

2007-991-CD
US Bank et al vs Matthew Reasinger

07-991-CD
US Bank vs Michelle Reasinger al

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION
TRUSTEE FOR PENNSYLVANIA HOUSING
(Plaintiff) FINANCE AGENCY

211 NORTH FRONT STREET

(Street Address)

HARRISBURG, PA 17102

(City, State ZIP)

CIVIL ACTION

No. 2007-991-C0

Type of Case: MORTGAGE FORECLOSURE

Type of Pleading: COMPLAINT

VS.

MICHELLE C. REASINGER AND
MATTHEW E. REASINGER

(Defendant)

515 SOUTH AVENUE
(Street Address)

DUBOIS, PA 15801
(City, State ZIP)

Filed on Behalf of:

PLAINTIFF

(Plaintiff/Defendant)

FILED

JUN 22 2007

M 11:10 AM

William A. Shaw
Prothonotary/Clerk of Courts

3 CERT TO SHAW
1 CERT TO ATT

LEON P. HALLER

(Filed by)

PURCELL, KRUG AND HALLER
1719 NORTH FRONT STREET
HARRISBURG, PA 17102

(Address)

717-234-4178

(Phone)

(Signature)

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

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY

Plaintiff

vs.

MATTHEW E. REASINGER ABD
MICHELLE C. REASINGER

Defendants

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

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

NOTICE

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

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

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

AVISO

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

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

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

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

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY,

Plaintiff

vs.

MATTHEW E. REASINGER AND
MICHELLE C. REASINGER,

Defendants

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW
ACTION OF MORTGAGE FORECLOSURE

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

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

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

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY,

Plaintiff

vs.

MATTHEW E. REASINGER AND
MICHELLE C. REASINGER,

Defendants

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff, U.S. BANK NATIONAL ASSOCIATION TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY, AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY, pursuant to a Trust Indenture dated as of April 1, 1982 ("Trust"), is a National Association with a servicing agent of Pennsylvania Housing Finance Agency, with an address of 211 North Front Street, Harrisburg, Pennsylvania 17101.
2. Defendants, MATTHEW E. REASINGER and MICHELLE C. REASINGER, are adult individuals whose last known address is 515 SOUTH AVENUE DUBOIS, PA 15801.
3. On or about, July 25, 1995, the said Defendant executed and delivered a Mortgage Note in the sum of \$26,700.00 payable to TOWNE & COUNTRY MORTGAGE CORP., which Note is attached hereto and marked Exhibit "A".
4. Contemporaneously with and at the time of the execution of the aforesaid Mortgage Note, in order to secure payment of the same, Defendant made, executed, and delivered to original Mortgagee, a certain real estate Mortgage which is recorded in the Recorder of Deeds Office of the within County and Commonwealth in Mortgage Book 1692, Page 272 conveying to original Mortgagee the subject premises. The Mortgage was subsequently assigned to CORESTATES BANK, N.A. AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY and was recorded in the aforesaid County. The Mortgage was subsequently assigned to PENNSYLVANIA HOUSING FINANCE AGENCY and was recorded in the aforesaid County The Mortgage was further assigned to U.S. BANK, NATIONAL ASSOCIATION, TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY and will be sent for recording. The said Mortgage and Assignments are incorporated herein by reference.

5. The land subject to the Mortgage is: 515 SOUTH AVENUE DUBOIS, PA 15801 and is more particularly described in Exhibit "B" attached hereto.
6. The said Defendant is the real owner of the property.
7. The Mortgage is in default due to the fact that Mortgagor has failed to pay the installment due on November 01, 2006 and all subsequent installments thereon, and the following amounts are due on the Mortgage:

| | |
|---|--------------------|
| UNPAID PRINCIPAL BALANCE | \$22,032.49 |
| Interest at \$4.59 per day From 10/01/2006 To 07/01/2007 (based on contract rate of 7.5000%) | \$1,253.07 |
| Accumulated Late Charges Late Charges \$7.47 From 11/01/2006 to 07/01/2007 | \$59.76 |
| Escrow Deficit | \$129.20 |
| Attorney's Fee at 5% of Principal Balance | \$1,101.62 |
| TOTAL | \$24,576.14 |

**Together with interest at the per diem rate noted above after July 01, 2007 and other charges and costs to date of Sheriff's Sale.

The attorney's fees set forth above are in conformity with the Mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged that are actually incurred by Plaintiff.

8. No judgment has been entered upon said Mortgage in any jurisdiction.
9. Notice of Intention to Foreclose has been sent to Defendant by Certified Mail, as required by Act 6 of 1974 of the Commonwealth of Pennsylvania, on the date set forth in the true and correct copies of such notices attached hereto as Exhibit "C".

10. Defendants are not members of the Armed Forces of the United States of America, nor engaged in any way which would bring them within the Soldiers and Sailors Relief Act of 1940, as amended.
11. The within Mortgage is insured by the Federal Housing Administration under Title II of the National Housing Act and, as such, is not subject to the provisions of Pennsylvania Act No. 91 of 1983.

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure "**IN REM**" for the aforementioned total amount due together with interest at the rate of 7.5000% (\$4.59 per diem), together with other charges and costs including escrow advances incidental thereto to the date of Sheriff's Sale and for foreclosure and sale of the property within described.

By: 

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

Multistate

NOTE

FHA Case No.

442-1754506-721

JULY 25, 1995

[Date]

567800

515 SOUTH AVENUE, DUBOIS, PA 15801
[Property Address]

1. PARTIES

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

and its successors and assigns.

2. BORROWER'S PROMISE TO PAY; INTEREST

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

Dollars (U.S. \$ 26,700.00), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of SEVEN AND ONE HALF percent (7.500 %) per year until the full amount of principal has been paid.

3. PROMISE TO PAY SECURED

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

4. MANNER OF PAYMENT

(A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on SEPTEMBER 1, 1995 . Any principal and interest remaining on the first day of AUGUST 2025 , will be due on that date, which is called the "Maturity Date."

(B) Place

Payment shall be made at 150 Robbins Station Road, Suite 8, North Huntingdon, PA
15642 or at such other place as Lender may designate in writing by notice to Borrower.

(C) Amount

Each monthly payment of principal and interest will be in the amount of \$ 186.70 . This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

(D) Allonge to this Note for payment adjustments

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

Graduated Payment Allonge Growing Equity Allonge Other [specify]

5. BORROWER'S RIGHT TO PREPAY

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

FHA Multistate Fixed Rate Note - 2/91

VMP -1R (9103.03)

VMP MORTGAGE FORMS - (800)521-7291

Exhibit A



6. BORROWER'S FAILURE TO PAY

(A) Late Charge for Overdue Payments

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

(B) Default

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

(C) Payment of Costs and Expenses

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

7. WAIVERS

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

8. GIVING OF NOTICES

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

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

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

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

(Seal)

-Borrower

MATTHEW E. REASINGER

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

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

This 25th day of JULY 1995, By:

J. A. MORRIS, PRESIDENT

ALL that certain piece, parcel or tract of land situate, lying and being in the City of DuBois, County of Clearfield, and State of Pennsylvania, and known on the plan of Henry Fireman's Addition to DuBois as Lot No. 46, bounded and described as follows, to wit:

BEGINNING at a post on the South side of South Avenue and the corner of Lot No. 45; thence Easterly by line of South Avenue 60 feet to Beech Alley; thence Southerly by line of said Beech Alley, 180 feet to a post on line of Marshall Alley; thence Westerly by line of Marshall Alley, 60 feet to a post at the corner of Lot No. 45; thence Northerly by line of said Lot No. 45, 180 feet to the place of beginning.

Exhibit 'B'

PENNSYLVANIA HOUSING FINANCE AGENCY
Homeownership Programs Division
211 North Front Street
P.O. Box 15057
Harrisburg, Pennsylvania 17105-5057
(717) 780-3870/TTY (717) 780-1869

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

January 11, 2007

RE: Account NO: 567800

MATTHEW E REASINGER
515 SOUTH AVENUE
DU BOIS PA 15801

RE: 515 SOUTH AVENUE
DUBOIS PA 15801

Dear Occupant(s):

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

The MORTGAGE held by CORESTATES BANK, NA, TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY (hereinafter we, us or ours) on your property located at 515 SOUTH AVENUE DUBOIS PA 15801 IS IN SERIOUS DEFAULT because you have not made the monthly payments of \$301.00 for November 01, 2006 through January 01, 2007 for a total of \$903.00. Late charges and NSF charges that have accrued to this date in the amounts of \$14.94 and \$.00 respectively, are also due. The total listed below includes all fees (including inspections and securing that needed to be completed), less any funds we are holding in suspense. The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter is \$947.94.

You may cure this default within thirty (30) DAYS of the date of this letter, by paying to us the total amount of \$947.94, plus any additional monthly payments, expenses and late charges which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order and made at

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

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

Exhibit C

If the mortgage is foreclosed, your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your case to our attorneys, but you cure the default before they begin

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

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

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

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

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

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

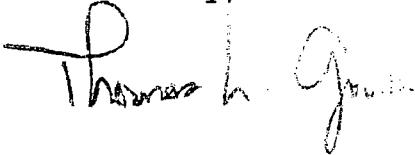
You have the right to assert in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents, the nonexistence of a default or any other defense you believe you may have to any such action.

If you maintain credit, life or disability insurance in connection with your mortgage loan, your failure to pay premiums with your payments may have already resulted or may result in the future in the lapse or a cancellation of that insurance by the insurance company. If the insurance lapses or is cancelled, reinstatement of the loan will not reinstate the insurance, and you will have to apply to

the insurance company and qualify for replacement insurance if you wish to retain it.

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

Sincerely,



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

TLG/jrd

2LS,1
P E N N S Y L V A N I A H O U S I N G F I N A N C E A G E N C Y
Homeownership Programs Division
211 North Front Street
P.O. Box 15057
Harrisburg, Pennsylvania 17105-5057
(717) 780-3870/TTY (717) 780-1869

N O T I C E

January 11, 2007

MATTHEW E REASINGER
515 SOUTH AVENUE
DUBOIS PA 15801

RE: Account#: 567800

TO: MATTHEW E REASINGER
515 SOUTH AVENUE
DU BOIS PA 15801

FROM: PENNSYLVANIA HOUSING FINANCE AGENCY

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

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

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

Enclosure Housing Counseling List

7160 3901 9849 8736 1808

P F L A X A P E B E B

TO: MATTHEW E REASINGER
515 SOUTH AVENUE
DU BOIS, PA 15801

Pennsylvania Hou
Accounting & Loan Servicing Div
P.O. Box 15057
Harrisburg, PA 17105-5057

SENDER: GOOD

REFERENCE: 567800

PS Form 3800, January 2005

| RETURN RECEIPT SERVICE | Postage | .63 |
|------------------------------|----------------------|------|
| | Certified Fee | 2.40 |
| | Return Receipt Fee | 1.85 |
| | Restricted Delivery | |
| | Total Postage & Fees | 4.88 |

US Postal Service

POSTMARK OR DATE

**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail

RETURN RECEIPT REQUESTED



MATTHEW E REASINGER
515 SOUTH AVENUE
DU BOIS, PA 15801



*J.A.
B.A.*

CERTIFIED MAIL

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

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

May 11, 2007

RE: Account NO: 567800

MICHELLE REASINGER
515 SOUTH AVENUE
DU BOIS PA 15801

RE: 515 SOUTH AVENUE
DUBOIS PA 158011545

Dear Occupant(s):

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

The MORTGAGE held by CORESTATES BANK, NA, TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY (hereinafter we, us or ours) on your property located at 515 SOUTH AVENUE DUBOIS PA 158011545 IS IN SERIOUS DEFAULT because you have not made the monthly payments of \$301.00 for November 01, 2006 through May 01, 2007 for a total of \$2,159.00. Late charges and NSF charges that have accrued to this date in the amounts of \$44.82 and \$.00 respectively, are also due. The total listed below includes all fees (including inspections and securing that needed to be completed), less any funds we are holding in suspense. The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter is \$2,293.82.

You may cure this default within thirty (30) DAYS of the date of this letter, by paying to us the total amount of \$2,293.82, plus any additional monthly payments, expenses and late charges which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order and made at

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

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

If the mortgage is foreclosed, your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your case to our attorneys, but you cure the default before they begin

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

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

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

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

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

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

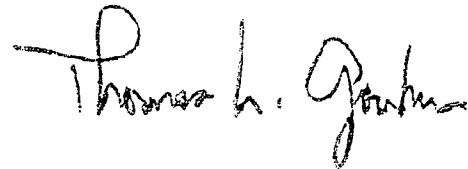
You have the right to assert in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents, the nonexistence of a default or any other defense you believe you may have to any such action.

If you maintain credit, life or disability insurance in connection with your mortgage loan, your failure to pay premiums with your payments may have already resulted or may result in the future in the lapse or a cancellation of that insurance by the insurance company. If the insurance lapses or is cancelled, reinstatement of the loan will not reinstate the insurance, and you will have to apply to

the insurance company and qualify for replacement insurance if you wish to retain it.

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

Sincerely,



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

TLG/jrd

2LS,1
P E N N S Y L V A N I A H O U S I N G F I N A N C E A G E N C Y
Homeownership Programs Division
211 North Front Street
P.O. Box 15057
Harrisburg, Pennsylvania 17105-5057
(717) 780-3870/TTY (717) 780-1869

N O T I C E

May 11, 2007

MICHELLE REASINGER
515 SOUTH AVENUE
DUBOIS PA 158011545

RE: Account#: 567800

TO: **MICHELLE REASINGER**
515 SOUTH AVENUE
DUBOIS PA 15801
FROM: PENNSYLVANIA HOUSING FINANCE AGENCY

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

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

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

Enclosure Housing Counseling List

Certified Article Number

7160 3901 9849 9488 8664

SENDERS RECORD

Label #5

FHA 044 02 567800
REASINGER, MATTHEW E
515 SOUTH AVENUE, DUBOIS 15801-1545

FHA 044 02 567800
REASINGER, MATTHEW E
515 SOUTH AVENUE, DUBOIS 15801-1545

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Print Key Output PHFASYSL Page 1
05/10/07 10:51:50

| Display User | Device | Key | Output | PHFASYSL |
|--------------|--------|-----|--------|------------|
| | | : | : | QPADEV004T |
| | | : | : | GOOD |

Loan# : 0000567800
MATTHEW E REASINGER
515 SOUTH AVENUE
DUBOIS PA 15801-1545
Phone 1: H 814-375-2296 W
FCBA Code: W/Ext: Credit Grade: 000
Potential Del: 008 Risk Score: 000
Early Ind: 000
Risk Profiler: 000

Entered By DOWLING Target Class First Comment
05/10/07 CL req'd bg to snd another Act ltr to Michel
04/30/07 ***** CL ACCOUNT REPORTED TO CREDIT BUREAU
03/31/07 ***** CL ACCOUNT REPORTED TO CREDIT BUREAU
03/30/07 DOWLING 04/29/07 CL FHA ACCOUNT MONTHLY REVIEW
03/14/07 GOOD 03/14/07 CL Loan Classification changed from "Bankrup
03/14/07 GOOD 03/14/07 CL Loan Classification changed from "Foreclo
03/14/07 GOOD 05/13/07 CL REFERRED TO ATTORNEY HALLER
03/14/07 GOOD 03/14/07 CL RETURNED SIGNED REVIEW COMMITTEE SHEET
03/14/07 SMITHAKI 03/12/07 CL REVIEWED AND APPROVED
03/12/07 GOUKER 03/12/07 CL REVIEWED
* I=Inquiry, U=Update, C=Clear (Highlighted lines show the uncleared items)
Page Up/Dr F1=Detail Comm. F2=Excl Cleared F3=Exit F4=List
F7=Next Loan F8=Prv Loan F9=Loan Info F10=Add F11=Dsp Master
F12=Return F13=Door F14=All Classes F15=Delq Hist

Label #6

7160 3901 9849 9488 8664

Michelle Reasinger

Please give it to
Credit Bureau needed

7160 3901 9849 9488 8664

TO: MICHELLE REASINGER
515 SOUTH AVENUE
DU BOIS, PA 15801

DOWLING

SENDER:

REFERENCE: 567800

PS Form 3800, January 2006

| | | |
|------------------------|---|-----------------------------|
| RETURN RECEIPT SERVICE | Postage Certified Fee Return Receipt Fee Restricted Delivery Total Postage & Fees | .63 2.10 1.85 4.88 |
|------------------------|---|-----------------------------|

US Postal Service

POSTMARK DATE

Receipt for
Certified Mail

No Insurance Coverage Provided
Do Not Use for International Mail

VERIFICATION

Anthony J. Julian hereby states that he is the Director of Accounting and Loan Servicing of the Pennsylvania Housing Finance Agency, mortgage servicing agent for Plaintiff in this matter, that he is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



Anthony J. Julian
Director of Accounting and Loan
Servicing

Date: 6/21/07

PENNSYLVANIA HOUSING FINANCE AGENCY
SERVICING AGENT FOR U.S. BANK, NATIONAL
ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA
HOUSING FINANCE AGENCY

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY

Plaintiff

vs.

MICHELLE C. REASINGER AND
MATTHEW E. REASINGER

Defendants

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2007-991-CD

RETURN OF SERVICE

TO THE PROTHONOTARY:

Kindly file the Out of State Service Return on the above captioned matter.

DATE: September 21, 2007

PURCELL, KRUG, & HALLER

BY
Leon P. Haller
1719 North Front Street
Harrisburg, Pa. 17102
Attorney for Plaintiff
Attorney ID# 15700

FILED NO
M 12 07 2007
SEP 24 2007
S
William A. Shaw
Prothonotary/Clerk of Courts

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

AFFIDAVIT OF SERVICE:

PERSONALLY APPEARED before me, the undersigned authority: *S. McGinnis*
Deputy Sheriff of Mecklenburg County, so being duly sworn, deposes and says that in the County of Mecklenburg, State of North Carolina, serving the defendants by the laws governing service of Civil Process within the State of North Carolina, he/she delivered to the within named defendant(s) at the following time(s) and place(s) to wit:

Defendant/Respondent: *Michael Beasinger*

Case No: *2027-991-C0*

On: (DATE) *9-4-07* at: (TIME) *130 pm*

by delivering to the defendant/respondent named above a copy of the
on the date and time listed above.

by leaving a copy of the *Notice of Hearings on Foreclosure* for the
defendant/respondent listed above at the address of *1801-5 Westberry Lake DR* on
the date and time listed above. *With Liz Belakovic / Notary*

the defendant was not served for the following reason:

Jim Pendergraph, Sheriff
Mecklenburg County, NC

S. McGinnis
By: Deputy Sheriff
Mecklenburg County Sheriff's Office

Sworn to and subscribed before me,

this 13 day of Sept 2007
Opinder M. Singh
Notary Public- Mecklenburg County NC
My Commission expires: 8/8/11

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102940
NO: 07-991-CD
SERVICE # 1 OF 3
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: U.S. BANK NATIONAL ASSOCIATION Trustee
vs.
DEFENDANT: MICHELLE C. REASINGER AND MATTHEW E. REASINGER

SHERIFF RETURN

NOW, July 13, 2007 AT 2:37 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MICHELLE C. REASINGER DEFENDANT AT WORK: C.J. PACKAGING, BEAVER DRIVE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MICHELLE REASINGER, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET /

FILED NOCC.
07-40 cm
NOV - 7 2007
S
William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 3 Services

Sheriff Docket # **102940**

U.S. BANK NATIONAL ASSOCIATION Trustee

Case # **07-991-CD**

VS.

MICHELLE C. REASINGER AND MATTHEW E. REASINGER

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW November 07, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO MATTHEW E. REASINGER, DEFENDANT. 515 SOUTH AVE., DUBOIS, PA. "VACANT" LIVING IN NC..

SERVED BY: /

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 3 of 3 Services

Sheriff Docket # **102940**

U.S. BANK NATIONAL ASSOCIATION Trustee

Case # **07-991-CD**

vs.

MICHELLE C. REASINGER AND MATTHEW E. REASINGER

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW November 07, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO TENANT/OCCUPANT, DEFENDANT. 515 SOUTH AVE., DUBOIS, PA. "VACANT".

SERVED BY: /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102940
NO: 07-991-CD
SERVICES 3
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: U.S. BANK NATIONAL ASSOCIATION Trustee
vs.
DEFENDANT: MICHELLE C. REASINGER AND MATTHEW E. REASINGER

SHERIFF RETURN

RETURN COSTS

| Description | Paid By | CHECK # | AMOUNT |
|-----------------|---------|---------|--------|
| SURCHARGE | PURCELL | 128782 | 30.00 |
| SHERIFF HAWKINS | PURCELL | 128782 | 70.00 |

Sworn to Before Me This

____ Day of _____ 2007

So Answers,



by Marilyn Harris

Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION
TRUSTEE FOR PENNSYLVANIA HOUSING CIVIL ACTION
(Plaintiff) FINANCE AGENCY

211 NORTH FRONT STREET

(Street Address)

HARRISBURG, PA 17102
(City, State ZIP)

No. 2007-991-C0

Type of Case: MORTGAGE FORECLOSURE

Type of Pleading: COMPLAINT

VS.

MICHELLE C. REASINGER AND
MATTHEW E. REASINGER
(Defendant)

Filed on Behalf of:

PLAINTIFF
(Plaintiff/Defendant)

515 SOUTH AVENUE
(Street Address)

DUBOIS, PA 15801
(City, State ZIP)

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

JUN 22 2007

Attest.

William E. Haller
Prothonotary/
Clerk of Courts

LEON P. HALLER

(Filed by)

PURCELL, KRUG AND HALLER
1719 NORTH FRONT STREET
HARRISBURG, PA 17102
(Address)

717-234-4178

(Phone)

W. P. Haller
(Signature)

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

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY

Plaintiff

vs.

MATTHEW E. REASINGER ABD
MICHELLE C. REASINGER

Defendants

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

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

NOTICE

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

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

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

A V I S O

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

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

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

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

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY,

Plaintiff

vs.

MATTHEW E. REASINGER AND
MICHELLE C. REASINGER,

Defendants

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW
ACTION OF MORTGAGE FORECLOSURE

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

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

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

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY,

Plaintiff

vs.

MATTHEW E. REASINGER AND
MICHELLE C. REASINGER,

Defendants

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff, U.S. BANK NATIONAL ASSOCIATION TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY, AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY, pursuant to a Trust Indenture dated as of April 1, 1982 ("Trust"), is a National Association with a servicing agent of Pennsylvania Housing Finance Agency, with an address of 211 North Front Street, Harrisburg, Pennsylvania 17101.
2. Defendants, MATTHEW E. REASINGER and MICHELLE C. REASINGER, are adult individuals whose last known address is 515 SOUTH AVENUE DUBOIS, PA 15801.
3. On or about, July 25, 1995, the said Defendant executed and delivered a Mortgage Note in the sum of \$26,700.00 payable to TOWNE & COUNTRY MORTGAGE CORP., which Note is attached hereto and marked Exhibit "A".
4. Contemporaneously with and at the time of the execution of the aforesaid Mortgage Note, in order to secure payment of the same, Defendant made, executed, and delivered to original Mortgagee, a certain real estate Mortgage which is recorded in the Recorder of Deeds Office of the within County and Commonwealth in Mortgage Book 1692, Page 272 conveying to original Mortgagee the subject premises. The Mortgage was subsequently assigned to CORESTATES BANK, N.A. AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY and was recorded in the aforesaid County. The Mortgage was subsequently assigned to PENNSYLVANIA HOUSING FINANCE AGENCY and was recorded in the aforesaid County. The Mortgage was further assigned to U.S. BANK, NATIONAL ASSOCIATION, TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY and will be sent for recording. The said Mortgage and Assignments are incorporated herein by reference.

5. The land subject to the Mortgage is: 515 SOUTH AVENUE DUBOIS, PA 15801 and is more particularly described in Exhibit "B" attached hereto.
6. The said Defendant is the real owner of the property.
7. The Mortgage is in default due to the fact that Mortgagor has failed to pay the installment due on November 01, 2006 and all subsequent installments thereon, and the following amounts are due on the Mortgage:

| | |
|---|--------------------|
| UNPAID PRINCIPAL BALANCE | \$22,032.49 |
| Interest at \$4.59 per day From 10/01/2006 To 07/01/2007 (based on contract rate of 7.5000%) | \$1,253.07 |
| Accumulated Late Charges Late Charges \$7.47 From 11/01/2006 to 07/01/2007 | \$59.76 |
| Escrow Deficit | \$129.20 |
| Attorney's Fee at 5% of Principal Balance | \$1,101.62 |
| TOTAL | \$24,576.14 |

**Together with interest at the per diem rate noted above after July 01, 2007 and other charges and costs to date of Sheriff's Sale.

The attorney's fees set forth above are in conformity with the Mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged that are actually incurred by Plaintiff.

8. No judgment has been entered upon said Mortgage in any jurisdiction.
9. Notice of Intention to Foreclose has been sent to Defendant by Certified Mail, as required by Act 6 of 1974 of the Commonwealth of Pennsylvania, on the date set forth in the true and correct copies of such notices attached hereto as Exhibit "C".

10. Defendants are not members of the Armed Forces of the United States of America, nor engaged in any way which would bring them within the Soldiers and Sailors Relief Act of 1940, as amended.

11. The within Mortgage is insured by the Federal Housing Administration under Title II of the National Housing Act and, as such, is not subject to the provisions of Pennsylvania Act No. 91 of 1983.

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure "**IN REM**" for the aforementioned total amount due together with interest at the rate of 7.5000% (\$4.59 per diem), together with other charges and costs including escrow advances incidental thereto to the date of Sheriff's Sale and for foreclosure and sale of the property within described.

By: 

PURCELL, KRUG & HALLER

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

Multistate

NOTE

FHA Case No.

442-1754506-721

JULY 25, 1995

[Date]

567800

515 SOUTH AVENUE, DUBOIS, PA 15801

[Property Address]

1. PARTIES

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

and its successors and assigns.

2. BORROWER'S PROMISE TO PAY; INTEREST

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

Dollars (U.S. \$ 26,700.00), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of SEVEN AND ONE HALF percent (7.500 %) per year until the full amount of principal has been paid.

3. PROMISE TO PAY SECURED

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

4. MANNER OF PAYMENT

(A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on SEPTEMBER 1, 1995 . Any principal and interest remaining on the first day of AUGUST , 2025 , will be due on that date, which is called the "Maturity Date."

(B) Place

Payment shall be made at 150 Robbins Station Road, Suite 8, North Huntingdon, PA
15642 or at such other place as Lender may designate in

writing by notice to Borrower.

(C) Amount

Each monthly payment of principal and interest will be in the amount of \$ 186.70 . This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

(D) Allonge to this Note for payment adjustments

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

Graduated Payment Allonge Growing Equity Allonge Other [specify]

5. BORROWER'S RIGHT TO PREPAY

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

FHA Multistate Fixed Rate Note - 2/91

VMP -1R (9103).03

VMP MORTGAGE FORMS - (800)521-7291



Exhibit A

6. BORROWER'S FAILURE TO PAY

(A) Late Charge for Overdue Payments

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

(B) Default

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

(C) Payment of Costs and Expenses

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

7. WAIVERS

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

8. GIVING OF NOTICES

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

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

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

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

(Seal)

-Borrower

Matthew E. Reasinger

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

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

This 25th day of JULY 1995, By:

J. A. Morris

J. A. MORRIS, PRESIDENT

VMP -1R (9103) TOWNE & COUNTRY MORTGAGE CORP. Page 2 of 2

ALL that certain piece, parcel or tract of land situate, lying and being in the City of DuBois, County of Clearfield, and State of Pennsylvania, and known on the plan of Henry Fireman's Addition to DuBois as Lot No. 46, bounded and described as follows, to wit:

BEGINNING at a post on the South side of South Avenue and the corner of Lot No. 45; thence Easterly by line of South Avenue 60 feet to Beech Alley; thence Southerly by line of said Beech Alley, 180 feet to a post on line of Marshall Alley; thence Westerly by line of Marshall Alley, 60 feet to a post at the corner of Lot No. 45; thence Northerly by line of said Lot No. 45, 180 feet to the place of beginning.

Exhibit 'B'

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

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

January 11, 2007

RE: Account NO: 567800

MATTHEW E REASINGER
515 SOUTH AVENUE
DU BOIS PA 15801

RE: 515 SOUTH AVENUE
DUBOIS PA 15801

Dear Occupant(s):

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

The MORTGAGE held by CORESTATES BANK, NA, TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY (hereinafter we, us or ours) on your property located at 515 SOUTH AVENUE DUBOIS PA 15801 IS IN SERIOUS DEFAULT because you have not made the monthly payments of \$301.00 for November 01, 2006 through January 01, 2007 for a total of \$903.00. Late charges and NSF charges that have accrued to this date in the amounts of \$14.94 and \$.00 respectively, are also due. The total listed below includes all fees (including inspections and securing that needed to be completed), less any funds we are holding in suspense. The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter is \$947.94.

You may cure this default within thirty (30) DAYS of the date of this letter, by paying to us the total amount of \$947.94, plus any additional monthly payments, expenses and late charges which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order and made at

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

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

Exhibit C

If the mortgage is foreclosed, your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your case to our attorneys, but you cure the default before they begin

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

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

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

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

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

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

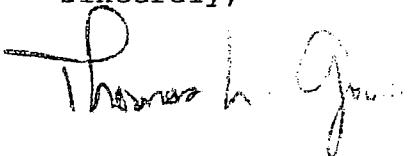
You have the right to assert in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents, the nonexistence of a default or any other defense you believe you may have to any such action.

If you maintain credit, life or disability insurance in connection with your mortgage loan, your failure to pay premiums with your payments may have already resulted or may result in the future in the lapse or a cancellation of that insurance by the insurance company. If the insurance lapses or is cancelled, reinstatement of the loan will not reinstate the insurance, and you will have to apply to

the insurance company and qualify for replacement insurance if you wish to retain it.

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

Sincerely,



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

TLG/jrd

2LS,1

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

N O T I C E

January 11, 2007

MATTHEW E REASINGER
515 SOUTH AVENUE
DUBOIS PA 15801

RE: Account#: 567800

TO: MATTHEW E REASINGER
515 SOUTH AVENUE
DU BOIS PA 15801

FROM: PENNSYLVANIA HOUSING FINANCE AGENCY

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

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

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

Enclosure Housing Counseling List

7160 3901 9849 8736 1808

TO: MATTHEW E REASINGER
515 SOUTH AVENUE
DU BOIS, PA 15801

SENDER: GOOD

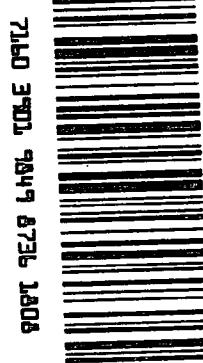
REFERENCE: 567800

PS Form 3800, January 2005

| RETURN RECEIPT SERVICE | Postage | .63 |
|------------------------|----------------------|------|
| | Certified Fee | 2.40 |
| | Return Receipt Fee | 1.85 |
| | Restricted Delivery | |
| | Total Postage & Fees | 4.88 |

| | |
|---|------------------|
| US Postal Service | POSTMARK OR DATE |
| Receipt for Certified Mail | |
| No Insurance Coverage Provided Do Not Use for International Mail | |

Pennsylvania HOU
Accounting & Loan Servicing Div
P.O. Box 15057
Harrisburg, PA 17105-5057



RETURN RECEIPT REQUESTED

MATTHEW E REASINGER
515 SOUTH AVENUE
DU BOIS, PA 15801

CERTIFIED MAIL

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

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

May 11, 2007

RE: Account NO: 567800

MICHELLE REASINGER
515 SOUTH AVENUE
DU BOIS PA 15801

RE: 515 SOUTH AVENUE
DUBOIS PA 158011545

Dear Occupant(s):

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

The MORTGAGE held by CORESTATES BANK, NA, TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY (hereinafter we, us or ours) on your property located at 515 SOUTH AVENUE DUBOIS PA 158011545 IS IN SERIOUS DEFAULT because you have not made the monthly payments of 301.00 for November 01, 2006 through May 01, 2007 for a total of \$2,159.00. Late charges and NSF charges that have accrued to this date in the amounts of \$44.82 and \$.00 respectively, are also due. The total listed below includes all fees (including inspections and securing that needed to be completed), less any funds we are holding in suspense. The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter is \$2,293.82.

You may cure this default within thirty (30) DAYS of the date of this letter, by paying to us the total amount of \$2,293.82, plus any additional monthly payments, expenses and late charges which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order and made at

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

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

If the mortgage is foreclosed, your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your case to our attorneys, but you cure the default before they begin

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

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

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

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

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

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

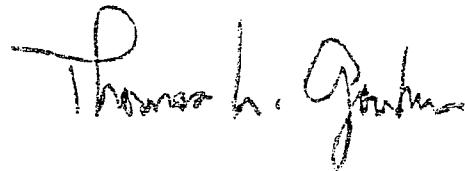
You have the right to assert in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents, the nonexistence of a default or any other defense you believe you may have to any such action.

If you maintain credit, life or disability insurance in connection with your mortgage loan, your failure to pay premiums with your payments may have already resulted or may result in the future in the lapse or a cancellation of that insurance by the insurance company. If the insurance lapses or is cancelled, reinstatement of the loan will not reinstate the insurance, and you will have to apply to

the insurance company and qualify for replacement insurance if you wish to retain it.

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

Sincerely,



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

TLG/jrd

2LS,1
P E N N S Y L V A N I A H O U S I N G F I N A N C E A G E N C Y
Homeownership Programs Division
211 North Front Street
P.O. Box 15057
Harrisburg, Pennsylvania 17105-5057
(717) 780-3870/TTY (717) 780-1869

N O T I C E

May 11, 2007

MICHELLE REASINGER
515 SOUTH AVENUE
DUBOIS PA 158011545

RE: Account#: 567800

TO: **MICHELLE REASINGER**
515 SOUTH AVENUE
DUBOIS PA 15801

FROM: PENNSYLVANIA HOUSING FINANCE AGENCY

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

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

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

Enclosure Housing Counseling List

5722SS1 V5R3M0 040528 Print Key Output PHFASYS1

Display Device : : : : : GOOD User : : : : : QPADEV004T

Loan#: 0000567800 Asum: Y Inv: 144 PHFA SFM ISSUE 1995-044
 MATTHEW E REASINGER Loan Type/Sub: 01 FHA / 01 Next Due: 11/01/06
 515 SOUTH AVENUE Rate: 7.50% UnPaidBal: 22032.49 Pmt: 301.00
 DUBOIS PA 15801-1545 #Pmts Delq: 00007 Delq Amt: 2293.82 P&I: 186.70
 Phone 1: H 814-375-2296 W #Msg: #1: 88 #2: #3: LPR: 11/20/06 Stat: R
 FCBA Code: W/Ext: Credit Grade: Credit Score: 000
 Potential Del: 008 Risk Score: 000 Customer Contact Codes:>
 Risk Profiler: 000 Early Ind: 000

Entered By DOWLING Target Class First Comment
 05/10/07 DOWLING 05/10/07 CL req'd to snd another Act ltr to Michel
 04/30/07 ***** 04/30/07 CL ACCOUNT REPORTED TO CREDIT BUREAU
 03/31/07 ***** 03/31/07 CL ACCOUNT REPORTED TO CREDIT BUREAU
 03/30/07 DOWLING 04/29/07 CL FHA ACCOUNT MONTHLY REVIEW
 03/14/07 GOOD 03/14/07 CL Loan Classification changed from 'Bankrup
 03/14/07 GOOD 03/14/07 CL Loan Classification changed from 'Foreclo
 03/14/07 GOOD 03/14/07 CL REFERRED TO ATTORNEY HALLER
 03/14/07 GOOD 05/13/07 CL RETURNED SIGNED REVIEW COMMITTEE SHEET
 03/14/07 SMITHKI 03/14/07 CL REVIEWED AND APPROVED
 03/12/07 GOURER 03/12/07 CL REVIEWED lines show the Uncleared items
 * I=Inquiry, U=Update, C=Clear (highlighted lines show the Uncleared items)
 Page Up/Down F1=Detail Comm. F2=Excel Cleared F3=Exit F4=List
 F7=Next Loan F8=Prev Loan F9=Loan Info F10=Add F11=Dsp Master
 F12=Return F13=Door F14=All Classes F15=Delq Hist

Charge Amount:

Charge To:

FOLD AND TEAR THIS WAY →

05/10/07 Page 1

SENDERS RECORD

Label #5

FHA 044 02 567800
 REASINGER, MATTHEW E
 515 SOUTH AVENUE, DUBOIS 15801-1545

FHA 044 02 567800
 REASINGER, MATTHEW E
 515 SOUTH AVENUE, DUBOIS 15801-1545

Label #6

Please send an Act
 Michelle Reasinger
 Please give it to
 Credit Bureau needed

7160 3901 9849 9488 8664

TO: MICHELLE REASINGER
 515 SOUTH AVENUE
 DU BOIS, PA 15801

DOWLING

SENDER: 567800

REFERENCE: 567800

PS Form 3800, January 2004

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

| |
|------|
| 63 |
| 2.40 |
| 1.85 |
| 4.88 |

US Postal Service

POSTAGE DRAFT

Receipt for
 Certified Mail

No Insurance Coverage Provided

VERIFICATION

Anthony J. Julian hereby states that he is the Director of Accounting and Loan Servicing of the Pennsylvania Housing Finance Agency, mortgage servicing agent for Plaintiff in this matter, that he is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



Anthony J. Julian
Director of Accounting and Loan
Servicing

Date: 6/21/07

PENNSYLVANIA HOUSING FINANCE AGENCY
SERVICING AGENT FOR U.S. BANK, NATIONAL
ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA
HOUSING FINANCE AGENCY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

U.S. BANK NATIONAL ASSOCIATION
TRUSTEE FOR PENNSYLVANIA HOUSING
(Plaintiff) FINANCE AGENCY

211 NORTH FRONT STREET

(Street Address)

HARRISBURG, PA 17102

(City, State ZIP)

CIVIL ACTION

No. 2007-991-CD

Type of Case: MORTGAGE FORECLOSURE

Type of Pleading: COMPLAINT

VS.

MICHELLE C. REASINGER AND
MATTHEW E. REASINGER

(Defendant)

515 SOUTH AVENUE

(Street Address)

DUBOIS, PA 15801

(City, State ZIP)

Filed on Behalf of:

PLAINTIFF

(Plaintiff/Defendant)

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

JUN 22 2007

Attest.

William E. Haller
Prothonotary/
Clerk of Courts

LEON P. HALLER

(Filed by)

PURCELL, KRUG AND HALLER
1719 NORTH FRONT STREET
HARRISBURG, PA 17102

(Address)

717-234-4178

(Phone)

W. P. Haller
(Signature)

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

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY

Plaintiff

vs.

MATTHEW E. REASINGER ABD
MICHELLE C. REASINGER

Defendants

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

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

NOTICE

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

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

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

A V I S O

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

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

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

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

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY,

Plaintiff

vs.

MATTHEW E. REASINGER AND
MICHELLE C. REASINGER,

Defendants

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW
ACTION OF MORTGAGE FORECLOSURE

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

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

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

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY,

Plaintiff

vs.

MATTHEW E. REASINGER AND
MICHELLE C. REASINGER,

Defendants

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff, U.S. BANK NATIONAL ASSOCIATION TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY, AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY, pursuant to a Trust Indenture dated as of April 1, 1982 ("Trust"), is a National Association with a servicing agent of Pennsylvania Housing Finance Agency, with an address of 211 North Front Street, Harrisburg, Pennsylvania 17101.
2. Defendants, MATTHEW E. REASINGER and MICHELLE C. REASINGER, are adult individuals whose last known address is 515 SOUTH AVENUE DUBOIS, PA 15801.
3. On or about, July 25, 1995, the said Defendant executed and delivered a Mortgage Note in the sum of \$26,700.00 payable to TOWNE & COUNTRY MORTGAGE CORP., which Note is attached hereto and marked Exhibit "A".
4. Contemporaneously with and at the time of the execution of the aforesaid Mortgage Note, in order to secure payment of the same, Defendant made, executed, and delivered to original Mortgagee, a certain real estate Mortgage which is recorded in the Recorder of Deeds Office of the within County and Commonwealth in Mortgage Book 1692, Page 272 conveying to original Mortgagee the subject premises. The Mortgage was subsequently assigned to CORESTATES BANK, N.A. AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY and was recorded in the aforesaid County. The Mortgage was subsequently assigned to PENNSYLVANIA HOUSING FINANCE AGENCY and was recorded in the aforesaid County. The Mortgage was further assigned to U.S. BANK, NATIONAL ASSOCIATION, TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY and will be sent for recording. The said Mortgage and Assignments are incorporated herein by reference.

5. The land subject to the Mortgage is: 515 SOUTH AVENUE DUBOIS, PA 15801 and is more particularly described in Exhibit "B" attached hereto.
6. The said Defendant is the real owner of the property.
7. The Mortgage is in default due to the fact that Mortgagor has failed to pay the installment due on November 01, 2006 and all subsequent installments thereon, and the following amounts are due on the Mortgage:

| | |
|---|--------------------|
| UNPAID PRINCIPAL BALANCE | \$22,032.49 |
| Interest at \$4.59 per day From 10/01/2006 To 07/01/2007 (based on contract rate of 7.5000%) | \$1,253.07 |
| Accumulated Late Charges Late Charges \$7.47 From 11/01/2006 to 07/01/2007 | \$59.76 |
| Escrow Deficit | \$129.20 |
| Attorney's Fee at 5% of Principal Balance | \$1,101.62 |
| TOTAL | \$24,576.14 |

**Together with interest at the per diem rate noted above after July 01, 2007 and other charges and costs to date of Sheriff's Sale.

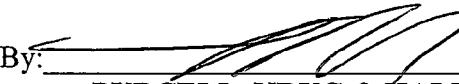
The attorney's fees set forth above are in conformity with the Mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged that are actually incurred by Plaintiff.

8. No judgment has been entered upon said Mortgage in any jurisdiction.
9. Notice of Intention to Foreclose has been sent to Defendant by Certified Mail, as required by Act 6 of 1974 of the Commonwealth of Pennsylvania, on the date set forth in the true and correct copies of such notices attached hereto as Exhibit "C".

10. Defendants are not members of the Armed Forces of the United States of America, nor engaged in any way which would bring them within the Soldiers and Sailors Relief Act of 1940, as amended.

11. The within Mortgage is insured by the Federal Housing Administration under Title II of the National Housing Act and, as such, is not subject to the provisions of Pennsylvania Act No. 91 of 1983.

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure "**IN REM**" for the aforementioned total amount due together with interest at the rate of 7.5000% (\$4.59 per diem), together with other charges and costs including escrow advances incidental thereto to the date of Sheriff's Sale and for foreclosure and sale of the property within described.

By: 

PURCELL, KRUG & HALLER

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

Multistate

NOTE

FHA Case No.

442-1754506-721

JULY 25, 1995

[Date]

567800

515 SOUTH AVENUE, DUBOIS, PA 15801

[Property Address]

1. PARTIES

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

and its successors and assigns.

2. BORROWER'S PROMISE TO PAY; INTEREST

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

Dollars (U.S. \$ 26,700.00), plus interest, to the order of Lender. Interest will be charged on unpaid principal,
from the date of disbursement of the loan proceeds by Lender, at the rate of SEVEN AND ONE HALF
percent (7.500 %) per year until the full amount of principal has been paid.

3. PROMISE TO PAY SECURED

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

4. MANNER OF PAYMENT

(A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on
SEPTEMBER 1, 1995 . Any principal and interest remaining on the first day of AUGUST
2025 , will be due on that date, which is called the "Maturity Date."

(B) Place

Payment shall be made at 150 Robbins Station Road, Suite 8, North Huntingdon, PA
15642 or at such other place as Lender may designate in
writing by notice to Borrower.

(C) Amount

Each monthly payment of principal and interest will be in the amount of \$ 186.70 . This amount
will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other
items in the order described in the Security Instrument.

(D) Allonge to this Note for payment adjustments

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

Graduated Payment Allonge Growing Equity Allonge Other [specify]

5. BORROWER'S RIGHT TO PREPAY

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

FHA Multistate Fixed Rate Note - 2/91

VMP -1R (9103).03

VMP MORTGAGE FORMS - (800)521-7291



Exhibit A

6. BORROWER'S FAILURE TO PAY

(A) Late Charge for Overdue Payments

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

(B) Default

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

(C) Payment of Costs and Expenses

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

7. WAIVERS

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

8. GIVING OF NOTICES

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

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

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

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

(Seal)

-Borrower

Matthew E. Reasinger

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

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

This 25th day of JULY 1995, By:

J. A. Morris
J. A. MORRIS, PRESIDENT

ALL that certain piece, parcel or tract of land situate, lying and being in the City of DuBois, County of Clearfield, and State of Pennsylvania, and known on the plan of Henry Fireman's Addition to DuBois as Lot No. 46, bounded and described as follows, to wit:

BEGINNING at a post on the South side of South Avenue and the corner of Lot No. 45; thence Easterly by line of South Avenue 60 feet to Beech Alley; thence Southerly by line of said Beech Alley, 180 feet to a post on line of Marshall Alley; thence Westerly by line of Marshall Alley, 60 feet to a post at the corner of Lot No. 45; thence Northerly by line of said Lot No. 45, 180 feet to the place of beginning.

Exhibit 'B'

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

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

January 11, 2007

RE: Account NO: 567800

MATTHEW E REASINGER
515 SOUTH AVENUE
DU BOIS PA 15801

RE: 515 SOUTH AVENUE
DUBOIS PA 15801

Dear Occupant(s):

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

The MORTGAGE held by CORESTATES BANK, NA, TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY (hereinafter we, us or ours) on your property located at 515 SOUTH AVENUE DUBOIS PA 15801 IS IN SERIOUS DEFAULT because you have not made the monthly payments of \$301.00 for November 01, 2006 through January 01, 2007 for a total of \$903.00. Late charges and NSF charges that have accrued to this date in the amounts of \$14.94 and \$.00 respectively, are also due. The total listed below includes all fees (including inspections and securing that needed to be completed), less any funds we are holding in suspense. The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter is \$947.94.

You may cure this default within thirty (30) DAYS of the date of this letter, by paying to us the total amount of \$947.94, plus any additional monthly payments, expenses and late charges which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order and made at

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

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

Exhibit C

If the mortgage is foreclosed, your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your case to our attorneys, but you cure the default before they begin

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

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

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

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

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

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

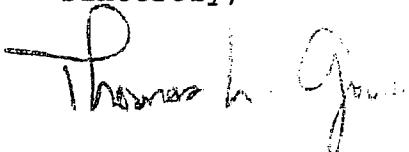
You have the right to assert in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents, the nonexistence of a default or any other defense you believe you may have to any such action.

If you maintain credit, life or disability insurance in connection with your mortgage loan, your failure to pay premiums with your payments may have already resulted or may result in the future in the lapse or a cancellation of that insurance by the insurance company. If the insurance lapses or is cancelled, reinstatement of the loan will not reinstate the insurance, and you will have to apply to

the insurance company and qualify for replacement insurance if you wish to retain it.

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

Sincerely,



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

TLG/jrd

2LS,1

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

N O T I C E

January 11, 2007

MATTHEW E REASINGER
515 SOUTH AVENUE
DUBOIS PA 15801

RE: Account#: 567800

TO: MATTHEW E REASINGER
515 SOUTH AVENUE
DU BOIS PA 15801

FROM: PENNSYLVANIA HOUSING FINANCE AGENCY

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

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

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

Enclosure Housing Counseling List

7160 3901 9849 8736 1808

P F L A P B E E C

Pennsylvania HOU

Accounting & Loan Servicing Div

P.O. Box 15057
Harrisburg, PA 17105-5057



CERTIFIED MAIL

TO: MATTHEW E REASINGER
515 SOUTH AVENUE
DU BOIS, PA 15801

SENDER: GOOD

REFERENCE: 567800

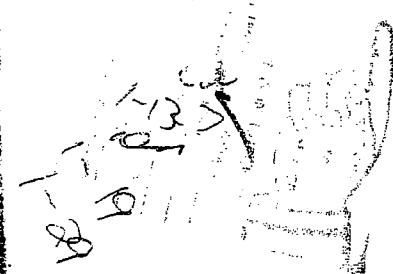
PS Form 3800, January 2005

| RETURN RECEIPT SERVICE | Postage | .63 |
|------------------------|----------------------|------|
| | Certified Fee | 2.40 |
| | Return Receipt Fee | 1.85 |
| | Restricted Delivery | |
| | Total Postage & Fees | 4.88 |

| | |
|---|------------------|
| US Postal Service Receipt for Certified Mail No Insurance Coverage Provided Do Not Use for International Mail | POSTMARK OR DATE |
|---|------------------|

RETURN RECEIPT REQUESTED

MATTHEW E REASINGER
515 SOUTH AVENUE
DU BOIS, PA 15801



*✓
By*

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

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

May 11, 2007

RE: Account NO: 567800

MICHELLE REASINGER
515 SOUTH AVENUE
DU BOIS PA 15801

RE: 515 SOUTH AVENUE
DUBOIS PA 158011545

Dear Occupant(s):

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

The MORTGAGE held by CORESTATES BANK, NA, TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY (hereinafter we, us or ours) on your property located at 515 SOUTH AVENUE DUBOIS PA 158011545 IS IN SERIOUS DEFAULT because you have not made the monthly payments of 301.00 for November 01, 2006 through May 01, 2007 for a total of \$2,159.00. Late charges and NSF charges that have accrued to this date in the amounts of \$44.82 and \$.00 respectively, are also due. The total listed below includes all fees (including inspections and securing that needed to be completed), less any funds we are holding in suspense. The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter is \$2,293.82.

You may cure this default within thirty (30) DAYS of the date of this letter, by paying to us the total amount of \$2,293.82, plus any additional monthly payments, expenses and late charges which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order and made at

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

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

If the mortgage is foreclosed, your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your case to our attorneys, but you cure the default before they begin

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

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

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

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

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

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

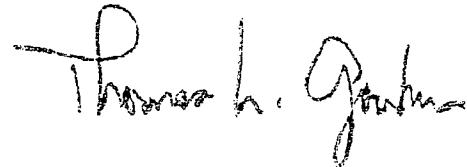
You have the right to assert in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents, the nonexistence of a default or any other defense you believe you may have to any such action.

If you maintain credit, life or disability insurance in connection with your mortgage loan, your failure to pay premiums with your payments may have already resulted or may result in the future in the lapse or a cancellation of that insurance by the insurance company. If the insurance lapses or is cancelled, reinstatement of the loan will not reinstate the insurance, and you will have to apply to

the insurance company and qualify for replacement insurance if you wish to retain it.

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

Sincerely,



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

TLG/jrd

2LS,1
P E N N S Y L V A N I A H O U S I N G F I N A N C E A G E N C Y
Homeownership Programs Division
211 North Front Street
P.O. Box 15057
Harrisburg, Pennsylvania 17105-5057
(717) 780-3870/TTY (717) 780-1869

N O T I C E

May 11, 2007

MICHELLE REASINGER
515 SOUTH AVENUE
DUBOIS PA 158011545

RE: Account#: 567800

TO: **MICHELLE REASINGER**
515 SOUTH AVENUE
DUBOIS PA 15801

FROM: PENNSYLVANIA HOUSING FINANCE AGENCY

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

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

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

Enclosure Housing Counseling List

5722SS1 V5R3M0 040528 Print Key Output PHFASYS1

Display Device : : : : : QPADEV004T
User : : : : : GOODLabel #5
FHA 044 02 567800
REASINGER, MATTHEW E
515 SOUTH AVENUE, DUBOIS 15801-1545FHA 044 02 567800
REASINGER, MATTHEW E
515 SOUTH AVENUE, DUBOIS 15801-1545Charge Amount:
Charge To:

FOLD AND TEAR THIS WAY →

05/10/07 Page 1
10:51:50

Loan#: 0000567800
MATTHEW E REASINGER
515 SOUTH AVENUE
DUBOIS PA 15801-1545
Phone 1: H 814-375-2296 W
FCBA Code: W/Ext: Risk Score: 000
Potential Del: 008 Credit Grade: 000
Risk Profiler: 000 Early Ind: 000
Customer Contact Codes:>

Target Class ----- First Comment
 * Entered By DOWLING 05/10/07 CL rec'd bg to snd another Act ltr to Michel
 05/10/07 DOWLING 05/10/07 CL ACCOUNT REPORTED TO CREDIT BUREAU
 04/30/07 ***** CL ACCOUNT REPORTED TO CREDIT BUREAU
 03/31/07 ***** CL FHA ACCOUNT MONTHLY REVIEW
 03/30/07 DOWLING 04/29/07 CL Loan Classification changed from 'Bankrup
 03/16/07 GOOD 03/14/07 CL Loan Classification changed from 'Foreclo
 03/14/07 GOOD 03/14/07 CL REFERRED TO ATTORNEY HALLER
 03/14/07 GOOD 05/13/07 CL RETURNED SIGNED REVIEW COMMITTEE SHEET
 03/14/07 SMITHKL 03/14/07 CL REVIEWED AND APPROVED
 03/12/07 GOUKER 03/12/07 CL REVIEWED
 * I=Inquiry, U=Update, C=Clear (highlighted lines show the uncleared items) +
 Page Up/Dr F1=Detail Comm. F2=Excl Cleared F3=Exit F4=List
 F5=Next Loan F8=Prv Loan F9=Loan Info F10=Add F11=Dsp Master
 F12=Return F13=Door F14=All Classes F15=Delq Hist

Label #6

Please send an Ac
Michelle Reasinger
Please give it to
Credit Bureau needed

7160 3901 9849 9488 8664

TO: MICHELLE REASINGER
515 SOUTH AVENUE
DU BOIS, PA 15801

DOWLING

SENDER: DOWLING
REFERENCE: 567800

PS Form 3800, January 2005

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

| |
|------|
| .63 |
| 2.40 |
| 1.85 |
| 4.88 |

US Postal Service

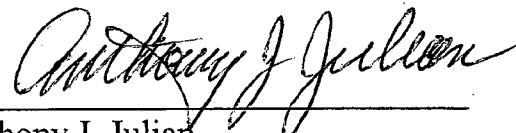
POSTAGE & FEES

Receipt for
Certified Mail

No Insurance Coverage Provided

VERIFICATION

Anthony J. Julian hereby states that he is the Director of Accounting and Loan Servicing of the Pennsylvania Housing Finance Agency, mortgage servicing agent for Plaintiff in this matter, that he is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



Anthony J. Julian
Director of Accounting and Loan
Servicing

Date: 6/21/07

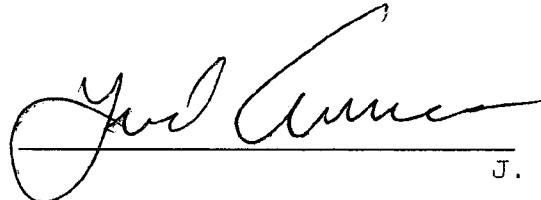
PENNSYLVANIA HOUSING FINANCE AGENCY
SERVICING AGENT FOR U.S. BANK, NATIONAL
ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA
HOUSING FINANCE AGENCY

U.S. BANK NATIONAL ASSOCIATION : IN THE COURT OF COMMON PLEAS
TRUSTEE FOR PENNSYLVANIAZ : CLEARFIELD COUNTY, PENNSYLVANIA
HOUSING FINANCE AGENCY :
:
Plaintiff : CIVIL ACTION - LAW
:
vs. : NO. 2007-991-CD
:
MICHELLE C. REASINGER and : IN MORTGAGE FORECLOSURE
MATTHEW E. REASINGER :
:
Defendants :

O R D E R

AND NOW, this 13 day of November, 2007,
upon consideration of Plaintiff's Motion to Compel Sheriff to File
Return of Service, IT IS HEREBY ORDERED that the Sheriff of
Clearfield County file a return of service within five (5) days
from the date of this Order.

BY THE COURT:



J.

FILED
112:50 AM 2007 2cc
NOV 15 2007 Atty P. Smith
(will serve)

William A. Shaw
Prothonotary/Clerk of Courts

(62)

FILED

NOV 15 2007 *cc to Peter Smith*

William A. Shaw
Prothonotary/Clerk of Courts

LEON P. HALLER, ESQUIRE
PURCELL, KRUG & HALLER
1719 NORTH FRONT STREET
HARRISBURG, PA 17102-2392
(717) 234-4178
ATTORNEY FOR PLAINTIFF

U.S. BANK NATIONAL ASSOCIATION : IN THE COURT OF COMMON PLEAS
TRUSTEE FOR PENNSYLVANIAZ : CLEARFIELD COUNTY, PENNSYLVANIA
HOUSING FINANCE AGENCY :
:
Plaintiff : CIVIL ACTION - LAW
:
vs. : NO. 2007-991-CD
:
MICHELLE C. REASINGER and : IN MORTGAGE FORECLOSURE
MATTHEW E. REASINGER :
:
Defendants :

MOTION TO COMPEL SHERIFF TO FILE RETURN OF SERVICE

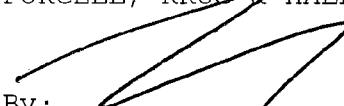
AND NOW comes Plaintiff, U.S. Bank National Association Trustee for The Pennsylvania Housing Finance Agency (hereinafter "PHFA"), by its attorney, Leon P. Haller, and represents as follows:

1. Plaintiff filed a Complaint in Mortgage Foreclosure on June 22, 2007.
2. Sheriff's service was presumably made by the Sheriff of Clearfield County on Defendant, Michelle C. Reasinger at her place of employment at 547 Locust Street, DuBois, Pennsylvania 15801, on July 13, 2007. Service upon Matthew E. Reasinger was made on September 9, 2007, at Apartment 5, 3801 Westbury Lake Drive, Charlotte, North Carolina 28269.

3. On October 18, 2007, default judgment was expressed to the Prothonotary for filing.
4. On October 22, 2007, the Prothonotary's Office telephoned this counsel's office and indicated that it was refusing to process the judgment and execution because the Sheriff's return has not been filed by the Sheriff's Office.
5. The Sheriff's Office should have filed the return of service on or about July 22, 2007.
6. Plaintiff is substantially prejudiced by Sheriff's failure to complete its clerical function in filing the service return with the Prothonotary and is suffering a continuing loss on its loan as a direct result of the non-action of the Sheriff.

WHEREFORE, Plaintiff requests that the Sheriff be ordered to file its return of service within five (5) days from the date of the Order granting this Motion.

PURCELL, KRUG & HALLER

By: 

Leon P. Haller, Esquire
1719 North Front Street
Harrisburg, PA 17102-2392
(717) 234-4178
Attorney for Plaintiff
Attorney ID #15700

Dated: November 7, 2007

VERIFICATION

I verify that the statements made in the foregoing Motion to Compel Sheriff to File Return of Service are true and correct.

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



Leon P. Haller

Dated: November 7, 2007

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

U.S. BANK NATIONAL ASSOCIATION
TRUSTEE FOR PENNSYLVANIA
HOUSING FINANCE AGENCY

Plaintiffs

No. 2007-991-CD

vs.

MICHELLE C. REASINGER and
MATTHEW E. REASINGER,
Defendants

CERTIFICATE OF SERVICE

I, Leon P. Haller, Attorney for Plaintiff, U.S. Bank National Association Trustee for The Pennsylvania Housing Finance Agency, hereby caused a certified true and correct copy of the foregoing Motion to Compel Sheriff to file Return of Service was hand delivered to the Clearfield County Sheriff on November 15, 2007 at the following address:

Clearfield County Sheriff
Clearfield County Courthouse
230 East Market Street
Clearfield, Pennsylvania 16830

Date: November 26, 2007

By: 
Leon P. Haller, Esquire

FILED NOCC
11:03:33 AM
NOV 28 2007
WAS
William A. Shaw
Prothonotary/Clerk of Courts

FILED

NOV 28 2007

William A. Shaw
Prothonotary/Clerk of Courts

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY,

PLAINTIFF

VS.

MICHELLE C. REASINGER AND
MATTHEW E. REASINGER,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2007-991-CD

IN MORTGAGE FORECLOSURE

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

TO THE PROTHONOTARY:

Issue a Writ of Execution in the above matter on the real estate located at **515 SOUTH AVENUE DUBOIS, PA 15801** as follows:

| | |
|------------------------------|---------------------------|
| Unpaid Principal Balance | \$22,032.49 |
| Interest | \$2,239.92 |
| Per diem of \$4.59 | |
| To 2/1/07 | |
| Late Charges | \$112.05 |
| (\$7.47 per month to 2/1/07) | |
| Escrow Deficit | \$1,500.00 |
| 5% Attorney's Commission | \$1,101.62 |
| TOTAL WRIT | \$28,428.11 |
| | 125.00 Prothonotary costs |

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

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

Dated: October 19, 2007

Attached is a description of the real estate.

FILED Atty pd. 20.00
m/2/23/07 1CC 6Lwrits
DEC 10 2007 w/prop. desc.
William A. Shaw to Sheriff
Prothonotary/Clerk of Courts

(6R)

ALL THAT CERTAIN piece, parcel or tract of land situate, lying and being in the City of DuBois, County of Clearfield and State of Pennsylvania, and known on the plan of Henry Fireman's Addition to DuBois as Lot No. 46, bounded and described as follows, to wit:

BEGINNING at a post on the South side of South Avenue and the corner of Lot No. 45; thence Easterly by line of South Avenue, 60 feet to Beech Alley; thence Southerly by line of said Beech Alley, 180 feet to a post on line of Marshall Alley; thence Westerly by line of Marshall Alley, 60 feet to a post at the corner of Lot No. 45; thence Northerly by line of said Lot No. 45, 180 feet to the place of BEGINNING.

EXCEPTING AND RESERVING portion of the above described premises which were conveyed to Joseph Thomas, et ux., by Deed of Joseph Mitscavich, dated December 15, 1913 and recorded at Clearfield, Pennsylvania, in Deed Book No. 202, Page 172.

FURTHER UNDER AND SUBJECT to any exceptions, reservations and restrictions which may appear in the recorded chain of title.

HAVING THEREON ERECTED A TWO-STORY FRAME DWELLING HOUSE KNOWN AS:
515 SOUTH AVENUE DUBOIS, PA 15801

BEING THE SAME PREMISES WHICH Christopher J. Stoddard and Mary Kathleen Stoddard, by Deed dated 7/24/95 and recorded 7/28/95 in Clearfield County Deed Book 1692, Page 268, granted and conveyed unto Matthew E. Reasinger and Michelle C. Reasinger.

Assessment #7.5-021-6712

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY,

PLAINTIFF

VS.

MICHELLE C. REASINGER AND
MATTHEW E. REASINGER,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2007-991-CD

IN MORTGAGE FORECLOSURE

AFFIDAVIT PURSUANT TO RULE 3129.1

The Plaintiff in the above action, by its attorneys, Purcell, Krug & Haller, sets forth as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at **515 SOUTH AVENUE DUBOIS, PA 15801**:

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

MICHELLE C. REASINGER
547 LOCUST STREET
DU BOIS, PA 15801

MATTHEW E. REASINGER
2801 WESTBURY LAKE DRIVE
APT. 5
CHARLOTTE, NC 28269

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

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

Dept. of Revenue
Bureau of Compliance
Clearance Support Section
Attn: Sheriff Sales
Dept. 281230
Harrisburg, PA 17128-1230

Commonwealth Financial System, Inc.
120 North Keyser Avenue
Scranton, PA 18504

Patricia A. Cobb, Esquire
120 North Keyser Avenue
Scranton, PA 18504

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

PLAINTIFF HEREIN (AND ANY OTHERS AS NOTED BELOW):

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

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

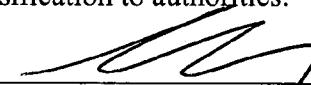
7. Name and address of every other person of whom the Plaintiff has knowledge who has
any interest in the property which may be affected by the sale:

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

TENANT/OCCUPANT
515 SOUTH AVENUE
DUBOIS, PA 15801

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

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



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

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

COPY

U.S. Bank National Association, Trustee for
the Pennsylvania Housing Finance Agency

Vs.

NO.: 2007-00991-CD

Matthew E. Reasinger and Michelle C. Reasinger

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

(1) See Attached Description

AMOUNT DUE/PRINCIPAL:.....\$22,032.49
INTEREST per diem of \$4.59 to 2/1/07:...\$2,239.92
5% ATTY'S COMM:.....\$1,101.62
ESCROW DEFICIT:.....\$1,500.00
DATE: 12/10/2007

PROTH. COSTS PAID:.....\$125.00
SHERIFF: \$
OTHER COSTS: \$
LATE CHARGES (\$7.47 per month to 2/1/07):..\$112.05



William A. Shaw
Prothonotary/Clerk Civil Division

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

Sheriff

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

ALL THAT CERTAIN piece, parcel or tract of land situate, lying and being in the City of DuBois, County of Clearfield and State of Pennsylvania, and known on the plan of Henry Fireman's Addition to DuBois as Lot No. 46, bounded and described as follows, to wit:

BEGINNING at a post on the South side of South Avenue and the corner of Lot No. 45; thence Easterly by line of South Avenue, 60 feet to Beech Alley; thence Southerly by line of said Beech Alley, 180 feet to a post on line of Marshall Alley; thence Westerly by line of Marshall Alley, 60 feet to a post at the corner of Lot No. 45; thence Northerly by line of said Lot No. 45, 180 feet to the place of BEGINNING.

EXCEPTING AND RESERVING portion of the above described premises which were conveyed to Joseph Thomas, et ux., by Deed of Joseph Mitscavich, dated December 15, 1913 and recorded at Clearfield, Pennsylvania, in Deed Book No. 202, Page 172.

FURTHER UNDER AND SUBJECT to any exceptions, reservations and restrictions which may appear in the recorded chain of title.

HAVING THEREON ERECTED A TWO-STORY FRAME DWELLING HOUSE KNOWN AS:
515 SOUTH AVENUE DUBOIS, PA 15801

BEING THE SAME PREMISES WHICH Christopher J. Stoddard and Mary Kathleen Stoddard, by Deed dated 7/24/95 and recorded 7/28/95 in Clearfield County Deed Book 1692, Page 268, granted and conveyed unto Matthew E. Reasinger and Michelle C. Reasinger.

Assessment #7.5-021-6712

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY,

PLAINTIFF

VS.

MICHELLE C. REASINGER AND
MATTHEW E. REASINGER,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2007-991-CD

IN MORTGAGE FORECLOSURE

NON-MILITARY AFFIDAVIT

COMMONWEALTH OF PENNSYLVANIA :

SS

COUNTY OF DAUPHIN :

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

Sworn to and subscribed :

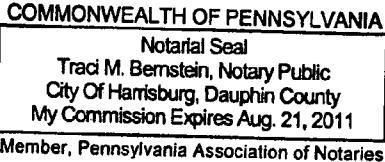
before me this 19 day :

of OCT 20 07 :



LEON P. HALLER, ESQUIRE

Traci M Bernstein
Notary Public



FILED
m/2/2007
NO CC
DEC 10 2007

William A. Shaw
Court Clerk

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY,

PLAINTIFF

VS.

MICHELLE C. REASINGER AND
MATTHEW E. REASINGER,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2007-991-CD

IN MORTGAGE FORECLOSURE

AFFIDAVIT

COMMONWEALTH OF PENNSYLVANIA :

SS

COUNTY OF DAUPHIN :

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

Sworn to and subscribed :

before me this 19 day :

of OCT 20 07 :


LEON P. HALLER, ESQUIRE


Traci M. Bernstein
Notary Public

| | |
|--|--|
| COMMONWEALTH OF PENNSYLVANIA | |
| Notarial Seal | |
| Traci M. Bernstein, Notary Public | |
| City Of Harrisburg, Dauphin County | |
| My Commission Expires Aug. 21, 2011 | |
| Member, Pennsylvania Association of Notaries | |

FILED
M 10/02/07
DEC 10 2007
NO CC
(GK)

William A. Shaw
Prothonotary/Clerk of Courts

FILED

DEC 10 2007

William A. Shaw
Prothonotary/Clerk of Courts

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY,

PLAINTIFF

VS.

MICHELLE C. REASINGER AND
MATTHEW E. REASINGER,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

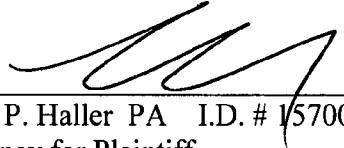
CIVIL ACTION LAW

NO. 2007-991-CD

IN MORTGAGE FORECLOSURE

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

I hereby certify that on October 2, 2007 I served the Ten Day Notice required by Pa. R.C.P. on the Defendant(s) in this matter by regular first class mail, postage prepaid, as indicated on the attached Notice.

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

FILED NOcc
mbo:02/6/1
DEC 10 2007 (6K)

William A. Shaw
Prothonotary/Clerk of Courts

U.S. BANK NATIONAL ASSOCIATION
TRUSTEE FOR THE PENNSYLVANIA
HOUSING FINANCE AGENCY,
Plaintiff

VS.

MICHELLE C. REASINGER and
MATTHEW E. REASINGER
Defendants

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA
NO. 2007-991-CD

CIVIL ACTION LAW
IN MORTGAGE FORECLOSURE

DATE OF THIS NOTICE: **October 2, 2007**

TO:

MICHELLE C. REASINGER
547 LOCUST STREET
DU BOIS, PA 15801

MATTHEW E. REASINGER
2801 WESTBURY LANK DRIVE
APT 5
CHARLOTTE, NC 28269

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

IMPORTANT NOTICE

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

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

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

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

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

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY,

PLAINTIFF

VS.

MICHELLE C. REASINGER AND
MATTHEW E. REASINGER,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2007-991-CD

IN MORTGAGE FORECLOSURE

P R A E C I P E

TO THE PROTHONOTARY OF THE WITHIN COUNTY:

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

MICHELLE C. REASINGER and MATTHEW E. REASINGER for failure to plead to the above
action within twenty (20) days from date of service of the Complaint, and assess Plaintiff's damages as
follows:

| | |
|--------------------------|--------------------|
| Unpaid Principal Balance | \$22,032.49 |
| Interest | \$1,253.07 |
| Per diem of \$4.59 | |
| From 10/01/2006 | |
| To 07/01/2007 | |
| Accumulated Late Charges | |
| Late Charges | \$59.76 |
| (\$7.47 per month to | |
| 07/01/2007) | |
| Escrow Deficit | \$129.20 |
| 5% Attorney's Commission | \$1,101.62 |
| TOTAL | \$24,576.14 |

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

PURCELL, KRUG & HALLER

By 

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

6K
FILED Atty pd. 20.00
m/b:02/07/2007 DEC 10 2007
Notice to Defs.
William A. Shaw
Prothonotary/Clerk of Courts
Statement to Atty

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY,

PLAINTIFF

VS.

MICHELLE C. REASINGER AND
MATTHEW E. REASINGER,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2007-991-CD

IN MORTGAGE FORECLOSURE

COPY

NOTICE OF ENTRY OF JUDGMENT

TO THE ABOVE-NAMED DEFENDANTS:

You are hereby notified that on December 10, 2007, the following judgment has been entered
against you in the above-captioned matter:

**\$24,576.14 and for the sale and foreclosure of your property located at: 515 SOUTH AVENUE
DUBOIS, PA 15801**

Dated: October 19, 2007

Leon P. Haller
PROTHONOTARY

Attorney for Plaintiff:

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

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

MICHELLE C. REASINGER
547 LOCUST STREET
DU BOIS, PA 15801

MATTHEW E. REASINGER
2801 WESTBURY LAKE DRIVE
APT. 5
CHARLOTTE, NC 28269

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

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

2PY

No.: 2007-00991-CD

Real Debt: \$24,576.14

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Matthew E. Reasinger
Michelle C. Reasinger
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: December 10, 2007

Expires: December 10, 2012

Certified from the record this 10th day of December, 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

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY,

PLAINTIFF

VS.

MICHELLE C. REASINGER AND
MATTHEW E. REASINGER,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2007-991-CD

IN MORTGAGE FORECLOSURE

RETURN OF SERVICE

FILED
FEB 22 2008
AM 11:15 AM
William A. Shaw
Prothonotary/Clerk of Courts
No. C10

I hereby certify that I have deposited in the U.S. Mails at Harrisburg, Pennsylvania on 1/9/2008, a true and correct copy of the Notice of Sale of Real Estate pursuant to PA R.C.P. 3129.1 to the Defendants herein and all lienholders of record by regular first class mail (Certificate of Mailing form in compliance with U.S. Postal Form 3817 is attached hereto as evidence), and also to the Defendants by Certified Mail, which mailing receipts are attached. Service addresses are as follows:

MICHELLE C. REASINGER
547 LOCUST STREET
DU BOIS, PA 15801

MATTHEW E. REASINGER
2801 WESTBURY LAKE DRIVE
APT. 5
CHARLOTTE, NC 28269

Dept. of Revenue
Bureau of Compliance
Clearance Support Section
Attn: Sheriff Sales
Dept. 281230
Harrisburg, PA 17128-1230

Commonwealth Financial System, Inc.
120 North Keyser Avenue
Scranton, PA 18504

Patricia A. Cobb, Esquire
120 North Keyser Avenue
Scranton, PA 18504

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

TENANT/OCCUPANT
515 SOUTH AVENUE
DUBOIS, PA 15801

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

LAW OFFICES

Purcell, Krug & Haller

HOWARD B. KRUG
LEON P. HALLER
JOHN W. PURCELL JR.
JILL M. WINEKA
NICHOLE M. STALEY O'GORMAN
LISA A. RYNARD
LA TOYA C. WINFIELD

1719 NORTH FRONT STREET
HARRISBURG, PENNSYLVANIA 17102-2392
TELEPHONE (717) 234-4178
FAX (717) 233-1149

HERSHEY
(717) 533-3836

JOSEPH NISSLEY (1910-1982)

JOHN W. PURCELL
VALERIE A. GUNN
Of Counsel

MICHELLE C. REASINGER
547 LOCUST STREET
DU BOIS, PA 15801

MATTHEW E. REASINGER
2801 WESTBURY LAKE DRIVE
APT. 5
CHARLOTTE, NC 28269

Dept. of Revenue
Bureau of Compliance
Clearance Support Section
Attn: Sheriff Sales
Dept. 281230
Harrisburg, PA 17128-1230

Commonwealth Financial System, Inc.
120 North Keyser Avenue
Scranton, PA 18504

Patricia A. Cobb, Esquire
120 North Keyser Avenue
Scranton, PA 18504

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

TENANT/OCCUPANT
515 SOUTH AVENUE
DUBOIS, PA 15801

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

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

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

By: 

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

U.S. BANK NATIONAL ASSOCIATION TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY,

PLAINTIFF

VS.

MICHELLE C. REASINGER AND
MATTHEW E. REASINGER,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2007-991-CD

IN MORTGAGE FORECLOSURE

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

TAKE NOTICE:

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

DATE: Friday, March 7, 2008

TIME: 10:00 O'CLOCK A.M., prevailing local time

LOCATION: Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830

THE PROPERTY TO BE SOLD is delineated in detail in a legal description mainly consisting of a statement of the measured boundaries of the property, together with a brief mention of the buildings and any other major improvements erected on the land. (SEE DESCRIPTION ATTACHED)

THE LOCATION of your property to be sold is:

**515 SOUTH AVENUE
DUBOIS, PA 15801**

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

No. 2007-991-CD

JUDGMENT AMOUNT \$24,576.14

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

MICHELLE C. REASINGER and MATTHEW E. REASINGER

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (**for example, to banks that hold mortgages and municipalities that are owed taxes**) will be filed by the Sheriff of this County thirty (30) days after the sale and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it within ten (10) days of the date it is filed.

Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of the within County at the Courthouse address specified herein.

THIS PAPER IS A NOTICE OF THE TIME AND PLACE OF THE SALE OF YOUR PROPERTY.

IT HAS BEEN ISSUED BECAUSE THERE IS A JUDGMENT AGAINST YOU.

IT MAY CAUSE YOUR PROPERTY TO BE HELD, TO BE SOLD OR TAKEN TO PAY THE JUDGMENT

You may have legal rights to prevent your property from being taken away. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, **YOU MUST ACT PROMPTLY.**

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. GO TO OR
TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET
FREE LEGAL ADVICE:**

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

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of the within County to open the judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file an petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.
2. After the Sheriff's Sale you may file a petition with the Court of Common Pleas of the within County to set aside the sale for a grossly inadequate price or for other proper cause. This petition **MUST BE FILED BEFORE THE SHERIFF'S DEED IS DELIVERED.**
3. A petition or petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of the within County. The petition must be served on the attorney for the creditor or on the creditor before presentation to the court and a proposed order or rule must be attached to the petition.

If a specific return date is desired, such date must be obtained from the Court Administrator's Office - Civil Division, of the within County Courthouse, before a presentation of the petition to the Court.

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

ALL THAT CERTAIN piece, parcel or tract of land situate, lying and being in the City of DuBois, County of Clearfield and State of Pennsylvania, and known on the plan of Henry Fireman's Addition to DuBois as Lot No. 46, bounded and described as follows, to wit:

BEGINNING at a post on the South side of South Avenue and the corner of Lot No. 45; thence Easterly by line of South Avenue, 60 feet to Beech Alley; thence Southerly by line of said Beech Alley, 180 feet to a post on line of Marshall Alley; thence Westerly by line of Marshall Alley, 60 feet to a post at the corner of Lot No. 45; thence Northerly by line of said Lot No. 45, 180 feet to the place of BEGINNING.

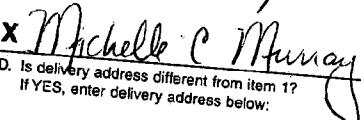
EXCEPTING AND RESERVING portion of the above described premises which were conveyed to Joseph Thomas, et ux., by Deed of Joseph Mitscavich, dated December 15, 1913 and recorded at Clearfield, Pennsylvania, in Deed Book No. 202, Page 172.

FURTHER UNDER AND SUBJECT to any exceptions, reservations and restrictions which may appear in the recorded chain of title.

HAVING THEREON ERECTED A TWO-STORY FRAME DWELLING HOUSE KNOWN AS:
515 SOUTH AVENUE DUBOIS, PA 15801

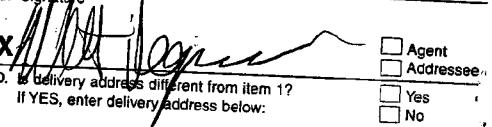
BEING THE SAME PREMISES WHICH Christopher J. Stoddard and Mary Kathleen Stoddard, by Deed dated 7/24/95 and recorded 7/28/95 in Clearfield County Deed Book 1692, Page 268, granted and conveyed unto Matthew E. Reasinger and Michelle C. Reasinger.

Assessment #7.5-021-6712

| | |
|--|------------------------------------|
| 2. Article Number | |
|  7160 3901 9845 2613 1411 | |
| 3. Service Type CERTIFIED MAIL | |
| 4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes | |
| 1. Article Addressed to: MICHELLE C. REASINGER 547 EOCUST STREET DUBOIS, PA 15801 | |
| COMPLETE THIS SECTION ON DELIVERY | |
| A. Received by (Please Print Clearly) Michelle C. Murray | B. Date of Delivery 1-15-08 |
| C. Signature  | |
| D. Is delivery address different from item 1? If YES, enter delivery address below: <i>Michelle C. Murray</i> | |
| <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee <input type="checkbox"/> Yes <input type="checkbox"/> No | |

PHFA/REASINGER
PS Form 3811, January 2005
Domestic Return Receipt

NOS 03/07/08

| | |
|---|--------------------------------|
| 2. Article Number | |
|  7160 3901 9845 2613 1404 | |
| 3. Service Type CERTIFIED MAIL | |
| 4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes | |
| 1. Article Addressed to: MATTHEW E. REASINGER 2801 WESTBURY LAKE DRIVE APT. 5 CHARLOTTE, NC 28269 | |
| COMPLETE THIS SECTION ON DELIVERY | |
| A. Received by (Please Print Clearly) | B. Date of Delivery 1-11-08 |
| C. Signature  | |
| D. Is delivery address different from item 1? If YES, enter delivery address below: | |
| <input type="checkbox"/> Agent <input type="checkbox"/> Addressee <input type="checkbox"/> Yes <input type="checkbox"/> No | |

PHFA/REASINGER
PS Form 3811, January 2005
Domestic Return Receipt

NOS 03/07/08

7160 3901 9845 2613 1411

TO: MICHELLE C. REASINGER
547 LOCUST STREET
DU BOIS, PA 15801

SENDER: NOS 03/07/08

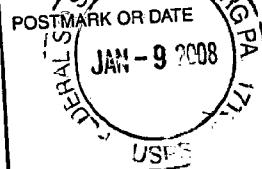
REFERENCE: PHFA/REASINGER

PS Form 3800, January 2005

| RETURN RECEIPT SERVICE | Postage | 58 |
|------------------------------|---------------------|------------------------------------|
| | Certified Fee | 2.65 |
| | Return Receipt Fee | 2.15 |
| | Restricted Delivery | 4.10 |
| Total Postage & Fees | | 58 2.65 2.15 4.10 9.48 |

US Postal Service
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail



7160 3901 9845 2613 1404

TO: MATTHEW E. REASINGER
2801 WESTBURY LAKE DRIVE
APT. 5
CHARLOTTE, NC 28269

SENDER: NOS 03/07/08

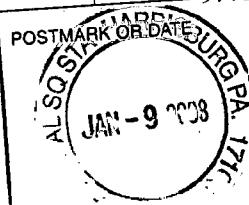
REFERENCE: PHFA/REASINGER

PS Form 3800, January 2005

| RETURN RECEIPT SERVICE | Postage | .58 |
|------------------------------|---------------------|------|
| | Certified Fee | 2.65 |
| | Return Receipt Fee | 2.15 |
| | Restricted Delivery | 4.10 |
| Total Postage & Fees | | 9.48 |

US Postal Service
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail



PENNSYLVANIA HOUSING FINANCE AGENCY v. MICHELLE C. REASINGER MATTHEW E. REASINGER
Clearfield County Sale 03/07/08

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

Received from:

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

Postage:

One piece of ordinary mail addressed to:
MICHELLE C. REASINGER
547 LOCUST STREET
DU BOIS, PA 15801

Postmark:

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

Received from:

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

Postage:

One piece of ordinary mail addressed to:
MATTHEW E. REASINGER
2801 WESTBURY LAKE DRIVE
APT. 5
CHARLOTTE, NC 28269

Postmark:

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

Received from:

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

Postage:

One piece of ordinary mail addressed to:
DOMESTIC RELATIONS
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

Postmark:



PENNSYLVANIA HOUSING FINANCE AGENCY v. MICHELLE C. REASINGER MATTHEW E. REASINGER
Clearfield County Sale 03/07/08

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

Received from:

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

Postage:

One piece of ordinary mail addressed to:

TENANT/OCCUPANT
515 SOUTH AVENUE
DUBOIS, PA 15801

Postmark:

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

Received from:

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

Postage:

One piece of ordinary mail addressed to:

Dept. of Revenue
Bureau of Compliance
Clearance Support Section
Attn: Sheriff Sales
Dept. 281230
Harrisburg, PA 17128-1230

Postmark:

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

Received from:

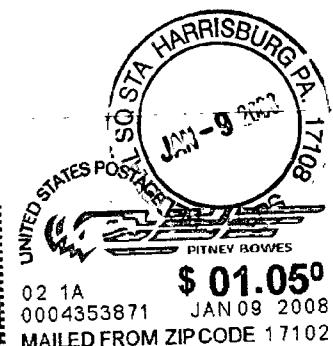
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

Commonwealth Financial System, Inc.
120 North Keyser Avenue
Scranton, PA 18504

Postmark:



PENNSYLVANIA HOUSING FINANCE AGENCY v. MICHELLE C. REASINGER MATTHEW E. REASINGER
Clearfield County Sale 03/07/08

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

Received from:

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

Postage:

One piece of ordinary mail addressed to:
Patricia A. Cobb, Esquire
120 North Keyser Avenue
Scranton, PA 18504

Postmark:



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20700
NO: 07-991-CD

PLAINTIFF: U.S. BANK NATIONAL ASSOCIATION TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY

VS.

DEFENDANT: MICHELLE C. REASINGER AND MATTHEW E. REASINGER

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 12/10/2007

LEVY TAKEN 1/29/2008 @ 2:00 PM

POSTED 1/29/2008 @ 1:44 PM

SALE HELD 3/7/2008

SOLD TO U.S. BANK NATIONAL ASSOCIATION TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY

SOLD FOR AMOUNT \$10,000.00 PLUS COSTS

WRIT RETURNED 4/2/2008

DATE DEED FILED 4/2/2008

PROPERTY ADDRESS 515 SOUTH AVENUE DUBOIS , PA 15801

FILED

01/21/08 3:41
APR 02 2008

(GK)

William A. Shaw
Prothonotary/Clerk of Courts

SERVICES

2/13/2008 @ 12:08 PM SERVED MICHELLE C. REASINGER

SERVED, MICHELLE C. REASINGER MURRAY, DEFENDANT, AT HER PLACE OF EMPLOYMENT 101 BEAVER AVENUE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MICHELLE C. REASINGER

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

@ SERVED MATTHEW E. REASINGER

01/11/08 THE ATTORNEY'S OFFICE SERVED MATTHEW E. REASINGER DEFENDANT BY CERT MAIL.

2/2/2008 @ SERVED MATTHEW E. REASINGER

SERVED MATTHEW E. REASINGER BY REG & CERT MAIL TO 2801 WESTBURY LAKE DRIVE, APT. 5, CHARLOTTE, NC 28269

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20700

NO: 07-991-CD

PLAINTIFF: U.S. BANK NATIONAL ASSOCIATION TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY

vs.

DEFENDANT: MICHELLE C. REASINGER AND MATTHEW E. REASINGER

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$498.03

SURCHARGE \$40.00 **PAID BY** **ATTORNEY**

Sworn to Before Me This

So Answers,

____ Day of _____ 2006

Chester A. Hawkins
Sheriff

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

U.S. Bank National Association, Trustee for
the Pennsylvania Housing Finance Agency

Vs.

NO.: 2007-00991-CD

Matthew E. Reasinger and Michelle C. Reasinger

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

(1) See Attached Description

AMOUNT DUE/PRINCIPAL:.....\$22,032.49
INTEREST per diem of \$4.59 to 2/1/07:...\$2,239.92
5% ATTY'S COMM:.....\$1,101.62
ESCROW DEFICIT:.....\$1,500.00
DATE: 12/10/2007

PROTH. COSTS PAID:.....\$125.00
SHERIFF: \$
OTHER COSTS: \$
LATE CHARGES (\$7.47 per month to 2/1/07):..\$112.05



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 10th day
of December A.D. 2007
At 3:00 A.M. P.M.

Chester A. Hawkens
Sheriff By: Catherine Boller, Deputy

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

ALL THAT CERTAIN piece, parcel or tract of land situate, lying and being in the City of DuBois, County of Clearfield and State of Pennsylvania, and known on the plan of Henry Fireman's Addition to DuBois as Lot No. 46, bounded and described as follows, to wit:

BEGINNING at a post on the South side of South Avenue and the corner of Lot No. 45; thence Easterly by line of South Avenue, 60 feet to Beech Alley; thence Southerly by line of said Beech Alley, 180 feet to a post on line of Marshall Alley; thence Westerly by line of Marshall Alley, 60 feet to a post at the corner of Lot No. 45; thence Northerly by line of said Lot No. 45, 180 feet to the place of BEGINNING.

EXCEPTING AND RESERVING portion of the above described premises which were conveyed to Joseph Thomas, et ux., by Deed of Joseph Mitscavich, dated December 15, 1913 and recorded at Clearfield, Pennsylvania, in Deed Book No. 202, Page 172.

FURTHER UNDER AND SUBJECT to any exceptions, reservations and restrictions which may appear in the recorded chain of title.

HAVING THEREON ERECTED A TWO-STORY FRAME DWELLING HOUSE KNOWN AS:
515 SOUTH AVENUE DUBOIS, PA 15801

BEING THE SAME PREMISES WHICH Christopher J. Stoddard and Mary Kathleen Stoddard, by Deed dated 7/24/95 and recorded 7/28/95 in Clearfield County Deed Book 1692, Page 268, granted and conveyed unto Matthew E. Reasinger and Michelle C. Reasinger.

Assessment #7.5-021-6712

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME MICHELLE C. REASINGER

NO. 07-991-CD

NOW, April 02, 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 March 07, 2008, I exposed the within described real estate of Michelle C. Reasinger And Matthew E. Reasinger to public venue or outcry at which time and place I sold the same to U.S. BANK NATIONAL ASSOCIATION TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY he/she being the highest bidder, for the sum of \$10,000.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

| | |
|----------------------------|-----------------|
| RDR | 15.00 |
| SERVICE | 15.00 |
| MILEAGE | 18.43 |
| LEVY | 15.00 |
| MILEAGE | 18.43 |
| POSTING | 15.00 |
| CSDS | 10.00 |
| COMMISSION | 200.00 |
| POSTAGE | 10.88 |
| HANDBILLS | 15.00 |
| DISTRIBUTION | 25.00 |
| ADVERTISING | 15.00 |
| ADD'L SERVICE | 15.00 |
| DEED | 30.00 |
| ADD'L POSTING | |
| ADD'L MILEAGE | 55.29 |
| ADD'L LEVY | |
| BID AMOUNT | 10,000.00 |
| RETURNS/DEPUTIZE | |
| COPIES | 15.00 |
| | 5.00 |
| BILLING/PHONE/FAX | 5.00 |
| CONTINUED SALES | |
| MISCELLANEOUS | |
| TOTAL SHERIFF COSTS | \$498.03 |

DEED COSTS:

| | |
|-------------------------|----------------|
| ACKNOWLEDGEMENT | 5.00 |
| REGISTER & RECORDER | 29.00 |
| TRANSFER TAX 2% | 0.00 |
| TOTAL DEED COSTS | \$29.00 |

PLAINTIFF COSTS, DEBT AND INTEREST:

| | |
|--------------------------------|--------------------|
| DEBT-AMOUNT DUE | 22,032.49 |
| INTEREST @ % | 0.00 |
| FROM TO 03/07/2008 | |
| PROTH SATISFACTION | |
| LATE CHARGES AND FEES | 112.05 |
| COST OF SUIT-TO BE ADDED | |
| FORECLOSURE FEES | |
| ATTORNEY COMMISSION | 1,101.62 |
| REFUND OF ADVANCE | |
| REFUND OF SURCHARGE | 40.00 |
| SATISFACTION FEE | |
| ESCROW DEFICIENCY | 1,500.00 |
| PROPERTY INSPECTIONS | |
| INTEREST | 2,239.92 |
| MISCELLANEOUS | |
| TOTAL DEBT AND INTEREST | \$27,026.08 |

COSTS:

| | |
|---------------------|-------------------|
| ADVERTISING | 1,252.89 |
| TAXES - COLLECTOR | 271.30 |
| TAXES - TAX CLAIM | |
| DUE | |
| LIEN SEARCH | 100.00 |
| ACKNOWLEDGEMENT | 5.00 |
| DEED COSTS | 29.00 |
| SHERIFF COSTS | 498.03 |
| LEGAL JOURNAL COSTS | 162.00 |
| PROTHONOTARY | 125.00 |
| MORTGAGE SEARCH | 40.00 |
| MUNICIPAL LIEN | |
| TOTAL COSTS | \$2,483.22 |

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

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

Track & Confirm

Search Results

Label/Receipt Number: 7006 0810 0001 4507 3633
Status: Delivered

Your item was delivered at 3:23 PM on February 2, 2008 in CHARLOTTE, NC 28269.

Track & Confirm

Enter Label/Receipt Number.

[Go >](#)

Site 3633
Co 4507
4 0001
0 0010
0 0100
0 001
7 0001
7 001

| U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided) | |
|--|---------|
| For delivery information visit our website at www.usps.com | |
| OFFICIAL USE | |
| Postage | \$ 58 |
| Certified Fee | |
| Return Receipt Fee (Endorsement Required) | |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | \$ 5.38 |
| Sent To MATTHEW E. REASINGER 2801 WESTBURY LAKE DRIVE, APT. 5 CHARLOTTE, NC 28269 | |
| PS Form 3800, June 2002 | |
| See Reverse for Instructions | |

Postmark
Here
JAN 30 2008
CLEARFIELD PA 16830
USPS

Policy
FOIA

[Terms of Use](#)[National & Premier Accounts](#)