

07-1447-CD

Citifinancial vs Karen Kanouff et al

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
DANIEL G. SCHMIEG, ESQ., Id. No. 62205
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000 158133

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

COURT OF COMMON PLEAS

CIVIL DIVISION

Plaintiff

TERM

v.

NO. 07-1447-CD

CLEARFIELD COUNTY

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Defendants

March 25, 2008 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

Deputy Prothonotary

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

Feb. 25, 2007 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

Deputy Prothonotary

Jan 16, 2008 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

Deputy Prothonotary

Oct 11, 2007 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

Deputy Prothonotary

November 30, 2007 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

Deputy Prothonotary

FILED Any pd. 85.00
m/239/201
SEP 05 2007 locc Sheriff

William A. Shaw
Prothonotary/Clerk of Courts

NOTICE

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

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

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

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

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

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THE END OF THE THIRTY (30) DAY PERIOD
FOLLOWING FIRST CONTACT WITH YOU BEFORE
SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH
THE LAW PROVIDES THAT YOUR ANSWER TO THIS**

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

1. Plaintiff is

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

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

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

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

3. On 01/15/2001 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200100661. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 04/25/2007 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$75,452.51
Interest	\$3,389.88
03/25/2007 through 09/04/2007 (Per Diem \$20.67)	
Attorney's Fees	\$1,250.00
Cumulative Late Charges	\$0.00
01/15/2001 to 09/04/2007	
Cost of Suit and Title Search	\$550.00
Subtotal	\$80,642.39
Escrow	
Credit	\$0.00
Deficit	\$0.00
Subtotal	<u>\$0.00</u>
TOTAL	\$80,642.39

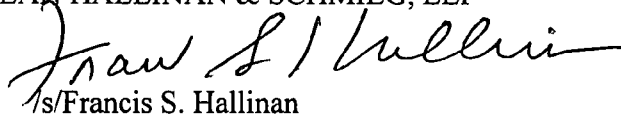
7. If the mortgage is reinstated prior to a Sheriff's Sale, the attorney's fee set forth above may be less than the amount demanded based on work actually performed. The attorney's fees requested are in conformity with the mortgage and Pennsylvania law. Plaintiff reserves its right to collect attorney's fees up to 5% of the remaining principal balance in the event the property is sold to a third party purchaser at Sheriff's Sale, or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or an in personam judgment) against the Defendant(s) in the Action; however, Plaintiff reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant(s) has/have received a discharge of personal liability in a bankruptcy proceeding, this Action of Mortgage Foreclosure is in no way an attempt to reestablish such personal liability discharged in bankruptcy, but only to foreclose the mortgage and sell the mortgaged premises pursuant to Pennsylvania Law.

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

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$80,642.39, together with interest from 09/04/2007 at the rate of \$20.67 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By: _____



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

LEGAL DESCRIPTION

ALL that certain piece or parcel of land situate in the Township of Morris, Clearfield County, PA,

bounded and described as follows:

BEGINNING at a point of line of Township Road and being common corner of Lot No. 19; thence along said Township road South two degrees forty-three (43) minutes East seventy-seven (77) feet to point on line of Lot No. 17; thence along line of Lot No. 17 South eighty-six degrees sixteen (16) minutes West two hundred one (201) feet to point on twenty-foot alley-way; thence along said twenty-foot alley-way North one degree twenty-two (22) minutes West eighty-three (83) feet to point on Line of Lot No. 19; thence along line of Lot No. 19 North eighty-seven degrees fifty-four (54) minutes East one hundred ninety-nine (199) feet to point and place of beginning, and being known as Lot No. 18 in plot of lots laid out by the Clearfield Trust Company and filed for recording in the Office of the Recorder of Deeds in and for the County of Clearfield.

RD 3 BOX 1119 A/K/A 331 CHURCH, STREET, MORRISDALE, PA 16858

PARCEL NUMBER Q10-568-00003

VERIFICATION

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

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



Francis S. Hallinan, Esquire
Attorney for Plaintiff

DATE: 9-4-07

FILED

SEP 05 2007

William A. Shaw
Prothonotary/Clerk of Courts

42
43
44
45

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

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.

Plaintiff

vs.

KAREN J. KANOUFF
CHARLES KANOUFF

Defendants

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: No. 07-1447-CD

PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE

TO THE PROTHONOTARY:

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

PHELAN HALLINAN & SCHMIEG, LLP

By:

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

Date: October 10, 2007

/jmr, Svc Dept.
File# 158133

FILED
OCT 11 2007
m72:0064
Any pd. 7.00
3 Compl.
Reinstated to
Sheriff
William A. Shaw
Prothonotary/Clerk of Courts
GK

FILED

NOV 01 2007

William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP

BY: Francis S. Hallinan, Esquire

Identification No. 62695

One Penn Center at Suburban Station

Suite 1400

Philadelphia, PA 19103

(215) 563-7000

Attorney For Plaintiff

CITIFINANCIAL SERVICES, INC.

COURT OF COMMON PLEAS
CIVIL DIVISION

v.

CLEARFIELD COUNTY

KAREN J. KANOUFF

CHARLES KANOUFF

NO. 07-1447-CD

PRAECIPE TO SUBSTITUTE VERIFICATION
TO CIVIL ACTION COMPLAINT
IN MORTGAGE FORCLOSURE

TO THE PROTHONOTARY:

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

Phelan Hallinan and Schmieg, LLP

By: Francis S. Hallinan

Francis S. Hallinan, Esquire

Lawrence T. Phelan

Daniel G. Schmieg

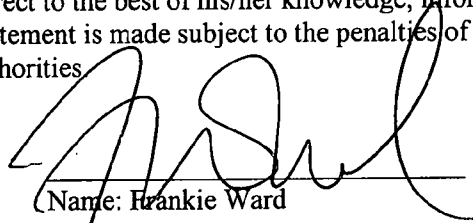
Dated: 10/30/07

File #: 158133

VERIFICATION

Frankie Ward hereby states that he/she is

Assist V.P. of CITIFINANCIAL SERVICES, INC., servicing agent for Plaintiff in this matter, that he/she is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his/her knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities



(Name: Frankie Ward

Title: Assist V.P

DATE:

Company: CITIFINANCIAL SERVICES,
INC.

Loan: 20-0051-0256998

FILED

NOV 01 2007

William A. Shaw
Prothonotary/Clerk of Courts

FILED

NOV 01 2007

William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP

BY: Francis S. Hallinan, Esquire

Identification No. 62695

Attorney For Plaintiff

One Penn Center at Suburban Station

Suite 1400

Philadelphia, PA 19103

(215) 563-7000

CITIFINANCIAL SERVICES, INC.

COURT OF COMMON PLEAS
CIVIL DIVISION

v.

CLEARFIELD COUNTY

KAREN J. KANOUFF

CHARLES KANOUFF

NO. 07-1447-CD

PRAECIPE TO SUBSTITUTE VERIFICATION
TO CIVIL ACTION COMPLAINT
IN MORTGAGE FORCLOSURE

TO THE PROTHONOTARY:

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

Phelan Hallinan and Schmieg, LLP~

By: Francis S. Hallinan
Francis S. Hallinan, Esquire
Lawrence T. Phelan
Daniel G. Schmieg

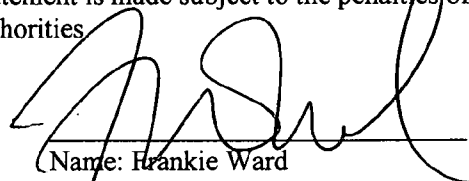
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Title: Assist V.P

DATE:

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FILED

NOV 01 2007

William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP
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FRANCIS S. HALLINAN, ESQ., Id. No. 62695
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PHILADELPHIA, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.

Plaintiff

vs.

KAREN J. KANOUFF
CHARLES KANOUFF

Defendants

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: No. 07-1447-CD


PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE

TO THE PROTHONOTARY:

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

PHELAN HALLINAN & SCHMIEG, LLP

By:


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

Date: November 26, 2007

/jmr, Svc Dept.
File# 158133

FILED

NOV 27 2007

William A. Shaw
Prothonotary/Clerk of Courts

Atty pd. 7.00
Complaint Reinstated
to Sheriff

UA

FILED ^{ice}
m 11:25 AM
JAN 16 2008 ^{Atty}
Schmieg
William A. Shaw
Prothonotary/Clerk of Courts @

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

Attorney for Plaintiff

Citifinancial Services, Inc.	:	COURT OF COMMON PLEAS
	:	
	:	CIVIL DIVISION
vs.		
Karen J. Kanouff	:	CLEARFIELD COUNTY
Charles Kanouff	:	
	:	
	:	NO. 07-1447-CD

MOTION FOR SERVICE PURSUANT TO
SPECIAL ORDER OF COURT

Plaintiff, by its counsel, Phelan Hallinan & Schmieg, L.L.P., moves this Honorable Court for an Order directing service of the Complaint upon the above-captioned Defendant, Charles Kanouff, by posting a copy of the complaint to the mortgaged premises, as well as sending first class mail and certified mail to the last known addresses, 3496 Main Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651 and the mortgaged premises, RD 3 Box 119 a/k/a 331 Church Street, Morrisdale, PA 16858, and in support thereof avers the following:

1. Plaintiff, by and through its counsel, initiated the above referenced Complaint if Mortgage Foreclosure Action on September 5, 2007. As indicated by the copy of said complaint attached hereto as Exhibit "A".

2. Said complaint was forwarded to the Office of the Sheriff on or about September 6, 2007 for service to be completed on the Defendant, Charles Kanouff at RD 3 Box 119 a/k/a 331 Church Street, Morrisdale, PA 16858 and 3496 Main Street, Apt. 2, Karthaus, PA 16845.

3. Plaintiff filed a Praecipe to Reinstate Civil Action in Mortgage Foreclosure on October 11, 2007. This reinstated complaint was given to the Sheriff to attempt service at 3496 Main Street, Apt. 2, Karthaus, PA 16845 because they failed to attempt service of the initial complaint at this address.

4. Plaintiff filed a Praecipe to Reinstate Civil Action in Mortgage Foreclosure on November 27, 2007 in an attempt to obtain personal service on the Defendant, Charles Kanouff, at 508 Good Street, Apt. 3, Houtzdale, PA 16651.

5. Plaintiff was advised by the Sheriff's Office that there was no service made at any of these addresses. Plaintiff is unable to append a copy of the Return of Service as a result of a backlog in completing the Affidavit at the Sheriff's Office. Plaintiff's Affidavit of Service is attached hereto and marked as Exhibit "B".


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

7. Plaintiff has reviewed its internal records and has not been contacted by the Defendant as of January 15, 2008 to bring loan current.

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

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

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



By: _____
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: January 15, 2008

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
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158133

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

Plaintiff

v.

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
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MORRISDALE, PA 16858

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 07-1447-CD

CLEARFIELD COUNTY

FILED
39
SEP 05 2007

William A. Shaw
Prothonotary/Clerk of Courts

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

ATTORNEY FILE COPY
PLEASE RETURN

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

11/27/07 Document
Reinstated/Released to Sheriff/Attorney
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Deputy Prothonotary

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CITIFINANCIAL SERVICES, INC.
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CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

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KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

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Deficit	\$0.00
Subtotal	<u>\$0.00</u>
TOTAL	\$80,642.39

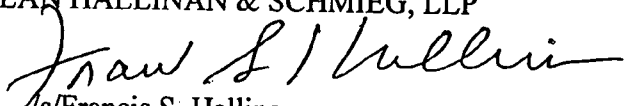
7. If the mortgage is reinstated prior to a Sheriff's Sale, the attorney's fee set forth above may be less than the amount demanded based on work actually performed. The attorney's fees requested are in conformity with the mortgage and Pennsylvania law. Plaintiff reserves its right to collect attorney's fees up to 5% of the remaining principal balance in the event the property is sold to a third party purchaser at Sheriff's Sale, or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or an in personam judgment) against the Defendant(s) in the Action; however, Plaintiff reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant(s) has/have received a discharge of personal liability in a bankruptcy proceeding, this Action of Mortgage Foreclosure is in no way an attempt to reestablish such personal liability discharged in bankruptcy, but only to foreclose the mortgage and sell the mortgaged premises pursuant to Pennsylvania Law.

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

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$80,642.39, together with interest from 09/04/2007 at the rate of \$20.67 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By: _____


/s/Francis S. Hallinan

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

LEGAL DESCRIPTION

ALL that certain piece or parcel of land situate in the Township of Morris, Clearfield County, PA,

bounded and described as follows:

BEGINNING at a point of line of Township Road and being common corner of Lot No. 19; thence along said Township road South two degrees forty-three (43) minutes East seventy-seven (77) feet to point on line of Lot No. 17; thence along line of Lot No. 17 South eighty-six degrees sixteen (16) minutes West two hundred one (201) feet to point on twenty-foot alley-way; thence along said twenty-foot alley-way North one degree twenty-two (22) minutes West eighty-three (83) feet to point on Line of Lot No. 19; thence along line of Lot No. 19 North eighty-seven degrees fifty-four (54) minutes East one hundred ninety-nine (199) feet to point and place of beginning, and being known as Lot No. 18 in plot of lots laid out by the Clearfield Trust Company and filed for recording in the Office of the Recorder of Deeds in and for the County of Clearfield.

RD 3 BOX 1119 A/K/A 331 CHURCH, STREET, MORRISDALE, PA 16858

PARCEL NUMBER Q10-568-00003

VERIFICATION

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

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



Francis S. Hallinan, Esquire
Attorney for Plaintiff

DATE: 9-4-07



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

Attorney for Plaintiff

Citifinancial Services, Inc.

:

COURT OF COMMON PLEAS

:

:

CIVIL DIVISION

vs.

Karen J. Kanouff
Charles Kanouff

:

CLEARFIELD COUNTY

:

NO. 07-1447-CD

AFFIDAVIT OF SERVICE

Plaintiff's Counsel, Phelan Hallinan & Schmieg, LLP, does hereby swear and subscribe that it contacted the Sheriff's Office of Clearfield County on September 18, 2007 and was advised that the Sheriff was unable to complete service on Charles Kanouff at the mortgaged premises, RD 3 Box 119 a/k/a 331 Church Street, Morrisdale, PA 16858 because this property is vacant. On, October 10, 2007, Plaintiff was advised by the Sheriff's Office that no service attempts were ever made at 3496 Main Street, Apt. 2, Karthaus, PA 16845. Subsequently, Plaintiff filed a Praecipe to Reinstate the Civil Action. Plaintiff called the Sheriff of Clearfield County to obtain status of service of the reinstated complaint on November 5, 2007 and was advised that the Deputy made several attempts but there was no answer at 3496 Main Street, Apt. 2, Karthaus, PA 16845. Lastly, Plaintiff contacted the Sheriff's Office to check the status of service on the November 27, 2007 reinstated complaint which was to be served at 508 Good Street, Apt. 3, Houtzdale, PA 16651 on December 19, 2007. The Sheriff's Office indicated the Defendant moved from this address. On December 28, 2007 and January 15, 2008, the

Plaintiff, by its Counsel, called the Sheriff's Office inquiring if a Return of Service was complete. The Sheriff's Office advised the Plaintiff's Counsel that they are behind with getting the returns typed up and out the door. However, they did confirm that the Defendant, Charles Kanouff, was not served at the mortgaged premises, RD 3 Box 119 a/k/a 331 Church Street, Morrisdale, PA 16858 or the last known addresses, 3496 Main Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651.

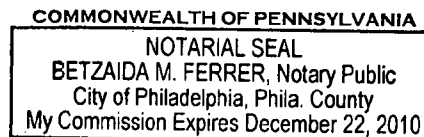
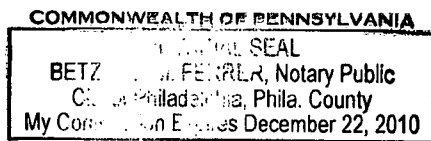
Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: _____

Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Sworn to and subscribed before me on this 15th day of January, 2008

Betzaida M. Ferrer
Notary Public



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

File Number: 158133
Attorney Firm: Phelan, Hallinan & Schmieg, LLP
Subject: Karen J. Kanouff & Charles Kanouff

Property Address: RD 3 Box 1119, Morrisdale, PA 16858
Possible Mailing Address: 331 Church Street, Morrisdale, PA 16858

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

I. CREDIT INFORMATION

A. SOCIAL SECURITY NUMBER

Our search verified the following information to be true and correct

Karen J. Kanouff - xxx-xx-8289

Charles Kanouff - xxx-xx-1924

B. EMPLOYMENT SEARCH

Karen J. Kanouff & Charles Kanouff - A review of the credit reporting agencies provided no employment information.

C. INQUIRY OF CREDITORS

Our inquiry of creditors indicated that Karen J. Kanouff & Charles Kanouff reside(s) at: RR 3 Box 1119, Morrisdale, PA 16858.

II. INQUIRY OF TELEPHONE COMPANY

A. DIRECTORY ASSISTANCE SEARCH

Our office contacted directory assistance, which had no listing for Karen J. Kanouff & Charles Kanouff.

B. On 07-12-07 our office made a telephone call to the phone number (814) 342-6155 and received the following information: disconnected. On 07-12-07 our office made a telephone call to the phone number (814) 342-2038 and received the following information: wrong number. On 07-12-07 our office made several telephone calls to the phone number (814) 342-2648 and received the following information: no answer.

III. INQUIRY OF NEIGHBORS

On 07-12-07 our office made several phone calls in an attempt to contact Leesa Folmar (814) 345-5600, RD 3, Morrisdale, PA 16858: no answer.

On 07-12-07 our office made a phone call in an attempt to contact Aaron Hubler (814) 345-6711, RD 3, Morrisdale, PA 16858: disconnected.

On 07-12-07 our office made a phone call in an attempt to contact Anna Jane Hoover (814) 345-5016, RD 3, Morrisdale, PA 16858: spoke with an unidentified female who could not confirm that the subjects reside(s) at RD 3 Box 1119, Morrisdale, PA 16858.

On 07-12-07 our office made a phone call in an attempt to contact Lou A. Cuneo (814) 342-1479, 246 Church Street, Morrisdale, PA 16858: disconnected.

On 07-12-07 our office made a phone call in an attempt to contact Bernice Cutler (814) 342-6396, 255 Church Street, Morrisdale, PA 16858: disconnected.

On 07-12-07 our office made several phone calls in an attempt to contact Beatrice I. Shimmel (814) 342-6605, 396 Church Street, Morrisdale, PA 16858: no answer.

IV. ADDRESS INQUIRY

A. NATIONAL ADDRESS UPDATE

On 07-12-07 we reviewed the National Address database and found the following information:

Karen J. Kanouff & Charles Kanouff - 331 Church Street, Morrisdale, PA 16858.

B. ADDITIONAL ACTIVE MAILING ADDRESSES

Per our inquiry of creditors, the following is a possible mailing address: 331 Church Street, Morrisdale, PA 16858.

V. DRIVERS LICENSE INFORMATION

A. MOTOR VEHICLE & DMV OFFICE

Per the PA Department of Motor Vehicles, we were unable to obtain address information on Karen J. Kanouff & Charles Kanouff.

VI. OTHER INQUIRIES

A. DEATH RECORDS

As of 07-12-07 Vital Records and all public databases have no death record on file for Karen J. Kanouff & Charles Kanouff.

B. COUNTY VOTER REGISTRATION

The county voter registration was unable to confirm a registration for Karen J. Kanouff & Charles Kanouff residing at: last registered address.

VII. ADDITIONAL INFORMATION OF SUBJECT

A. DATE OF BIRTH

Karen J. Kanouff - 04-02-1964

Charles Kanouff - 05-10-1963

B. A.K.A.

Karen J. Ennis; Karen J. Wolf

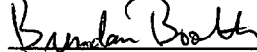
Charles D. Kanouff; Charles Q. Kanouff

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

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

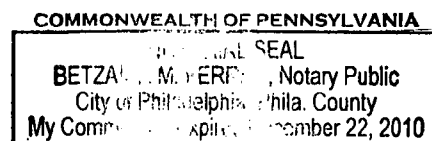
I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing states made by me are willfully false, I am subject to punishment.

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



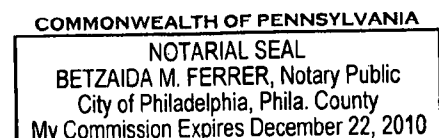
AFFIANT - Brendan Booth
Full Spectrum Legal Services, Inc.

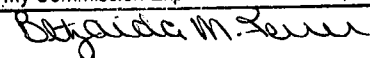
Sworn to and subscribed before me this 12th day of July, 2007.



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

IND



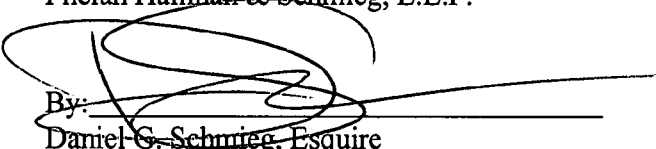


VERIFICATION

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

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

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


By: _____
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: January 15, 2008

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

Attorney for Plaintiff

Citifinancial Services, Inc.

COURT OF COMMON PLEAS

CIVIL DIVISION

vs.

Karen J. Kanouff
Charles Kanouff

CLEARFIELD COUNTY

NO. 07-1447-CD

CERTIFICATION OF SERVICE

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

Karen J. Kanouff and Charles Kanouff at:
RD 3 Box 119 a/k/a 331 Church Street
Morrisdale, PA 16858

Karen J. Kanouff and Charles Kanouff at:
3496 Main Street, Apt 2
Karthaus, PA 16845

Karen J. Kanouff and Charles Kanouff at:
508 Good Street, Apt. 3
Houtzdale, PA 16651

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

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.
By: _____
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: January 15, 2008

FILED

JAN 16 2008

William A. Shaw
Prothonotary/Clerk of Courts

5
PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.

Plaintiff

vs.

KAREN J. KANOUFF
CHARLES KANOUFF

Defendants

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: No. 07-1447-CD


PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE

TO THE PROTHONOTARY:

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

PHELAN HALLINAN & SCHMIEG, LLP

By:


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

Date: January 15, 2008

/jmr, Svc Dept.
File# 158133

FILED
m 13:28
JAN 16 2008

William A. Shaw
Prothonotary/Clerk of Courts

Atty pd.
7.50
1 Complaint
Reinstated
to Atty
@

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

CITIFINANCIAL SERVICES, INC., *
Plaintiff

vs.

KAREN J. KANOUFF,
CHARLES KANOUFF *
Defendants

NO. 07-1447-CD


ORDER

NOW, this 16th day of January, 2008, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendant **CHARLES KANOUFF** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield County
Legal Journal;
2. By first class mail to RD 3, Box 119 a/k/a 331 Church Street Morrisdale, PA
16858 and the last known addresses of 3496 Main Street, Apt. 2, Karthaus,
PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651;
3. By certified mail, return receipt requested RD 3, Box 119 a/k/a 331 Church
Street Morrisdale, PA 16858 and the last known addresses of 3496 Main
Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale,
PA 16651; and
4. By posting the mortgaged premises known in this herein action as RD 3,
Box 119 a/k/a 331 Church Street Morrisdale, PA 16858.

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

BY THE COURT,



FREDRIC J. AMMERMAN
President Judge

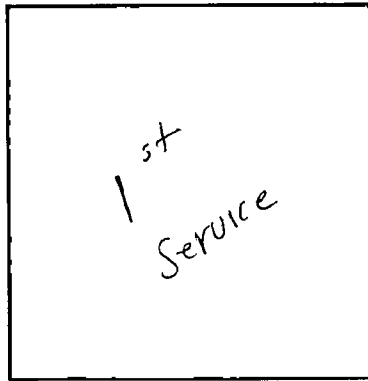
FILED 3cc
014.0031
JAN 17 2008

William A. Shaw
Prothonotary/Clerk of Courts

FILED

JAN 17 2008

William A. Shaw
Prothonotary/Clerk of Courts



In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 6 Services

Sheriff Docket # **103170**

CITIFINANCIAL SERVICES, INC.

Case # 07-1447-CD

vs.

KAREN J. KANOUFF & CHARLES KANOUFF

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW January 28, 2008 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO CHARLES D. KANOUFF, DEFENDANT. RD#3 BX 1119 aka331 CHURCH ST., MORRISDALE "VACANT".

SERVED BY: /

FILED

03:15 cm
JAN 28 2008

William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 6 Services

Sheriff Docket # **103170**

CITIFINANCIAL SERVICES, INC.

Case # 07-1447-CD

vs.

KAREN J. KANOUFF & CHARLES KANOUFF

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW January 28, 2008 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO KAREN J. KANOUFF, DEFENDANT. RD#3 BX1119 aka331 CHURCH ST.,MORRISDALE "VACANT".

SERVED BY: /

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 3 of 6 Services

Sheriff Docket # **103170**

CITIFINANCIAL SERVICES, INC.

Case # 07-1447-CD

vs.

KAREN J. KANOUFF & CHARLES KANOUFF

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW January 28, 2008 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO CHARLES D. KANOUFF, DEFENDANT. 331 CHURCH ST., MORRISDALE "VACANT".

SERVED BY: /

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 4 of 6 Services

Sheriff Docket # **103170**

CITIFINANCIAL SERVICES, INC.

Case # 07-1447-CD

vs.

KAREN J. KANOUFF & CHARLES KANOUFF

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW January 28, 2008 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO KAREN J. KANOUFF, DEFENDANT. 331 CHURCH ST., MORRISDALE "VACANT".

SERVED BY: /

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 5 of 6 Services

Sheriff Docket # **103170**

CITIFINANCIAL SERVICES, INC.

Case # 07-1447-CD

vs.

KAREN J. KANOUFF & CHARLES KANOUFF

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW January 28, 2008 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO CHARLES D. KANOUFF, DEFENDANT. WORKS IN STATE COLLEGE, PA. HOME AFTER 5pm.

SERVED BY: /

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 6 of 6 Services

Sheriff Docket # **103170**

CITIFINANCIAL SERVICES, INC.

Case # 07-1447-CD

vs.

KAREN J. KANOUFF & CHARLES KANOUFF

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW January 28, 2008 RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT SERVED, TIME EXPIRED" AS TO KAREN J. KANOUFF, DEFENDANT. NOT ENOUGH TIME TO MEET DEFENDANT FOR SERVICE

SERVED BY: /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103170
NO: 07-1447-CD
SERVICES 6
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CITIFINANCIAL SERVICES, INC.
vs.
DEFENDANT: KAREN J. KANOUFF & CHARLES KANOUFF

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PHELAN	625023	60.00
SHERIFF HAWKINS	PHELAN	625023	40.00

Sworn to Before Me This

_____ Day of _____ 2008

So Answers,



Chester A. Hawkins
Sheriff

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
DANIEL G. SCHMIEG, ESQ., Id. No. 62205
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000 158133

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

COURT OF COMMON PLEAS

CIVIL DIVISION

Plaintiff

TERM

v.

NO. 07-1447-CD

CLEARFIELD COUNTY

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Defendants

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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

SEP 05 2007

Attest.

William B. ...
Prothonotary
Clerk of Courts

Clearfield County, Pa.
Prothonotary
Sept 5, 2007
301 ...

NOTICE

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

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

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

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

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

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

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

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

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

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

1. Plaintiff is

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

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

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

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

3. On 01/15/2001 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200100661. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 04/25/2007 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$75,452.51
Interest	\$3,389.88
03/25/2007 through 09/04/2007 (Per Diem \$20.67)	
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Cumulative Late Charges	\$0.00
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Cost of Suit and Title Search	<u>\$550.00</u>
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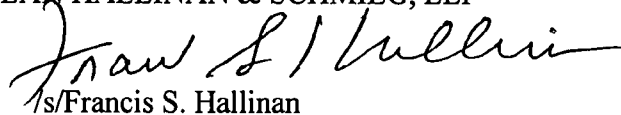
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10. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$80,642.39, together with interest from 09/04/2007 at the rate of \$20.67 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By:



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

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RD 3 BOX 1119 A/K/A 331 CHURCH, STREET, MORRISDALE, PA 16858

PARCEL NUMBER Q10-568-00003

VERIFICATION

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

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



Francis S. Hallinan, Esquire
Attorney for Plaintiff

DATE: 9-4-07

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
DANIEL G. SCHMIEG, ESQ., Id. No. 62205
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000 158133

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

COURT OF COMMON PLEAS

CIVIL DIVISION

Plaintiff

TERM

v.

NO. 07-1447-CD

CLEARFIELD COUNTY

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Defendants

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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

*I hereby certify the
truth of the facts and
the correctness of the
statement filed in this case.*

SEP 05 2007

Attest.

William L. Brown
Prothonotary/
Clerk of Courts

File #: 158133

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605 MUNN RD.
FT. MILL, SC 29715

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CHARLES KANOUFF
RD 3 BOX 1119
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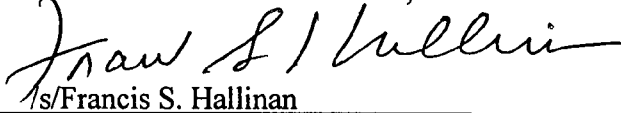
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By:


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PARCEL NUMBER Q10-568-00003

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Attorney for Plaintiff

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ATTORNEY FOR PLAINTIFF

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COURT OF COMMON PLEAS

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TERM

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CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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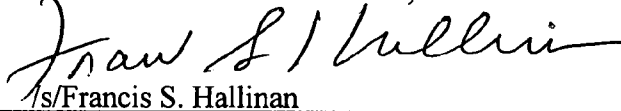
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605 MUNN RD.
FT. MILL, SC 29715

Plaintiff

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Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982

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

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

**THE LAW DOES NOT REQUIRE US TO WAIT UNTIL
THE END OF THE THIRTY (30) DAY PERIOD
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SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH
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COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION OF THAT TIME. FURTHERMORE, NO REQUEST WILL BE MADE TO THE COURT FOR A JUDGMENT UNTIL THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF YOU REQUEST PROOF OF THE DEBT OR THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAY PERIOD THAT BEGINS UPON YOUR RECEIPT OF THIS COMPLAINT, THE LAW REQUIRES US TO CEASE OUR EFFORTS (THROUGH LITIGATION OR OTHERWISE) TO COLLECT THE DEBT UNTIL WE MAIL THE REQUESTED INFORMATION TO YOU. YOU SHOULD CONSULT AN ATTORNEY FOR ADVICE CONCERNING YOUR RIGHTS AND OBLIGATIONS IN THIS SUIT.

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

1. Plaintiff is

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

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

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

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

3. On 01/15/2001 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200100661. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 04/25/2007 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

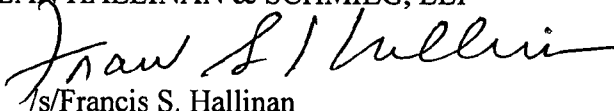
Principal Balance	\$75,452.51
Interest	\$3,389.88
03/25/2007 through 09/04/2007 (Per Diem \$20.67)	
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01/15/2001 to 09/04/2007	
Cost of Suit and Title Search	\$550.00
Subtotal	\$80,642.39
Escrow	
Credit	\$0.00
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Subtotal	<u>\$0.00</u>
TOTAL	\$80,642.39

7. If the mortgage is reinstated prior to a Sheriff's Sale, the attorney's fee set forth above may be less than the amount demanded based on work actually performed. The attorney's fees requested are in conformity with the mortgage and Pennsylvania law. Plaintiff reserves its right to collect attorney's fees up to 5% of the remaining principal balance in the event the property is sold to a third party purchaser at Sheriff's Sale, or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or an in personam judgment) against the Defendant(s) in the Action; however, Plaintiff reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant(s) has/have received a discharge of personal liability in a bankruptcy proceeding, this Action of Mortgage Foreclosure is in no way an attempt to reestablish such personal liability discharged in bankruptcy, but only to foreclose the mortgage and sell the mortgaged premises pursuant to Pennsylvania Law.

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

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$80,642.39, together with interest from 09/04/2007 at the rate of \$20.67 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

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

LEGAL DESCRIPTION

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RD 3 BOX 1119 A/K/A 331 CHURCH, STREET, MORRISDALE, PA 16858

PARCEL NUMBER Q10-568-00003

VERIFICATION

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

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



Francis S. Hallinan, Esquire
Attorney for Plaintiff

DATE: 9-4-07

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
DANIEL G. SCHMIEG, ESQ., Id. No. 62205
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000 _____ 158133

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

COURT OF COMMON PLEAS

CIVIL DIVISION

Plaintiff

TERM

v.

NO. 07-1447-CD

CLEARFIELD COUNTY

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Defendants

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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

We hereby certify the
within to be a true and
correct copy of the
original statement filed in this case.

SEP 05 2007

Attest.

William A. Pica
Prothonotary/
Clerk of Courts

File #: 158133

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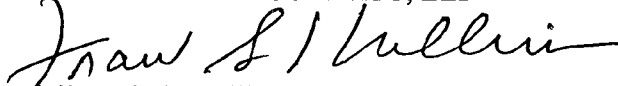
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By: _____


/s/Francis S. Hallinan

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PARCEL NUMBER Q10-568-00003

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COURT OF COMMON PLEAS

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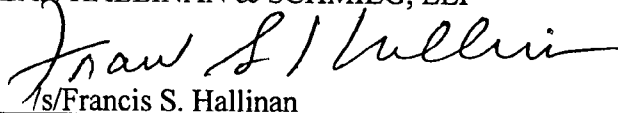
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The undersigned understands that this statement is made subject to the penalties of 18 Pa.C.S. Sec. 4904 relating to unsworn falsifications to authorities.



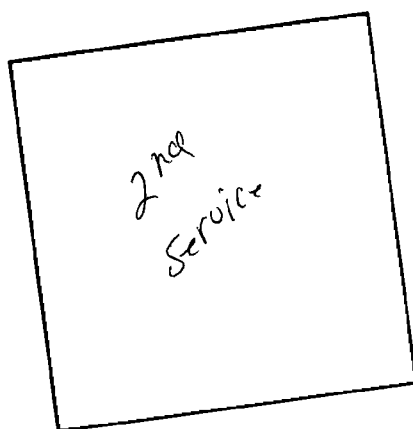
Francis S. Hallinan, Esquire
Attorney for Plaintiff

DATE: 9-4-07

FILED

JAN 28 2008

William A. Shaw
Prothonotary/Clerk of Courts



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103294
NO: 07-1447-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CITIFINANCIAL SERVICES, INC.

vs.

DEFENDANT: KAREN J. KANOUFF and CHARLES KANOUFF

SHERIFF RETURN

NOW, October 16, 2007 AT 3:51 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON KAREN J. KANOUFF DEFENDANT AT Meeting Place: Your Neighborhood Market, SR 5, HOUTZDALE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KAREN J. KANOUFF, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

FILED
0/3:15cm
JAN 28 2008
(LS)
William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 2 Services

Sheriff Docket # **103294**

CITIFINANCIAL SERVICES, INC.

Case # 07-1447-CD

vs.

KAREN J. KANOUFF and CHARLES KANOUFF

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW January 28, 2008 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO CHARLES KANOUFF, DEFENDANT. DEFENDANTS WHEREABOUTS UNKNOWN.

DEFENDANT BEING EVICTED FROM 508 GOOD ST., APT 3, HOUTZDALE, PA.

SERVED BY: /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103294
NO: 07-1447-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CITIFINANCIAL SERVICES, INC.
vs.
DEFENDANT: KAREN J. KANOUFF and CHARLES KANOUFF

SHERIFF RETURN

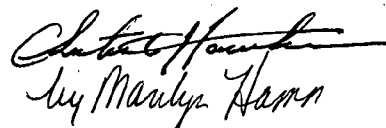
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PHELAN	634213	20.00
SHERIFF HAWKINS	PHELAN	634213	130.00

Sworn to Before Me This

_____ Day of _____ 2008

So Answers,



Chester A. Hawkins
Sheriff

10/11/07 Document
Reinstated/Issued to Sheriff/Attorney
for service
William A. Shaw
Deputy Prothonotary

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
DANIEL G. SCHMIEG, ESQ., Id. No. 62205
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000 158133

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

COURT OF COMMON PLEAS

CIVIL DIVISION

Plaintiff

TERM

v.

NO. 07-1447-CD

CLEARFIELD COUNTY

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Defendants

FILED
SEP 05 2007

William A. Shaw
Prothonotary/Clerk of Courts

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

ATTORNEY FILE COPY
PLEASE RETURN

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

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
DANIEL G. SCHMIEG, ESQ., Id. No. 62205
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000 158133

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

COURT OF COMMON PLEAS

CIVIL DIVISION

Plaintiff

TERM

v.

NO.

CLEARFIELD COUNTY

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Defendants

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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

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

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

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

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

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

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

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

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

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

1. Plaintiff is

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

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

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

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

3. On 01/15/2001 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200100661. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 04/25/2007 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$75,452.51
Interest	\$3,389.88
03/25/2007 through 09/04/2007 (Per Diem \$20.67)	
Attorney's Fees	\$1,250.00
Cumulative Late Charges	\$0.00
01/15/2001 to 09/04/2007	
Cost of Suit and Title Search	<u>\$550.00</u>
Subtotal	\$80,642.39
Escrow	
Credit	\$0.00
Deficit	\$0.00
Subtotal	<u>\$0.00</u>
TOTAL	\$80,642.39

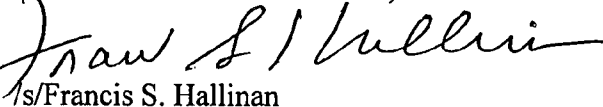
7. If the mortgage is reinstated prior to a Sheriff's Sale, the attorney's fee set forth above may be less than the amount demanded based on work actually performed. The attorney's fees requested are in conformity with the mortgage and Pennsylvania law. Plaintiff reserves its right to collect attorney's fees up to 5% of the remaining principal balance in the event the property is sold to a third party purchaser at Sheriff's Sale, or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or an in personam judgment) against the Defendant(s) in the Action; however, Plaintiff reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant(s) has/have received a discharge of personal liability in a bankruptcy proceeding, this Action of Mortgage Foreclosure is in no way an attempt to reestablish such personal liability discharged in bankruptcy, but only to foreclose the mortgage and sell the mortgaged premises pursuant to Pennsylvania Law.

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

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$80,642.39, together with interest from 09/04/2007 at the rate of \$20.67 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By:



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

LEGAL DESCRIPTION

ALL that certain piece or parcel of land situate in the Township of Morris, Clearfield County, PA,

bounded and described as follows:

BEGINNING at a point of line of Township Road and being common corner of Lot No. 19; thence along said Township road South two degrees forty-three (43) minutes East seventy-seven (77) feet to point on line of Lot No. 17; thence along line of Lot No. 17 South eighty-six degrees sixteen (16) minutes West two hundred one (201) feet to point on twenty-foot alley-way; thence along said twenty-foot alley-way North one degree twenty-two (22) minutes West eighty-three (83) feet to point on Line of Lot No. 19; thence along line of Lot No. 19 North eighty-seven degrees fifty-four (54) minutes East one hundred ninety-nine (199) feet to point and place of beginning, and being known as Lot No. 18 in plot of lots laid out by the Clearfield Trust Company and filed for recording in the Office of the Recorder of Deeds in and for the County of Clearfield.

RD 3 BOX 1119 A/K/A 331 CHURCH, STREET, MORRISDALE, PA 16858

PARCEL NUMBER Q10-568-00003

VERIFICATION

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

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



Francis S. Hallinan, Esquire
Attorney for Plaintiff

DATE: 9-4-07

10/11/07 Document
Reinstated/~~Reinstated~~ to Sheriff/Attorney
for service.
C. J. Shaw
Deputy Prothonotary

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

158133

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

Plaintiff

v.

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 07-1447-CD

CLEARFIELD COUNTY

FILED
SEP 05 2007

William A. Shaw
Prothonotary/Clerk of Courts

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

ATTORNEY FILE COPY
PLEASE RETURN

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

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

158133

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

Plaintiff

v.

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO.

CLEARFIELD COUNTY

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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Harrisburg, PA 17108
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Clearfield, PA 16830
814-765-2641 x 5982

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

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CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

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KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
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MORRISDALE, PA 16858

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3. On 01/15/2001 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200100661. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.
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Subtotal	\$80,642.39
Escrow	
Credit	\$0.00
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Subtotal	<u>\$0.00</u>
TOTAL	\$80,642.39

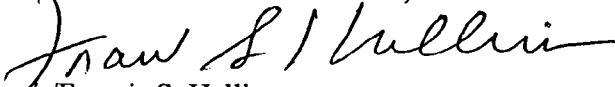
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PHELAN HALLINAN & SCHMIEG, LLP

By: _____


/s/Francis S. Hallinan

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

LEGAL DESCRIPTION

ALL that certain piece or parcel of land situate in the Township of Morris, Clearfield County, PA,

bounded and described as follows:

BEGINNING at a point of line of Township Road and being common corner of Lot No. 19; thence along said Township road South two degrees forty-three (43) minutes East seventy-seven (77) feet to point on line of Lot No. 17; thence along line of Lot No. 17 South eighty-six degrees sixteen (16) minutes West two hundred one (201) feet to point on twenty-foot alley-way; thence along said twenty-foot alley-way North one degree twenty-two (22) minutes West eighty-three (83) feet to point on Line of Lot No. 19; thence along line of Lot No. 19 North eighty-seven degrees fifty-four (54) minutes East one hundred ninety-nine (199) feet to point and place of beginning, and being known as Lot No. 18 in plot of lots laid out by the Clearfield Trust Company and filed for recording in the Office of the Recorder of Deeds in and for the County of Clearfield.

RD 3 BOX 1119 A/K/A 331 CHURCH, STREET, MORRISDALE, PA 16858

PARCEL NUMBER Q10-568-00003

VERIFICATION

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



Francis S. Hallinan, Esquire
Attorney for Plaintiff

DATE: 9-4-07

FILED

JAN 28 2008

William A. Shaw
Prothonotary/Clerk of Courts

3rd
Service

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket # **103479**

CITIFINANCIAL SERVICES, INC.

Case # 07-1447-CD

VS.

KAREN J. KANOUFF and CHARLES KANOUFF

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW January 28, 2008 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO CHARLES KANOUFF, DEFENDANT. MOVED, LEFT NO FORWARDING.

SERVED BY: /

Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	PHELAN	646041	10.00
SHERIFF HAWKINS	PHELAN	646041	22.46

FILED

01/31/08
JAN 28 2008

LM

Sworn to Before me This

_____ Day of _____ 2008

So Answers,

William A. Shaw
Prothonotary/Clerk of Courts

Chester A. Hawkins
by Maileigh Harmon
Chester A. Hawkins
Sheriff

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
DANIEL G. SCHMIEG, ESQ., Id. No. 62205
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158133

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

Plaintiff

v.

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 07-1447-CD

CLEARFIELD COUNTY

FILED
SEP 03 2007

William A. Shaw
Prothonotary/Clerk of Courts

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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

11/27/07 Document
Reinstated/Referred to Sheriff/Attorney
for service.

Deputy Prothonotary

11/27/07 Document
Reinstated/Referred to Sheriff/Attorney
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Deputy Prothonotary

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

158133

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

Plaintiff

v.

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO.

CLEARFIELD COUNTY

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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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.

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

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

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PRACTICES ACT, 15 U.S.C. § 1692 et seq. (1977),
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DO SO IN WRITING WITHIN THIRTY (30) DAYS OF
RECEIPT OF THIS PLEADING, COUNSEL FOR
PLAINTIFF WILL OBTAIN AND PROVIDE
DEFENDANT(S) WITH WRITTEN VERIFICATION
THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED
TO BE VALID. LIKEWISE, IF REQUESTED WITHIN
THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING,
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THE END OF THE THIRTY (30) DAY PERIOD
FOLLOWING FIRST CONTACT WITH YOU BEFORE
SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH
THE LAW PROVIDES THAT YOUR ANSWER TO THIS**

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

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

1. Plaintiff is

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

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

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

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

3. On 01/15/2001 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200100661. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 04/25/2007 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$75,452.51
Interest	\$3,389.88
03/25/2007 through 09/04/2007 (Per Diem \$20.67)	
Attorney's Fees	\$1,250.00
Cumulative Late Charges	\$0.00
01/15/2001 to 09/04/2007	
Cost of Suit and Title Search	<u>\$550.00</u>
Subtotal	\$80,642.39
Escrow	
Credit	\$0.00
Deficit	\$0.00
Subtotal	<u>\$0.00</u>
TOTAL	\$80,642.39

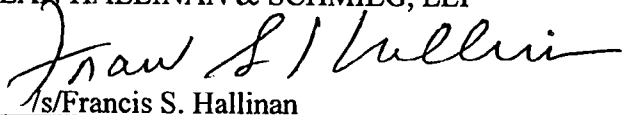
7. If the mortgage is reinstated prior to a Sheriff's Sale, the attorney's fee set forth above may be less than the amount demanded based on work actually performed. The attorney's fees requested are in conformity with the mortgage and Pennsylvania law. Plaintiff reserves its right to collect attorney's fees up to 5% of the remaining principal balance in the event the property is sold to a third party purchaser at Sheriff's Sale, or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or an in personam judgment) against the Defendant(s) in the Action; however, Plaintiff reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant(s) has/have received a discharge of personal liability in a bankruptcy proceeding, this Action of Mortgage Foreclosure is in no way an attempt to reestablish such personal liability discharged in bankruptcy, but only to foreclose the mortgage and sell the mortgaged premises pursuant to Pennsylvania Law.

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

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$80,642.39, together with interest from 09/04/2007 at the rate of \$20.67 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By:



/s/Francis S. Hallinan

LAWRENCE T. PHELAN, ESQUIRE

DANIEL G. SCHMIEG, ESQUIRE

FRANCIS S. HALLINAN, ESQUIRE

Attorneys for Plaintiff

LEGAL DESCRIPTION

ALL that certain piece or parcel of land situate in the Township of Morris, Clearfield County, PA,

bounded and described as follows:

BEGINNING at a point of line of Township Road and being common corner of Lot No. 19; thence along said Township road South two degrees forty-three (43) minutes East seventy-seven (77) feet to point on line of Lot No. 17; thence along line of Lot No. 17 South eighty-six degrees sixteen (16) minutes West two hundred one (201) feet to point on twenty-foot alley-way; thence along said twenty-foot alley-way North one degree twenty-two (22) minutes West eighty-three (83) feet to point on Line of Lot No. 19; thence along line of Lot No. 19 North eighty-seven degrees fifty-four (54) minutes East one hundred ninety-nine (199) feet to point and place of beginning, and being known as Lot No. 18 in plot of lots laid out by the Clearfield Trust Company and filed for recording in the Office of the Recorder of Deeds in and for the County of Clearfield.

RD 3 BOX 1119 A/K/A 331 CHURCH, STREET, MORRISDALE, PA 16858

PARCEL NUMBER Q10-568-00003

VERIFICATION

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

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



Francis S. Hallinan, Esquire
Attorney for Plaintiff

DATE: 9-4-07

FILED

JAN 28 2008

William A. Shaw
Prothonotary/Clerk of Courts

Phelan Hallinan & Schmieg, L.L.P.
Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
215-563-7000

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.
Plaintiff

vs.

: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: CLEARFIELD COUNTY

KAREN J. KANOUFF
CHARLES KANOUFF

Defendants

:
: No. 07-1447-CD
:
:
:

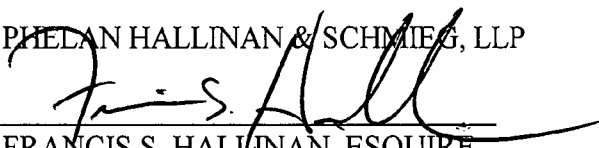
PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE

TO THE PROTHONOTARY:

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

PHELAN HALLINAN & SCHMIEG, LLP

By:


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

Date: February 22, 2008

/jmr, Svc Dept.
File# 158133

FILED ^{NO cc}
m110:26/81
FEB 25 2008
FEB 25 2008
Att'y pd. 7.00

William A. Shaw
Prothonotary/Clerk of Courts

1 Compl.
Reinstated
to Atty
GK

CA

PHELAN HALLINAN & SCHMIEG, LLP

By: Daniel G. Schmieg, Esquire

Atty. I.D. No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

Citifinancial Services, Inc.

Attorney for Plaintiff

vs.

Karen J. Kanouff

Charles Kanouff

COURT OF COMMON PLEAS

CIVIL DIVISION

CLEARFIELD COUNTY

NO. 07-1447-CD

ORDER

AND NOW, this 26th day of February, 2008, it

is hereby ORDERED and DECREED that the prior Order of Court dated January 16, 2008 is hereby

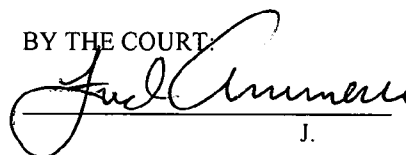
AMENDED as follows.

That Plaintiff may obtain service of the Complaint, and all future pleadings, on the Defendant,

Charles Kanouff, by:

1. Posting a copy of the complaint on the mortgaged premises, RD 3 Box 1119, a/k/a 331 Church Street, Morrisdale, PA 16858.
2. First class mail to Charles Kanouff at the last known addresses, 3496 Main Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651 and the mortgaged premises located at RD 3 Box 1119, a/k/a 331 Church Street, Morrisdale, PA 16858; and
3. Certified mail to Charles Kanouff at the last known addresses, 3496 Main Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651 and the mortgaged premises located at RD 3 Box 1119, a/k/a 331 Church Street, Morrisdale, PA 16858;
4. Publication one time in The Progress (Clearfield) and the Clearfield County Legal Journal.

BY THE COURT:


J.

FILED
01/31/59/60
FEB 26 2008

cc
Atty Schmieg
CSO

William A. Shaw
Prothonotary/Clerk of Courts

FILED

FEB 26 2008

William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP

By: Daniel G. Schmieg

Atty. I.D. No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

Citifinancial Services, Inc.

Attorney for Petitioner

FILED ^{NO CC}
M1019/01
FEB 25 2008
GK

William A. Shaw
Prothonotary/Clerk of Courts

vs.

Karen J. Kanouff

Charles Kanouff

COURT OF COMMON PLEAS

CIVIL DIVISION

CLEARFIELD COUNTY

NO. 07-1447-CD

MOTION TO AMEND PRIOR ORDER OF COURT DATED JANUARY 16, 2008

AND NOW comes Plaintiff, Citifinancial Services, Inc., by and through its attorneys Phelan Hallinan & Schmieg, LLP, hereby petitions this Honorable Court to amend its Order dated January 16, 2008, and in support thereof avers as follows:

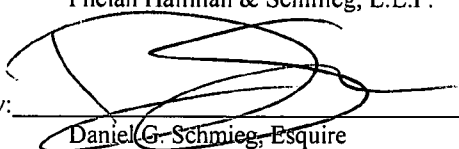
1. On, September 5, 2007, Plaintiff initiated the captioned foreclosure action on the mortgaged premises known and numbered as, RD 3 Box 1119, a/k/a 331 Church Street, Morrisdale, PA 16858. Attached hereto as Exhibit "A" is a copy of the complaint in mortgage foreclosure.
2. Plaintiff was unable to serve said complaint and as a result Plaintiff filed a Petition for Alternate Service that is attached hereto as Exhibit "B".
3. By, inadvertence or mistake, the proposed Order erroneously set forth the mortgaged premises as , RD 3 Box 119, a/k/a 331 Church Street, Morrisdale, PA 16858 whereas, the mortgaged premises actually is , RD 3 Box 1119, a/k/a 331 Church Street, Morrisdale, PA 16858. Said Order granted on January 16, 2008 is attached hereto as Exhibit "C".
4. Subsequent to complying with the Court Order dated January 16, 2008, Plaintiff discovered this error.

5. It is therefore requested for this Honorable Court to amend its Order to correct this defect so the Plaintiff can complete service in this matter.

WHEREFORE, Plaintiff, respectfully requests this Honorable Court enter an Order AMENDING the Order dated January 16, 2008, directing service by posting, publication, first class mail and certified mail.

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

By: _____


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: February 22, 2008

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
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CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

Plaintiff

v.

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
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MORRISDALE, PA 16858

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CLEARFIELD COUNTY

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CIVIL ACTION - LAW
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Reinstated Document
for Service, *William A. Shaw*
Deputy Prothonotary

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158133

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

COURT OF COMMON PLEAS

CIVIL DIVISION

Plaintiff

TERM

v.

NO.

CLEARFIELD COUNTY

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Defendants

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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1. Plaintiff is

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

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

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

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

3. On 01/15/2001 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200100661. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 04/25/2007 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

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Subtotal	\$80,642.39
Escrow	
Credit	\$0.00
Deficit	\$0.00
Subtotal	<u>\$0.00</u>
TOTAL	\$80,642.39

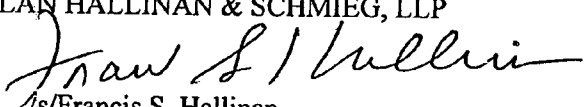
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9. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have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

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$80,642.39, together with interest from 09/04/2007 at the rate of \$20.67 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By:


/s/Francis S. Hallinan

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

VERIFICATION

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

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



Francis S. Hallinan, Esquire
Attorney for Plaintiff

DATE: 9-4-07

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

JAN 16 2008

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

Attest.

William L. Shaw
Prothonotary/
Clerk of Courts

Attorney for Plaintiff

Citifinancial Services, Inc.

COURT OF COMMON PLEAS

CIVIL DIVISION

vs.

Karen J. Kanouff
Charles Kanouff

CLEARFIELD COUNTY

NO. 07-1447-CD

MOTION FOR SERVICE PURSUANT TO
SPECIAL ORDER OF COURT

Plaintiff, by its counsel, Phelan Hallinan & Schmieg, L.L.P., moves this Honorable Court for an Order directing service of the Complaint upon the above-captioned Defendant, Charles Kanouff, by posting a copy of the complaint to the mortgaged premises, as well as sending first class mail and certified mail to the last known addresses, 3496 Main Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651 and the mortgaged premises, RD 3 Box 119 a/k/a 331 Church Street, Morrisdale, PA 16858, and in support thereof avers the following:

1. Plaintiff, by and through its counsel, initiated the above referenced Complaint if Mortgage Foreclosure Action on September 5, 2007. As indicated by the copy of said complaint attached hereto as Exhibit "A".

2. Said complaint was forwarded to the Office of the Sheriff on or about September 6, 2007 for service to be completed on the Defendant, Charles Kanouff at RD 3 Box 119 a/k/a 331 Church Street, Morrisdale, PA 16858 and 3496 Main Street, Apt. 2, Karthaus, PA 16845.

3. Plaintiff filed a Praecipe to Reinstate Civil Action in Mortgage Foreclosure on October 11, 2007. This reinstated complaint was given to the Sheriff to attempt service at 3496 Main Street, Apt. 2, Karthaus, PA 16845 because they failed to attempt service of the initial complaint at this address.

4. Plaintiff filed a Praecipe to Reinstate Civil Action in Mortgage Foreclosure on November 27, 2007 in an attempt to obtain personal service on the Defendant, Charles Kanouff, at 508 Good Street, Apt. 3, Houtzdale, PA 16651.

5. Plaintiff was advised by the Sheriff's Office that there was no service made at any of these addresses. Plaintiff is unable to append a copy of the Return of Service as a result of a backlog in completing the Affidavit at the Sheriff's Office. Plaintiff's Affidavit of Service is attached hereto and marked as Exhibit "B".

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

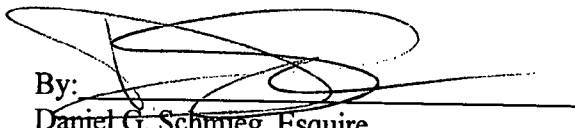
7. Plaintiff has reviewed its internal records and has not been contacted by the Defendant as of January 15, 2008 to bring loan current.

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

✓

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

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


By: _____
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: January 15, 2008

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

Attorney for Plaintiff

Citifinancial Services, Inc.

COURT OF COMMON PLEAS

CIVIL DIVISION

vs.

Karen J. Kanouff
Charles Kanouff

CLEARFIELD COUNTY

NO. 07-1447-CD

MEMORANDUM OF LAW

Pa. R.C.P. 430(a) specifically provides:

- (a) If service cannot be made under the applicable rule, the plaintiff may move the Court for a special order directing the method of service. The motion shall be accompanied by an affidavit stating the nature and extent of the investigation, which has been made to determine the whereabouts of the defendant and the reasons why service cannot be made.

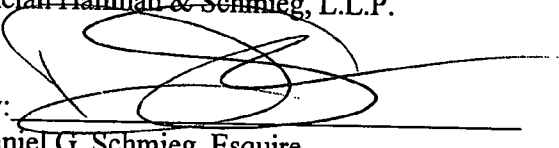
Note: A Sheriff's return of "Not Found" or the fact that a Defendant has moved without leaving a new forwarding address is insufficient evidence of concealment. Gonzales vs. Polis, 238 Pa. Super. 362, 357 A.2d 580 (1976). "Notice of intended adoption mailed to last known address requires a good faith effort to discover the correct address." Adoption of Walker, 468 Pa. 165, 360 A.2d 603 (1976).

An illustration of good faith effort to locate the defendant includes (1) inquiries of postal authorities including inquiries pursuant to the Freedom of Information Act, 39 C.F.R. Part 265, (2) inquiries of relatives neighbors, friends and employers of the Defendant and (3) examinations of local telephone directories, voter registration records, local tax records, and motor vehicle records.

As indicated by the Plaintiff's Affidavit of Service, attached hereto and marked as Exhibit "B", the Sheriff has been unable to serve the Complaint. A good faith effort to discover the whereabouts of the Defendant has been made as evidenced by the attached Affidavit of Reasonable Investigation, marked Exhibit "C".

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

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

By: 
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: January 15, 2008

PHELAN HALLINAN & SCHMIEG, L.L.P.
Suite 1400
One Penn Center Plaza at Suburban Station
Philadelphia, PA 19103
215-563-7000
Main Fax: 215-563-3826
e-mail jason.ricco@fedphe.com

Jason Ricco, 1482
Service Department

Representing Lenders in
Pennsylvania and New Jersey

January 15, 2008

Office of the Prothonotary
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 15853

Re: Citifinancial Services, Inc. vs. Karen J. Kanouff and Charles Kanouff
Clearfield County, No. 07-1447-CD

Dear Sir or Madam:

Enclosed for filing and transmittal to the assigned Civil Signing Judge for execution, please find Plaintiff's Motion for Service Pursuant to Special Order of Court, Proposed Order and attached Exhibits.

Kindly return a time-stamped copy in the enclosed self-addressed stamped envelope.

If, for any reason, this Order and Petition will not be sent immediately to a Judge for consideration, please contact the undersigned.

Also, find attached a copy of the Order granting alternative service, which should be signed by the Judge. Please return this signed Order in the attached stamped self-addressed envelope.

Thank you for your courtesy and consideration.

Very truly yours,



Jason Ricco
for Phelan, Hallinan & Schmieg, LJP

Enclosure

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

Citifinancial Services, Inc.

vs.

Karen J. Kanouff
Charles Kanouff

CIVIL DIVISION
NO. 07-1447-CD

ORDER

AND NOW, this _____ day of _____, 2008, upon consideration of Plaintiff's Motion for Service Pursuant to Special Order of Court, it is hereby **ORDERED** and **DECREED** that said Motion is **GRANTED**.

It is further **ORDERED** and **DECREED** that Plaintiff may obtain service of the Complaint and all future pleadings on the above captioned Defendant, Charles Kanouff, by:

1. Posting of the mortgaged premises, RD 3 Box 119 a/k/a 331 Church Street, Morrisdale, PA 16858.
2. First class mail to Charles Kanouff at the mortgaged premises, RD 3 Box 119 a/k/a 331 Church Street, Morrisdale, PA 16858, and the last known addresses, 3496 Main Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651; and
3. Certified mail to Charles Kanouff at the mortgaged premises, RD 3 Box 119 a/k/a 331 Church Street, Morrisdale, PA 16858, and last known addresses, 3496 Main Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651.

BY THE COURT:

J.

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

Attorney for Plaintiff

Citifinancial Services, Inc.

:
:
:

COURT OF COMMON PLEAS

CIVIL DIVISION

vs.

Karen J. Kanouff
Charles Kanouff

:

CLEARFIELD COUNTY

:

NO. 07-1447-CD

MOTION FOR SERVICE PURSUANT TO
SPECIAL ORDER OF COURT

Plaintiff, by its counsel, Phelan Hallinan & Schmieg, L.L.P., moves this Honorable Court for an Order directing service of the Complaint upon the above-captioned Defendant, Charles Kanouff, by posting a copy of the complaint to the mortgaged premises, as well as sending first class mail and certified mail to the last known addresses, 3496 Main Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651 and the mortgaged premises, RD 3 Box 119 a/k/a 331 Church Street, Morrisdale, PA 16858, and in support thereof avers the following:

1. Plaintiff, by and through its counsel, initiated the above referenced Complaint if Mortgage Foreclosure Action on September 5, 2007. As indicated by the copy of said complaint attached hereto as Exhibit "A".

2. Said complaint was forwarded to the Office of the Sheriff on or about September 6, 2007 for service to be completed on the Defendant, Charles Kanouff at RD 3 Box 119 a/k/a 331 Church Street, Morrisdale, PA 16858 and 3496 Main Street, Apt. 2, Karthaus, PA 16845.

3. Plaintiff filed a Praecipe to Reinstate Civil Action in Mortgage Foreclosure on October 11, 2007. This reinstated complaint was given to the Sheriff to attempt service at 3496 Main Street, Apt. 2, Karthaus, PA 16845 because they failed to attempt service of the initial complaint at this address.

4. Plaintiff filed a Praecipe to Reinstate Civil Action in Mortgage Foreclosure on November 27, 2007 in an attempt to obtain personal service on the Defendant, Charles Kanouff, at 508 Good Street, Apt. 3, Houtzdale, PA 16651.

5. Plaintiff was advised by the Sheriff's Office that there was no service made at any of these addresses. Plaintiff is unable to append a copy of the Return of Service as a result of a backlog in completing the Affidavit at the Sheriff's Office. Plaintiff's Affidavit of Service is attached hereto and marked as Exhibit "B".


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

7. Plaintiff has reviewed its internal records and has not been contacted by the Defendant as of January 15, 2008 to bring loan current.

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

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

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

By: 
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: January 15, 2008

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

Attorney for Plaintiff

Citifinancial Services, Inc.

COURT OF COMMON PLEAS

CIVIL DIVISION

vs.

Karen J. Kanouff
Charles Kanouff

CLEARFIELD COUNTY

NO. 07-1447-CD

MEMORANDUM OF LAW

Pa. R.C.P. 430(a) specifically provides:

- (a) If service cannot be made under the applicable rule, the plaintiff may move the Court for a special order directing the method of service. The motion shall be accompanied by an affidavit stating the nature and extent of the investigation, which has been made to determine the whereabouts of the defendant and the reasons why service cannot be made.

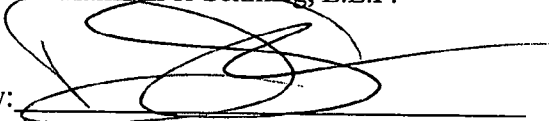
Note: A Sheriff's return of "Not Found" or the fact that a Defendant has moved without leaving a new forwarding address is insufficient evidence of concealment. Gonzales vs. Polis, 238 Pa. Supr. 362, 357 A.2d 580 (1976). "Notice of intended adoption mailed to last known address requires a good faith effort to discover the correct address." Adoption of Walker, 468 Pa. 165, 360 A.2d 603 (1976).

An illustration of good faith effort to locate the defendant includes (1) inquiries of postal authorities including inquiries pursuant to the Freedom of Information Act, 39 C.F.R. Part 265, (2) inquiries of relatives neighbors, friends and employers of the Defendant and (3) examinations of local telephone directories, voter registration records, local tax records, and motor vehicle records.

As indicated by the Plaintiff's Affidavit of Service, attached hereto and marked as Exhibit "B", the Sheriff has been unable to serve the Complaint. A good faith effort to discover the whereabouts of the Defendant has been made as evidenced by the attached Affidavit of Reasonable Investigation, marked Exhibit "C".

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

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

By: 
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: January 15, 2008

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

158133

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

Plaintiff

v.

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 07-1447-CD

CLEARFIELD COUNTY

FILED
SEP 05 2007

William A. Shaw
Prothonotary/Clerk of Courts

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

ATTORNEY FILE COPY
PLEASE RETURN

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

File #: 158133

11/27/07 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

Deputy Prothonotary

11/27/07 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

Deputy Prothonotary

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
DANIEL G. SCHMIEG, ESQ., Id. No. 62205
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000 158133

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

COURT OF COMMON PLEAS

CIVIL DIVISION

Plaintiff

TERM

v.

NO.

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

CLEARFIELD COUNTY

Defendants

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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

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

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

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

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

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

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

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

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

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

1. Plaintiff is

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

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

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

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

3. On 01/15/2001 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200100661. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 04/25/2007 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$75,452.51
Interest	\$3,389.88
03/25/2007 through 09/04/2007 (Per Diem \$20.67)	
Attorney's Fees	\$1,250.00
Cumulative Late Charges	\$0.00
01/15/2001 to 09/04/2007	
Cost of Suit and Title Search	<u>\$550.00</u>
Subtotal	\$80,642.39
Escrow	
Credit	\$0.00
Deficit	\$0.00
Subtotal	<u>\$0.00</u>
TOTAL	\$80,642.39

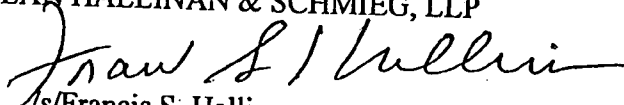
7. If the mortgage is reinstated prior to a Sheriff's Sale, the attorney's fee set forth above may be less than the amount demanded based on work actually performed. The attorney's fees requested are in conformity with the mortgage and Pennsylvania law. Plaintiff reserves its right to collect attorney's fees up to 5% of the remaining principal balance in the event the property is sold to a third party purchaser at Sheriff's Sale, or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or an in personam judgment) against the Defendant(s) in the Action; however, Plaintiff reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant(s) has/have received a discharge of personal liability in a bankruptcy proceeding, this Action of Mortgage Foreclosure is in no way an attempt to reestablish such personal liability discharged in bankruptcy, but only to foreclose the mortgage and sell the mortgaged premises pursuant to Pennsylvania Law.

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

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$80,642.39, together with interest from 09/04/2007 at the rate of \$20.67 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By: _____



/s/Francis S. Hallinan

LAWRENCE T. PHELAN, ESQUIRE

DANIEL G. SCHMIEG, ESQUIRE

FRANCIS S. HALLINAN, ESQUIRE

Attorneys for Plaintiff

LEGAL DESCRIPTION

ALL that certain piece or parcel of land situate in the Township of Morris, Clearfield County, PA,

bounded and described as follows:

BEGINNING at a point of line of Township Road and being common corner of Lot No. 19; thence along said Township road South two degrees forty-three (43) minutes East seventy-seven (77) feet to point on line of Lot No. 17; thence along line of Lot No. 17 South eighty-six degrees sixteen (16) minutes West two hundred one (201) feet to point on twenty-foot alley-way; thence along said twenty-foot alley-way North one degree twenty-two (22) minutes West eighty-three (83) feet to point on Line of Lot No. 19; thence along line of Lot No. 19 North eighty-seven degrees fifty-four (54) minutes East one hundred ninety-nine (199) feet to point and place of beginning, and being known as Lot No. 18 in plot of lots laid out by the Clearfield Trust Company and filed for recording in the Office of the Recorder of Deeds in and for the County of Clearfield.

RD 3 BOX 1119 A/K/A 331 CHURCH, STREET, MORRISDALE, PA 16858

PARCEL NUMBER Q10-568-00003

VERIFICATION

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

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



Francis S. Hallinan, Esquire
Attorney for Plaintiff

DATE: 9-4-07

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

Attorney for Plaintiff

Citifinancial Services, Inc.

COURT OF COMMON PLEAS

CIVIL DIVISION

vs.

Karen J. Kanouff
Charles Kanouff

CLEARFIELD COUNTY

NO. 07-1447-CD

AFFIDAVIT OF SERVICE

Plaintiff's Counsel, Phelan Hallinan & Schmieg, LLP, does hereby swear and subscribe that it contacted the Sheriff's Office of Clearfield County on September 18, 2007 and was advised that the Sheriff was unable to complete service on Charles Kanouff at the mortgaged premises, RD 3 Box 119 a/k/a 331 Church Street, Morrisdale, PA 16858 because this property is vacant. On, October 10, 2007, Plaintiff was advised by the Sheriff's Office that no service attempts were ever made at 3496 Main Street, Apt. 2, Karthaus, PA 16845. Subsequently, Plaintiff filed a Praeceptum to Reinstate the Civil Action. Plaintiff called the Sheriff of Clearfield County to obtain status of service of the reinstated complaint on November 5, 2007 and was advised that the Deputy made several attempts but there was no answer at 3496 Main Street, Apt. 2, Karthaus, PA 16845. Lastly, Plaintiff contacted the Sheriff's Office to check the status of service on the November 27, 2007 reinstated complaint which was to be served at 508 Good Street, Apt. 3, Houtzdale, PA 16651 on December 19, 2007. The Sheriff's Office indicated the Defendant moved from this address. On December 28, 2007 and January 15, 2008, the

Plaintiff, by its Counsel, called the Sheriff's Office inquiring if a Return of Service was complete. The Sheriff's Office advised the Plaintiff's Counsel that they are behind with getting the returns typed up and out the door. However, they did confirm that the Defendant, Charles Kanouff, was not served at the mortgaged premises, RD 3 Box 119 a/k/a 331 Church Street, Morrisdale, PA 16858 or the last known addresses, 3496 Main Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651.

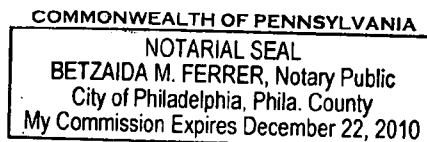
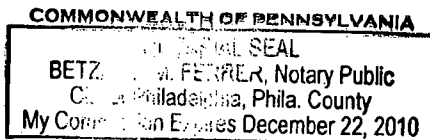
Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: _____

Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Sworn to and subscribed before me on this 15th day of January, 2008

Betzaida M. Ferrer
Notary Public



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

File Number: 158133
Attorney Firm: Phelan, Hallinan & Schmieg, LLP
Subject: Karen J. Kanouff & Charles Kanouff

Property Address: RD 3 Box 1119, Morrisdale, PA 16858
Possible Mailing Address: 331 Church Street, Morrisdale, PA 16858

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

I. CREDIT INFORMATION

A. SOCIAL SECURITY NUMBER

Our search verified the following information to be true and correct

Karen J. Kanouff - xxx-xx-8289

Charles Kanouff - xxx-xx-1924

B. EMPLOYMENT SEARCH

Karen J. Kanouff & Charles Kanouff - A review of the credit reporting agencies provided no employment information.

C. INQUIRY OF CREDITORS

Our inquiry of creditors indicated that Karen J. Kanouff & Charles Kanouff reside(s) at: RR 3 Box 1119, Morrisdale, PA 16858.

II. INQUIRY OF TELEPHONE COMPANY

A. DIRECTORY ASSISTANCE SEARCH

Our office contacted directory assistance, which had no listing for Karen J. Kanouff & Charles Kanouff.

B. On 07-12-07 our office made a telephone call to the phone number (814) 342-6155 and received the following information: disconnected. On 07-12-07 our office made a telephone call to the phone number (814) 342-2038 and received the following information: wrong number. On 07-12-07 our office made several telephone calls to the phone number (814) 342-2648 and received the following information: no answer.

III. INQUIRY OF NEIGHBORS

On 07-12-07 our office made several phone calls in an attempt to contact Leesa Folmar (814) 345-5600, RD 3, Morrisdale, PA 16858: no answer.

On 07-12-07 our office made a phone call in an attempt to contact Aaron Hubler (814) 345-6711, RD 3, Morrisdale, PA 16858: disconnected.

On 07-12-07 our office made a phone call in an attempt to contact Anna Jane Hoover (814) 345-5016, RD 3, Morrisdale, PA 16858: spoke with an unidentified female who could not confirm that the subjects reside(s) at RD 3 Box 1119, Morrisdale, PA 16858.

On 07-12-07 our office made a phone call in an attempt to contact Lou A. Cuneo (814) 342-1479, 246 Church Street, Morrisdale, PA 16858: disconnected.

On 07-12-07 our office made a phone call in an attempt to contact Bernice Cutler (814) 342-6396, 255 Church Street, Morrisdale, PA 16858: disconnected.

On 07-12-07 our office made several phone calls in an attempt to contact Beatrice I. Shimmel (814) 342-6605, 396 Church Street, Morrisdale, PA 16858: no answer.

IV. ADDRESS INQUIRY

A. NATIONAL ADDRESS UPDATE

On 07-12-07 we reviewed the National Address database and found the following information:
Karen J. Kanouff & Charles Kanouff - 331 Church Street, Morrisdale, PA 16858.

B. ADDITIONAL ACTIVE MAILING ADDRESSES

Per our inquiry of creditors, the following is a possible mailing address: 331 Church Street, Morrisdale, PA 16858.

V. DRIVERS LICENSE INFORMATION

A. MOTOR VEHICLE & DMV OFFICE

Per the PA Department of Motor Vehicles, we were unable to obtain address information on Karen J. Kanouff & Charles Kanouff.

VI. OTHER INQUIRIES

A. DEATH RECORDS

As of 07-12-07 Vital Records and all public databases have no death record on file for Karen J. Kanouff & Charles Kanouff.

B. COUNTY VOTER REGISTRATION

The county voter registration was unable to confirm a registration for Karen J. Kanouff & Charles Kanouff residing at: last registered address.

VII. ADDITIONAL INFORMATION OF SUBJECT

A. DATE OF BIRTH

Karen J. Kanouff - 04-02-1964

Charles Kanouff - 05-10-1963

B. A.K.A.

Karen J. Ennis; Karen J. Wolf

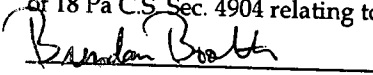
Charles D. Kanouff; Charles Q. Kanouff

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

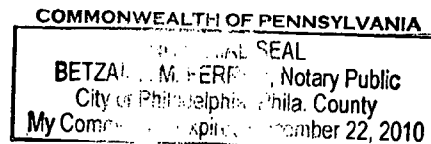
* Please be advised our database information indicates the subject resides at the current address.

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

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

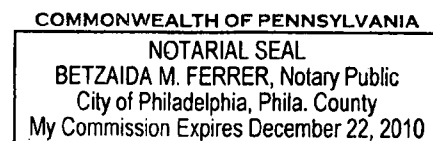

AFFIANT - Brendan Booth
Full Spectrum Legal Services, Inc.

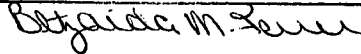
Sworn to and subscribed before me this 12th day of July, 2007.



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

IND





VERIFICATION

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

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

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

By: 

Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: January 15, 2008

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

Attorney for Plaintiff

Citifinancial Services, Inc.

COURT OF COMMON PLEAS

CIVIL DIVISION

vs.

Karen J. Kanouff
Charles Kanouff

CLEARFIELD COUNTY

NO. 07-1447-CD

CERTIFICATION OF SERVICE

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

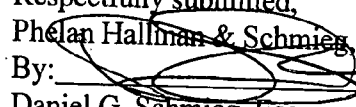
Karen J. Kanouff and Charles Kanouff at:
RD 3 Box 119 a/k/a 331 Church Street
Morrisdale, PA 16858

Karen J. Kanouff and Charles Kanouff at:
3496 Main Street, Apt 2
Karthaus, PA 16845

Karen J. Kanouff and Charles Kanouff at:
508 Good Street, Apt. 3
Houtzdale, PA 16651

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

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

By: 
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: January 15, 2008

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

CITIFINANCIAL SERVICES, INC., *
Plaintiff

vs.

KAREN J. KANOUFF, *
CHARLES KANOUFF *
Defendants

NO. 07-1447-CD

ORDER

NOW, this 16th day of January, 2008, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendant **CHARLES KANOUFF** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield County
Legal Journal;
2. By first class mail to RD 3, Box 119 a/k/a 331 Church Street Morrisdale, PA
16858 and the last known addresses of 3496 Main Street, Apt. 2, Karthaus,
PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651;
3. By certified mail, return receipt requested RD 3, Box 119 a/k/a 331 Church
Street Morrisdale, PA 16858 and the last known addresses of 3496 Main
Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale,
PA 16651; and
4. By posting the mortgaged premises known in this herein action as RD 3,
Box 119 a/k/a 331 Church Street Morrisdale, PA 16858.

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

BY THE COURT,

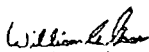
/S/ Fredric J Ammerman

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

JAN 17 2008

FREDRIC J. AMMERMAN
President Judge

Attest.


Prothonotary/
Clerk of Courts

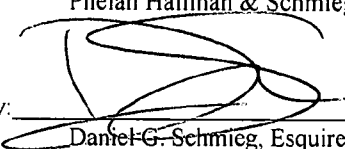
VERIFICATION

DANIEL G. SCHMIEG, ESQUIRE, hereby states that he is the attorney for the Plaintiff in this action, that he is authorized to make this Affidavit, and that the statements made in the foregoing Motion for Amended Order are true and correct to the best of his knowledge, information and belief.

The undersigned understands that this statement herein is made subject to the penalties of 18 Pa. C.S. §4909 relating to unsworn falsification to authorities.

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

By: _____


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: February 22, 2008

PHELAN HALLINAN & SCHMIEG, LLP

By: Daniel G. Schmieg, Esquire

Atty. I.D. No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

Citifinancial Services, Inc.

Plaintiff

vs.

Karen J. Kanouff

Charles Kanouff :

Defendant

Attorney for Petitioner

: Court of Common Pleas

:

:

:

:

Civil Division

Clearfield County

: No.: 07-1447-CD

CERTIFICATION OF SERVICE

I hereby certify that a true and correct copy of Plaintiff's Motion for Amended Order was sent by first class mail to the following person on the date indicated:

Karen J. Kanouff and Charles Kanouff at:

RD 3 Box 1119 a/k/a 331 Church Street

Morrisdale, PA 16858

Karen J. Kanouff and Charles Kanouff at:

3496 Main Street, Apt 2

Karthus, PA 16845

Karen J. Kanouff and Charles Kanouff at:

508 Good Street, Apt. 3

Houtzdale, PA 16651

Respectfully submitted,

Phelan Hallinan & Schmieg, L.L.P.

By: 

Daniel G. Schmieg, Esquire

Attorney for Plaintiff

Date: February 22, 2008

FILED

FEB 25 2008

William A. Shaw
Prothonotary/Clerk of Courts

Phelan Hallinan & Schmieg, LLP
Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
215-563-7000

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.
Plaintiff

vs.

: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: CLEARFIELD COUNTY

KAREN J. KANOUFF
CHARLES KANOUFF

Defendants

:
: No. 07-1447-CD
:
:
:

PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE

TO THE PROTHONOTARY:

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

PHELAN HALLINAN & SCHMIEG, LLP

By: Francis Hallinan

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

Date: March 21, 2008

/lxn, Svc Dept.
File# 158133

FILED Atty pd. 7.00
MAR 25 2008 1 Compl. Reinstated
to Atty & Sheriff
William A. Shaw
Prothonotary/Clerk of Courts

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

Citifinancial Services, Inc.
Plaintiff

ATTORNEY FOR PLAINTIFF

: COURT OF COMMON PLEAS

vs.

: CIVIL DIVISION

Karen J. Kanouff
Charles Kanouff

: Clearfield COUNTY

Defendant(s)

: NO. 07-1447-CD

AFFIDAVIT OF SERVICE OF COMPLAINT
BY MAIL PURSUANT TO COURT ORDER

I hereby certify that a true and correct copy of the Civil Action Complaint in Mortgage Foreclosure in the above captioned matter was sent by regular and certified mail, return receipt requested, to the following persons **Charles Kanouff at RD 3 Box 1119 a/k/a 331 Church Street, Morrisdale, PA 16858, 3496 Main Street, Apartment 2, Karthaus, PA 16845, 508 Good Street, Apartment 3, Houtzdale, PA 16651** on **MARCH 21, 2008**, in accordance with the Order of Court dated **FEBRUARY 26, 2008**. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities.

Date: March 21, 2008

Francis Hallinan
FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

FILED NO CC
mjb:4082
MAR 25 2008
LCM
William A. Shaw
Prothonotary/Clerk of Courts

FILED NO CC
MAY 05 2008
William A. Shaw
Prothonotary/Clerk of Courts

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

ATTORNEY FOR PLAINTIFF

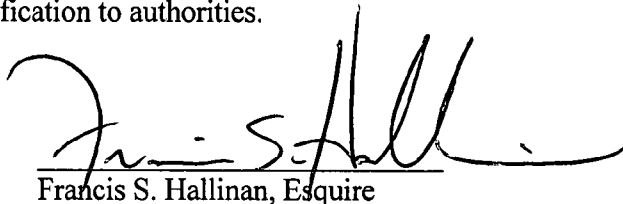
Citifinancial Services, Inc. : Court Of Common Pleas
vs. : Civil Division
Karen J. Kanouff : Clearfield County
Charles Kanouff : No. 07-1447-CD

AFFIDAVIT OF SERVICE BY
PUBLICATION IN ACCORDANCE WITH COURT ORDER

I hereby certify that service of the Civil Action Complaint in Mortgage Foreclosure was made in accordance with the Court Order dated February 26, 2008 as indicated below:

By publication as provided by Pa. R.C.P. Rule 430(b)(1)
in The Progress on March 26, 2008 and Clearfield County Legal Journal on March 28, 2008.
Proofs of the said publications are attached hereto.

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


Francis S. Hallinan, Esquire

Date: May 2, 2008

Jason Ricco
Service Dept.

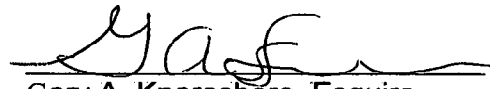
PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

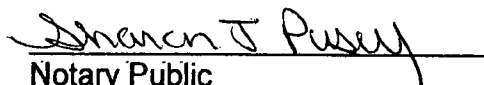
:

COUNTY OF CLEARFIELD :

On this 28th day of March AD 2008, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of March 28, 2008, Vol. 20, No. 13. And that all of the allegations of this statement as to the time, place, and character of the publication are true.


Gary A. Knaresboro, Esquire
Editor

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


Notary Public
My Commission Expires

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

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

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

CITIFINANCIAL SERVICES, INC.

Vs.

KAREN J. KANOUFF
CHARLES KANOUFF

COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY
NO. 07-1447-CD

NOTICE

TO CHARLES KANOUFF:

You are hereby notified that on
SEPTEMBER 5, 2007, Plaintiff,
CITIFINANCIAL SERVICES, INC., filed a
Mortgage Foreclosure Complaint endorsed
with a Notice to Defend, against you in the
Court of Common Pleas of CLEARFIELD
County Pennsylvania, docketed to No. 07-

1447-CD. Wherein Plaintiff seeks to
foreclose on the mortgage secured on your
property located at RD 3, BOX 1119, A/K/A
331 CHURCH STREET, MORRISDALE, PA
16858 whereupon your property would be
sold by the Sheriff of CLEARFIELD County.

You are hereby notified to plead to the
above referenced Complaint on or before 20
days from the date of this publication or a
Judgment will be entered against you.

NOTICE

If you wish to defend, you must enter a
written appearance personally or by attorney
and file your defenses or objections in
writing with the court. You are warned that
if you fail to do so the case may proceed
without you and a judgment may be entered
against you without further notice for the
relief requested by the plaintiff. You may
lose money or property or other rights
important to you.

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

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

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

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

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

GILL, ROBERT A., Dec'd
Late of Clearfield
Co-Executrix:
CAROL JEAN HESS GILL
JOYCE HUGAR
Attorney: **ANN B. WOOD**
318 East Locust Street
PO Box 670
Clearfield, PA 16830

ENGLISH, ERNEST, Dec'd
a/k/a **ERNEST E. ENGLISH**
Late of Woodland
Executrix: **KATHY E. HENRY**
Attorney: **WILLIAM C. KRINER**
219 East Market Street
PO Box 1425
Clearfield, PA 16830

GARITO, NANCY CAROLINE, Dec'd
a/k/a **NANCY C. GARITO**
Co-Executrix:
JACQUELINE J. GRIFFITH
PHYLLIS E. GALIO
Attorney: **COLAVECCHI**
& COLAVECCHI
221 East Market Street
Clearfield, PA 16830

BERARDINI, VIRGINIA MAY, Dec'd
a/k/a **VIRGINIA M. BERARDINI**
Executrix: **MARGARET A. KLEIN**
Attorney: **COLAVECCHI**
& COLAVECCHI
221 East Market Street
Clearfield, PA 16830

MORRIS, DOROTHY FLORENCE, Dec'd
a/k/a **DOROTHY F. MORRIS**
Late of Bigler
Executrix: **SUZETTE HEICHEL**
Attorney: **NADDEO & LEWIS LLC**
207 East Market Street
PO Box 552
Clearfield, PA 16830

Second Publication

HUSAK, MICHAEL C., Dec'd
a/k/a **MICHAEL CHARLES HUSAK**
Late of Curwensville
Administrator: **WILLIAM HUSAK**
Attorney: **JAMES A. NADDEO**
207 East Market Street
Clearfield, PA 16830

GRAMLING, NELLIE I., Dec'd
a/k/a **NELLIE IRENE GRAMLING**
Late of Clearfield
Administratrix:
WILDA MARIE WOODYARD
Attorney: **TIMOTHY E. DURANT**
201 North Second Street
Clearfield, PA 16830

DUTTRY, ETHEL LOUISE, Dec'd
a/k/a **ETHEL L. DUTTRY**
a/k/a **ETHEL R. DUTTRY**
Late of Curwensville
Executor: **ALLEN LEE DUTTRY**
Attorney: **JOHN A. AYRES, JR.**
101 South Second Street
Clearfield, PA 16830

SABOL, GREGORY, Dec'd
Late of Morrisdale
Administrator: **MATTHEW B. TALADAY**
Attorney: **HANAK, GUIDO & TALADAY**
528 Liberty Blvd.
PO Box 487
DuBois, PA 15801

HOOVER, HAZEL E., Dec'd
a/k/a **HAZEL HOOVER**
Late of Morrisdale
Personal Representative:
DOROTHY SHIELDS
Attorney: **DAVID C. MASON**
PO Box 28
Philipsburg, PA 16866

NOTICE OF ACTION
IN MORTGAGE FORECLOSURE
IN THE COURT
OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION-LAW
COURT OF
COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY
NO. 07-1447-CD
CITIFINANCIAL SERVICES, INC.

Vs.
KAREN J. KANOUFF
CHARLES KANOUFF
NOTICE

TO CHARLES KANOUFF:

You are hereby notified that on SEPTEMBER 5, 2007, Plaintiff, CITIFINANCIAL SERVICES, INC., filed a Mortgage Foreclosure Complaint endorsed with a Notice to Defend, against you in the Court of Common Pleas of CLEARFIELD County Pennsylvania, docketed to No. 07-1447-CD. Wherein Plaintiff seeks to foreclose on the mortgage secured on your property located at RD 3 BOX 1119 A/K/A 331 CHURCH STREET, MORRISDALE, PA 16858 whereupon your property would be sold by the Sheriff of CLEARFIELD County.

You are hereby notified to plead to the above referenced Complaint on or before 20 days from the date of this publication or a Judgment will be entered against you.

NOTICE

If you wish to defend, you must enter a written appearance personally or by attorney and file your defenses or objections in writing with the court. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you without further notice for the relief requested by the plaintiff. You may lose money or property or other rights important to you.

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

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

CLEARFIELD COUNTY
DAVID S. MEHOLICK,
COURT ADMINISTRATOR
CLEARFIELD COUNTY
COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641, Ext. 5982
PENNSYLVANIA LAWYER
REFERRAL SERVICE
PENNSYLVANIA
BAR ASSOCIATION
100 SOUTH STREET
P.O. BOX 186
HARRISBURG, PA 17108
800-692-7375

3:26-1d-b

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :
COUNTY OF CLEARFIELD : SS:

On this 31st day of March, A.D. 20 08, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Margaret E. Krebs, who being duly sworn according to law, deposes and says that she is the President of The Progressive Publishing Company, Inc., and Associate Publisher of The Progress, a daily newspaper published at Clearfield, in the County of Clearfield and State of Pennsylvania, and established April 5, 1913, and that the annexed is a true copy of a notice or advertisement published in said publication in

the regular issues of March 26, 2008

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

Margaret E. Krebs

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

Cheryl J. Robison
Notary Public Clearfield, Pa.

My Commission Expires
October 31, 2011

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

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

Member, Pennsylvania Association of Notaries

FILED

MAY 05 2008

William A. Shaw
Prothonotary/Clerk of Courts

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Church
RD.

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from 6-8

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out payment.

Frank S. M.

that on Monday

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FILED

0 1:36 p.m. CK

MAY 12 2008

ICCATY DAVEY
ICC Sheriff (without memo)

(62)

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CitiFinancial Services, Inc.
605 Munn Road
Fort Mill, SC 29715
Plaintiff

vs.

Karen J. Kanouff
Charles Kanouff
RD 3 Box 1119
a/k/a 331 Church Street
Morrisdale, PA 16858
Defendants

Court of Common Pleas

Civil Division

Clearfield County

No. 07-1447-CD

ORDER

AND NOW, this 9th day of MAY, 2008, upon consideration of

Plaintiff's Motion to Direct Sheriff to File Affidavit of Posting, and any response thereto, it is hereby:

ORDERED and DECREED that the Sheriff of Clearfield County is hereby directed to complete and file an Affidavit of posting of the foreclosure Complaint within seven days of the date of this Order.

BY THE COURT:

Frederick J. Zimmerman
J.

FILED

MAY 12 2008

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

DATE: _____

____ You are responsible for serving all appropriate parties.

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

____ Plaintiff(s) ____ Plaintiff(s) Attorney ____ Other

____ Defendant(s) ____ Defendant(s) Attorney

____ Special Instructions:

FILED ^{no cc}
MAY 09 2008 (GR)

William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP
BY: Michele M. Bradford, Esquire, ID No. 69849
Jenine R. Davey, Esquire, ID No. 87077
One Penn Center at Suburban Station
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

CitiFinancial Services, Inc.
605 Munn Road
Fort Mill, SC 29715
Plaintiff

vs.

Karen J. Kanouff
Charles Kanouff
RD 3 Box 1119
a/k/a 331 Church Street
Morrisdale, PA 16858
Defendants

ATTORNEYS FOR PLAINTIFF

Court of Common Pleas

Civil Division

Clearfield County

No. 07-1447-CD

MOTION TO DIRECT THE SHERIFF TO FILE AFFIDAVIT OF SERVICE

1. Plaintiff commenced the instant mortgage foreclosure action by filing a Complaint on September 5, 2007. A true and correct copy of the Complaint is attached hereto, made part hereof, and marked as Exhibit "A".

2. The Sheriff of Clearfield County was requested to serve the Complaint upon the Defendants.

3. On November 5, 2007, the Sheriff's office verbally advised counsel for Plaintiff that Karen J. Kanouff was personally served on October 16, 2007.

PHELAN HALLINAN & SCHMIEG, LLP

BY: Michele M. Bradford, Esquire, ID No. 69849

Jenine R. Davey, Esquire, ID No. 87077

ATTORNEYS FOR PLAINTIFF

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1617 JFK Boulevard, Suite 1400

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(215) 563-7000

CitiFinancial Services, Inc.

605 Munn Road

Fort Mill, SC 29715

Plaintiff

Court of Common Pleas

Civil Division

vs.

Clearfield County

Karen J. Kanouff

Charles Kanouff

RD 3 Box 1119

a/k/a 331 Church Street

Morrisdale, PA 16858

Defendants

No. 07-1447-CD

CERTIFICATE OF SERVICE

I hereby certify that true and correct copies of Plaintiff's Motion to Direct Sheriff to File Affidavit of Posting and Brief in Support thereof were served upon the following interested parties via first class mail on the date indicated below:

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

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

Karen J. Kanouff
Charles Kanouff
RD 3 Box 1119
a/k/a 331 Church Street
Morrisdale, PA 16858

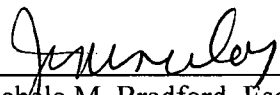
Charles Kanouff
3496 Main Street, Apt 2
Karthaus, PA 16858

Charles Kanouff
508 Good Street, Apt 3
Houtzdale, PA 16551

PHELAN HALLINAN & SCHMIEG, LLP

5/8/08

Date



Michele M. Bradford, Esquire
Jenine R. Davey, Esquire
Attorneys for Plaintiff

4. As the Sheriff was unable to serve Charles Kanouff personally, Plaintiff filed a Motion for Service Pursuant to Special Order of Court, which the Honorable Frederic J. Ammerman granted on January 17, 2008. Plaintiff was ordered to complete service of the Complaint by publication, first class mail, certified mail, and posting at the mortgaged premises. A true and correct copy of the Order is attached hereto, made part hereof, and marked as Exhibit "B".

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

6. On March 21, 2008, Plaintiff served the Complaint on Charles Kanouff by first class and certified mail at the mortgaged premises and the last known address. A true and correct copy of the Affidavit of service by certified mail pursuant to Court Order is attached hereto, made part hereof, and marked as Exhibit "C".

7. Plaintiff's notice of foreclosure appeared in The Progress on March 26, 2008 and in the Clearfield County Legal Journal on March 28, 2008. A true and correct copy of the Affidavit of service by publication pursuant to Court Order is attached hereto, made part hereof, and marked as Exhibit "D".

8. On April 21, 2008, the Sheriff's office verbally advised counsel for Plaintiff that the Complaint was posted at the mortgaged premises on April 10, 2008.

9. On May 2, 2008, Plaintiff sent the Defendants ten day letters notifying them of its intention to file a default judgment.

10. To date, the Clearfield County Sheriff's office has not filed the Affidavit of posting, which was made on April 10, 2008.

11. Plaintiff is unable to enter judgment and praecipe for a writ of execution until the Sheriff's office files the Affidavit of posting of the Complaint with the Prothonotary. Interest accrues at the rate of \$20.67 per day on this mortgage account.

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

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

Respectfully submitted,
PHELAN HALLINAN & SCHMIEG, LLP

5/8/08
Date

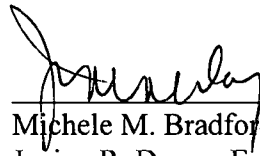

Michele M. Bradford, Esquire
Jenine R. Davey, Esquire
Attorneys for Plaintiff

EXHIBIT A

2/25/08 Document
Reinstated/Reissued to Sheriff/Attorney
for service.
William A. Shaw
Deputy Prothonotary

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

158133

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

Plaintiff

v.

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 07-1447-CD

CLEARFIELD COUNTY

FILED
SEP 05 2007

William A. Shaw
Prothonotary/Clerk of Courts

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

ATTORNEY FILE COPY
PLEASE RETURN

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

3/25/08 Document
Reinstated/Reissued to Sheriff/Attorney
for service.
William A. Shaw
Deputy Prothonotary

12/10/07 Document
Reinstated/Reissued to Sheriff/Attorney
for service.
William A. Shaw
Deputy Prothonotary

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

158133

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

Plaintiff

v.

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Defendants

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO.

CLEARFIELD COUNTY

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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

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

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

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

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

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

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

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

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

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

1. Plaintiff is

CITIFINANCIAL SERVICES, INC.
605 MUNN RD.
FT. MILL, SC 29715

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

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

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

3. On 01/15/2001 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200100661. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 04/25/2007 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$75,452.51
Interest	\$3,389.88
03/25/2007 through 09/04/2007 (Per Diem \$20.67)	
Attorney's Fees	\$1,250.00
Cumulative Late Charges	\$0.00
01/15/2001 to 09/04/2007	
Cost of Suit and Title Search	<u>\$550.00</u>
Subtotal	\$80,642.39
Escrow	
Credit	\$0.00
Deficit	\$0.00
Subtotal	<u>\$0.00</u>
TOTAL	\$80,642.39

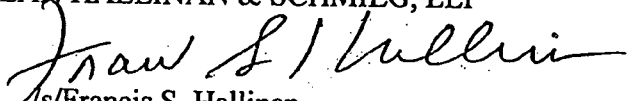
7. If the mortgage is reinstated prior to a Sheriff's Sale, the attorney's fee set forth above may be less than the amount demanded based on work actually performed. The attorney's fees requested are in conformity with the mortgage and Pennsylvania law. Plaintiff reserves its right to collect attorney's fees up to 5% of the remaining principal balance in the event the property is sold to a third party purchaser at Sheriff's Sale, or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or an in personam judgment) against the Defendant(s) in the Action; however, Plaintiff reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant(s) has/have received a discharge of personal liability in a bankruptcy proceeding, this Action of Mortgage Foreclosure is in no way an attempt to reestablish such personal liability discharged in bankruptcy, but only to foreclose the mortgage and sell the mortgaged premises pursuant to Pennsylvania Law.

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

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$80,642.39, together with interest from 09/04/2007 at the rate of \$20.67 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By: _____


/s/Francis S. Hallinan

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

VERIFICATION

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

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



Francis S. Hallinan, Esquire
Attorney for Plaintiff

DATE: 9-4-07

EXHIBIT B

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

CITIFINANCIAL SERVICES, INC., *
Plaintiff

vs.

KAREN J. KANOUFF, *
CHARLES KANOUFF *
Defendants

NO. 07-1447-CD

ORDER

NOW, this 16th day of January, 2008, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendant **CHARLES KANOUFF** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield County Legal Journal;
2. By first class mail to RD 3, Box 119 a/k/a 331 Church Street Morrisdale, PA 16858 and the last known addresses of 3496 Main Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651;
3. By certified mail, return receipt requested RD 3, Box 119 a/k/a 331 Church Street Morrisdale, PA 16858 and the last known addresses of 3496 Main Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651; and
4. By posting the mortgaged premises known in this herein action as RD 3, Box 119 a/k/a 331 Church Street Morrisdale, PA 16858.

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

BY THE COURT,

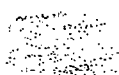
/S/ Fredric J Ammerman

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

JAN 17 2008

FREDRIC J. AMMERMAN
President Judge

Attest.



William A. B...
Prothonotary/
Clerk of Courts

EXHIBIT C

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

Citifinancial Services, Inc.
Plaintiff

ATTORNEY FOR PLAINTIFF

: COURT OF COMMON PLEAS

vs.

: CIVIL DIVISION

Karen J. Kanouff
Charles Kanouff

: Clearfield COUNTY

Defendant(s)

: NO. 07-1447-CD

AFFIDAVIT OF SERVICE OF COMPLAINT
BY MAIL PURSUANT TO COURT ORDER

I hereby certify that a true and correct copy of the Civil Action Complaint in Mortgage Foreclosure in the above captioned matter was sent by regular and certified mail, return receipt requested, to the following persons **Charles Kanouff at RD 3 Box 1119 a/k/a 331 Church Street, Morrisdale, PA 16858, 3496 Main Street, Apartment 2, Karthaus, PA 16845, 508 Good Street, Apartment 3, Houtzdale, PA 16651** on **MARCH 21, 2008**, in accordance with the Order of Court dated **FEBRUARY 26, 2008**. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities.

Date: March 21, 2008

FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff



7178 2417 6099 0002 6241

13 / LXN
CHARLES KANOUFF
3496 MAIN STREET, APT 2
KARTHAUS, PA 16845-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)



7178 2417 6099 0002 6258

13 / LXN
CHARLES KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH
STREET
MORRISDALE, PA 16858-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)



7178 2417 6099 0002 6265

13 / LXN
CHARLES KANOUFF
508 GOOD STREET
APARTMENT 3
HOUTZDALE, PA 16651-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)

EXHIBIT D

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

ATTORNEY FOR PLAINTIFF

Citifinancial Services, Inc.	: Court Of Common Pleas
vs.	: Civil Division
Karen J. Kanouff	: Clearfield County
Charles Kanouff	: No. 07-1447-CD

AFFIDAVIT OF SERVICE BY
PUBLICATION IN ACCORDANCE WITH COURT ORDER

I hereby certify that service of the Civil Action Complaint in Mortgage Foreclosure was made in accordance with the Court Order dated February 26, 2008 as indicated below:

By publication as provided by Pa. R.C.P. Rule 430(b)(1)
in The Progress on March 26, 2008 and Clearfield County Legal Journal on March 28, 2008.

Proofs of the said publications are attached hereto.

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

Francis S. Hallinan, Esquire

Date: May 2, 2008

Jason Ricco
Service Dept.

IN MORTGAGE FORECLOSURE
IN THE COURT
OF COMMON PLEAS
OF CLEARFIELD COUNTY
PENNSYLVANIA
CIVIL ACTION LAW
COURT OF
COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY
NO. 07-1447-CD
CITIFINANCIAL SERVICES, INC.
VS.

KAREN J. KANOUFF
CHARLES KANOUFF
- NOTICE -

TO CHARLES KANOUFF
You are hereby notified that on
SEPTEMBER 15, 2007, Plaintiff
CITIFINANCIAL SERVICES, INC.
filed a Mortgage Foreclosure Com-
plaint endorsed with a Notice to De-
fend against you in the Court of
Common Pleas of CLEARFIELD
County, Pennsylvania, docketed to
No. 07-1447-CD. Wherein Plaintiff
seeks to foreclose on the mortgage
secured on your property located
at RD. 3 BOX 1419 A/K/A 331
CHURCH STREET MORRIS-
DALE, PA 16838 whereupon your
property would be sold by the Sher-
iff of CLEARFIELD County.
You are hereby notified to plead to
the above referenced Complaint on
or before 20 days from the date of
this publication or a judgment will
be entered against you.

- NOTICE -

If you wish to defend, you must
enter a written appearance person-
ally or by attorney and file your de-
fenses or objections in writing with
the court. You are warned that if
you fail to do so the case may pro-
ceed without you and a judgment
may be entered against you without
further notice for the relief re-
quested by the plaintiff. You may
lose money or property or other
rights important to you.

YOU SHOULD TAKE THIS NO-
TICE 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 HIR-
ING 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 LE-
GAL SERVICES TO ELIGIBLE
PERSONS AT A REDUCED FEE
OR NO FEE.

CLEARFIELD COUNTY
DAVID S. MEHOMICK
COURT ADMINISTRATOR
CLEARFIELD COUNTY
COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641 EX. 5982
PENNSYLVANIA LAWYER
REFERRAL SERVICE
PENNSYLVANIA
BAR ASSOCIATION
100 SOUTH STREET
P.O. BOX 186
HARRISBURG, PA 17108
800-692-7375

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :
COUNTY OF CLEARFIELD : SS:

On this 31st day of March, A.D. 20 08,
before me, the subscriber, a Notary Public in and for said County and
State, personally appeared Margaret E. Krebs, who being duly sworn
according to law, deposes and says that she is the President of The
Progressive Publishing Company, Inc., and Associate Publisher of The
Progress, a daily newspaper published at Clearfield, in the County of
Clearfield and State of Pennsylvania, and established April 5, 1913, and
that the annexed is a true copy of a notice or advertisement published in
said publication in

the regular issues of March 26, 2008.
And that the affiant is not interested in the subject matter of the notice or
advertising, and that all of the allegations of this statement as to the time,
place, and character of publication are true.

Margaret E. Krebs
Sworn and subscribed to before me the day and year aforesaid.
Cheryl J. Robison
Notary Public Clearfield, Pa.

My Commission Expires
October 31, 2011

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Cheryl J. Robison, Notary Public
Clearfield Boro, Clearfield County
My Commission Expires Oct. 31, 2011
Member, Pennsylvania Association of Notaries


PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

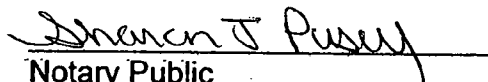
:

COUNTY OF CLEARFIELD :

On this 28th day of March AD 2008, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of March 28, 2008, Vol. 20, No. 13. And that all of the allegations of this statement as to the time, place, and character of the publication are true.


Gary A. Knaresboro, Esquire
Editor

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


Notary Public
My Commission Expires

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

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

1447-CD. Wherein Plaintiff seeks to foreclose on the mortgage secured on your property located at RD 3, BOX 1119, A/K/A 331 CHURCH STREET, MORRISDALE, PA 16858, whereupon your property would be sold by the Sheriff of CLEARFIELD County. You are hereby notified to plead to the above referenced Complaint on or before 20 days from the date of this publication or a judgment will be entered against you.

NOTICE

If you wish to defend, you must enter a written appearance personally or by attorney and file your defenses or objections in writing with the court. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you without further notice for the relief requested by the plaintiff. You may lose money or property or other rights important to you.

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

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE. CLEARFIELD COUNTY, DAVID S. MEHOLICK, COURT ADMINISTRATOR, CLEARFIELD COUNTY COURTHOUSE, CLEARFIELD, PA 16830, (814) 765-2641 x 5982.

PENNSYLVANIA LAWYER REFERRAL SERVICE, PENNSYLVANIA BAR ASSOCIATION, 100 SOUTH STREET, P.O. BOX 186, HARRISBURG, PA 17108, 800-692-7375.
Full Spectrum Legal Services, 400 Fellowship Road, Suite 220, Mt Laurel, NJ 08054.

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

CITIFINANCIAL SERVICES, INC.

VS.

KAREN J KANOUFF
CHARLES KANOUFF

COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY
NO. 07-1447-CD

NOTICE

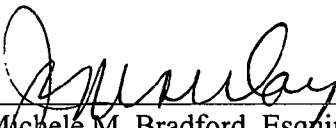
TO CHARLES KANOUFF:
You are hereby notified that on SEPTEMBER 5, 2007, Plaintiff, CITIFINANCIAL SERVICES, INC., filed a Mortgage Foreclosure Complaint endorsed with a Notice to Defend, against you in the Court of Common Pleas of CLEARFIELD County Pennsylvania, docketed to No. 07-

VERIFICATION

The undersigned hereby state that they are the attorneys for the Plaintiff in this action, that they are authorized to make this Verification, and that the statements made in the foregoing Motion to Direct Sheriff to file Affidavit of Posting and Brief in support thereof are true and correct to the best of their knowledge, information and belief. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. 4904 relating to unsworn falsification to authorities.

Date 5/8/08

PHELAN HALLINAN & SCHMIEG, LLP



Michele M. Bradford, Esquire
Jenine R. Davey, Esquire
Attorneys for Plaintiff

FILED

MAY 09 2008

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103948
NO: 07-1447-CD
SERVICE # 1 OF 1
COMPLAINT IN MORTGAGE FORECLOSURE & ORDER

PLAINTIFF: CITIFINANCIAL SERVICES, INC.

vs.

DEFENDANT: KAREN J. KANOUFF and CHARLES KANOUFF

SHERIFF RETURN

NOW, April 10, 2008 AT 1:42 PM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE & ORDER FOR CHARLES KANOUFF AT RE#3 BOX 1119 aka 331 CHURCH ST., MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA.

SERVED BY: HUNTER / DEHAVEN

FILED
13:26/11
MAY 13 2008
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103948
NO: 07-1447-CD
SERVICES 1
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: CITIFINANCIAL SERVICES, INC.

vs.

DEFENDANT: KAREN J. KANOUFF and CHARLES KANOUFF

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PHELAN	679819	10.00
SHERIFF HAWKINS	PHELAN	679819	22.13

Sworn to Before Me This

_____ Day of _____ 2008

So Answers,



Chester A. Hawkins
Sheriff

FILED

MAY 16 2008
W/10:30/C
William A. Shaw
Prothonotary/Clerk of Courts
1 Clerk to Mr. T
(60)

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

MAY 16 2008

Attest.

William A. Shaw
Prothonotary/
Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP

BY: Michele M. Bradford, Esquire, ID No. 69849

Jenine R. Davey, Esquire, ID No. 87077

One Penn Center at Suburban Station

1617 JFK Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

CitiFinancial Services, Inc.

605 Munn Road

Fort Mill, SC 29715

Plaintiff

vs.

Karen J. Kanouff

Charles Kanouff

RD 3 Box 1119

a/k/a 331 Church Street

Morrisdale, PA 16858

Defendants

ATTORNEYS FOR PLAINTIFF

Court of Common Pleas

Civil Division

Clearfield County

No. 07-1447-CD

CERTIFICATE OF SERVICE

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

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

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

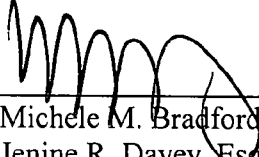
Karen J. Kanouff
Charles Kanouff
RD 3 Box 1119
a/k/a 331 Church Street
Morrisdale, PA 16858

Charles Kanouff
3496 Main Street, Apt 2
Karthaus, PA 16858

Charles Kanouff
508 Good Street, Apt 3
Houtzdale, PA 16551

5/15/08
Date

PHELAN HALLINAN & SCHMIEG, LLP



Michele M. Bradford, Esquire
Jenine R. Davey, Esquire
Attorneys for Plaintiff

FILED
MAY 16 2008
Prothonotary/Clerk of Courts
William A. Shaw

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station - Suite 1400

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

Attorney for Plaintiff

FILED

m 2:47p.m GK

JUN 24 2008

William A. Shaw
Prothonotary/Clerk of Courts

Atty Paid 20.00

icc Piff Def.
Notice to Piff, Def.
Statement to Atty.

GK

CITIFINANCIAL SERVICES, INC.

605 MUNN ROAD

FT. MILL, SC 29715

Plaintiff,

v.

KAREN J. KANOUFF

CHARLES KANOUFF

RD 3 BOX 1119,

A/K/A 331 CHURCH STREET

MORRISDALE, PA 16858

Defendant(s).

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 07-1447-CD

PRAECIPE FOR IN REM JUDGMENT FOR FAILURE TO

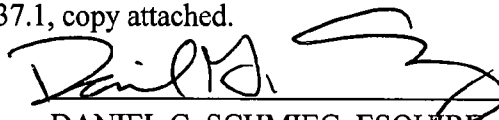
ANSWER AND ASSESSMENT OF DAMAGES

TO THE OFFICE OF THE PROTHONOTARY:

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

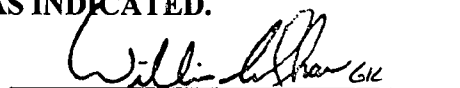
As set forth in the Complaint	\$ 80,642.39
Interest - 9/5/07 TO 6/23/08	\$6,056.31
TOTAL	<u>\$ 86,698.70</u>

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: 6-24-2008


PRO PROTHY

158133

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

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.
Plaintiff

: COURT OF COMMON PLEAS

Vs.

: CIVIL DIVISION

KAREN J. KANOUFF
CHARLES KANOUFF

Defendants

: CLEARFIELD COUNTY

: NO. 07-1447-CD

TO: CHARLES KANOUFF
508 GOOD STREET, APT. 3
HOUTZDALE, PA 16651

DATE OF NOTICE: MAY 2, 2008

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

IMPORTANT NOTICE

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

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

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

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

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



Jason Ricco, Legal Assistant

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

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.
Plaintiff

: COURT OF COMMON PLEAS

Vs.

: CIVIL DIVISION

KAREN J. KANOUFF
CHARLES KANOUFF

Defendants

: CLEARFIELD COUNTY

: NO. 07-1447-CD

TO: CHARLES KANOUFF
3496 MAIN STREET, APT. 2
KARTHAUS, PA 16845

DATE OF NOTICE: MAY 2, 2008

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

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CLEARFIELD COUNTY
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ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
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HARRISBURG, PA 17108
800-692-7375


Jason Ricco, Legal Assistant

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

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.
Plaintiff

: COURT OF COMMON PLEAS

Vs.

: CIVIL DIVISION

KAREN J. KANOUFF
CHARLES KANOUFF

Defendants

: CLEARFIELD COUNTY

: NO. 07-1447-CD

TO: KAREN J. KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

FILE COPY

DATE OF NOTICE: MAY 2, 2008

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

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



Jason Ricco, Legal Assistant

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

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.
Plaintiff

Vs.

KAREN J. KANOUFF
CHARLES KANOUFF
Defendants

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: NO. 07-1447-CD

TO: CHARLES KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

3-11-08 COPY

DATE OF NOTICE: MAY 2, 2008

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

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


Jason Ricco, Legal Assistant

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

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.
Plaintiff

: COURT OF COMMON PLEAS

Vs.

: CIVIL DIVISION

: CLEARFIELD COUNTY

KAREN J. KANOUFF
CHARLES KANOUFF
Defendants

: NO. 07-1447-CD

TO: KAREN J. KANOUFF
COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF CORRECTIONAL
209 INSTITUTION DRIVE
HOUTZDALE, PA 16651

PERSONAL & CONFIDENTIAL

FILE COPY

DATE OF NOTICE: MAY 2, 2008

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

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

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



Jason Ricco, Legal Assistant


DANIEL G. SCHMIEG, ESQUIRE

(Rule of Civil Procedure No. 236 - Revised)

IN THE COURT OF COMMON PLEAS
CLEARFIELD PENNSYLVANIA

CITIFINANCIAL SERVICES, INC.
605 MUNN ROAD
FT. MILL, SC 29715

Plaintiff,

v.

KAREN J. KANOUFF
CHARLES KANOUFF
RD 3 BOX 1119,
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858
Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 07-1447-CD

COPY

Notice is given that a Judgment in the above captioned matter has been entered against you
on June 24, 2008

BY [Signature] DEPUTY

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

[Signature]

DANIEL G. SCHMIEG, ESQUIRE

Attorney for Plaintiff

One Penn Center at Suburban Station, Suite 1400

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

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

FILED

JUN 24 2008

William A. Shaw
Prothonotary/Clerk of Courts

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

Citifinancial Services, Inc.
Plaintiff(s)

No.: 2007-01447-CD

Real Debt: \$86,698.70

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Entry: \$20.00


Karen J. Kanouff
Charles Kanouff
Defendant(s)

Instrument: In Rem Judgment

Date of Entry: June 24, 2008

Expires: June 24, 2013

Certified from the record this June 24, 2008



William A. Shaw, Prothonotary

SIGN.BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment,
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

PHELAN HALLINAN & SCHMIEG
BY: DANIEL G. SCHMIEG, ESQUIRE
I.D. NO. 62205
ONE PENN CENTER AT SUBURBAN
STATION, SUITE 1400
1617 JOHN F. KENNEDY BOULEVARD
PHILADELPHIA, PA 19103-1814

ATTORNEY FOR PLAINTIFF

5
FILED 120

OCT 29 2008

m/2:50/c
William A. Shaw
Prothonotary/Clerk of Courts
1 sent to
Att

158133

CITIFINANCIAL SERVICES, INC.

: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS

v.

: CIVIL DIVISION

CHARLES KANOUFF
KAREN J. KANOUFF

: NO. 07-1447-CD

SUGGESTION OF RECORD CHANGE
RE: NAME CHANGE

TO THE PROTHONOTARY:

DANIEL G. SCHMIEG, ESQUIRE, attorney for the plaintiff, hereby certifies that , to the best
of his knowledge, information and belief, the defendant(s)' name was erroneously listed as:

CHARLES KANOUFF

KAREN T. KANOUFF

The correct name for the defendant(s) is/are:

CHARLES D. KANOUFF A/K/A CHARLES KANOUFF

KAREN T. KANOUFF A/K/A KAREN J. KANOUFF

Kindly change the information on the docket to reflect this change.


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Pa.R.C.P. 3180-3183

v's.

KAREN J. KANOUFF
A/K/A KAREN T. KANOUFF

No. 07-1447-CD.

PRAECIPE FOR WRIT OF EXECUTION (Mortgage Foreclosure)

Issue writ of execution in the above matter:

Interest from 06/24/2008 to Sale
Per diem \$14.25
Add'l Costs
Writ Total

Prothonotary costs

\$85,698.70

\$_____.

\$4,746.11

\$

Delidly

Note: Please attach description of Property.

No. 07-1447-CD.....

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CITIFINANCIAL SERVICES, INC.

vs.

CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF
KAREN J. KANOUFF
A/K/A KAREN T. KANOUFF

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Address: CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

KAREN J. KANOUFF A/K/A KAREN T. KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

LEGAL DESCRIPTION

ALL that certain piece or parcel of land situate in the Township of Morris, Clearfield County, PA, bounded and described as follows:

BEGINNING at a point of line of Township Road and being common corner of Lot No. 19; thence along said Township road South two degrees forty-three (43) minutes East seventy-seven (77) feet to point on line of Lot No. 17; thence along line of Lot No. 17 South eighty-six degrees sixteen (16) minutes West two hundred one (201) feet to point on twenty-foot alley-way; thence along said twenty-foot alley-way North one degree twenty-two (22) minutes West eighty-three (83) feet to point on Line of Lot No. 19; thence along line of Lot No. 19 North eighty-seven degrees fifty-four (54) minutes East one hundred ninety-nine (199) feet to point and place of beginning, and being known as Lot No. 18 in plot of lots laid out by the Clearfield Trust Company and filed for recording in the Office of the Recorder of Deeds in and for the County of Clearfield in Miscellaneous Book No. _____, Page _____.

EXCEPTING and reserving, nevertheless, unto the Clearfield Trust Company, all the coal, oil, gas, fire clay and other minerals underlying said described lot, together with the right of ingress and regress by any convenient means for the purpose of searching for, mining, boring, removing and carrying away said coal and other minerals without being liable for any damages to the Grantees, their heirs and assigns by reason of such entry for the purposes aforesaid, and said mineral estate shall owe no duty of support, or servitude to the superincumbent strata and surface of said land.

TITLE TO SAID PREMISES IS VESTED IN Charles D. Kanouff and Karen T. Kanouff, husband and wife, by Deed from Leroy C. Williams, Jr. and Margaret J. Williams, husband and wife, dated 07/19/1994, recorded 07/22/1994, in Deed Book 1620, page 258.

**Premises being: RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858**

Tax Parcel No. Q10-568-00003

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

CITIFINANCIAL SERVICES, INC.

vs.

CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF

KAREN J. KANOUFF
A/K/A KAREN T. KANOUFF

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No.

No. 07-1447-CD

No.

WRIT OF EXECUTION
(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

County of Clearfield

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

PREMISES: RD 3 BOX 1119 A/K/A 331 CHURCH STREET, MORRISDALE, PA 16858
(See Legal Description attached)

Amount Due

\$86,698.70

Interest from 6/24/2008 to Sale

\$ _____

Per diem \$14.25

Add'l Costs

\$4,746.11

Writ Total

Prothonotary costs \$160.-

\$



OFFICE OF THE PROTHONOTARY OF CLEARFIELD
COUNTY, PENNSYLVANIA

Dated OCT. 29, 2008
(SEAL)

No. 07-1447-CD.....

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CITIFINANCIAL SERVICES, INC.

vs.

CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF
KAREN J. KANOUFF
A/K/A KAREN T. KANOUFF

WRIT OF EXECUTION
(Mortgage Foreclosure)

	Costs
Real Debt	\$86,698.70

Int. from 06/24/2008
To Date of Sale (\$14.25 per diem)

Costs	_____
-------	-------

Prothy Pd.	_____
------------	-------

Sheriff	_____
---------	-------



DANIEL G. SCHMITT, ESQUIRE
Attorney for Plaintiff

Address: CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

KAREN J. KANOUFF A/K/A KAREN T. KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

LEGAL DESCRIPTION

ALL that certain piece or parcel of land situate in the Township of Morris, Clearfield County, PA, bounded and described as follows:

BEGINNING at a point of line of Township Road and being common corner of Lot No. 19; thence along said Township road South two degrees forty-three (43) minutes East seventy-seven (77) feet to point on line of Lot No. 17; thence along line of Lot No. 17 South eighty-six degrees sixteen (16) minutes West two hundred one (201) feet to point on twenty-foot alley-way; thence along said twenty-foot alley-way North one degree twenty-two (22) minutes West eighty-three (83) feet to point on Line of Lot No. 19; thence along line of Lot No. 19 North eighty-seven degrees fifty-four (54) minutes East one hundred ninety-nine (199) feet to point and place of beginning, and being known as Lot No. 18 in plot of lots laid out by the Clearfield Trust Company and filed for recording in the Office of the Recorder of Deeds in and for the County of Clearfield in Miscellaneous Book No. _____, Page _____.

EXCEPTING and reserving, nevertheless, unto the Clearfield Trust Company, all the coal, oil, gas, fire clay and other minerals underlying said described lot, together with the right of ingress and regress by any convenient means for the purpose of searching for, mining, boring, removing and carrying away said coal and other minerals without being liable for any damages to the Grantees, their heirs and assigns by reason of such entry for the purposes aforesaid, and said mineral estate shall owe no duty of support, or servitude to the superincumbent strata and surface of said land.

TITLE TO SAID PREMISES IS VESTED IN Charles D. Kanouff and Karen T. Kanouff, husband and wife, by Deed from Leroy C. Williams, Jr. and Margaret J. Williams, husband and wife, dated 07/19/1994, recorded 07/22/1994, in Deed Book 1620, page 258.

**Premises being: RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858**

Tax Parcel No. Q10-568-00003

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG

Identification No. 62205

Suite 1400

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.

1111 NORTHPOINT DRIVE BUILDING 4,

SUITE 100

COPPELL, TX 75019

Plaintiff,

v.

CHARLES KANOUFF

A/K/A CHARLES D. KANOUFF

KAREN J. KANOUFF

A/K/A KAREN T. KANOUFF

RD 3 BOX 1119 A/K/A 331 CHURCH STREET

MORRISDALE, PA 16858

Defendant(s).

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

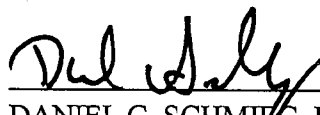
NO. 07-1447-CD

CERTIFICATION

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

- ☐ an FHA Mortgage
- ☐ non-owner occupied
- ☐ vacant
- ☒ Act 91 procedures have been fulfilled

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



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

CITIFINANCIAL SERVICES, INC.
1111 NORTHPOINT DRIVE BUILDING 4,
SUITE 100
COPPELL, TX 75019

Plaintiff,

v.

CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF
KAREN J. KANOUFF
A/K/A KAREN T. KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 07-1447-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

CITIFINANCIAL SERVICES, INC., Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **RD 3 BOX 1119 A/K/A 331 CHURCH STREET, MORRISDALE, PA 16858.**

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

NAME

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

CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF

RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

KAREN J. KANOUFF
A/K/A KAREN T. KANOUFF

RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

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

NAME

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

Same as Above

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

OCTOBER 28, 2008

Date



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

be reasonably ascertained, please so indicate.)

Beneficial Consumer Discount Company 1995 S. Atherton St
d/b/a Beneficial Mortgage Co. of State College, PA 16801
Pennsylvania

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

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

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

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

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

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

TENANT/OCCUPANT **RD 3 BOX 1119 A/K/A 331 CHURCH STREET**
MORRISDALE, PA 16858

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

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

Commonwealth of Pennsylvania **6th Floor, Strawberry Sq., Dept 23061**
Bureau of Individual Tax **Harrisburg, PA 17128**
Inheritance Tax Division

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

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

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

OCTOBER 28, 2008
Date



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIFINANCIAL SERVICES, INC.

Plaintiff,

v.

CHARLES D. KANOUFF, A/K/A CHARLES KANOUFF

KAREN T. KANOUFF, A/K/A KAREN J. KANOUFF

Defendant(s)

: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 07-1447-CD
:

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)

COUNTY OF CLEARFIELD)

SS:

Plaintiff in the above action sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: RD 3 BOX 1119 A/K/A 331 CHURCH, MORRISDALE, PA 16858.

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Date: January 9, 2009

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

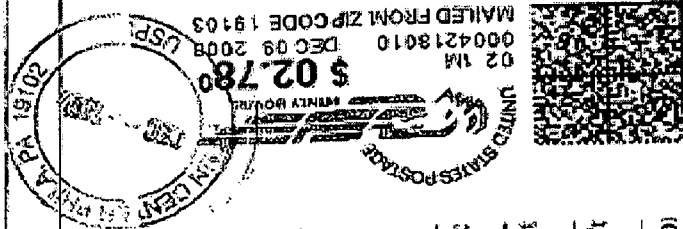
158133

S
FILED *NOCC*
MT 12 138 801
JAN 14 2009
LM
William A. Shaw
Prothonotary/Clerk of Courts

Name and
Address
of Sender

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

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		TENANT/OCCUPANT RD 3 BOX 1119 A/K/A 331 CHURCH STREET MORRISDALE, PA 16858		
2		DOMESTIC RELATIONS CLEARFIELD COUNTY CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830		
3		COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE PO BOX 2675 HARRISBURG, PA 17105		
4		Commonwealth of Pennsylvania, Bureau of Individual Tax, Inheritance Strawberry Sq., Dept 28061, Harrisburg, PA 17128		
5		Internal Revenue Service, Federated Investors Tower, 13 TH Floor, Suite Pittsburgh, PA 15222		
6		Department of Public Welfare, TPL Casualty Unit, Estate Recovery Pt Oak Building, Harrisburg, PA 17105		
7		Beneficial Consumer Discount Company d/b/a Beneficial Mo 1995 S. Atherton St State College, PA 16801		
8				
9				
10				
11				
12		Re: CHARLES KANOUFF A/K/A CHARLES D. KANOUFF 158133-3SD TEAM 3		
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	
			The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual §§900.5913 and §921 for limitations of coverage.	



Address of Sender
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		Timothy Eyerly Kim Eyerly 120 CHURCH STREET MORRISDALE, PA 16858		
2		Timothy Eyerly Kim Eyerly 347 CHURCH STREET MORRISDALE, PA 16858		
3		Timothy Eyerly Kim Eyerly C/O STEPHEN C. FLEMMING, ESQ 1500 SOUTH ATHERTON STREET STATE COLLEGE, PA 16801		
4		Timothy Eyerly Kim Eyerly C/O STEPHEN C. FLEMMING, ESQ 119 SOUTH BURROWS STE 601 STATE COLLEGE, PA 16801		
5				
6				
7				
8				
19		Re: CHARLES KANOUFF A/K/A CHARLES D. KANOUFF 158133-35D TEAM 3		
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employer)	
			The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Evers Mail does not exceed reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.	

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

Attorney for Plaintiff

CITIFINANCIAL SERVICES, INC.

Plaintiff,

v.

KAREN J. KANOUFF
CHARLES KANOUFF

Defendants.

:
:
: **CLEARFILED COUNTY**
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 07-1447-CD**
:
:

FILED

JAN 30 2009
m/22306
William A. Shaw
Prothonotary/Clerk of Courts

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

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to **CHARLES KANOUFF** on **JANUARY 2, 2009** at **RD 3 BOX 1119 A/K/A 331 CHURCH STREET, MORRISDALE, PA 16858, 3496 MAIN STREET, APT. 2, KARTHAUS, PA 16845 & 508 GOOD STREET, APT. 3, HOUTZDALE, PA 16651** in accordance with the Order of Court dated **FEBRUARY 26, 2008**. The property was posted on **JANUARY 7, 2009**. Publication was advertised in **THE PROGRESS** on **JANUARY 7, 2009** & in **THE CLEARFIELD COUNTY LEGAL JOURNAL** on **JANUARY 9, 2009**.

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

By: 
DANIEL G. SCHMIEG, ESQUIRE

Dated: January 29, 2009

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

ATTORNEY FOR PLAINTIFF

CITIFINANCIAL SERVICES, INC.

: COURT OF COMMON PLEAS

Vs.

: CIVIL DIVISION

KAREN J. KANOUFF
CHARLES KANOUFF

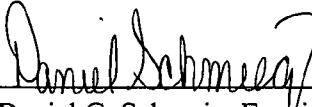
: CLEARFIELD COUNTY

: NO. 07-1447-CD

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

Daniel G. Schmeig, Esquire, Attorney for Plaintiff, hereby certifies that service of the Notice of Sheriff's Sale was made by sending a true and correct copy by certified mail to Defendant, **KAREN J. KANOUFF** at **P.O. BOX 222, KARTHAUS, PA 16845**. The Notice of Sale was received by Defendant, **KAREN J. KANOUFF**, on **DECEMBER 29, 2008** as evidenced by the attached Return Receipt. 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.

Date: JANUARY 29, 2009



Daniel G. Schmeig, Esquire
Attorney for Plaintiff

PHILAN HALLINAN & SCHMIEG, LLP

By: Daniel G. Schmieg, Esquire

Atty. I.D. No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

Attorney for Plaintiff

Citifinancial Services, Inc.

COURT OF COMMON PLEAS

CIVIL DIVISION

vs.

Karen J. Kanouff

Charles Kanouff

CLEARFIELD COUNTY

NO. 07-1447-CD

ORDER

AND NOW, this 26th day of February, 2008, it

is hereby ORDERED and DECREED that the prior Order of Court dated January 16, 2008 is hereby AMENDED as follows.

That Plaintiff may obtain service of the Complaint, and all future pleadings, on the Defendant, Charles Kanouff, by:

1. Posting a copy of the complaint on the mortgaged premises, RD 3 Box 1119, a/k/a 331 Church Street, Morrisdale, PA 16858.
2. First class mail to Charles Kanouff at the last known addresses, 3496 Main Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651 and the mortgaged premises located at RD 3 Box 1119, a/k/a 331 Church Street, Morrisdale, PA 16858; and
3. Certified mail to Charles Kanouff at the last known addresses, 3496 Main Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651 and the mortgaged premises located at RD 3 Box 1119, a/k/a 331 Church Street, Morrisdale, PA 16858;
4. Publication one time in The Progress (Clearfield) and the Clearfield County Legal Journal.

BY THE COURT:
/S/ Fredric J Ammerman

J.

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

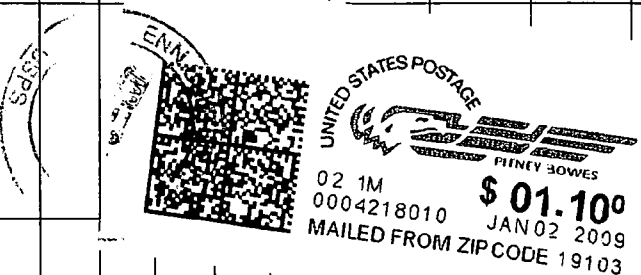
FEB 26 2008

Attest.

William A. Prothonotary
Prothonotary/
Clerk of Courts

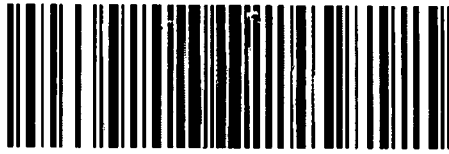
Name and Address of Sender → **CQS**
PHILAN HALLINAN & SCHMIEG
 One Penn Center at Suburban Station, Suite 1400
 1617 John F. Kennedy Boulevard
 Philadelphia, PA 19103-1814

Line	Article Number	Name of Addressee, Street, and Post Office Address	Pos
1		CHARLES KANOUFF RD 3 BOX 1119 A/K/A 331 CHURCH STREET MORRISDALE, PA 16858	
2		CHARLES KANOUFF 3496 MAIN STREET, APT. 2 KARTHAUS, PA 16845	
3		CHARLES KANOUFF 508 GOOD STREET, APT. 3 HOULTZDALE, PA 16651	
4			
5			
6			
7			
8			
9			
10			
11			
12		Re: CHARLES KANOUFF A/K/A CHARLES D. KANOUFF 158133 TEAM 3	
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)
			The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.



TEAM 4

Handwritten signature/initials



7178 2417 6099 0019 4704

4 / JJN
CHARLES KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH
STREET
MORRISDALE, PA 16858-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)

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Track & Confirm

Search Results

Label/Receipt Number: **7178 2417 6099 0019 4704**
Status: **Delivered**

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PHILADELPHIA, PA 19103.

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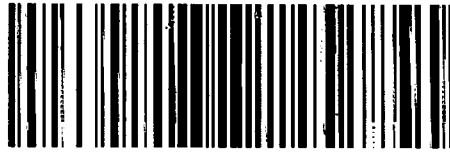
FOIA



United States Postal Service
Post Office Box 37



United States Postal Service
Post Office Box 37



7178 2417 6099 0019 4711

4 / JJN
CHARLES KANOUFF
3496 MAIN STREET, APT 2
KARTHAUS, PA 16845-0000

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-- fold here (6x9)

--fold here (regular)

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Track & Confirm

Search Results

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Verify who signed for your item by email. [Go >](#)

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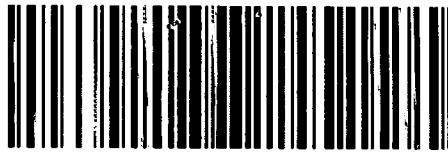
FOIA



United States Postal Service
Postage & Fees



United States Postal Service
Postage & Fees



7178 2417 6099 0019 4728

4 / JJN
CHARLES KANOUFF
508 GOOD STREET
APARTMENT 3
HOUTZDALE, PA 16651-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)

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Track & Confirm

Search Results

Label/Receipt Number: 7178 2417 6099 0019 4728
Status: Delivered

Your item was delivered at 11:35 AM on January 8, 2009 in
PHILADELPHIA, PA 19103.

Track & Confirm

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Return Receipt (Electronic)

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No FEAR Act EEO Data

FOIA



United States Postal Service
Information for the public



United States Postal Service
Information for the public

PLAINTIFF CITIFINANCIAL SERVICES, INC.
DEFENDANT(S) CHARLES KANOUFF A/K/A CHARLES D.
KANOUFF
KAREN J. KANOUFF A/K/A KAREN T.

CLEARFIELD County
No. 07-1447-CD
Our File #: 158133

Type of Action
- Notice of Sheriff's Sale

***PLEASE POST PROPERTY WITH NOTICE OF SALE,
PER COURT ORDER***

Sale Date: FEBRUARY 9, 2009

SERVE AT: RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

RUSH

Served and made known to CHARLES & KAREN KANOUFF, Defendant, on the 7th day of JANUARY, 2009 at 4:05, o'clock P.m., at RD 3 BOX 1119 A/K/A 331 CHURCH STREET, MORRISDALE, PA 16858

Commonwealth of Pennsylvania, in the manner described below:

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

Description: Age ____ Height ____ Weight ____ Race ____ Sex ____ Other ____

I, D.M. ELLIS, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this 9th day
of JANUARY, 2009
Notary:

By: Dm Ellis

Marilyn A. Campbell
COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Marilyn A. Campbell, Notary Public
City Of Altoona, Blair County
My Commission Expires Dec. 8, 2011
Member, Pennsylvania Association of Notaries

NOT SERVED
ATTEMPT SERVICE NLT THREE (3) TIMES

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

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

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

Notary:

By:

Attorney for Plaintiff

DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

**NOTICE OF ACTION IN
MORTGAGE FORECLOSURE
IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
NO. 07-1447-CD**

CITIFINANCIAL SERVICES vs.
CHARLES KANOUFF A/K/A CHARLES D.
KANOUFF, KAREN J. KANOUFF A/K/A
KAREN T. KANOUFF

NOTICE TO: CHARLES KANOUFF A/K/
A CHARLES D. KANOUFF.

NOTICE OF SHERIFF'S SALE OF
REAL PROPERTY

ALL THAT following described lot of
ground situate, lying and being in MORRIS
TOWNSHIP, County of CLEARFIELD,
Commonwealth of Pennsylvania, bounded
and limited as follows, to wit:

Your house (real estate) at RD 3 BOX
1119, A/K/A 331 CHURCH STREET,
MORRISDALE, PA 16858 is scheduled to
be sold at the Sheriff's Sale on FEBRUARY
9, 2009 at 10:00 AM, at the CLEARFIELD
County Courthouse, to enforce the Court
Judgment of \$86,698.70 obtained by
CITIFINANCIAL SERVICES, (the
mortgagee), against your Prop. sit. in the

City of MORRIS, County of CLEARFIELD,
and State of Pennsylvania.

Being Premises: RD 3 BOX 1119, A/K/A
331 CHURCH STREET, MORRISDALE, PA
16858.

Improvements consist of residential
property.

Sold as the property of CHARLES
KANOUFF A/K/A CHARLES D. KANOUFF,
KAREN J. KANOUFF A/K/A KAREN T.
KANOUFF.

TERMS OF SALE: The purchaser at the
sale must take ten (10%) percent down
payment of the bid price or of the Sheriff's
cost, whichever is higher, at the time of the
sale in the form of cash, money order or
bank check. The balance must be paid
within ten (10) days of the sale or the
purchaser will lose the down money.

THE HIGHEST AND BEST BIDDER
SHALL BE THE BUYER.

LEGAL DESCRIPTION

ALL that certain piece or parcel of land
situate in the Township of Morris, Clearfield
County, PA, bounded and described as
follows:

BEGINNING at a point of line of
Township Road and being common corner
of Lot No. 19; thence along said Township
road South two degrees forty-three (43)
minutes East seventy-seven (77) feet to
point on line of Lot No. 17; thence along line
of Lot No. 17 South eighty-six degrees
sixteen (16) minutes West two hundred one
(201) feet to point on twenty-foot alley-way;
thence along said twenty-foot alley-way
North one degree twenty-two (22) minutes
West eighty-three (83) feet to point on Line
of Lot No. 19; thence along line of Lot No. 19
North eighty-seven degrees fifty-four (54)
minutes East one hundred ninety-nine (199)
feet to point and place of beginning, and
being known as Lot No. 18 in plot of lots laid
out by the Clearfield Trust Company and
filed for recording in the Office of the
Recorder of Deeds in and for the County of
Clearfield in Miscellaneous Book No.
_____, Page _____.

EXCEPTING and reserving,
nevertheless, unto the Clearfield Trust
Company, all the coal, oil, gas, fire clay and
other minerals underlying said described lot,
together with the right of ingress and regress
by any convenient means for the purpose of
searching for, mining, boring, removing and
carrying away said coal and other minerals
without being liable for any damages to the
Grantees, their heirs and assigns by reason
of such entry for the purposes aforesaid, and
said mineral estate shall owe no duty of
support, or servitude to the superincumbent
strats and surface of said land.

TITLE TO SAID PREMISES IS
VESTED IN Charles D. Kanouff and Karen

T. Kanouff, husband and wife, by Deed from Leroy C. Williams, Jr. and Margaret J. Williams, husband and wife, dated 07/19/1994, recorded 07/22/1994, in Deed Book 1620, page 258.

Premises being: RD 3 BOX 1119 A/K/A 331 CHURCH STREET, MORRISDALE, PA 16858.

Tax Parcel No. Q10-568-00003

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

Full Spectrum Services, 400 Fellowship Road, Suite 220, Mount Laurel, NJ 08054.

MARSHAL'S SALE

By virtue of a Writ of Execution issued out of the U. S. Court for the W. D. of PA at suit of the USA at Civil No. 07-138, I shall expose to public sale the real property of Robyn L. Womeldorf, k/a 28 Arminta Street, DuBois, PA 15801. BEING the same premises granted and conveyed to Robyn L. Womeldorf, by deed of Carl John Yebernetsky and Lisa Ann Yebernetsky, husband and wife, dated June 3, 1991, and recorded at Deed Book Volume 1402, Page 092, on June 3, 1991.

TIME AND LOCATION OF SALE: January 26, 2009 at 10:30 A.M. at the Clearfield County Courthouse, One North 2nd Street, Clearfield, PA 16830.

TERMS OF SALE: Successful bidder will pay ten percent (10%) by cashier's check, certified check or bank money order at the time of the sale and the remainder of the bid within thirty (30) days from the date of the sale and in the event bidder cannot pay the remainder, the property will be resold and all monies paid in at the Original sale will be applied to any deficiency in the price at which the property is resold. The successful bidder must send payment of the balance of the bid directly to the U.S. Marshal's Office, c/o Ms. Sheila Blessing, Room 241, U.S. Post Office & Courthouse, Pittsburgh, PA 15219.

Notice is hereby given that a Schedule of Distribution will be filed by the Marshal's Office on the thirtieth day after the date of sale, and that distribution will be made in accordance with the Schedule unless exemptions are filed thereto within ten (10) days thereafter. The successful bidder takes the real estate subject to, and shall pay all taxes, Water rents, sewer charges,

NOTICE OF ACTION
INMORTGAGE FORECLOSURE
IN THE COURT
OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
NO. 07-1447-CD
CITIFINANCIAL SERVICES

vs.
CHARLES KANOUFF,
A/K/A CHARLES D. KANOUFF
KAREN J. KANOUFF,
A/K/A KARENT. KANOUFF
NOTICE TO: CHARLES KA-
NOUFF A/K/A CHARLES D. KA-
NOUFF.

NOTICE OF
SHERIFF'S SALE
OF REAL PROPERTY
ALL THAT following described lot
of ground situate, lying and being in
MORRIS TOWNSHIP, County of
CLEARFIELD, Commonwealth of
Pennsylvania, bounded and de-
scribed as follows, to wit:

Your house (real estate) at RD 3
BOX 1119 A/K/A 331 CHURCH
STREET, MORRISDALE, PA
16858 is scheduled to be sold at
the Sheriff's Sale on FEBRUARY 9,
2009 at 10:00 A.M. at the CLEAR-
FIELD County Courthouse, to en-
force the Court Judgment of
\$86,698.70 obtained by CITIFI-
NANCIAL SERVICES, (the mortga-
gee), against your Prop. sit. in the
City of MORRIS, County of CLEAR-
FIELD, and State of Pennsylvania.
Being Premises: RD# BOX 1119
A/K/A 331 CHURCH STREET,
MORRISDALE, PA 16858
Improvements consist of residen-
tial property.

Sold as the property of CHARLES
KANOUFF A/K/A CHARLES D. KA-
NOUFF, KAREN J. KANOUFF
A/K/A KARENT. KANOUFF.

TERMS OF SALE: The purchaser
at the sale must take ten (10%) per-
cent down payment of the bid price
or of the Sheriff's cost, whichever
is higher, at the time of the sale in
the form of cash, money order or
bank check. The balance must be
paid within ten (10) days of the sale
or the purchaser will lose the down
money.

THE HIGHEST AND BEST BID-
DER SHALL BE THE BUYER.

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

ALL that certain piece or parcel of
land situate in the Township of Mor-
ris, Clearfield County, PA, bounded
and described as follows:

BEGINNING at a point of line of
Township Road and being common
corner of Lot No. 19; thence along
said Township road South two de-
grees forty-three (43) minutes East
seventy-seven (77) feet to point on
line of Lot No. 17; thence along line
of Lot No. 17 South eighty-six de-
grees sixteen (16) minutes West
two hundred one (201) feet to point
on twenty-foot alley-way; thence
along said twenty-foot alley-way
North one degree twenty-two (22)
minutes West eighty-three (83)
feet to point on Line of Lot No. 19;
thence along line of Lot No. 19
North eighty-seven degrees fifty-
four (54) minutes East one hundred
ninety-nine (199) feet to point and
place of beginning, and being
known as Lot No. 18 in plot of lots
laid out by the Clearfield Trust Com-
pany and filed for recording in the
Office of the Recorder of Deeds in
and for the County of Clearfield in
Miscellaneous Book No. , Page.

EXCEPTING and reserving,
nevertheless, unto the Clearfield
Trust Company, all the coal, oil,
gas, tire clay and other minerals
underlying said described lot; to-
gether with the right of ingress and
regress by any convenient means
for the purpose of searching for,
mining, boring, removing and carry-
ing away said coal and other miner-
als without being liable for any dam-
ages to the Grantees, their heirs
and assigns by reason of such entry
for the purpose aforesaid, and said
mineral estate shall owe no duty of
support, or servitude to the super-
incumbent strata and surface of
said land.

TITLE TO SAID PREMISES IS
VESTED IN Charles D. Kanouff and
Karen T. Kanouff, husband and
wife, by Deed from Leroy C. Wil-
liams, Jr. and Margaret J. Williams,
husband and wife, dated
07/19/1994, recorded
07/22/1994, in Deed Book 1620,
page 258.

Premises being:
RD 3 BOX 1119
A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858
Tax Parcel No. Q10-568-00003

1:7-1d-b

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :
SS:
COUNTY OF CLEARFIELD :

On this 12th day of January, A.D. 20 09,
before me, the subscriber, a Notary Public in and for said County and
State, personally appeared Margaret E. Krebs, who being duly sworn
according to law, deposes and says that she is the President of The
Progressive Publishing Company, Inc., and Associate Publisher of The
Progress, a daily newspaper published at Clearfield, in the County of
Clearfield and State of Pennsylvania, and established April 5, 1913, and
that the annexed is a true copy of a notice or advertisement published in
said publication in

the regular issues of January 7, 2009

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

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

Cheryl J. Robison
Notary Public Clearfield, Pa.

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Cheryl J. Robison, Notary Public
Clearfield Boro, Clearfield County
My Commission Expires Oct. 31, 2011
Member, Pennsylvania Association of Notaries

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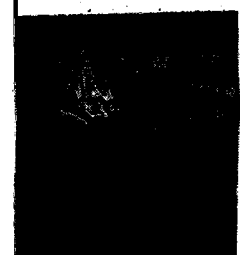
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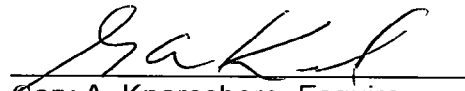
PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

:

COUNTY OF CLEARFIELD :

On this 9th day of January AD 2009, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of January 9, 2009, Vol. 21, No. 2. And that all of the allegations of this statement as to the time, place, and character of the publication are true.



Gary A. Knaresboro, Esquire
Editor

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



Notary Public
My Commission Expires

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

FULL SPECTRUM SERVICES
400 FELLOWSHIP RD SUITE 220
MOUNT LAUREL NJ 08054



7178 2417 6099 0018 4731

4 / JJN **RESTRICTED DELIVERY**
KAREN J. KANOUFF
PO BOX 222
KARTHAUS, PA 16845-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)



Date Produced: 01/05/2009

PHELAN HALLINAN & SCHMIEG

The following is the delivery information for Certified Mail™ item number 7178 2417 6099 0018 4781. Our records indicate that this item was delivered on 12/29/2008 at 07:25 a.m. in KARTHAUS, PA, 16845. The scanned image of the recipient information is provided below.

Signature of Recipient:

A scanned image of a handwritten signature, "Karen Kanoell", written in dark ink on a light background. The signature is written over a horizontal line.

Address of Recipient:

A scanned image of a handwritten address, "520 Cedar St", written in dark ink on a light background. The address is written over a horizontal line.

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,

United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

Customer Reference Number: 19235

FILED
JAN 30 2009
William A. Straw
Prothonotary/Clerk of Courts

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

Attorney for Plaintiff

CITIFINANCIAL SERVICES, INC.

Plaintiff,

v.

KAREN J. KANOUFF
CHARLES KANOUFF

Defendants

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 07-1447-CD

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

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, CHARLES KANOUFF on 2/5/09 at RD 3 BOX 1119 A/K/A 331 CHURCH STREET, MORRISDALE, PA 16858 & 3496 MAIN STREET, APT. 2, KARTHAUS, PA 16845 and 508 GOOD STREET, APT. 3, HOUTZDALE, PA 16651 in accordance with the Order of Court dated 2/26/2008. The property was posted on 2/9/09. Publication was advertised in the Clearfield Legal Journal on 2/13/2009 & on 2/9/09 in the Clearfield Daily Newspaper.

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

PHELAN HALLINAN & SCHMIEG, LLP

By:

Daniel G. Schmieg
DANIEL G. SCHMIEG, ESQUIRE

Dated: March 5, 2009

5
FILED *no cc*
MAR 06 2009
William A. Shaw
Prothonotary/Clerk of Courts

CIVIL ACTION-LAW
NO. 07-1447-CD

CITIFINANCIAL SERVICES, INC. VS.
KAREN J. KANOUFF
CHARLES KANOUFF

NOTICE TO: CHARLES KANOUFF,
NOTICE OF SHERIFF'S SALE OF REAL
PROPERTY

ALL THAT following described lot of ground
situate, lying and being in MORRIS TOWN-
SHIP, County of CLEARFIELD, Common-
wealth of Pennsylvania, bounded and limited
as follows, to wit:

Your house (real estate) at RD 3 BOX 1119
A/K/A 331 CHURCH STREET, MORRIS-
DALE, PA 16858 is scheduled to be sold at
the Sheriff's Sale on MAY 1, 2009 at
10:00AM, at the CLEARFIELD County Court-
house, to enforce the Court Judgment of
\$86,698.70 obtained by CITIFINANCIAL
SERVICES, INC., (the mortgagee), against
your Prop. sit. in the City of MORRIS, County
of CLEARFIELD, and State of Pennsylvania.

Being Premises: RD 3 BOX 1119 A/K/A
331 CHURCH STREET, MORRISDALE, PA
16858

Improvements consist of residential property.
Sold as the property of KAREN J. KANOUFF,
CHARLES KANOUFF,

TERMS OF SALE: The purchaser at the
sale must take ten (10%) percent down pay-
ment of the bid price or of the Sheriff's cost,
whichever is higher, at the time of the sale in
the form of cash, money order or bank check.
The balance must be paid within ten (10)
days of the sale or the purchaser will lose the
down money.

THE HIGHEST AND BEST BIDDER SHALL
BE THE BUYER

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

LEGAL DESCRIPTION

ALL that certain piece or parcel of land
situate in the Township of Morris, Clear-
field County, PA, bounded and described
as follows:

BEGINNING at a point of line of Township
Road and being common corner of Lot No. 19;
thence along said Township road South two
degrees forty-three (43) minutes East seventy-
seven (77) feet to point on line of Lot No. 17;
thence along line of Lot No. 17 South eighty-
six degrees sixteen (16) minutes West two
hundred one (201) feet to point on twenty-foot
alley-way; thence along said twenty-foot alley-
way North one degree twenty-two (22) minutes
West eighty-three (83) feet to point on Line of
Lot No. 19; thence along line of Lot No. 19
North eighty-seven degrees fifty-four (54) min-
utes East one hundred ninety-nine (199) feet to
point and place of beginning, and being known
as Lot No. 18 in plot of lots laid out by the
Clearfield Trust Company and filed for re-
cording in the Office of the Recorder of Deeds
in and for the County of Clearfield in Miscella-
neous Book No. _____, Page _____.

EXCEPTING and reserving, nevertheless,
unto the Clearfield Trust Company, all the coal,
oil, gas, fire clay and other minerals underlying
said described lot, together with the right of
ingress and regress by any convenient means
for the purpose of searching for, mining, bor-
ing, removing and carrying away said coal and
other minerals without being liable for any
damages to the Grantees, their heirs and as-
signs by reason of such entry for the purposes
aforesaid, and said mineral estate shall owe no
duty of support, or servitude to the superin-
cumbent strata and surface of said land.

TITLE TO SAID PREMISES IS VESTED IN
Charles D. Kanouff and Karen T. Kanouff, hus-
band and wife, by Deed from Leroy C. Wil-
liams, Jr. and Margaret J. Williams, husband
and wife, dated 07/19/1994, recorded
07/22/1994, in Deed Book 1620, page 258.

Premises being: RD 3 BOX 1119 A/K/A 331
CHURCH STREET MORRISDALE, PA 16858

Tax Parcel No. Q10-568-00003

Full Spectrum Services, 400 Fellowship Road,
Suite 220, Mount Laurel, NJ 08054.

NOTICE OF ACTION
IN MORTGAGE FORECLOSURE
IN THE COURTS OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION-LAW
NO. 2008-1493-CD

CITIMORTGAGE, INC. S/B/M TO ABN AMRO
MORTGAGE GROUP VS. NORMAN M. LOWDER
MELISSA LOWDER

NOTICE TO: NORMAN M. LOWDER, MELISSA
LOWDER, NOTICE OF SHERIFF'S SALE OF
REAL PROPERTY

ALL THAT following described lot of ground
situate, lying and being in WALLACETON BOR-
OUGH, county of CLEARFIELD, Commonwealth of
Pennsylvania, bounded and limited as follows, to
wit:

Your house (real estate) at 388 CLEARFIELD
STREET, WALLACETON, PA 16876 is scheduled
to be sold at the Sheriff's Sale on MARCH 6, 2009
at 10:00 A.M. at the CLEARFIELD county court-
house, to enforce the Court Judgment of
\$67,259.04 obtained by CITIMORTGAGE, INC. S/
B/M TO ABN AMRO MORTGAGE GROUP, (the
mortgagee), against your Prop. Sit. In the City of
WALLACETON, County of CLEARFIELD, and
State of Pennsylvania.
Being Premises: 388 CLEARFIELD STREET,
WALLACETON, PA 16876.

Improvements consist of residential property.
Sold as the property of NORMAN M. LOWDER,
MELISSA LOWDER.

TERMS OF SALE: The Purchaser at the sale
must take ten (10%) percent down payment of the
bid price or of the Sheriff's cost, whichever is
higher, at the time of the sale in the form of cash,
money order, or bank check. The balance must be
paid within ten (10) days of the sale or the pur-
chaser will lose the down money.

THE HIGHEST BIDDER SHALL BE THE
BUYER.

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

LEGAL DESCRIPTION

All that certain lot of land situated in the
Borough of Wallaceton, County of Clearfield,
Pennsylvania, bounded and described as
follows:

On the East by an alley; on the West by
Clearfield Street; on the North by Lot No.

Forty-eight (48) and on the South by an al-
ley, and known as Lot No. Forty-seven (47)
in the plan of Wallaceton Borough.

BEING identified in the Clearfield County
Mapping and Assessment Office as Parcel
No. 010-373-00020.

BEING also known as 388 Clearfield
Street, Wallaceton, PA 16876.

UNDER AND SUBJECT, NEVERTHELESS,
to all existing easements, conditions and
restrictions of record.

BEING the same property which David
B. Coble, unmarried man, by his Deed
dated September 30, 1992, and recorded in
the office of the Recorder of Deeds of
Clearfield County in Record Book 1488,
Page 18, on October 2, 1992, granted and
conveyed unto Gary L. Hendershot and
Mary B. Hendershot, husband and wife, the
Grantors herein.

PARCEL IDENTIFICATION NO: 010-373-
00020, Control #: 019007281

TITLE TO SAID PREMISES IS VESTED IN
Norman M. Lowder and Melissa Lowder, h/w,
by Deed from Gary L. Hendershot and Mary B.
Hendershot, h/w, dated 02/19/2003, recorded
02/20/2003 in Instrument Number 200302530.
Premises being: 388 CLEARFIELD STREET
WALLACETON, PA 16876

Full Spectrum Services, 400 Fellowship
Road, Suite 220, Mount Laurel, NJ 08054.

**SHERIFF'S SALE
OF VALUABLE REAL ESTATE**

BY VIRTUE OF: Writ of Execution issued
out of the Court of Common Pleas of Clearfield
County, Pennsylvania and to me directed,
there will be exposed to public sale in the
Sheriff's Office in the Courthouse in the Bor-
ough of Clearfield on Friday, March 6, 2009,
10:00 A.M. THE FOLLOWING DESCRIBED
PROPERTY TO WIT: (SEE ATTACHED DE-
SCRIPTION) TERMS OF SALE

The price of sum at which the property
shall be struck off must be paid at the time of
sale or such other arrangements made as will
be approved, otherwise the property will be
immediately put up and sold again at the ex-
pense and risk of the person to whom it was
struck off and who in case of deficiency of
such resale shall make good for the same and

NOTICE OF ACTION
 IN RE: MORTGAGE FORECLOSURE
 and assigns by reason of such entry
 for the purposes aforesaid, and
 said mineral estate shall owe no
 duty of support, or servitude to the
 superincumbent strats and surface
 of said land.

TITLE TO SAID PREMISES IS
 VESTED IN Charles D. Kanouff and
 Karen T. Kanouff, husband and
 wife, by Deed from Leroy C. Wil-
 liams, Jr. and Margaret J. Williams,
 husband and wife, dated
 07/19/1994, recorded
 07/22/1994, in Deed Book 1620,
 page 258.

Premises being:
 RD 3 BOX 1119
 A/K/A 331 CHURCH STREET
 MORRISDALE, PA 16858
 Tax Parcel No. Q10-568-00003
 David Schmieg, Esquire
 One Penn Center
 at Suburban Station
 1617 John F. Kennedy
 Boulevard
 Suite 1400
 Philadelphia, PA 19103
 (215) 563-7000
 Attorney for Plaintiff

2:9-1d-b

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PROOF OF PUBLICATION

STATE OF PENNSYLVANIA : SS:
 COUNTY OF CLEARFIELD :

On this 20th day of February, A.D. 20 09,
 before me, the subscriber, a Notary Public in and for said County and
 State, personally appeared Margaret E. Krebs, who being duly sworn
 according to law, deposes and says that she is the President of The
 Progressive Publishing Company, Inc., and Associate Publisher of The
 Progress, a daily newspaper published at Clearfield, in the County of
 Clearfield and State of Pennsylvania, and established April 5, 1913, and
 that the annexed is a true copy of a notice or advertisement published in
 said publication in

the regular issues of February 9, 2009
 And that the affiant is not interested in the subject matter of the notice or
 advertising, and that all of the allegations of this statement as to the time,
 place, and character of publication are true.

Margaret E. Krebs
 Sworn and subscribed to before me the day and year aforesaid.

Cheryl J. Robinson
 Notary Public Clearfield, Pa.

COMMONWEALTH OF PENNSYLVANIA
 Notarial Seal
 Cheryl J. Robinson, Notary Public
 Clearfield Boro, Clearfield County
 My Commission Expires Oct. 31, 2011
 Member, Pennsylvania Association of Notaries

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

:

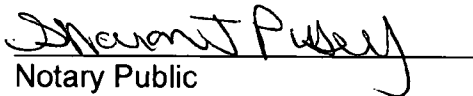
COUNTY OF CLEARFIELD :

On this 13th day of February AD 2009, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of February 13, 2009, Vol. 21, No. 7. And that all of the allegations of this statement as to the time, place, and character of the publication are true.



Gary A. Knaresboro, Esquire
Editor

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



Notary Public
My Commission Expires

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

Full Spectrum Services
400 Fellowship Road Suite 220
Mount Laurel, NJ 08054

PHELAN HALLINAN & SCHMIEG, LLP

By: Daniel G. Schmieg, Esquire

Atty. I.D. No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

Attorney for Plaintiff

Citifinancial Services, Inc.

COURT OF COMMON PLEAS

CIVIL DIVISION

vs.

Karen J. Kanouff

Charles Kanouff

CLEARFIELD COUNTY

NO. 07-1447-CD

ORDER

AND NOW, this 26th day of February, 2008, it is hereby ORDERED and DECREED that the prior Order of Court dated January 16, 2008 is hereby AMENDED as follows.

That Plaintiff may obtain service of the Complaint, and all future pleadings, on the Defendant, Charles Kanouff, by:

1. Posting a copy of the complaint on the mortgaged premises, RD 3 Box 1119, a/k/a 331 Church Street, Morrisdale, PA 16858.
2. First class mail to Charles Kanouff at the last known addresses, 3496 Main Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651 and the mortgaged premises located at RD 3 Box 1119, a/k/a 331 Church Street, Morrisdale, PA 16858; and
3. Certified mail to Charles Kanouff at the last known addresses, 3496 Main Street, Apt. 2, Karthaus, PA 16845 and 508 Good Street, Apt. 3, Houtzdale, PA 16651 and the mortgaged premises located at RD 3 Box 1119, a/k/a 331 Church Street, Morrisdale, PA 16858;
4. Publication one time in The Progress (Clearfield) and the Clearfield County Legal Journal.

BY THE COURT:
/S/ Fredric J Ammerman

J.

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

FEB 26 2008

Attest.

William L. Shinn
Prothonotary/
Clerk of Courts

PLAINTIFF CITIFINANCIAL SERVICES, INC.
DEFENDANT(S) CHARLES KANOUFF A/K/A CHARLES D.
KANOUFF
KANOUFF KAREN J. KANOUFF A/K/A KAREN T.

CLEARFIELD County
No. 07-1447-CD
Our File #: 158133
Type of Action
- Notice of Sheriff's Sale

***PLEASE POST PROPERTY FOR CHARLES KANOUFF,
PER COURT ORDER***

Sale Date: MAY 1, 2009

SERVE AT: RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

Served and made known to Charles KANOUFF ^{SERVED} Defendant, on the 9th day of FEBRUARY,
2009, at 6:40, o'clock P.m., at 331 Church ST., MORRISDALE, PA 16858.

Commonwealth of Pennsylvania, in the manner described below:

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

Description: Age ____ Height ____ Weight ____ Race ____ Sex ____ Other ____

I, D.M. ELLIS, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above:

Sworn to and subscribed
before me this 10th day
of February, 2009
Notary:

By: D.M. Ellis

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

NOT SERVED

ATTEMPT SERVICE NLT THREE (3) TIMES

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

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

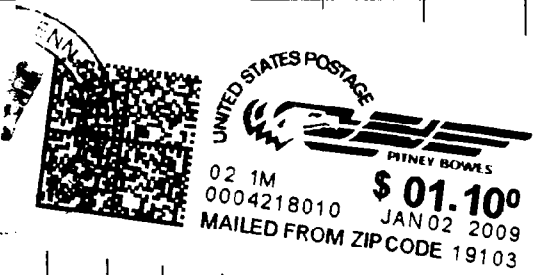
Sworn to and subscribed
before me this ____ day
of _____, 200__
Notary:

By:

Attorney for Plaintiff
DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

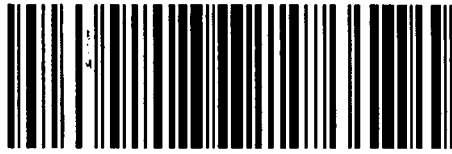
CQS
 PHELAN HALLINAN & SCHMIEG
 One Penn Center at Suburban Station, Suite 1400
 1617 John F. Kennedy Boulevard
 Philadelphia, PA 19103-1814

Line	Article Number	Name of Addressee, Street, and Post Office Address	Pos
1		CHARLES KANOUFF RD 3 BOX 1119 A/K/A 331 CHURCH STREET MORRISDALE, PA 16858	
2		CHARLES KANOUFF 3496 MAIN STREET, APT. 2 KARTH AUS, PA 16845	
3		CHARLES KANOUFF 508 GOOD STREET, APT. 3 HOUTZDALE, PA 16651	
4			
5			
6			
7			
8			
9			
10			
11			
12		Re: CHARLES KANOUFF A/K/A CHARLES D. KANOUFF 158133 TEAM 3	
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)
			The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900.S913 and S921 for limitations of coverage.



TEAM 4

Handwritten signature/initials.



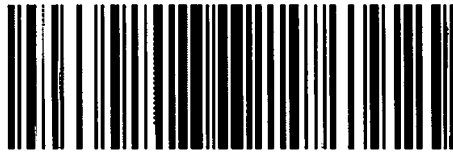
7178 2417 6099 0021 6543

4 / JJN
CHARLES KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH
STREET
MORRISDALE, PA 16858-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)



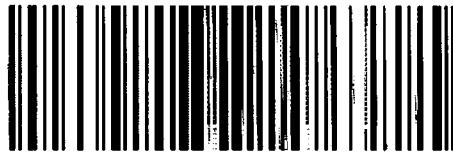
7178 2417 6099 0021 6550

4 / JJN
CHARLES KANOUFF
3496 MAIN STREET, APT 2
KARTHAUS, PA 16845-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)



7178 2417 6099 0021 5567

4 / JJN
CHARLES KANOUFF
508 GOOD STREET
APARTMENT 3
HOUTZDALE, PA 16651-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)

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Track & Confirm

Search Results

Label/Receipt Number: 7173 2417 6099 0021 6567

Associated Label/Receipt:

Detailed Results:

- Notice Left, February 13, 2009, 10:45 am, HOUTZDALE, PA 16651
- Missent, February 09, 2009, 9:07 am
- Electronic Shipping Info Received, February 05, 2009

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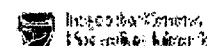
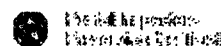
Return Receipt (Electronic)

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Search Results

Label/Receipt Number: 7178 2417 6099 0021 6550

Associated Label/Receipt:

Detailed Results:

- Arrival at Unit, February 12, 2009, 11:44 am, PHILADELPHIA, PA 19104
- Addressee Unknown, February 09, 2009, 2:56 pm, KARTHAUS, PA
- Electronic Shipping Info Received, February 05, 2009

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Track & Confirm

Search Results

Label/Receipt Number: 7178 2417 6099 0021 6543

Associated Label/Receipt:

Detailed Results:

- Delivered, February 12, 2009, 3:45 am, PHILADELPHIA, PA 19103
- Arrival at Unit, February 11, 2009, 11:16 am, PHILADELPHIA, PA 19104
- Moved, Left no Address, February 07, 2009, 9:47 am, MORRISDALE, PA
- Undeliverable as Addressed, February 07, 2009, 9:37 am, MORRISDALE, PA 16858
- Electronic Shipping Info Received, February 05, 2009

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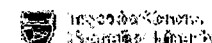
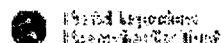
Return Receipt (Electronic)

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No FEAR Act EEO Data

FOIA



CITIFINANCIAL SERVICES, INC.

vs.

CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF
KAREN J. KANOUFF
A/K/A KAREN T. KANOUFF

: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
: CIVIL DIVISION
:
: NO. 07-1447-CD

FILED

APR 06 2009
W 11:55 AM
William A. Shaw
Prothonotary/Clerk of Courts
No C/C

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF CLEARFIELD)

SS:

I, DANIEL G. SCHMIEG, ESQUIRE attorney for CITIFINANCIAL SERVICES, INC. hereby verify that true and correct copies of the Notice of Sheriff's sale were served by certificate of mailing to the recorded lienholders, and any known interested party see Exhibit "A" attached hereto.

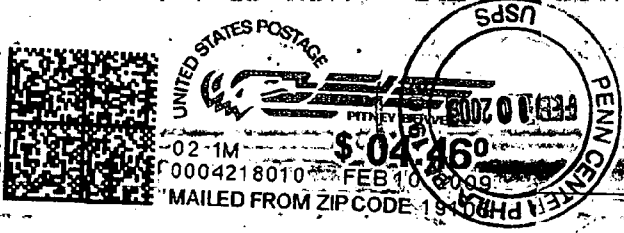
DATE: March 31, 2009


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Name and Address of Sender

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

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		TENANT/OCCUPANT RD 3 BOX 1119 A/K/A 331 CHURCH STREET MORRISDALE, PA 16858		
2		Domestic Relations Clearfield County, Clearfield County Courthouse, 230 East Market Street, Clearfield, PA 16830		
3		Commonwealth of Pennsylvania, Department of Welfare, PO Box 2675, Harrisburg, PA 17105		
4		Commonwealth of Pennsylvania, Bureau of Individual Tax, Inheritance Tax Division, 6 th Floor, Strawberry Sq., Dept 28061, Harrisburg, PA 17128		
5		Internal Revenue Service, Federated Investors Tower, 13 TH Floor, Suite 1300, 10011 Liberty Avenue, Pittsburgh, PA 15222		
6		Department of Public Welfare, TPL Casualty Unit, Estate Recovery Program, P.O. Box 8486, Willow Oak Building, Harrisburg, PA 17105		
7		Beneficial consumer Discount Company, d/b/a Beneficial Mortgage Co. of Pennsylvania, 1995 S. Atherton St., State College, PA 16801		
8		Timothy Eyerly & Kim Eyerly, 120 Church Street, Morrisdale, PA 16858		
9		Timothy Eyerly & Kim Eyerly, 347 Church Street, Morrisdale, PA 16858		
10		Timothy Eyerly & Kim Eyerly, c/o Stephen C. Fleming, Esq., 1500 South Atherton Street, State College, PA 16801		
11		Timothy Eyerly & Kim Eyerly, c/o Stephen C. Fleming, Esq., 119 South Burrows, Ste 601, State College, PA 16801		
12				
13		RE: Charles Kanouff		
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.
158133		Clearfield	TEAM 5	SXF



PHELAN HALLINAN & SCHMIEG, LLP
BY: DANIEL G. SCHMIEG, ESQUIRE
Attorney I.D. No.: 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

CITIFINANCIAL SERVICES, INC.

v.

CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF
KAREN J. KANOUFF
A/K/A KAREN T. KANOUFF

Defendants

Plaintiff

FILED
M 10:18 AM
APR 13 2009
cc
610

William A. Shaw
Prothonotary/Clerk of Courts

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 07-1447-CD

**MOTION FOR SERVICE OF NOTICE OF SALE
PURSUANT TO SPECIAL ORDER OF COURT**

Plaintiff, by its counsel, Phelan Hallinan & Schmieg, LLP, petitions this Honorable Court for an Order directing service of the Notice of Sale upon the above-captioned Defendant, **KAREN J. KANOUFF A/K/A KAREN T. KANOUFF**, by certified mail and regular mail to RD 3 BOX 1119 A/K/A 331 CHURCH STREET, MORRISDALE, PA 16858, 2496 MAIN STREET, APT. 2, KARTHAUS, PA 16845 & P.O. BOX 222, KARTHAUS, PA 16845, and in support thereof avers the following:

1. A Sheriff's Sale of the mortgaged property involved herein has been scheduled for **MAY 1, 2009**.
2. Pennsylvania Rule of Civil Procedure (Pa.R.C.P.) 3129.2 requires that the Defendants be served with a notification of Sheriff's Sale at least thirty (30) days prior to the

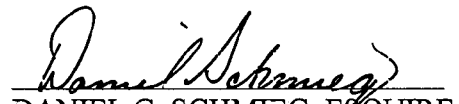
scheduled sale date.

3. Attempts to serve Defendant with the Notice of Sale have been unsuccessful, as indicated by the Return of Service attached hereto as Exhibit "A", NO SERVICE WAS MADE AT 2496 MAIN STREET, APT. 2, KARTHAUS, PA 16845 AS THERE WAS NO ANSWER AT THE PREMISES.
4. As indicated by the United States Postal Service (USPS) Electronic Tracking Slip attached hereto as Exhibit "B", attempts to serve the defendant via Certified Mail at P.O. BOX 222, KARTHAUS, PA 16845 have been unsuccessful.
5. Pursuant to Pa.R.C.P. 430, Plaintiff has made a good faith effort to locate the Defendant. An Affidavit of Reasonable Investigation setting forth the specific inquiries made and the results therefrom is attached hereto as Exhibit "C".

WHEREFORE, Plaintiff respectfully requests that the allowance of service of the Notice of Sale in accordance with Pa.R.C.P., Rule 430 by certified and regular mail to RD 3 BOX 1119 A/K/A 331 CHURCH STREET, MORRISDALE, PA 16853, 2496 MAIN STREET, APT. 2, KARTHAUS, PA 16845 & P.O. BOX 222, KARTHAUS, PA 16845.

PEELAN HALLINAN & SCHMIEG, LLP

By:


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

PLAINTIFF CITIFINANCIAL SERVICES, INC.
DEFENDANT(S) CHARLES KANOUFF A/K/A CHARLES D.
KANOUFF
KANOUFF KAREN J. KANOUFF A/K/A KAREN T.
Please serve upon: KAREN J. KANOUFF A/K/A KAREN T.
KANOUFF

CLEARFIELD County
No. 07-1447-CD
Our File #: 158133

EXHIBIT A

Type of Action
- Notice of Sheriff's Sale

Sale Date: MAY 1, 2009

SERVE AT: 2496 MAIN STREET APT. 2
KARTHAUS, PA 16845

SERVED

Served and made known to _____, Defendant, on the _____ day of _____, 200__, at _____, o'clock ____m., at _____

Commonwealth of Pennsylvania, in the manner described below:

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

Description: Age _____ Height _____ Weight _____ Race _____ Sex _____ Other _____

I, _____, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

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

Notary:

By:

NOT SERVED

ATTEMPT SERVICE NLT THREE (3) TIMES

On the 31ST day of MARCH, 2009, at 4:04 o'clock P.m., Defendant **NOT FOUND** because:

_____ Moved _____ Unknown X No Answer _____ Vacant

1st attempt Date: 3/25/09 Time: 9:19 AM, 2nd attempt Date: 3/26/09 Time: 7:00 PM, 3rd attempt Date: 3/31/09 Time: 4:04 PM

Other: (NAME IS ON MAILBOX.)

Sworn to and subscribed
before me this 1ST day
of April, 2009

Notary:

By:

Attorney for Plaintiff

DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

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



7178 2417 6099 0021 6536

EXHIBIT B

4 / JJN **RESTRICTED DELIVERY**
KAREN J. KANOUFF
PO BOX 222
KARTHAUS, PA 16845-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)

**EXHIBIT B**[Home](#) | [Help](#)[Track & Confirm](#)

Track & Confirm

Search Results

Label/Receipt Number: 7178 2417 6099 0021 6536
Status: Delivered

Your item was delivered at 7:30 am on March 06, 2009 in PHILADELPHIA, PA 19103. A proof of delivery record may be available through your local Post Office for a fee.

Additional information for this item is stored in files offline.

[Restore Offline Details >](#)[Return to USPS.com Home >](#)

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No FEAR Act EEO Data

FOIA



Equal Housing
Opportunity



Inspection
Warning

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

File Number: 158133
Attorney Firm: Phelan, Hallinan & Schmieg, LLP
Subject: Karen J. Kanouff & Charles Kanouff

Current Address: (Charles Kanouff) 508 Good Street, Houtzdale, PA 16651
Property Address: RD 3 Box 1119 A/K/A 331 Church Street, Morrisdale, PA 16858
Current Address: (Charles Kanouff) 508 Good Street, Houtzdale, PA 16651
Possible Mailing Address: (Karen J. Kanouff) P.O. Box 222, Karthaus, PA 16845

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

I. CREDIT INFORMATION

A. SOCIAL SECURITY NUMBER

Our search verified the following information to be true and correct

Karen J. Kanouff - xxx-xx-8289

Charles Kanouff - xxx-xx-1924

B. EMPLOYMENT SEARCH

Karen J. Kanouff & Charles Kanouff - A review of the credit reporting agencies provided no employment information.

C. INQUIRY OF CREDITORS

Our inquiry of creditors indicated that Karen J. Kanouff reside(s) at: P.O. Box 222, Karthaus, PA 16845 & Charles Kanouff reside(s) at: 508 Good Street, Apartment 3, Houtzdale, PA 16651.

II. INQUIRY OF TELEPHONE COMPANY

A. DIRECTORY ASSISTANCE SEARCH

Our office contacted directory assistance, which indicated that Charles Kanouff reside(s) at: 508 Good Street, Houtzdale, PA 16651, however had no listing for Karen J. Kanouff. On 12-05-08 our office made several telephone calls to the subject's phone number (814) 378-5663 and received the following information: no answer.

B. On 12-05-08 our office made a telephone call to the phone number (814) 342-6155 and received the following information: disconnected. On 12-05-08 our office made a telephone call to the phone number (814) 378-7140 and received the following information: wrong number.

III. INQUIRY OF NEIGHBORS

On 12-05-08 our office made several phone calls in an attempt to contact Leesa Folmar (814) 345-5600, Road 3, Morrisdale, PA 16858: answering machine.

On 12-05-08 our office made several phone calls in an attempt to contact Anna Jane Hoover (814) 345-5016, Road 3, Morrisdale, PA 16858: answering machine.

On 12-05-08 our office made several phone calls in an attempt to contact Aaron Hubler (814) 345-6711, Road 3, Morrisdale, PA 16858: no answer.

On 12-05-08 our office made several phone calls in an attempt to contact Nicole Thomas (814) 342-1473, 301 Church Street, Morrisdale, PA 16858: answering machine.

On 12-05-08 our office made several phone calls in an attempt to contact Beatrice I. Shimmel (814) 342-6605, 396 Church Street, Morrisdale, PA 16858: no answer.

On 12-05-08 our office made several phone calls in an attempt to contact Lori L. Dixon (814) 342-1759, 420 Church Street, Morrisdale, PA 16858: no answer.

EXHIBIT C

On 12-05-08 our office made a phone call in an attempt to contact Michael E. Hughes (814) 378-7376, 510 Good Street, Houtzdale, PA 16651: spoke with an unidentified female who confirmed that Charles Kanouff reside(s) at 508 Good Street, Houtzdale, PA 16651.

IV. ADDRESS INQUIRY

A. NATIONAL ADDRESS UPDATE

On 12-05-08 we reviewed the National Address database and found the following information: Karen J. Kanouff - P.O. Box 222, Karthaus, PA 16845 & Charles Kanouff - 508 Good Street, Apartment 3, Houtzdale, PA 16651.

B. ADDITIONAL ACTIVE MAILING ADDRESSES

Per our inquiry of creditors, the following is a possible mailing address: (Karen J. Kanouff) P.O. Box 222, Karthaus, PA 16845.

V. DRIVERS LICENSE INFORMATION

A. MOTOR VEHICLE & DMV OFFICE

Per the PA Department of Motor Vehicles, we were unable to obtain address information on Karen J. Kanouff & Charles Kanouff.

VI. OTHER INQUIRIES

A. DEATH RECORDS

As of 12-05-08 Vital Records and all public databases have no death record on file for Karen J. Kanouff & Charles Kanouff.

B. COUNTY VOTER REGISTRATION

The county voter registration was unable to confirm a registration for Karen J. Kanouff & Charles Kanouff residing at: last registered address.

VII. ADDITIONAL INFORMATION OF SUBJECT

A. DATE OF BIRTH

Karen J. Kanouff - 04-02-1964
Charles Kanouff - 05-01-1963

B. A.K.A.

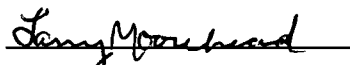
Karen T. Kanouff; Karen J. Wolf
Charles D. Kanouff; Charles Q. Kanouff

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

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

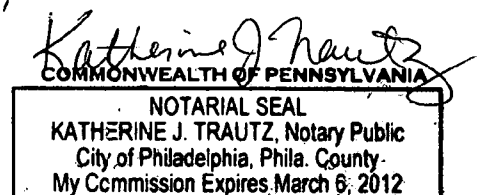
I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing states made by me are willfully false, I am subject to punishment.

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



AFFIANT - Larry Moorehead
Full Spectrum Services, Inc.

Sworn to and subscribed before me this 5th day of December, 2008.



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

IND

RUSH

PHELAN HALLINAN & SCHMIEG, LLP
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard – Suite 1400
PHILADELPHIA, PA 19103-1814
(215) 563-7000
Fax (215) 563-7009

RUSH EXHIBIT D

UNITED STATES POSTAL SERVICE

March 5, 2009

POSTMASTER
MORRISDALE, PA 16858

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

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

NAME: KAREN J. KANOUFF
ADDRESS: RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

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

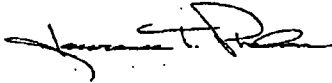
The following information is provided in accordance with 39 CFR 265.6(d)(4)(II). There is no fee for providing boxholder information. The fee for providing change of address information is waived in accordance with 39 CFR 265.6(d)(1) and corresponding Administrative Support Manual 352.44a.

1. Capacity of Requester (e.g., process server, attorney, party representing self): Attorney
2. Statue or regulation that empowers me to serve (not required when requester is an attorney or a party acting pro se-except a corporation acting pro se must cite statute): n/a
3. The names of all parties to the litigation: CITIFINANCIAL SERVICES, INC. vs. KAREN J. KANOUFF
4. The court in which the case has been or will be heard: Civil Division - CLEARFIELD County
5. The docket or other identifying number if one has been issued: NO. 07-1447-CD
6. The capacity in which this individual is to be served: Defendant in a Mortgage Foreclosure Action

WARNING

THE SUBMISSION OF FALSE INFORMATION EITHER (1) TO OBTAIN AND USE CHANGE OF ADDRESS INFORMATION OR BOXHOLDER INFORMATION FOR ANY PURPOSE OTHER THAN THE SERVICE OF LEGAL PROCESS IN CONNECTION WITH ACTUAL OR PROSPECTIVE LITIGATION OR (2) TO AVOID PAYMENT OF THE FEE FOR CHANGE OF ADDRESS INFORMATION COULD RESULT IN CRIMINAL PENALTIES INCLUDING A FINE OF UP TO \$10,000 OR IMPRISONMENT OF NOT MORE THAN 5 YEARS, OR BOTH (TITLE 18 U.S.C. SECTION 1001).

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



Lawrence T. Phelan, ESQUIRE
Attorney I.D. No. 32227

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

FOR POST OFFICE USE ONLY

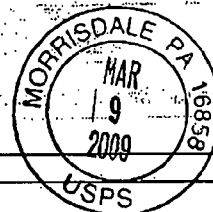
- ☐ No change of address order on file
☐ Moved, left no forwarding address
☐ Not known at address given such
☐ No such address
☐ Good as addressed

NEW ADDRESS OR BOXHOLDER'S
NAME AND STREET ADDRESS

POSTMARK

☒ Address as of 3/24/07 APT # 2 3496 main st
KARTHaus, PA 16845

PHS # 158133



PHELAN HALLINAN & SCHMIEG, LLP
BY: DANIEL G. SCHMIEG, ESQUIRE
Attorney I.D. No.: 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

CITIFINANCIAL SERVICES, INC.

Plaintiff

v.

CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF
KAREN J. KANOUFF
A/K/A KAREN T. KANOUFF

Defendants

:
:
: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 07-1447-CD
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PLAINTIFF'S MEMORANDUM OF LAW

Pursuant to Pennsylvania Rule of Civil Procedure, Rule 3129.2, it is necessary in a foreclosure action for the Sheriff or Process Server to serve upon the Defendant Notice of the Sale of the mortgaged premises. Specifically, Pa.R.C.P., Rule 3129.2 (c) provides in applicable part as follows:

The written notice shall be prepared by the plaintiff, shall contain the same information as the handbills or may consist of the handbill and shall be served at least thirty days before the sale on all persons whose names and addresses are set forth in the affidavit required by Rule 3129.1.

- (1) Service of the Notice shall be made:
 - (i) upon a defendant...
 - (A) by the sheriff or by a competent adult in the manner prescribed by Rule 402 (a) for the service of original process upon a defendant, or
 - (B) by the plaintiff mailing a copy of the manner prescribed by Rule 403 to the addresses set forth in the affidavit; or

- (C) if service cannot be made as provided in the subparagraph (A) or (B), the notice shall be served pursuant to special order of court as prescribed by Rule 430, except that if original process was served pursuant to a special order of court under Rule 430 upon the defendant in the judgment, the notice may be served upon that defendant in the manner provided by the order for service of original process without further application to the court.

Because the whereabouts of Defendant, KAREN J. KANOUFF A/K/A KAREN T. KANOUFF, are unknown, a reasonable investigation of their last known address was made in accordance with Pa.R.C.P. 430(a).

Pennsylvania Rule of Civil Procedure, Rule 430 (a) provides as follows:

(a) If service cannot be made under the applicable rule the Plaintiff may move the court for a special order directing the method of service. The motion shall be accompanied by an affidavit stating the nature and extent of the investigation which has been made to determine the whereabouts of the defendant and the reasons why service cannot be made.

Note: A Sheriff's Return or Affidavit of Service of "not found" or the fact that a defendant has moved without leaving a new forwarding address is insufficient evidence of concealment. Gonzales vs. Polis, 238 Pa.Super. 362, 357 A.2d 580 (1976). Notice of intended adoption mailed to last known address requires a good faith effort to discover the correct address. Adoption of Walker, 468 Pa. 165, 360 A.2d 603 (1976).

An illustration of good faith effort to locate the defendant includes (1) inquiries of postal authorities including inquiries pursuant to the Freedom of Information Act, 39 C.F.R. Part 265, (2) inquiries of relatives, neighbors, friends and employers of the defendant and (3) examinations of local telephone directories, voter registration records, local tax records and motor vehicle records.

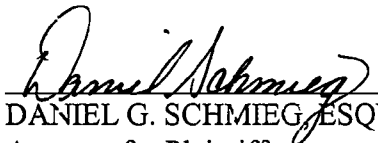
As indicated by the attached Affidavit of Return of Service, marked hereto as Exhibit "A", and the USPS Electronic Tracking Slip marked hereto as Exhibit "B", the Plaintiff has been unable to serve the Notice of Sale.

A good faith effort to discover the whereabouts of the Defendant has been made as evidenced by the attached Affidavit of Reasonable Investigation, marked as Exhibit "C".

WHEREFORE, Plaintiff respectfully requests that the allowance of service of the Notice of Sale in accordance with Pa.R.C.P., Rule 430 by certified and regular mail to RD 3 BOX 1119 A/K/A 331 CHURCH STREET, MORRISDALE, PA 16858, 2496 MAIN STREET, APT. 2, KARTHAUS, PA 15845 & P.O. BOX 222, KARTHAUS, PA 16845.

Respectfully submitted,

PHELAN HALLINAN & SCHMIEG, LLP

By: 
DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

VERIFICATION

DANIEL G. SCHMIEG, ESQUIRE, hereby states that he is the attorney for the Plaintiff in this action, that he is authorized to take the verification and that the statements made in the foregoing Motion for Service of Notice of Sale pursuant to Special Order of Court are true and correct to the best of his knowledge, information and belief.

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

Date: April 9, 2009


DANIEL G. SCHMIEG, ESQUIRE

PHELAN HALLINAN & SCHMIEG, LLP
BY: DANIEL G. SCHMIEG, ESQUIRE
Attorney I.D. No.: 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

CITIFINANCIAL SERVICES, INC.

Plaintiff

v.

CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF
KAREN J. KANOUFF
A/K/A KAREN T. KANOUFF

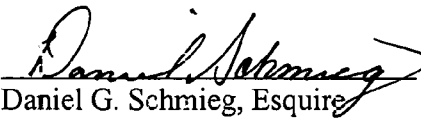
Defendants

:
:
: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 07-1447-CD
:
:
:
:
:
:

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing Motion for Service of Notice of Sale Pursuant to Special Order of Court, Proposed Order, Memorandum of Law, Certification of Service and Verification in the above captioned matter was sent by first class mail, postage prepaid to the following interested parties on the date indicated below.

KAREN J. KANOUFF A/K/A KAREN T. KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH STREET, MORRISDALE, PA 16858,
2496 MAIN STREET, APT. 2, KARTHAUS, PA 16845
& P.O. BOX 222, KARTHAUS, PA 16845


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: April 9, 2009

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIFINANCIAL SERVICES, INC.

Plaintiff

v.

CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF
KAREN J. KANOUFF
A/K/A KAREN T. KANOUFF

Defendants

CIVIL DIVISION

NO. 07-1447-CD

FILED

APR 14 2009
0/2:30/W
William A. Shaw
Prothonotary/Clerk of Courts (60)
1-ENT TO ATT

ORDER

AND NOW, this 14th day of April, 2009, upon consideration of Plaintiff's Motion for Service of Notice of Sale Pursuant to Special Order of Court and the Affidavit of Good Faith Investigation attached thereto, it is hereby **ORDERED** that Plaintiff may obtain service of the Notice of Sale on the above-captioned Defendant, **KAREN J. KANOUFF A/K/A KAREN T. KANOUFF**, by mailing a true and correct copy of the Notice of Sale by certified mail and regular mail to RD 3 BOX 1119 A/K/A 331 CHURCH STREET, MORRISDALE, PA 16858, 2496 MAIN STREET, APT. 2, KARTHAUS, PA 16845 & P.O. BOX 222, KARTHAUS, PA 16845.

Service of the aforementioned mailings is effective upon the date of mailing and is to be done by Plaintiff's attorney, who will file with the Prothonotary's Office an Affidavit of service.

BY THE COURT:

Justice J. Zimmerman
J.

FILED
APR 14 2009
William A. Shaw
Prothonotary/Clerk of Courts

Phelan Hallinan & Schmieg, LLP
Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
Michele M. Bradford, Esq., Id. No. 69849
Judith T. Romano, Esq., Id. No. 58745
Sheetal R. Shah-Jani, Esq., Id. No. 81760
Jenine R. Davey, Esq., Id. No. 87077
Lauren R. Tabas, Esq., Id. No. 93337
Vivek Srivastava, Esq., Id. No. 202331
Jay B. Jones, Esq., Id. No. 86657
Peter J. Mulcahy, Esq., Id. No. 61791
Andrew L. Spivack, Esq., Id. No. 84439
Jaime McGuinness, Esq., Id. No. 90134
Chrisovalante P. Fliakos, Esq., Id. No. 94620
Joshua I. Goldman, Esq., Id. No. 205047
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
215-563-7000

FILED
M 110:45/61
APR 27 2009

W.A. Shaw
Prothonotary/Clerk of Courts

CITIFINANCIAL SERVICES, INC.

vs.

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS
CIVIL DIVISION
NO. 07-1447-CD**

**CHARLES KANOUFF A/K/A
CHARLES D. KANOUFF
KAREN J. KANOUFF A/K/A
LAREN T. KANOUFF**

VERIFICATION

I hereby certify that a true and correct copy of the Notice of Sheriff's Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to the following person **CHARLES KANOUFF A/K/A CHARLES D. KANOUFF and KAREN J. KANOUFF A/K/A LAREN T. KANOUFF** in accordance with the Order of Court dated, **APRIL 14, 2009.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CITIFINANCIAL SERVICES, INC.

Plaintiff

v.

CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF
KAREN J. KANOUFF
A/K/A KAREN T. KANOUFF

Defendants

CIVIL DIVISION

NO. 07-1447-CD

ATTORNEY FILE COPY
PLEASE RETURN

ORDER

AND NOW, this 14th day of April, 2009, upon consideration of Plaintiff's Motion for Service of Notice of Sale Pursuant to Special Order of Court and the Affidavit of Good Faith Investigation attached thereto, it is hereby **ORDERED** that Plaintiff may obtain service of the Notice of Sale on the above-captioned Defendant, **KAREN J. KANOUFF A/K/A KAREN T. KANOUFF**, by mailing a true and correct copy of the Notice of Sale by certified mail and regular mail to RD 3 BOX 1119 A/K/A 331 CHURCH STREET, MORRISDALE, PA 16858, 2496 MAIN STREET, APT. 2, KARTHAUS, PA 16845 & P.O. BOX 222, KARTHAUS, PA 16845.

Service of the aforementioned mailings is effective upon the date of mailing and is to be done by Plaintiff's attorney, who will file with the Prothonotary's Office an Affidavit of service.

BY THE COURT:

/S/ Fredric J Ammerman

J.

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

158133

APR 14 2009

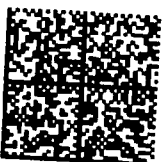
Attest.

William L. Brown
Prothonotary/
Clerk of Courts

Name and Address of Sender

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

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postmaster, Per (Name of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity on Registered Mail is \$2,500 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.
1		KAREN J. KANOUFF RD 3 BOX 1119 A/K/A 331 CHURCH STREET MORRISDALE, PA 16858		
2		KAREN J. KANOUFF 2496 MAIN STREET, APT. 2 KARTHAUS, PA 16845		
3		KAREN J. KANOUFF P.O. BOX 222 KARTHAUS, PA 16845		
4				
5				
6				
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8				
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11				
12				
13		RE: Charles Kanouff	158133	Clearfield TEAM 5 SXF
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office		

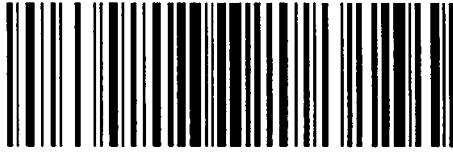


UNITED STATES POSTAGE
02 1M
0004218010
MAILED FROM ZIP CODE 19103
\$ 01.10⁰⁰
APR 21 2009
PITNEY BOWES

TEAM 4

TEAM 4

TEAM 4



7178 2417 6099 0026 7231

4 / JJN
KAREN J. KANOUFF
3496 MAIN STREET, APT 2
KARTHAUS, PA 16845-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)

[Home](#) | [Help](#)[Track & Confirm](#)

Track & Confirm

Search Results

Label/Receipt Number: 7178 2417 6099 0026 7231

Associated Label/Receipt:

Detailed Results:

- Acceptance, April 21, 2009, 4:35 pm, PHILADELPHIA, PA 19102
- Electronic Shipping Info Received, April 21, 2009

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No FEAR Act EEO Data

[FOIA](#)United States
Postal ServiceUnited States
Postal Service



7178 2417 6099 0026 7224

4 / JJN
KAREN J. KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH
STREET
MORRISDALE, PA 16858-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)

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Track & Confirm

Search Results

Label/Receipt Number: 7178 2417 6099 0026 7224

Associated Label/Receipt:

Detailed Results:

- Acceptance, April 21, 2009, 4:35 pm, PHILADELPHIA, PA 19102
- Electronic Shipping Info Received, April 21, 2009

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Notification Options

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Return Receipt (Electronic)

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No FEAR Act EEO Data

FOIA

Equal Opportunity
Notice of NondiscriminationAccessibility
Notice of Nondiscrimination

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Track & Confirm

Search Results

Label/Receipt Number: 7178 2417 6099 0026 7248

Associated Label/Receipt:

Detailed Results:

- Acceptance, April 21, 2009, 4:35 pm, PHILADELPHIA, PA 19102
- Electronic Shipping Info Received, April 21, 2009

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Enter Label/Receipt Number.

Notification Options

Track & Confirm by email

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

Return Receipt (Electronic)

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

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No FEAR Act EEO Data

[FOIA](#)

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The United States Postal Service is accessible to all.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20874
NO: 07-1447-CD

PLAINTIFF: CITIFINANCIAL SERVICES, INC.

VS.

DEFENDANT: CHARLES KANOUFF A/K/A CHARLES D. KANOUFF AND KAREN J. KANOUFF A/K/A KAREN T. KANOUFF

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 10/29/2008

LEVY TAKEN 12/2/2008 @ 10:00 AM

POSTED 12/2/2008 @ 10:00 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 8/13/2009

DATE DEED FILED

PROPERTY ADDRESS RD 3, BOX 1119 A/K/A 331 CHURCH STREET MORRISDALE , PA 16858

FILED
01918301
AUG 13 2009
William A. Shaw
Prothonotary/Clerk of Courts

SERVICES

SEE ATTACHED SHEET(S) OF SERVICES


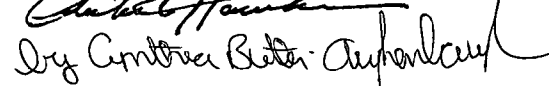
SHERIFF HAWKINS \$292.79

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

_____ Day of _____ 2009

So Answers,



Chester A. Hawkins
Sheriff

CITIFINANCIAL SERVICES, INC.

VS

CHARLES KANOUFF A/K/A CHARLES D. KANOUFF AND KAREN J. KANOUFF A/K/A KAREN T. KANOUFF

1 12/3/2008 @ SERVED CHARLES KANOUFF A/K/A CHARLES D. KANOUFF

SERVED CHARLES KANOUFF A/K/A CHARLES D. KANOUFF, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO RD 3, BOX 1119, A/K/A 331 CHURCH STREET MORRISDALE, CLERARFIELD COUNTY, PA. CERT

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

2 @ SERVED KAREN J. KANOUFF A/K/A KAREN T. KANOUFF

PLAINTIFF SERVED BY CERT. MAIL TO P. O. BOX 222, KARTHAUS, PA. SHERIFF'S OFFICE SENT CERT & REG MAIL 1/27/09. CERT #

3 12/3/2008 @ SERVED CHARLES KANOUFF A/K/A CHARLES D. KANOUFF

SERVED CHARLES KANOUFF A/K/A CHARLES D. KANOUFF, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 508 GOOD STREET, APT 3, HOUTZDALE, CLEARFIELD COUNTY, PA CERT #70060810000145074548. RETD

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

4 12/3/2008 @ SERVED CHARLES KANOUFF A/K/A CHARLES D. KANOUFF

SERVED CHARLES KANOUFF A/K/A CHARLES D. KANOUFF, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 3496 MAIN ST., APT 2, KARTHAUS, PA 16845 CERT #70060810000145074555 RETURNED UNCALIMED 12/10/08

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

5 2/3/2009 @ SERVED KAREN J. KANOUFF A/K/A KAREN T. KANOUFF

SERVED KAREN J. KANOUFF A/K/A KAREN T. KANOUFF, DEFENDANT, BY REG AND CERT MAIL PER COURT ORDER TO P. O. BOX 222, KARTHAUS, CLEARFIELD COUNTY, PENNSYLVANIA. CERT #70060810000145074692 SIGNED FOR

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

@ SERVED

NOW, FEBRUARY 5, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR FEBRUARY 5, 2009 TO MAY 1, 2009.

@ SERVED

NOW, APRIL 27, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR MAY 1, 2009 TO JUNE 5, 2009.

CITIFINANCIAL SERVICES, INC.

vs

CHARLES KANOUFF A/K/A CHARLES D. KANOUFF AND KAREN J. KANOUFF A/K/A KAREN T. KANOUFF

@

SERVED

NOW, JUNE 3, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR JUNE 5, 2009 DUE TO A CHARGE OFF.

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

CITIFINANCIAL SERVICES, INC.

vs.

CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF

KAREN J. KANOUFF
A/K/A KAREN T. KANOUFF

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No.

No. 07-1447-CD

No.

WRIT OF EXECUTION
(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

County of Clearfield

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

PREMISES: RD 3 BOX 1119 A/K/A 331 CHURCH STREET, MORRISDALE, PA 16858
(See Legal Description attached)

Amount Due

\$86,698.70

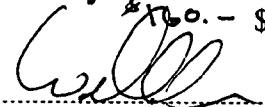
Interest from 06/24/2008 to Sale
Per diem \$14.25

\$

Add'l Costs

Writ Total

Prothonotary costs \$4,746.11

No. - \$


OFFICE OF THE PROTHONOTARY OF CLEARFIELD
COUNTY, PENNSYLVANIA

Dated Oct. 29, 2008
(SEAL)

158133

Received this writ this 29th day
of October A.D. 2008
At 3:00 A.M./P.M.

Charles A. Hanks
Sheriff by Christa Butler-Aufhauf

No. 07-1447-CD.....

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CITIFINANCIAL SERVICES, INC.

vs.

CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF
KAREN J. KANOUFF
A/K/A KAREN T. KANOUFF

WRIT OF EXECUTION
(Mortgage Foreclosure)

	Costs
Real Debt	\$86,698.70

Int. from 06/24/2008

To Date of Sale (\$14.25 per diem)

Costs	_____
-------	-------

Prothy Pd.	_____
------------	-------

Sheriff	_____
---------	-------



DANIEL G. SCHMIEGEL, ESQUIRE
Attorney for Plaintiff

Address: CHARLES KANOUFF
A/K/A CHARLES D. KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

KAREN J. KANOUFF A/K/A KAREN T. KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858

LEGAL DESCRIPTION

ALL that certain piece or parcel of land situate in the Township of Morris, Clearfield County, PA, bounded and described as follows:

BEGINNING at a point of line of Township Road and being common corner of Lot No. 19; thence along said Township road South two degrees forty-three (43) minutes East seventy-seven (77) feet to point on line of Lot No. 17; thence along line of Lot No. 17 South eighty-six degrees sixteen (16) minutes West two hundred one (201) feet to point on twenty-foot alley-way; thence along said twenty-foot alley-way North one degree twenty-two (22) minutes West eighty-three (83) feet to point on Line of Lot No. 19; thence along line of Lot No. 19 North eighty-seven degrees fifty-four (54) minutes East one hundred ninety-nine (199) feet to point and place of beginning, and being known as Lot No. 18 in plot of lots laid out by the Clearfield Trust Company and filed for recording in the Office of the Recorder of Deeds in and for the County of Clearfield in Miscellaneous Book No. _____, Page _____.

EXCEPTING and reserving, nevertheless, unto the Clearfield Trust Company, all the coal, oil, gas, fire clay and other minerals underlying said described lot, together with the right of ingress and regress by any convenient means for the purpose of searching for, mining, boring, removing and carrying away said coal and other minerals without being liable for any damages to the Grantees, their heirs and assigns by reason of such entry for the purposes aforesaid, and said mineral estate shall owe no duty of support, or servitude to the superincumbent strata and surface of said land.

TITLE TO SAID PREMISES IS VESTED IN Charles D. Kanouff and Karen T. Kanouff, husband and wife, by Deed from Leroy C. Williams, Jr. and Margaret J. Williams, husband and wife, dated 07/19/1994, recorded 07/22/1994, in Deed Book 1620, page 258.

**Premises being: RD 3 BOX 1119 A/K/A 331 CHURCH STREET
MORRISDALE, PA 16858**

Tax Parcel No. Q10-568-00003

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME CHARLES KANOUFF A/K/A CHARLES D. KANOUFF

NO. 07-1447-CD

NOW, August 13, 2009, 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 June 05, 2009, I exposed the within described real estate of Charles Kanouff A/K/A Charles D. Kanouff And Karen J. Kanouff A/K/A Karen T. Kanouff to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	15.21
LEVY	15.00
MILEAGE	15.21
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	37.37
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	15.00
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	10.00
CONTINUED SALES	40.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$292.79

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	86,698.70
INTEREST @ 14.2500	4,930.50
FROM 06/24/2008 TO 06/05/2009	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	

TOTAL DEBT AND INTEREST	\$91,669.20
--------------------------------	--------------------

COSTS:

ADVERTISING	476.50
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	200.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	292.79
LEGAL JOURNAL COSTS	162.00
PROTHONOTARY	160.00
MORTGAGE SEARCH	80.00
MUNICIPAL LIEN	

TOTAL COSTS	\$1,371.29
--------------------	-------------------

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

CHESTER A. HAWKINS
SHERIFF

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

12/08



Master

016H16505405

\$00.590

12/03/2008

Mailed From 16830

US POSTAGE

utf

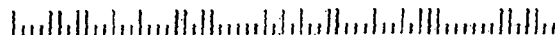
CHARLES KANOUFF A/K/A
CHARLES D. KANOUFF
331 CHURCH STREET A/K/A
RD 3, E
MORRIS

NIXIE 165 DC 1 00 12/05/08

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

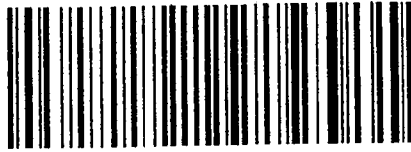
BC: 16830247201 *2832-04769-03-39

16830247201
168302472

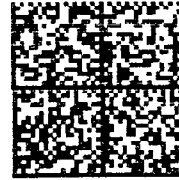


CHESTER A. HAWKINS
SHERIFF

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



7006 0810 0001 4507 4579



Hasler

016H16505405

\$05.490

12/03/2008

Mailed From 16830
US POSTAGE

12/08

UTS

CHARLES KANOUFF A/K/A
CHARLES D. KANOUFF
331 CHRUCH STREET A/K/A
RD 3, B
MORRI

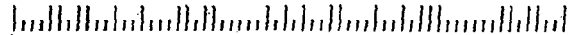
1st NOTICE
2nd NOTICE
RETURNED

NIXIE 165 SE 1 72 12/05/09

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 16830247201 *0596-06061-05-27

168302472



7006 0810 0001 4507 4579

U.S. Postal Service™	
CERTIFIED MAIL™ RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.49
Sent To	
Street, Apt. No., or PO Box No.	CHARLES KANOUFF A/K/A CHARLES D. KANOUFF 331 CHRUCH STREET A/K/A RD 3, BOX 1119
City, State, ZIP+4	MORRISDALE, PA 16858

PS Form 3800, June 2002 See Reverse for Instructions

CLEARFIELD PA 16830
Postmark Here
DEC 3 2008
USPS

CERTIFIED MAIL

OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

CHARLES KANOUFF A/K/A CHARLES D. KANOUFF
331 CHURCH STREET A/K/A RD 3, BOX 1119
MORRISDALE, PA 16858

2. Article Number

(Transfer from service label)

7006 0810 0001 4507 4579

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

PS Form 3811, February 2004

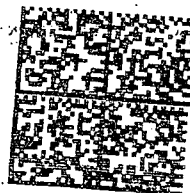
Domestic Return Receipt

102595-02-M-1540

CHESTER A. HAWKINS
SHERIFF

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

A-08



Hasler

016H16505405

\$00.590

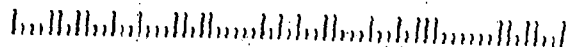
12/03/2008

Mailed From 16830
US POSTAGE

CHARLES KANOUFF A/K/A
CHARLES D. KANOUFF
508 GOOD STREET APT 3
HOUTZD,

165 NFE 1 0071 00 12/04/08
KANOUFF RETURN TO SENDER
MOVED LEFT NO ADDRESS
UNABLE TO FORWARD
RETURN TO SENDER
BC: 16830247201 *2832-04690-03-39

16830131231 C001
1683002472

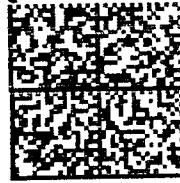


CERTIFIED MAIL™



7006 0810 0001 4507 4548

CH



Hasler

016H16505405

\$05.490

12/03/2008

Mailed From 16830
US POSTAGE

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

12/08

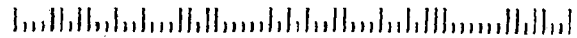
CHARLES KANOUFF A/K/A
CHARLES D. KANOUFF
508 GOOD STREET, APT 3
HOUTZDA

NIXIE 155 SE 1 72 12/06/08

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 16830247201 *0596-03941-06-28

16830@2472



7006 0810 0001 4507 4548

U.S. Postal Service™

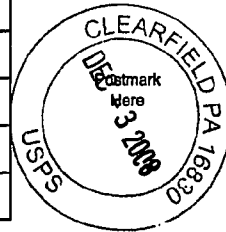
CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.49



Sent To

CHARLES KANOUFF A/K/A CHARLES D. KANOUFF
508 GOOD STREET, APT 3
HOUTZDALE, PA 16651

PS Form 3800, June 2002

See Reverse for Instructions

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

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

CHARLES KANOUFF A/K/A CHARLES D. KANOUFF
508 GOOD STREET, APT 3
HOUTZDALE, PA 16651

2. Article Number
(Transfer from service label)

7006 0810 0001 4507 4548

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

- ☐ Agent
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

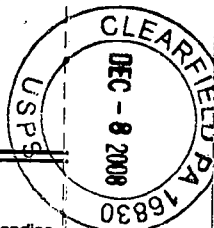
- D. Is delivery address different from item 1?** ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

- ☐ Yes



PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

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



Hasler

016H16505405

\$00.590

12/03/2008

Mailed From 16830
US POSTAGE

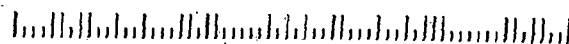
CHARLES KANOUFF A/K/A
CHARLES D. KANOUFF
3496 MAIN STREET, APT 2
KARTHA

NIXIE 165 DC 1 00 12/09/08

RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

BC: 16830247201 *2832-04691-03-39

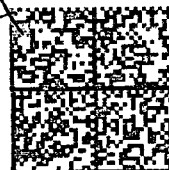
16830@2472



CERTIFIED MAIL™



7006 0810 0001 4507 4555



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

016H16505405

\$05.49

12/03/2008

Mailed From 16830
US POSTAGE

Hasler

CHARLES KANOUFF A/K/A
 CHARLES D. KANOUFF
 3496 M/
 KARTH.

NIXIE 165 50 1 72 12/09/08

RETURN TO SENDER
 ATTEMPTED - NOT KNOWN
 UNABLE TO FORWARD

BC: 16830247201 *0596-08850-09-28

16830@2472



7006 0810 0001 4507 4555

U.S. Postal Service™

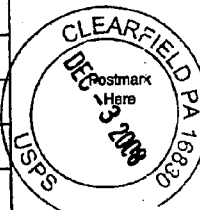
CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.49



Sent To
 Street, Apt. No., or PO Box No. CHARLES KANOUFF A/K/A CHARLES D. KANOUFF
 3496 MAIN STREET, APT 2
 City, State, ZIP+4 KARTHAUS, PA 16845

PS Form 3800, June 2002

See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

KAREN J. KANOUFF A/K/A
KAREN J. KANOUFF
P. O. BOX 222
KARTHAUS, PA 16845

2. Article Number
(Transfer from service label)

7006 0810 0001 4507 4692

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY**A. Signature**

X Karen Kanouff

- ☐
- Agent
-
- ☐
- Addressee

B. Received by (Printed Name)

Karen Kanouff

C. Date of Delivery

FEB 03 2009

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

3. Service Type

- ☒
- Certified Mail
- ☐
- Express Mail
-
- ☐
- Registered
- ☐
- Return Receipt for Merchandise
-
- ☐
- Insured Mail
- ☐
- C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes**U.S. Postal Service™****CERTIFIED MAIL™ RECEIPT**

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com®**OFFICIAL USE**

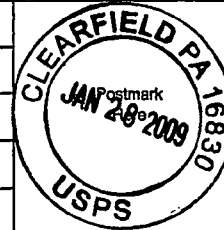
Postage \$

Certified Fee

Return Receipt Fee
(Endorsement Required)Restricted Delivery Fee
(Endorsement Required)

Total Postage & Fees

\$ 5.49

**Sent To**

KAREN J. KANOUFF A/K/A
KAREN J. KANOUFF
P. O. BOX 222
KARTHAUS, PA 16845

PS Form 3800, June 2002

See Reverse for Instructions

Phelan Hallinan & Schmieg, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000
Fax: (215) 563-7009

Foreclosure Manager

Representing Lenders in
Pennsylvania and New Jersey

February 5, 2009

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

Attn: Real Estate Department

Fax Number: 814-765-5915

Re: CITIFINANCIAL SERVICES, INC. v.
KAREN J. KANOUFF and CHARLES KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH STREET MORRISDALE, PA 16858
Court No. 07-1447-CD

Dear Sir/Madam:

Please Postpone the Sheriff Sale of the above referenced property, which is scheduled for February 6, 2009 due to the following: OTHER.

The Property is to be relisted for the May 1, 2009 Sheriff Sale.

Thank you for your correspondence in this matters.

Very Truly Yours,
KATHERINE TRAUTZ for
Phelan Hallinan & Schmieg, LLP

Phelan Hallinan & Schmieg, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000
Fax: (215) 563-7009

Representing Lenders in
Pennsylvania and New Jersey

Foreclosure Manager

April 27, 2009

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

Attn: Real Estate Department

Fax Number: 814-765-5915

Re: CITIFINANCIAL SERVICES, INC. v.
KAREN J. KANOUFF and CHARLES KANOUFF
RD 3 BOX 1119 A/K/A 331 CHURCH STREET MORRISDALE, PA 16858
Court No. 07-1447-CD

Dear Sir/Madam:

Please Postpone the Sheriff Sale of the above referenced property, which is scheduled for May 1, 2009 due to the following: Service of NOS.

The Property is to be relisted for the June 5, 2009 Sheriff Sale.

Thank you for your correspondence in this matter.

Very Truly Yours,
TOBY BJORKMAN for
Phelan Hallinan & Schmieg, LLP

FILED

AUG 13 2009

William A. Shaw
Prothonotary/Clerk of Courts