPANY

vs.

SLYVESTER J. KROUSE,
A/K/A SLYVESTER J. KROUSE
DEANNA I. KROUSE

NOTICE

TO: SLYVESTER J. KROUSE,
A/K/A SLYVESTER J. KROUSE
DEANNA I. KROUSE

"NOTICE OF
SHERIFF'S SALE
OF REAL PROPERTY"

TAKE NOTICE that the real estate located at 205 FREEDOM ROAD, DUBOIS, PA 15801 is scheduled to be sold at Sheriff's Sale on Friday, MAY 2, 2008 at 10:00 A.M., CLEARFIELD County Courthouse, 1 North 2nd Street, Ste. 116, Clearfield, PA 16830, to enforce the court judgment of \$66,654.72, obtained by EVERHOME MORTGAGE COMPANY (the mortgagee). ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO-WIT: BEGINNING AT A POINT AT THE SOUTHEAST CORNER OF LAND NOW OR FORMERLY OF CHARLES ALESSI, ET U.S.; THENCE NORTH 46 DEGREES 15 MINUTES EAST 102.77 FEET TO

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA

COUNTY OF CLEARFIELD

SS:

On this 13th day of March, A.D. 20 08, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Margaret E. Krebs, who being duly sworn according to law, deposes and says that she is the President of The Progressive Publishing Company, Inc., and Associate Publisher of The Progress, a daily newspaper published at Clearfield, in the County of Clearfield and State of Pennsylvania, and established April 5, 1913, and that the annexed is a true copy of a notice or advertisement published in said publication in

the regular issues of March 7, 2008

And that the affiant is not interested in the subject matter of the notice or advertising, and that all of the allegations of this statement as to the time, place, and character of publication are true.

Sworn and subscribed to before me the day and year aforesaid.

Cheryl J. Robison
Notary Public, Clearfield, Pa.

Notarial Seal
Cheryl J. Robison, Notary Public
Clearfield Boro, Clearfield County
My Commission Expires Oct. 31, 2011

My Commission Expires
October 31, 2011

Member, Pennsylvania Association of Notaries

number 200403596 granted and conveyed to DEANNA KROUSE AND SYLVESTER KROUSE, HUSBAND AND WIFE.

TITLE TO SAID PREMISES IS VESTED IN Deanna Krouse and Sylvester J. Krouse, husband and wife, by Deed from Samuel A. King, by his attorney-in-fact, Beverly A. King and Beverly A. King, dated 10/06/2004, recorded 10/18/2004, in Deed Mortgage Inst# 200416939.

Being Premises 205 FREEDOM ROAD, DUBOIS, PA 15801.

Improvements consist of residential property.

Sold as the property of SYLVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE and DEANNA I. KROUSE.

CONDITIONS OF SALE: THE HIGHEST AND BEST BIDDER SHALL BE THE BUYER.

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Daniel G. Schmieg, Esquire, Suite 1400, One Penn Center, 1617 John F. Kennedy Boulevard, Philadelphia, PA 19103-1814, (215) 563-7000, Attorney for Plaintiff.

Full Spectrum Legal Services, Inc., 400 Fellowship Road, Suite 220, Mt. Laurel, NJ 08054.

Road, Clearfield, PA 16830. The Company was formed to do construction and remodeling work, and to otherwise engage in all other types of lawful business.

GATES & SEAMAN, Attorneys at Law,
Two North Front Street, P.O. Box 846,
Clearfield, PA 16830.

**NOTICE OF
ACTION IN MORTGAGE FORECLOSURE
IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION - LAW
NO. 07-689-CD**

EVERHOME MORTGAGE COMPANY
vs. SYLVESTER J. KROUSE A/K/A
SYLVESTER J. KROUSE and DEANNA I.
KROUSE.

NOTICE

TO: SYLVESTER J. KROUSE A/K/A
SYLVESTER J. KROUSE and DEANNA I.
KROUSE.

"NOTICE OF

SHERIFF'S SALE OF REAL PROPERTY"

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**NOTICE OF
ACTION IN MORTGAGE FORECLOSURE
IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION - LAW
NO. 07-689-CD**

EVERHOME MORTGAGE COMPANY
vs. SYLVESTER J. KROUSE A/K/A
SYLVESTER J. KROUSE and DEANNA I.
KROUSE.

NOTICE

TO: SYLVESTER J. KROUSE A/K/A
SYLVESTER J. KROUSE and DEANNA I.
KROUSE.

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

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ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A POINT AT THE SOUTHEAST CORNER OF LAND NOW OR FORMERLY OF CHARLES ALESSI, ET US.; THENCE NORTH 46 DEGREES 15 MINUTES EAST 102.77 FEET TO A POINT; THENCE SOUTH 36 DEGREES 25 MINUTES EAST 176.25 FEET TO A POINT; THENCE SOUTH 53 DEGREES 35 MINUTES WEST 101.93 FEET TO A POINT; THENCE NORTH 36 DEGREES 25 MINUTES WEST 163.12 FEET TO THE POINT OF BEGINNING.

BEING the same property which SAMUEL A. KING, BY BEVERLY A. KING, HIS AGENT, AND BEVERLY A. KING and SAMUEL A. KING AND BEVERLY A. KING, HUSBAND AND WIFE, deed dated 02/27/2004 and recorded 03/10/2004 in the Recorder's Office of CLEARFIELD County, Pennsylvania in Deed Book Instrument

Mortgage Inst# 200416939.

Being Premises 205 FREEDOM ROAD,
DUBOIS, PA 15801

Improvements consist of residential
property.

Sold as the property of SLYVESTER J.
KROUSE A/K/A SYLVESTER J. KROUSE
and DEANNA I. KROUSE.

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Daniel G. Schmieg, Esquire, Suite 1400,
One Penn Center, 1617 John F. Kennedy
Boulevard, Philadelphia, PA 19103-1814,
(215) 563-7000, Attorney for Plaintiff.

Full Spectrum Legal Services, Inc., 400
Fellowship Road, Suite 220, Mt. Laurel, NJ
08054.

**NOTICE OF
ACTION IN MORTGAGE FORECLOSURE
IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION - LAW
NO 06-1859-CD**

Wells Fargo Bank, N.A. as Trustee for
Option One Mortgage Loan Trust 2000-1
Asset-Backed Certificates, Series 2000-1,
6501 Irvine Center Drive, Irvine, CA 92618-
2118, Plaintiff vs. Matthew H. Wicker and
Brenda L. Wicker, Mortgagor, Mariam
Street, Route 253, Ramey, PA 16671,
Defendants.

NOTICE OF SALE OF REAL PROPERTY

TO: Matthew H. Wicker AND Brenda L.
Wicker, Mortgagor, Mariam Street, Route
253, Ramey, PA 16671.

Your house (real estate) at Mariam
Street, Route 253, Ramey, PA 16671 is
scheduled to be sold at the Sheriff's Sale on
May 2, 2008, in the Clearfield County
Courthouse, 1 North Second Street, Suite
116, Clearfield, PA 16830, to enforce the
court judgment of \$26,554.14, obtained by
Plaintiff above (the mortgagee) against you.


PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

:

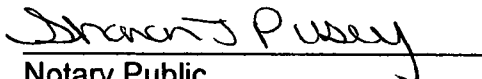
COUNTY OF CLEARFIELD :

On this 14th day of March AD 2008, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of March 14, 2008, Vol. 20, No. 11. And that all of the allegations of this statement as to the time, place, and character of the publication are true.



Gary A. Knaresboro, Esquire
Editor

Sworn and subscribed to before me the day and year aforesaid.



Notary Public
My Commission Expires

NOTARIAL SEAL
SHARON J. PUSEY, Notary Public
Houtzdale, Clearfield County, PA
My Commission Expires, April 7, 2011

FULL SPECTRUM LEGAL SERVICES INC
400 FELLOWSHIP ROAD SUITE 220
MT LAUREL NJ 08054

FILED

APR 24 2008

William A. Shaw
Prothonotary/Clerk of Courts

IN RE: [Illegible]

[Illegible]

[Illegible]

[Illegible]

[Illegible]

[Illegible]

[Illegible]

[Illegible]

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20697
NO: 07-689-CD

PLAINTIFF: EVERHOME MORTGAGE COMPANY

VS.

DEFENDANT: SYLVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE AND DEANNA I. KROUSE

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 11/30/2007

LEVY TAKEN 12/21/2007 @ 12:40 PM

POSTED 12/21/2007 @ 12:40 PM

SALE HELD 5/2/2008

SOLD TO FANNIE MAE

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 7/1/2008

DATE DEED FILED 7/1/2008

PROPERTY ADDRESS 205 FREEDOM ROAD DUBOIS , PA 15801

FILED

011:50301
JUL 01 2008

William A. Shaw
Prothonotary/Clerk of Courts

SERVICES

SEE ATTACHED SHEET(S) OF SERVICES

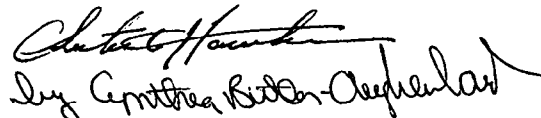
SHERIFF HAWKINS \$296.03

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

_____ Day of _____ 2008


Chester A. Hawkins
Sheriff

EVERHOME MORTGAGE COMPANY

vs
SLYVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE AND DEANNA I. KROUSE

1 2/1/2008 @ 1:51 PM SERVED SYLVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE

WESTMORELAND COUNTY UNABLE TO SERVE SYLVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE, DEFENDANT, THE PROPERTY AT 119 STATION STREET WAS VACANT.

2 2/1/2008 @ 1:51 PM SERVED DEANNA I. KROUSE

WESTMORELAND COUNTY UNABLE TO SERVE DEANNA I. KROUSE, DEFENDANT, THE PROPERTY AT 119 STATION STREET WAS VACANT.

3 3/10/2008 @ SERVED SYLVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE

SERVED SYLVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE, DEFENDANT. AT 205 FREEDOM ROAD, DUBOIS, PENNSYLVANIA BY REG & CERT MAIL PER COURT ORDER. CERT #70060810000145074326. CERT RETURNED 3/19/08
A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

4 3/10/2008 @ SERVED DEANNA I. KROUSE

SERVED DEANNA I. KROUSE, DEFENDANT, AT 205 FREEDOM ROAD, DUBOIS, PENNSYLVAINA BY REG & CERT MAIL PER COURT ORDER. CERT #70060810000145074333. CERT MAIL RETURNED 3/19/08 & REG MAIL RETD 3/14/08.

5 3/10/2008 @ SERVED SYLVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE

SERVED SYLVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER AT 119 STATION STREET, LOYALHANNA, PENNSYLVANIA. CERT #70060810000145074319. CERT & REG
A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

6 3/10/2008 @ SERVED DEANNA I. KROUSE

SERVED DEANNA I. KROUSE, DEFENANT BY REG & CERT MAIL PER COURT ORDER TO 119 STATION STREET, LOYALHANNA, PENNSYLVANIA CERT #70060810000145074357

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

@ SERVED

NOW, FEBRUARY 21, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR MARCH 7, 2008 TO MAY 2, 2008.

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

EVERHOME MORTGAGE
COMPANY.

vs.

SLYVESTER J. KROUSE A/K/A
SYLVESTER J. KROUSE

DEANNA I. KROUSE

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20

No. 07-689-CD Term 20

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: 205 FREEDOM ROAD, DU BOIS, PA 15801
(See Legal Description attached)

Amount Due

Interest from 11/27/07 - to Sale
Per diem \$10.96
Add'l Costs
Writ Total

Prothonotary costs \$66,654.72
139.00

\$ _____

\$ 3,812.08

\$

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

Dated 11/30/07
(SEAL)

150504

Received this writ this 30th day
of November A.D. 2007
At 3:00 A.M./P.M.

Charles G. Hawkins
Sheriff *Joy Cynthia Butler*

No. 07-689-CD..... Term 20A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

EVERHOME MORTGAGE COMPANY

vs.

SLYVESTER J. KROUSE A/K/A SYLVESTER J.
KROUSE
DEANNA I. KROUSE

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Real Debt \$ 66,654.72

Int. from 11/27/07 -

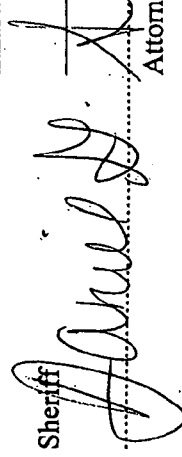
To Date of Sale (\$10.96 per diem)

Costs

Prothy Pd.

139.00

Sheriff


Attorney for Plaintiff(s)

Address: SLYVESTER-J. KROUSE A/K/A
 SYLVESTER J. KROUSE DEANNA I. KROUSE
 119 STATION STREET 119 STATION STREET
 LOYALHANNA, PA 15661 LOYALHANNA, PA 15661

LEGAL DESCRIPTION

ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD CONTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A POINT AT THE SOUTHEAST CORNER OF LAND NOW OR FORMERLY OF CHARLES ALESSI, ET US.; THENCE NORTH 46 DEGREES 15 MINUTES EAST 102.77 FEET TO A POINT; THENCE SOUTH 36 DEGREES 25 MINUTES EAST 175.25 FEET TO A POINT; THENCE SOUTH 53 DEGREES 35 MINUTES WEST 101.93 FEET TO A POINT; THENCE NORTH 36 DEGREES 25 MINUTES WEST 163.12 FEET TO THE POINT OF BEGINNING.

BEING the same property which SAMUEL A. KING, BY BEVERLY A KING, HIS AGENT, AND BEVERLY A. KING and SAMUEL A.KING AND BEVERLY A. KING, HUSBAND AND WIFE, deed dated 02/27/2004 and recorded 03/10/2004 in the Recorder's Office of CLEARFIELD County, Pennsylvania in Deed Book Instrument number 200403596 granted and conveyed to DEANNA KROUSE AND SYLVESTER KROUSE, HUSBAND AND WIFE.

TITLE TO SAID PREMISES IS VESTED IN Deanna Krouse and Sylvester J. Krouse, husband and wife, by Deed from Samuel A. King, by his attorney-in-fact, Beverly A. King and Beverly A. King, dated 10/06/2004, recorded 10/18/2004, in Deed Mortgage Inst# 200416939.

Premises being: 205 FREEDOM ROAD
DU BOIS, PA 15801

Tax Parcel No. 128-AO4-122

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME SYLVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE

NO. 07-689-CD

NOW, July 01, 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 May 02, 2008, I exposed the within described real estate of Sylvester J. Krouse A/K/A Sylvester J. Krouse And Deanna I. Krouse to public venue or outcry at which time and place I sold the same to FANNIE MAE 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 | |
| MILEAGE | |
| LEVY | 15.00 |
| MILEAGE | 18.43 |
| POSTING | 15.00 |
| CSDS | 10.00 |
| COMMISSION | 0.00 |
| POSTAGE | 29.17 |
| HANDBILLS | 15.00 |
| DISTRIBUTION | 25.00 |
| ADVERTISING | 15.00 |
| ADD'L SERVICE | 15.00 |
| DEED | 30.00 |
| ADD'L POSTING | 15.00 |
| ADD'L MILEAGE | 18.43 |
| ADD'L LEVY | |
| BID AMOUNT | 1.00 |
| RETURNS/DEPUTIZE | 9.00 |
| COPIES | 15.00 |
| | 5.00 |
| BILLING/PHONE/FAX | 10.00 |
| CONTINUED SALES | 20.00 |
| MISCELLANEOUS | |
| TOTAL SHERIFF COSTS | \$296.03 |

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 | 66,654.72 |
| INTEREST @ 10.9600 % | 1,720.72 |
| FROM 11/27/2007 TO 05/02/2008 | |
| PROTH SATISFACTION | |
| LATE CHARGES AND FEES | |
| COST OF SUIT-TO BE ADDED | |
| FORECLOSURE FEES | |
| ATTORNEY COMMISSION | |
| REFUND OF ADVANCE | |
| REFUND OF SURCHARGE | 40.00 |
| SATISFACTION FEE | |
| ESCROW DEFICIENCY | |
| PROPERTY INSPECTIONS | |
| INTEREST | |
| MISCELLANEOUS | |
| TOTAL DEBT AND INTEREST | \$68,415.44 |

COSTS:

| | |
|---------------------|-------------------|
| ADVERTISING | 1,418.94 |
| TAXES - COLLECTOR | |
| TAXES - TAX CLAIM | |
| DUE | |
| LIEN SEARCH | 100.00 |
| ACKNOWLEDGEMENT | 5.00 |
| DEED COSTS | 29.50 |
| SHERIFF COSTS | 296.03 |
| LEGAL JOURNAL COSTS | 162.00 |
| PROTHONOTARY | 139.00 |
| MORTGAGE SEARCH | 40.00 |
| MUNICIPAL LIEN | |
| TOTAL COSTS | \$2,190.47 |

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

MDL Date: 01/28/08
ADV# 13500



CHESTER A. HAWKINS
SHERIFF

Sheriff's Office Clearfield County

COURTHOUSE
1 NORTH SECOND STREET, SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

OFFICE (814) 765-2641 EXT. 2000

FAX (814) 765-5915

ROBERT SNYDER
CHIEF DEPUTY

MARILYN HAMM
DEPT. CLERK

CYNTHIA AUGHENBAUGH
OFFICE MANAGER

KAREN BAUGHMAN
CLERK TYPIST

PETER F. SMITH
SOLICITOR

SCAN

SCAN

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PAGE 20697

TERM & NO. 07-689-CD

EVERHOME MORTGAGE COMPANY

VS.

SYLVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE AND DEANNA I. KROUSE

DOCUMENTS TO BE SERVED:
NOTICE OF SALE
WRIT OF EXECUTION
COPY OF LEVY

SERVE BY: ASAP

Attny: Daniel G. Schmieg

**MAKE REFUND PAYABLE TO Attny's Office
RETURN TO BE SENT TO THIS OFFICE**

Please Continue to
Serve. Sale Date Can
be Continued.

SERVE: SYLVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE

2-1-08 151P
DEBT moved. Property worth
\$10

ADDRESS: 119 STATION STREET
LOYALHANNA, PA 15661

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF OF CLEARFIELD COUNTY, State of Pennsylvania, do hereby deputize the SHERIFF OF WESTMORELAND COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this day, Thursday, January 24, 2008.

Sworn to and Subscribed Before me this
14th Day of February, 2008.

RESPECTFULLY,

Chris Scherer
Westm Co 2-4-08 at

Costs 60.62 Refund 74.30

Rosemary Spangler
Notary..

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Rosemary Spangler, Notary Public
City Of Greensburg, Westmoreland County
My Commission Expires Dec. 19, 2009

Chester A. Hawkins

CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

Member, Pennsylvania Association of Notaries

MOL Date: 01/28/08
AOV \$ 135.00



CHESTER A. HAWKINS
SHERIFF

Sheriff's Office Clearfield County

COURTHOUSE
1 NORTH SECOND STREET, SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

OFFICE (814) 765-2641 EXT. 5000

FAX (814) 765-5915

ROBERT SNYDER
CHIEF DEPUTY

MARILYN HAMM
DEPT. CLERK

CYNTHIA AUGHENBAUGH
OFFICE MANAGER

KAREN BAUGHMAN
CLERK TYPIST

PETER F. SMITH
SOLICITOR

SCAN

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PAGE 20697

TERM & NO. 07-689-CD

EVERHOME MORTGAGE COMPANY

VS.

SYLVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE AND DEANNA I. KROUSE

DOCUMENTS TO BE SERVED:
NOTICE OF SALE
WRIT OF EXECUTION
COPY OF LEVY

SERVE BY: ASAP

Please continue to
Serve. Sale Date
can be continued.

Attny: Daniel G. Schmiag

**MAKE REFUND PAYABLE TO Attny's office
RETURN TO BE SENT TO THIS OFFICE**

SERVE: DEANNA I. KROUSE

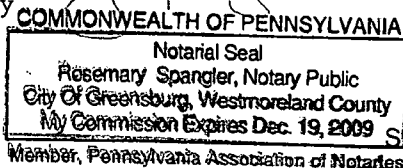
2-1-08 151P
DEFT MOVED, property vacant

ADDRESS: 119 STATION STREET
LOYALHANNA, PA 15661

SIO

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF OF CLEARFIELD COUNTY, State of Pennsylvania, do hereby deputize the SHERIFF OF WESTMORELAND COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this day, Thursday, January 24, 2008
Sworn to and Subscribed Before me this
14th Day of February, 2008.

Rosemary Spangler
Notary



RESPECTFULLY,

Chester A. Hawkins

CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

Chris Scherer
Westm Co 2-4-08

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

EVERHOME MORTGAGE COMPANY,
Plaintiff

vs.

SLYVESTER J. KROUSE a/k/a SYLVESTER J. KROUSE
DEANNA I. KROUSE,
Defendants.

*
COPY NO. 07-689-CD
*

ORDER

NOW, this 13th day of July, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendants **SLYVESTER J. KROUSE**
a/k/a SYLVESTER J. KROUSE and DEANNA I. KROUSE by:

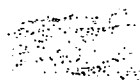
1. Publication one time in The Courier Express (DuBois) and the
Clearfield County Legal Journal;
2. By first class mail to 205 Freedom Road, DuBois, PA 15801 and to
last known address 119 Station Street, Loyalhanna, PA 15661;
3. By certified mail, return receipt requested to 205 Freedom Road,
DuBois, PA 15801 and to last known address 119 Station Street,
Loyalhanna, PA 15661;
4. By posting the mortgaged premises known in this herein action as
205 Freedom Road, DuBois, PA 15801.

Service of the aforementioned publication and mailings is effective upon the
date of publication and mailing and is to be done by Plaintiff's attorney, who will file
Affidavits of Service with the Prothonotary of Clearfield County.

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

JUL 16 2007

Attest.



William A. Shaw
Prothonotary/
Clerk of Courts

BY THE COURT,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge



CHESTER A. HAWKINS
SHERIFF
COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

RECEIVED
MAR 18 2008



Hasler

016H16505405

\$00.580

03/10/2008

Mailed From 16830

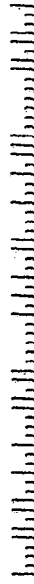
US POSTAGE

SLYVESTER J. KROUSE A/K/A
SYLVESTER J. KROUSE
119 STAT
LOYALHA

X 152 N7E 1 307C 25 03/13/08
FORWARD TIME EXP RTN TO SEND
KROUSE
PO BOX 173
ROBINSON PA 15949-0173

RETURN TO SENDER

15830002472





CHESTER A. HAWKINS
SHERIFF

COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

RECEIVED
MAR 18 2008

DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661



Hasler

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03/10/2008

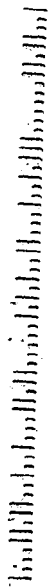
Mailed From 16830

US POSTAGE

FORWARD X 132 NFE 1 307C 00 03/13/08
TIME EXP RTN TO SEND
KROUSE
PO BOX 173
ROBINSON PA 15949-0173

RETURN TO SENDER

1566149702-1138860472

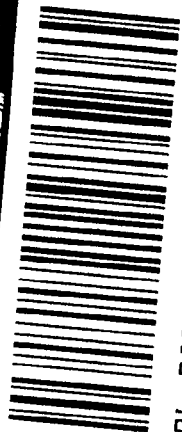




CHESTER A. HAWKINS
SHERIFF
COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

RECEIVED

MAR 18 2008



7006 0810 0001 4507 4357

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\$05.380

03 13 2008

Mailed From 16830

US POSTAGE

Hasler

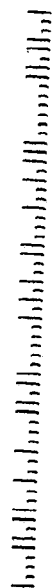


DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

FORWARD X 152 NEE 1 307C 25 03/13/08
TIME EXP RTN TO SEND
KROUSE
PO BOX 173
ROBINSON PA 15949-0173

RETURN TO SENDER

16830002472



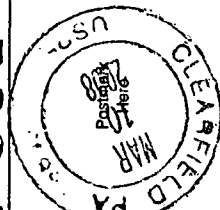
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| | |
|---|---------|
| Postage | \$ 5.38 |
| Certified Fee | |
| Return Receipt Fee (Endorsement Required) | |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | \$ 5.38 |



Sent To

DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661

Street Apt. No.
or PO Box No.

City, State, ZIP+4

PS Form 3800, June 2002

See Reverse for Instructions

CERTIFIED MAIL

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

DEANNA L. KROUSE
1119 STATION STREET
LOYALHANNA, PA 15661

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☒ Agent ☐ Addressee
- B. Received by (Printed Name) C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.
4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number
(Transfer from service label)

7006 0810 0001 4507 4357

PS Form 3811, February 2004

Domestic Return Receipt

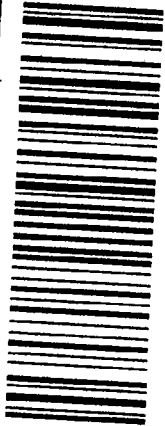
102595-02-M-1540

SPS
114 2002
8

EL



CHESTER A. HAWKINS
SHERIFF
COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



7006 0610 0001 4507 4319

016H*6505405

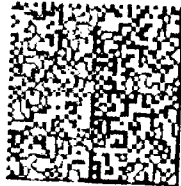
\$05.380

03-10/2008

Mailed From 16830

US POSTAGE

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RECEIVED

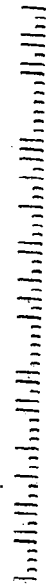
MAR 18 2008

SLYVESTER J. KROUSE A/K/A
SYLVESTER J. KROUSE
119 STATION STREET
LOYALH/

FORWARD TIME EXP RTN TO SEND
X 152 N7E 1 307C 25 03/13/08
KROUSE
PO BOX 173
ROBINSON PA 15949-0173

RETURN TO SENDER

1556113702-1389000472



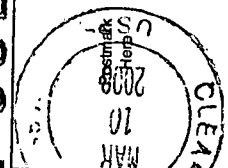
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| | |
|---|---------|
| Postage | \$ 5.38 |
| Certified Fee | |
| Return Receipt Fee (Endorsement Required) | |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | \$ 5.38 |

1556113702-1389000472



| | |
|------------------------------------|---|
| Send To | SLYVESTER J. KROUSE A/K/A |
| Street, Apt. No., or PO Box No. | SYLVESTER J. KROUSE 119 STATION STREET |
| City, State, ZIP+4 [®] | LOYALHANNA, PA 15801 |

PS Form 3800, June 2002
See Reverse for Instructions

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

SLYVSTER J. KROUSE A/K/A
SLYVSTER J. KROUSE
119 STATION STREET
LOYALHANNA, PA 15801

2. Article Number
(Transfer from service label)

7006 0810 0001 4507 4319

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature
☒ Agent
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
☒ Certified Mail
☐ Registered
☐ Insured Mail
☐ Express Mail
☐ Return Receipt for Merchandise
☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

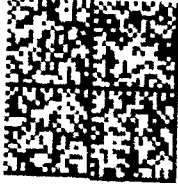




CHESTER A. HAWKINS
SHERIFF

COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

DEANNA L. KROUSE
205 FREEDOM ROAD
DUBOIS, PA 15801



Hasler

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\$00.580

03/10/2008

Mailed From 16830

US POSTAGE

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RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

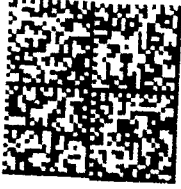
BC: 15830247201 *1043-01058-10-39

15801+3247-03 158302472



CHESTER A. HAWKINS
SHERIFF

COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



Hasler

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03/10/2008

Mailed From 16830

US POSTAGE

SLYVESTER J. KROUSE AKIA
SYLVESTER J. KROUSE
205 FREEDOM ROAD
DUBOIS, PA 16830

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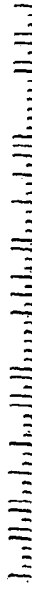
25 03/13/08

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 16830247201

*1643-06301-10-40

16801+5247-051683002472





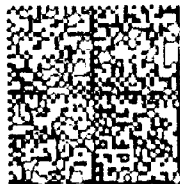
CHESTER A. HAWKINS
SHERIFF
COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



7006 0810 0001 4507 4326

016H16505405
\$05.380
03 10 2008
Mailed From: 16830
US POSTAGE

Hasler



60

SLYVESTER J. KROUSE A/K/A
SLYVESTER J. KROUSE
205 FREEDOM ROAD
DUBOIS, PA 15801

RECEIVED

MAR 19 2008

FWD



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| | |
|---|--------|
| Postage | \$ 58 |
| Certified Fee | |
| Return Receipt Fee (Endorsement Required) | |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | \$ 538 |

Postmark: CLEARFIELD PA 2008 MAR 19

| | |
|------------------------------------|---|
| Sent To | SLYVESTER J. KROUSE A/K/A |
| Street, Apt. No., or PO Box No. | SLYVESTER J. KROUSE 205 FREEDOM ROAD |
| City, State, ZIP+4 | DUBOIS, PA 15801 |

PS Form 3800, June 2002

See Reverse for Instructions

102595-02-M-1540



RECEIVED MAIL
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

DEANNA KROUSE
205 FREEDOM ROAD
DUBOIS, PA 15801

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent
☒ Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number
(Transfer from service label)

7006 0810 0001 4507 4333

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

Phelan Hallinan & Schmieg, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000
Fax: (215) 563-5534

Stephen Ames, Ext.1244
Foreclosure Manager

Representing Lenders in
Pennsylvania and New Jersey

February 21, 2008

Office of the Sheriff
Clearfield County Courthouse
1 North Second Street
Clearfield, PA 16830

Attn: Real Estate Department

Fax Number: 814-765-5915

Re: EVERHOME MORTGAGE COMPANY v.
SLYVESTER J. KROUSE and DEANNA I. KROUSE
205 FREEDOM ROAD DU BOIS, PA 15801
Court No. 07-689-CD

Dear Sir/Madam:

Please Postpone the Sheriff Sale of the above referenced property, which is scheduled for **March 7, 2008** due to the following: Service Of Nos.

The Property is to be relisted for **the May 2, 2008** Sheriff's Sale.

Thank you for your correspondence in this matters.

Very Truly Yours,
MICHELLE GRAGO for
Phelan Hallinan & Schmieg, LLP

Phelan Hallinan & Schmieg, LLP
By: Daniel G. Schmieg, Esquire
Attorney I.D. No.: 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

EVERHOME MORTGAGE COMPANY

Plaintiff,

v.

SLYVESTER J. KROUSE
A/K/A SYLVESTER J. KROUSE
DEANNA I. KROUSE

Defendant(s).

:
:
: CLEARFIELD COUNTY
:
: COURT OF COMMON PLEAS
:
:
: CIVIL DIVISION
:
:
: NO. 07-689-CD
:
:

FILED NO CC
m 110:4384
APR 24 2008
William A. Shaw
Prothonotary/Clerk of Courts

**AFFIDAVIT OF SERVICE OF NOTICE OF SHERIFF'S SALE
PURSUANT TO P.R.C.P., 404(2)/403**

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to **SLYVESTER J. KROUSE A/K/A SYLVESTER J. KROUSE & DEANNA I. KROUSE** on **MARCH 8, 2008 & MARCH 10, 2008** at **205 FREEDOM ROAD, DU BOIS, PA 15801 & 119 STATION STREET, LOYALHANNA, PA 15661** in accordance with the Order of Court dated **JULY 13, 2007**. The property was posted on **MARCH 12, 2008**. Publication was advertised in **THE PROGRESS** on **MARCH 7, 2008** & in **CLEARFIELD COUNTY LEGAL JOURNAL** on **MARCH 14, 2008**.

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

PHELAN HALLINAN & SCHMIEG, LLP

By:

Daniel G. Schmieg
DANIEL G. SCHMIEG ESQUIRE

Dated: April 23, 2008

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

EVERHOME MORTGAGE COMPANY,
Plaintiff

vs.

SLYVESTER J. KROUSE a/k/a SYLVESTER J. KROUSE
DEANNA I. KROUSE,
Defendants

NO. 07-689-CD

ORDER

NOW, this 13th day of July, 2007, the Plaintiff is granted leave to serve the Complaint in Mortgage Foreclosure upon the Defendants **SLYVESTER J. KROUSE a/k/a SYLVESTER J. KROUSE and DEANNA I. KROUSE** by:

1. Publication one time in The Courier Express (DuBois) and the Clearfield County Legal Journal;
2. By first class mail to 205 Freedom Road, DuBois, PA 15801 and to last known address 119 Station Street, Loyalhanna, PA 15661;
3. By certified mail, return receipt requested to 205 Freedom Road, DuBois, PA 15801 and to last known address 119 Station Street, Loyalhanna, PA 15661;
4. By posting the mortgaged premises known in this herein action as 205 Freedom Road, DuBois, PA 15801.

Service of the aforementioned publication and mailings is effective upon the date of publication and mailing and is to be done by Plaintiff's attorney, who will file Affidavits of Service with the Prothonotary of Clearfield County.

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

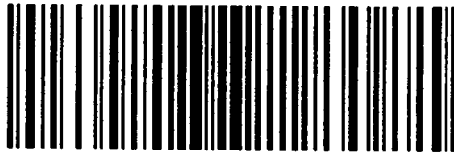
Attest.

JUL 16 2007

William A. Shaw
Prothonotary/
Clerk of Courts

BY THE COURT,
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge



7178 2417 6099 0001 7256

4 / PAW
SLYVESTER J. KROUSE
205 FREEDOM ROAD
DU BOIS, PA 15801-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)

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

Track & Confirm

Search Results

Label/Receipt Number: 7178 2417 6099 0001 7256

Detailed Results:

- Arrival at Unit, March 15, 2008, 11:22 am, PHILADELPHIA, PA 19104
- Moved, Left no Address, March 08, 2008, 10:18 am, DU BOIS, PA
- Electronic Shipping Info Received, March 05, 2008

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Return Receipt (Electronic)

Verify who signed for your item by email.

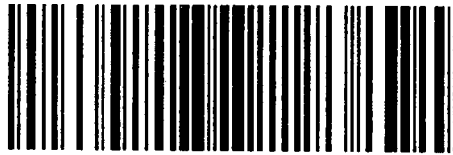
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No FEAR Act EEO Data

FOIA

United States Postal Service
Postage & Fees PaidUnited States Postal Service
Postage & Fees Paid



7178 2417 6099 0001 7263

4 / PAW
SLYVESTER J. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661-0000

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--fold here (regular)

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Track & Confirm

Search Results

Label/Receipt Number: 7178 2417 6099 0001 7263

Detailed Results:

- Arrival at Unit, March 10, 2008, 1:27 pm, PHILADELPHIA, PA 19104
- Electronic Shipping Info Received, March 05, 2008

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Enter Label/Receipt Number.

Notification Options

Track & Confirm by email

Get current event information or updates for your item sent to you or others by email. [Go >](#)

Return Receipt (Electronic)

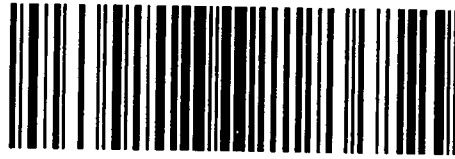
Verify who signed for your item by email. [Go >](#)[Site Map](#)[Contact Us](#)[Forms](#)[Gov't Services](#)[Jobs](#)[Privacy Policy](#)[Terms of Use](#)[National & Premier Accounts](#)

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United States
Postal ServiceIndependent
Contractor



7178 2417 6099 0001 7270

4 / PAW
DEANNA I. KROUSE
205 FREEDOM ROAD
DU BOIS, PA 15801-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)

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Track & Confirm

Search Results

Label/Receipt Number: 7178 2417 6099 0001 7270

Detailed Results:

- Arrival at Unit, March 15, 2008, 11:22 am, PHILADELPHIA, PA 19104
- Moved, Left no Address, March 08, 2008, 10:18 am, DU BOIS, PA
- Electronic Shipping Info Received, March 05, 2008

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Get current event information or updates for your item sent to you or others by email.

[Go >](#)

Return Receipt (Electronic)

Verify who signed for your item by email.

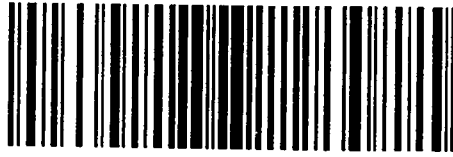
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Freedom of Information Act
Privacy ActAccessibility
National Relay Service



7178 2417 6099 0001 7287

4 / PAW
DEANNA I. KROUSE
119 STATION STREET
LOYALHANNA, PA 15661-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)

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

Track & Confirm

Search Results

Label/Receipt Number: 7178 2417 6099 0001 7287

Detailed Results:

- Arrival at Unit, March 10, 2008, 1:27 pm, PHILADELPHIA, PA 19104
- Electronic Shipping Info Received, March 05, 2008

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Return Receipt (Electronic)

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Statement

AFFIDAVIT OF SERVICE

PLAINTIFF EVERHOME MORTGAGE COMPANY

DEFENDANT(S) SLYVESTER J. KROUSE
A/K/A SYLVESTER J. KROUSE
DEANNA I. KROUSE

CLEARFIELD County
No. 07-689-CD
Our File #: 150504

Type of Action
- Notice of Sheriff's Sale

Please post premises with Notice of Sheriff's Sale per court order

SERVE AT: 205 FREEDOM ROAD
DU BOIS, PA 15801

Sale Date: MAY 2, 2008

Served and made known to SERVED
SYLVESTER + DEANNA KROUSE, Defendant, on the 12th day of MARCH,
2008, at 1:10 o'clock P.m., at 205 FREEDOM Rd, Du Bois, PA 15801

Commonwealth of Pennsylvania, in the manner described below:

____ Defendant personally served.
____ Adult family member with whom Defendant(s) reside(s). Relationship is ____
____ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
____ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
____ Agent or person in charge of Defendant(s)'s office or usual place of business.
____ an officer of said Defendant(s)'s company.
____ Other: POSTING

Description: Age ____ Height ____ Weight ____ Race ____ Sex ____ Other
I, D.M. ELLIS, a competent adult, being duly sworn according to law, depose and state that I personally handed

a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this 13th day
of MARCH, 2008

Notary: Marilyn A. Campbell

By: D.M. Ellis
NOT SERVED

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Marilyn A. Campbell, Notary Public
City Of Altoona, Blair County
My Commission Expires Dec. 6, 2011
Member, Pennsylvania Association of Notaries

On the ____ day of _____, 200__, at ____ o'clock ____m., Defendant NOT FOUND because:

____ Moved ____ Unknown ____ No Answer ____ Vacant
1st attempt Date: ____ Time: _____, 2nd attempt Date: ____ Time: _____, 3rd
attempt Date: ____ Time: _____
Other: _____

Sworn to and subscribed
before me this ____ day
of _____, 200__.

Notary:

By:

Attorney for Plaintiff

DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
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Philadelphia, PA 19103-1814
(215) 563-7000