

08-264-CD

Bank of AM vs Ricky Lansberry al

LAW OFFICES OF GREGORY JAVARDIAN
BY: GREGORY JAVARDIAN
ID# 55669
1310 INDUSTRIAL BOULEVARD
1ST FLOOR, SUITE 101
SOUTHAMPTON, PA 18966
(215) 942-9690

ATTORNEY FOR PLAINTIFF

BANK OF AMERICA, N.A.,
S/B/M FLEET NATIONAL BANK
NC 4-105-02-63
4161 PIEDMONT PARKWAY
GREENSBORO, NC 27410-8110
PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY

VS.

RICKY S. LANSBERRY
KIMBERLY LANSBERRY,
A/K/A KIMBERLY D. LANSBERRY
308 TURNPIKE AVENUE
CLEARFIELD, PA 16830
DEFENDANTS

NO. 08-264-CD
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 defense 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.

Daniel J. Nelson,
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641 ext. 5982

FILED Atty pd \$5.00
m 10:41 AM
FEB 14 2008 2cc Sheriff
WILLIAM A. SHAW 2cc Atty
Prothonotary/Clerk of Courts
Atty

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.

LAW OFFICES OF GREGORY JAVARDIAN
BY: GREGORY JAVARDIAN
ID# 55669
1310 INDUSTRIAL BOULEVARD
1ST FLOOR, SUITE 101
SOUTHAMPTON, PA 18966
(215) 942-9690

ATTORNEY FOR PLAINTIFF

BANK OF AMERICA, N.A.,
S/B/M FLEET NATIONAL BANK
NC 4-105-02-63
4161 PIEDMONT PARKWAY
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COURT OF COMMON PLEAS
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VS.

NO.

RICKY S. LANSBERRY
KIMBERLY LANSBERRY,
A/K/A KIMBERLY D. LANSBERRY
308 TURNPIKE AVENUE
CLEARFIELD, PA 16830
DEFENDANTS

COMPLAINT IN
MORTGAGE FORECLOSURE

CIVIL ACTION MORTGAGE FORECLOSURE

1. Bank of America, N.A., s/b/m Fleet National Bank (hereinafter referred to as "Plaintiff") is an Institution conducting business under the Laws of the Commonwealth of Pennsylvania with a principal place of business at the address indicated in the caption hereof.
2. Ricky S. Lansberry and Kimberly Lansberry, a/k/a Kimberly D. Lansberry (hereinafter referred to as "Defendants") are adult individuals residing at the address indicated in the caption hereof.
3. Plaintiff brings this action to foreclose on the mortgage between Defendants and itself as Mortgagee. The Mortgage, dated April 7, 2003, was recorded on May 30, 2003 in the Office of the Recorder of Deeds in Clearfield County at Instrument No. 200309196. A copy of the Mortgage is attached and made a part hereof as Exhibit 'A'.
4. The Mortgage secures the indebtedness of a Note executed by Ricky S. Lansberry on April 7, 2003 in the original principal amount of \$33,200.00 payable to Plaintiff in monthly installments with an interest rate of 8.99%. A copy of the Note is attached and made a part hereof as Exhibit 'B'.

5. The land subject to the mortgage is 308 Turnpike Avenue, Clearfield, PA 16830. A copy of the Legal Description is attached and made a part hereof as Exhibit 'C'.
6. The Defendants are the Record Owners of the mortgaged property located at 308 Turnpike Avenue, Clearfield, PA 16830.
7. The Mortgage is now in default due to the failure of Defendants to make payments as they become due and owing. As a result of the default, the following amounts are due:

Principal Balance	\$28,143.70
Interest to 2/8/2008	\$1,011.61
Accumulated Late Charges	\$185.13
Other Fees	\$53.50
Cost of Suit and Title Search	\$550.00
Attorney's Fees	\$1,000.00
TOTAL	\$30,943.94

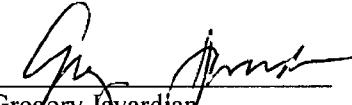
plus interest from 2/9/2008 at \$6.93 per day, costs of suit and attorney's fees.

8. The attorney's fees set forth above are in conformity with the Mortgage documents and Pennsylvania Law, and will be collected in the event of a third party purchase at Sheriff's sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
9. Pennsylvania law requires that a plaintiff in mortgage foreclosure provide a defaulting mortgagor with a Notice of Intention to Foreclose ("Act 6 Notice") 41 P.S. Section 403 and Notice of Homeowners' Emergency Mortgage Assistance ("Act 91 Notice") 35 P.S. Section 1680.403c.

10. The Notice of Intention to Foreclose and Notice of Homeowners' Emergency Mortgage Assistance were required and Plaintiff sent the uniform notice as promulgated by the Pennsylvania Housing Finance Agency to the Defendants by regular and certified mail on January 7, 2008. A copy of the Notice is attached and made a part hereof as Exhibit 'D'.

WHEREFORE, Plaintiff requests the court enter judgment in Mortgage Foreclosure for the sale of the mortgaged property in Plaintiff's favor and against the Defendants, in the sum of \$30,943.94 together with the interest from 2/9/08 at \$6.93 per day, costs of suit and attorney's fees.

Law Offices of Gregory Javardian

BY: 

Gregory Javardian
Attorney ID No. 55669
Attorney for Plaintiff

EXHIBIT 'A'

44444444 - 7530 - 09191 - 3 - 03/10
Fleet Bank

Mortgage

(for use in CT, FL, MA, ME, PA, and RI)

Principal Loan Amount: U.S. \$
\$33,200.00

Maturity Date:
APRIL 11, 2018

Borrower(s)/Mortgagor(s):
RICKY S LANSBERRY and KIMBERLY LANSBERRY

727200 3207 8040-5n

Property Address:
308 TURNPIKE AVE
CLEARFIELD, PENNSYLVANIA 16830

Mailing Address:
308 TURNPIKE AVE
CLEARFIELD, PENNSYLVANIA 16830

Clearfield Boro

THIS MORTGAGE is between each Mortgagor signing below ("Borrower") and the following Mortgagee ("Lender"):

Name of Lender: **FLEET NATIONAL BANK, PRINCIPALLY LOCATED IN RHODE ISLAND**

Lender's Address for Notices: **CONSUMER LOAN OPERATIONS**
315-317 COURT STREET, P.O. BOX 3092
UTICA, NY 13502

TO SECURE to Lender the repayment of the indebtedness evidenced by Borrower's note in favor of Lender in the Principal Loan Amount set forth above, which note was dated the same date as this Mortgage and is due and payable in full by the Maturity Date set forth above (the "Note"), together with interest thereon and all renewals, extensions, and conversions of or modifications to the Note; the payment of all other sums provided in the Note or advanced to protect the security of this Mortgage; and the performance of all other covenants and agreements of Borrower contained herein and in the Note, for consideration paid, Borrower hereby mortgages, grants, and conveys to Lender, its successors and assigns forever, with statutory power of sale (if applicable) and with mortgage covenants, the property described in Exhibit A to this Mortgage (the "Property"). This Mortgage is given on the statutory condition (except in Florida). If the Property is located in New York, Lender's rights under this Mortgage are in addition to, and not exclusive of, rights conferred under Sections 254, 271, 272 and 291-F of the New York Real Property Law.

PROPERTY UNDER MORTGAGE

The Property includes: all improvements erected on the Property; all of Borrower's rights and privileges to all land, water, streets, and roads next to and on all sides of the Property (called "easements, rights, and appurtenances"); all rents from the Property; all proceeds (to the extent necessary to repay the amount Borrower owes) from the Property, including insurance proceeds and proceeds from the taking of all or any part of the Property by a government agency or anyone else authorized by law; and all property and rights described above that Borrower acquires in the future.

34.50

21000 Rev. 11/2002

Page 1 of 7



Record and Return To:
Integrated Loan Services
27 Invado Road
Rocky Hill, CT 06067

LANSBERRY, RICKY S

OWNERSHIP OF PROPERTY

Borrower promises that Borrower lawfully owns the Property and has the right to mortgage, grant and convey the Property, and that there are no claims or charges (called "encumbrances") against the Property, except for encumbrances disclosed to Lender. Borrower is fully responsible for any losses Lender suffers because someone other than the Borrower has some of the rights in the Property that the Borrower claims, and Borrower will defend Borrower's ownership of the Property against any such claim of rights.

Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, and Other Charges. Borrower shall promptly pay, when due, the principal and interest indebtedness secured by the Mortgage and any other charges due under the Note. (PA customers only: including a late fee in the amount of \$ 6.73 for each late payment).

2. Application of Payments. Unless otherwise provided in the Note or required by applicable law, all payments received by Lender shall be applied first to interest accrued through the date of payment, then to principal due to the date of payment, then to other charges, if any, that have not been added to principal and, finally, to principal that is not yet due.

3. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien that has priority over this Mortgage, including Borrower's covenants to make payments when due, and will not incur any additional indebtedness under any such mortgage, deed of trust or other security agreement. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property that may attain priority over this Mortgage, and any leasehold payments or ground rents. Borrower will notify all prior mortgagees of Lender's Mortgage.

4. Hazard and Flood Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require, and in such amounts and for such periods as Lender may require. Borrower shall maintain coverage in an amount equal to the smallest of: (a) the amount of any obligation having priority over this Mortgage, plus one hundred ten percent (110%) of the unpaid balance of principal and interest on the Note; or (b) the maximum insurable value of the Property, but in no event shall such amount be less than the amount necessary to satisfy any co-insurance requirement contained in the insurance policy; or (c) the maximum amount permitted by applicable law. If the Property is located in an area identified by federal officials as having special flood hazards and where flood insurance is available under the National Flood Insurance Act, Borrower will keep Property insured against loss by flood.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender, provided that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of, and in a form acceptable to, Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien that has priority over this Mortgage. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds, at Lender's option, either to restoration or repair of the Property or to the sum secured by this Mortgage.

5. Preservation and Maintenance of Property; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. If this Mortgage is on a unit in a condominium or planned unit development, Borrower shall perform all of the Borrower's obligations under the declaration of covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. Borrower shall promptly pay, when due, all assessments imposed by the owners' association or other governing body of any condominium project of which the Property is a part, pursuant to the provisions of the declaration, by-laws, regulations or other constituent document of the condominium project. As long as the owners' association or other governing body maintains a "master" or "blanket" policy on the condominium project that provides insurance coverage against fire, hazards included within the term "extended coverage," and such other hazards as Lender may require, and in such amounts and for such periods as Lender may require, then Borrower's obligations under paragraph 4 to maintain hazard insurance coverage on the Property is deemed satisfied and the provisions of paragraph 4 regarding application of hazard insurance proceeds shall be superseded by any provisions of the declaration, by-laws, regulations or other constituent document of the project or of applicable law to the extent necessary to avoid a conflict between such provisions and the provisions of paragraph 4. For any period of time during which such hazard insurance coverage is not maintained, the immediately preceding sentence shall be deemed to have no force or effect. Borrower shall give Lender prompt notice of any lapse in such hazard insurance coverage. In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss of the Property, whether to the unit or to common elements, any such proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by this Mortgage, with the excess, if any, paid to Borrower.

If the Property is part of a condominium project, Borrower shall not, except after notice to Lender and with Lender's prior written consent, partition or subdivide the Property, or consent to: (a) the abandonment or termination of the project, except for abandonment or termination provided by law in the case of a taking by condemnation or eminent domain; (b) any material amendment of the declaration, by-laws or regulations of the owners' association or other governing body, or equivalent constituent document of the project, including, but not limited to, any amendment that would change the percentage interests of the unit owners in the project; or (c) the effectuation of any decision by the owners' association or other governing body to terminate professional management and assume self-management of the project.

6. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced that materially affects Lender's interest in the Property, the Lender, at Lender's option, on notice to Borrower, may make such appearances, disburse such sums, including reasonable attorney's fees, and take such action as Lender deems necessary to protect its interest. Any amounts disbursed by Lender pursuant to this paragraph 6 shall become additional principal indebtedness of Borrower secured by this Mortgage and Borrower shall pay interest on such amounts at the rate in effect from time to time under the Note. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable on notice from Lender to Borrower requesting payment thereon. Nothing contained in this paragraph 6 shall require Lender to incur any expense or take any action hereunder, and any action taken by Lender hereunder shall not be a waiver of, or preclude the exercise of, any of the rights or remedies accorded to Lender.

7. Inspection. Lender may make or cause to be made reasonable entries on and inspection of the Property, provided that Lender shall give Borrower notice prior to such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

8. Condemnation. The process of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, is hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien that has priority over this Mortgage.

9. Borrower Not Released; Forbearance By Lender Not A Waiver. Extension of the time for payment or modification of any of the other terms of payment of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify the terms of payment of the sums secured by the Mortgage by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

10. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to the benefit of, the respective successors and assigns of Lender and Borrower. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signed this Mortgage, but does not execute the Note: (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage; (b) is not personally obligated to pay the sums secured by this Mortgage; and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forebear or make any other accommodations with regard to the terms of this Mortgage and the Note without the Borrower's consent and without releasing the Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

11. Notice. Except for any notice required under applicable law to be given in another manner: (a) any notice required or permitted to be given to Borrower under this Mortgage shall be sent to Borrower by regular mail addressed to Borrower at the address for notices specified in the Note; and (b) any notice required or permitted to be given to Lender under this Mortgage shall be sent to Lender by regular mail addressed to Lender at Lender's Address for Notices identified at the beginning of this Mortgage. Either party may change its address to which the other party is to send notices by giving the other party notice of the new address in accordance with this paragraph 11. Any notice provided for in this Mortgage shall be in writing and shall be deemed to have been given when mailed, postage prepaid, addressed in the manner designated herein.

12. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. Notwithstanding the foregoing, nothing herein shall limit the applicability of federal law to this Mortgage. In the event that any provision of this Mortgage or the Note conflicts with applicable law, the conflicting provision shall be deemed to be amended to afford the Lender the maximum rights allowed by law. No conflict with applicable law shall affect other provisions of this Mortgage or the Note that can be given effect without the conflicting provision and, to this end, the provisions of this Mortgage or the Note are declared to be severable.

13. Borrower's Copy. Borrower shall be furnished a confornted copy of this Mortgage at the time of execution or after recordation hereof.

14. Events of Default. Borrower shall be in default under this Mortgage if: (1) Borrower fails to make any payment due under the Note or this Mortgage within 10 days of its due date (60 days, if you paid any prepaid finance charge and this is a secondary mortgage on a 1- to 4-family dwelling located in Connecticut); (2) Borrower breaks any of the promises or agreements in the Note or in this Mortgage; (3) Borrower has made any false or misleading statements in connection with the Note or this Mortgage; (4) a petition is filed by or against any person liable on the Note under any bankruptcy or insolvency law; (5) any person liable on the Note dies or becomes unable to manage his or her affairs; (6) the value of the Property is significantly impaired; (7) anything else happens that Lender reasonably believes affects Borrower's ability to repay the Note; (8) Borrower fails to furnish any updated financial statement or other credit information Lender requests from time to time; or (9) Borrower fails to permit Lender, at Lender's request, to inspect or appraise the Property from time to time.

15. Acceleration; Remedies. On default, Lender may declare all sums secured by this Mortgage immediately due and payable, and Lender may invoke any of the remedies permitted under applicable law, including the STATUTORY POWER OF SALE, if any. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 15, including, but not limited to, reasonable attorneys' fees to the extent permitted by law. If the Property is located in Florida, Lender shall be entitled to collect all costs and expenses incurred in collection or foreclosure, including attorneys' fees equal to ten percent (10%) of the principal sum or such larger amount as may be reasonable and just, and also all costs, expenses and attorneys' fees incurred in any appellate and bankruptcy proceedings. If Lender invokes a STATUTORY POWER OF SALE, Lender shall mail a copy of a notice of sale to Borrower, and to any other person required by applicable law, in the manner provided by applicable law. Lender shall publish the notice of sale and the Property shall be sold in the manner prescribed by applicable law. Lender or Lender's designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all reasonable costs and expenses of the sale, including reasonable attorneys' fees and costs of title evidence; (b) to all sums secured by this Mortgage in such order as Lender may determine; and (c) the excess, if any, to the person or persons legally entitled thereto.

16. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 15 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable. On acceleration under paragraph 15 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter on, take possession of and manage the Property and to collect the rents of the Property, including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

17. Waiver of Homestead; Dower and Curtesy. When applicable, and as permitted by law, Borrower hereby waives all rights of homestead in the Property and relinquishes all rights of dower and curtesy in the Property.

18. Release. This Mortgage shall be deemed to be satisfied, and Lender shall give Borrower a discharge therefor, when all sums secured by this Mortgage have been paid in full, and Borrower has paid Lender for the recording cost of filing the satisfaction of mortgage.

19. New York Lien Law. If the Note and Mortgage are governed by New York law, the Borrower (a) will receive all amounts advanced under the Note subject to the trust fund provisions of Section 13 of the New York Lien Law and agrees to use any money received from Lender under the Note for the purpose of paying the cost of any improvements made to the Property before using the money for any other purpose; and (b) hereby requests exemption pursuant to Section 250 (2) of the New York Tax Law, if applicable.

21000D Rev. 11/2000
KAREN L. STANICK
REGISTER AND RECORDER
CLEARFIELD COUNTY
Pennsylvania

INSTRUMENT NUMBER

200309196

RECORDED ON

May 30, 2003
9:30:57 AM
Total Pages: 7

RECORDING FEES -	\$19.00
RECORDER	\$2.00
COUNTY IMPROVEMENT	\$2.00
FUND	
RECORDER IMPROVEMENT	\$3.00
FUND	
JCS ACCESS TO	\$10.00
JUSTICE	
STATE WRIT TAX	\$0.50
TOTAL	\$34.50
CUSTOMER	
INTEGRATED LOAN SERVICES	
INC.	

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

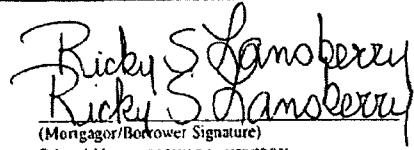
Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien that has priority over this Mortgage to give notice to Lender, at Lender's address set forth at the beginning of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

NOTICE TO CONSUMER: 1. Do not sign this Mortgage before you read it.
2. You are entitled to a copy of this Mortgage.

IN WITNESS WHEREOF, each of the undersigned has executed this Mortgage under seal this 7TH day of APRIL (month), 2003. WE AGREE AND ACKNOWLEDGE THAT WE HAVE RECEIVED TRUE COPIES OF THIS MORTGAGE AND ANY RIDER.


(Signature of Witness One)

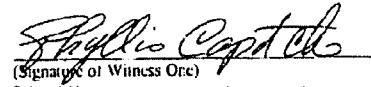
Printed Name: Phyllis Capatch


(Mortgagor/Borrower Signature)

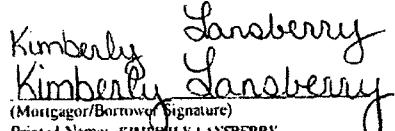
Printed Name: RICKY S LANSBERRY

44444444. 7630. 00196. 3. 63/195

(Signature of Witness Two)
Printed Name:


(Signature of Witness One)

Printed Name: Phyllis Capatch


(Mortgagor/Borrower Signature)

Printed Name: KIMBERLY LANSBERRY

(Signature of Witness Two)
Printed Name:

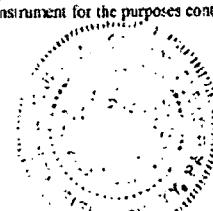
STATE/COMMONWEALTH OF PENNSYLVANIA, COUNTY CLEARFIELD, SS.

Date: APRIL 7, 2003

Then personally appeared before me RICKY S LANSBERRY and KIMBERLY LANSBERRY known by me (or satisfactorily proven) to be the Mortgagor(s) named in the foregoing instrument, and acknowledged the execution of such instrument for the purposes contained therein to be his/her/their [circle one] free act and deed.

WILLIAM A. SHAW
Notary Public
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

2100E Rev. 11/2002



Page 6 of 7


[Seal]
Notary Public
Print Name: WILLIAM A. SHAW
My Commission Expires:
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA
WILLIAM A. SHAW
Notary Public
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

EXHIBIT A
TO
MORTGAGE

Borrower(s)/Mortgagor(s):

RICKY S LANSBERRY and KIMBERLY
LANSBERRY

Date of Mortgage:

APRIL 7, 2003

Mortgagee:

FLEET NATIONAL BANK, PRINCIPALLY
LOCATED IN RHODE ISLAND

Property Address:

308 TURNPIKE AVE
CLEARFIELD, PENNSYLVANIA 16830

The Property is located in CLEARFIELD (city/town).

CLEARFIELD (county). PENNSYLVANIA (state)

and is bounded and described as follows:

Being the same property conveyed and described in a Deed
recorded among the land records of the County set forth above:

Deed recorded in Inst# 200213218.
PARCEL ID 43-K-8-206-53

Remit all Legal Documents to: -----

~~Fleet Bank
Consumer Loan Operations, 315-317 Court Street, P.O. Box 3092
Utica, NY 13502~~

Pennsylvania Certification of Residence

I hereby certify that the precise residence of the Mortgagee, FLEET BANK

is: PETER D. KIERNAN PLAZA, ALBANY, NEW YORK 12207

Name

Title

Printed Name and Address of Person Who Prepared This Mortgage:

Name: Fleet National Bank, Principally Located in Rhode Island
Address: 79 Batterson Park Road, 1st Floor
City, ST, Zip: Farmington, CT 06032

EXHIBIT 'B'

FLEET BANK
CONSUMER NOTE AND SECURITY AGREEMENT
FIXED RATE SIMPLE INTEREST

(CT, FL, MA, ME, NH, NJ,
 NY, PA and RI only)

\$ 33,200.00
 Principal Loan Amount

Account # 72720032078040
 Date: APRIL 7, 2003

In this Note and Security agreement ("Note"), "I", "me", and "my" mean each and all of the persons who signs as Borrower or Co-Borrower. "You", "your", and "Bank" mean:
 Name of Bank: **FLEET NATIONAL BANK, PRINCIPALLY LOCATED IN RHODE ISLAND**
 Address for Notices: **315-317 COURT STREET, P.O. BOX 3092, P.O. BOX 3092, UTICA, NY 13502**

TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE (The cost of my credit as a yearly rate.)	FINANCE CHARGE (The dollar amount the credit will cost me.)	Amount Financed (The amount of credit provided to me or on my behalf.)	Total Of Payments (The amount I will have paid after I have made all payments as scheduled.)
8.990 %	\$ 27,377.20	\$ 33,200.00	\$ 60,577.20

PAYMENT SCHEDULE

Number of Payments	Amount of Payments	When Payments Are Due
180	\$ 336.54	The 11TH day of each month beginning MAY 11, 2003

SECURITY. I am giving security interest in the following property (list location, if real estate):

**308 TURNPIKE AVE
 CLEARFIELD, PENNSYLVANIA 16830**

FILING FEES AND TAXES. \$ 0.00

REQUIRED DEPOSIT. If this loan is secured by a pledge of a deposit account, the annual percentage rate does not take into account the pledged deposit.

CANCELLATION. If I pay off early, I will not be entitled to a refund of any prepaid finance charge. If I pay off within **ONE** year(s) of the date of this Note, I will be required to pay an early termination fee of **\$ 250.00**.

ASSUMPTION. If this Note is secured, a person who buys the collateral cannot assume the remainder of this loan obligation on its original terms.

LATE CHARGE. If I make a payment late, I will be charged the late charge permitted by law, indicated below:

the lesser of 5% of the payment or \$5, if the payment is at least 10 days overdue

the lesser of 5% of the payment or \$10, if the payment is at least 10 days overdue

the lesser of 5% of the payment or \$35, if the payment is at least 10 days overdue

the greater of 7% of the payment or \$12.50, if the payment is at least 10 days overdue

2% of any payment that is at least 15 days overdue

3% of any payment that is at least 15 days overdue

5% of any payment that is at least 15 days overdue

CONTRACT TERMS. I will read the rest of this Note and any mortgage or other agreement securing it for additional information about nonpayment, default, any required payment in full before the scheduled date, prepayment refunds and penalties.

NOTICE TO CONSUMER: (1) Do not sign this Note before you read it.

(2) You are entitled to a copy of this Note.

By signing below, I agree to all of the terms of this Note, including the terms on each page of this Note. I also acknowledge receiving a completed copy of this Note and of all other documents and disclosures relating to this Note.

EXECUTED UNDER SEAL as of the date set forth at the top of this Note.

Borrower: Ricky S. Lansberry
 Address: 308 TURNPIKE AVE, CLEARFIELD, PENNSYLVANIA 16830

Co-Borrower: _____

Address: _____

Co-Borrower: _____

Address: _____

Co-Borrower: _____

Address: _____

ITEMIZATION OF AMOUNT FINANCED

1. Loan Proceeds.....	\$	33,200.00
2. Prepaid Finance Charge.....	\$	33,200.00
3. Net amount paid directly to me (1-2).....	\$	33,200.00
4. Amount applied to my existing debt to you.....	\$	
5. Amount paid to others on my behalf.....	\$	
consisting of:		
a. \$ _____ to public officials (mortgage tax)	\$	_____ title insurance
b. \$ _____ to public officials (mortgage filing fee)	\$	_____ title examination
c. \$ _____ to public officials (UCC or certificate of title filing fee)	\$	_____ documentary preparation
d. \$ _____ to (name)	\$	_____ notary fee
e. \$ _____ to (name)	\$	
f. \$ _____ to (name)	\$	
g. \$ _____ to documentary stamp tax	\$	
h. \$ _____ to intangible tax	\$	
i. \$ _____ to appraisal fee	\$	
6. Amount Financed (3+4+5).....	\$	33,200.00
7. Prepaid Finance Charge.....	\$	
8. Principal Loan Amount (6+7).....	\$	33,200.00

CONSENT TO SECURITY AGREEMENT

In consideration of making this loan, the undersigned hereby grants the Bank a security interest in the Collateral described in the "Security" section of the Note and agrees to be bound by all the terms of the Note applicable to the Collateral. Unless the undersigned signs this Note as a Guarantor, the undersigned is not personally obligated to pay this Note.

The undersigned acknowledges receipt of a completed copy of this Note.

Owner or Co-owner: Kimberly S. Lansberry
 Date: APRIL 7, 2003

Owner or Co-owner: _____

Date: _____

Owner or Co-owner: _____

Owner or Co-owner: _____

Date: _____

Date: _____

USE OF LOAN PROCEEDS. I will use the proceeds of this Note primarily for the following purpose:
REPLACING DEBT

PROMISE TO PAY. To repay my loan, I promise to pay you, or to your order, the Principal Loan Amount plus interest and other charges provided for in this Note and in any mortgage or other agreement securing this Note.

PAYMENTS. I agree to pay the Principal Loan Amount and interest by making the payments shown above in the Payment Schedule. Any amounts not paid sooner in due and payable in full on APRIL 11, 2018 (the "Maturity Date"). Because interest is charged on each day's balance, late payments increase the amount I owe, while early payments decrease that amount. My final payment will be adjusted to reflect any greater or lesser amount I owe as the result of the actual dates on which I make payments.

INTEREST. I agree to pay interest on the daily balance of the Principal Loan Amount until paid in full, including after default and acceleration, at a simple annual interest rate of 8.990 %. Interest will be computed on the basis of a 365-day year and the actual number of days elapsed.

If checked here the interest rate stated in the preceding paragraph will be effective on the day of the sixth (6th) payment due date. Until that interest rate becomes effective, I agree to pay interest at a simple interest rate of 8.990 %.

SINGLE INTEREST INSURANCE. If checked here I must obtain Single Interest Insurance to protect your interest in the Collateral. This insurance is for your sole protection and my interest is not covered. Coverage is available through you. If I obtain this insurance through you, the premium for the full term of the Note will be the amount disclosed in the itemization of Amount Financed.

SECURITY. My loan will be secured according to the description checked below.

- This Note is unsecured.
- This Note is secured by a mortgage on the real estate described above in the disclosure section entitled "Security."
- I hereby pledge to you the following deposit account, and any additions to, renewals of, or replacements for such account, to secure this Note:
Fleet Account #
So long as I am not in default on this Note, I or any other joint owner of the deposit account may make withdrawals from the account, provided the remaining balance of the account equals at least the principal balance of this Note plus an amount you determine, in your sole discretion, to cover accruing interest.
- I hereby grant you a security interest in the following personal property, and in any proceeds from, additions to, or replacements for the property to secure this Note:
Make: _____ Model: _____
Year: _____ V.I.N.: _____
Other: _____
- Location of Property: _____

All of the property described in this "Security" provision is referred to in this Note as "Collateral."

NATURE OF MY RESPONSIBILITIES. If more than one person signs this Note, each is jointly and severally liable. This means that each person who signs this Note is fully and personally obligated to pay the full amount owed and keep all of the other promises in this Note. You can enforce this Note against any one or more of us or against any of our heirs, executors, or legal representatives. I may not assign this Note to anyone. You may assign this Note and any mortgage or other agreement securing it to another party.

LATE PAYMENTS. If I fail to make a payment on time, you may charge me a late payment penalty as provided in the disclosure section of this Note entitled "Late Charge."

CANCELLATION. I may prepay this Note, in whole or in part, at any time. If I prepay this Note in full, I will not be entitled to a refund of any prepaid finance charges, and you may charge me an early cancellation fee as provided in the disclosure section of this Note entitled "Cancellation." If I prepay in part, I must continue to make regular payments until the Note is paid in full.

RETURNED CHECK CHARGE. If a check or other instrument with which I make a payment on this note is returned to you unpaid for any reason, I will be charged \$ 20.00. You will waive this fee if my check is drawn on a Fleet Bank deposit account.

MISCELLANEOUS FEES. You may charge me additional fees for extra services, such as providing research and copies of documents.

PROPERTY INSURANCE. I must keep any Collateral that is not in your possession insured to your satisfaction. I may obtain insurance, including any required single interest insurance, from anyone I want that is paid in full.

acceptable to you. I agree to name you as the party to be paid in the event of a loss. You may settle claims and endorse my name on any settlement checks you receive. I hereby assign to you any unearned premiums or refunded premiums for this insurance.

WARRANTIES WITH RESPECT TO COLLATERAL. For the term of this Note I warrant that:

- (a) I own and will keep the Collateral free from all liens (except as disclosed in writing).
- (b) If the Collateral is a motor vehicle or a titled boat, I will be the registered owner and your security interest will be the only lien shown on any certificate of title issued now or in the future;
- (c) I will not transfer all or any interest in the Collateral to anyone else or permit anyone else to obtain an interest in it;
- (d) I will keep the Collateral in good repair and pay all taxes, insurance, and assessments on it;
- (e) I will keep the Collateral insured with coverage, including comprehensive, fire, theft and collision, that is satisfactory to you;
- (f) I will not use the Collateral or permit anyone else to use it illegally;
- (g) I will notify you in writing if I move or if the Collateral suffers any loss or damage;
- (h) I will not relocate the Collateral at any time without your prior written consent;
- (i) I will permit you to inspect the Collateral at any time; and
- (j) I will sign any documents you consider to be necessary or appropriate to protect your interest in the Collateral.

YOUR RIGHT TO PROTECT THE COLLATERAL. If I do not pay the taxes or insurance premiums due on the Collateral, maintain the Collateral in good condition or repair, or promptly remove any claim against it, you may (but do not have to) do so and charge me the cost. I agree to pay any such amounts immediately on demand. So long as any such amounts remain unpaid, they shall be considered to be additional principal under this Note. My obligation to pay such amounts shall be secured by your interest in the Collateral and I agree to pay interest on such amounts at the rate stated in this Note.

DEFAULT. To the extent permitted under applicable law, I will be in default under this Note if: (1) I fail to make any payment within 10 days of its due date (60 days, if I paid any prepaid finance charge and this Note is secured by a secondary mortgage on a 1- to 4- family dwelling located in Connecticut); (2) I break any of the promises or agreements in this Note or in any mortgage or other agreement securing it; (3) I have made any false or misleading statements in connection with this Note; (4) a petition is filed by or against me under any bankruptcy or insolvency law; (5) I die or become unable to manage my affairs; (6) the value of the Collateral is significantly impaired; (7) anything else happens that you reasonably believe affects my ability to repay this Note; (8) I fail to furnish any updated financial statement or other credit information you request from time to time; or (9) I fail to permit you, at your request, to inspect or appraise the Collateral from time to time. An event of default by or applicable to any borrower, co-borrower, or guarantor shall constitute an event of default by all of them.

SET-OFF. You have the right to set off if I am in default on this Note. Having a right of set-off means that, to the extent permitted by law, you may (but do not have to) apply any balance in any account I maintain with you to satisfy or reduce the balance due under this Note.

CONSEQUENCES OF DEFAULT. If I default, you will have the right to require immediate payment of everything I owe you, subject to any notification or cure periods required under applicable law. If I have purchased credit life or disability insurance, you may cancel the insurance and apply any unearned premiums to the outstanding balance of my Note. You will also have the right to enforce any security interest or mortgage you have in my property. If you repossess any personal property that is part of the Collateral, I will notify you by registered mail promptly (but in any event by not more than 3 days after you take possession of the Collateral) if I claim that the property you repossessed included any property that was not part of the Collateral. If you agree with my claim, I will retain possession of such property within 48 hours or you will consider me to have abandoned it. You may sell Collateral consisting of personal property after repossession at public or private sale. You will give me reasonable notice of the time and place set for any public sale or of the time after which any private sale or other intended disposition of the Collateral is to be made. Unless otherwise required by law, you shall be deemed to have given me reasonable notice if you have mailed written notice to me or to any other person entitled to receive notice at least 10 days before the date on which the sale or other disposition of the Collateral is scheduled to occur. The proceeds of any sale will be applied first to your collection costs and attorneys' fees and the costs of repossessing the Collateral, storing it, preparing it for sale, and selling it. Any remaining proceeds will be applied to the unpaid balance of principal, interest, and other charges due under this Note. If the proceeds of the sale are not sufficient to pay all that I owe, I must pay the deficiency to the extent permitted by law. If the proceeds of the sale exceed the amount I owe, the surplus will be paid to me or to any other person legally entitled to it.

COLLECTION COSTS. To the extent permitted by law, I will pay all of your reasonable collection costs, including court costs and attorneys' fees. If the property securing the Note is in Florida, I agree to pay, in the event of default, all costs and expenses incurred in collection or foreclosure, including attorney's fees equal to ten percent (10%) of the principal sum or such larger amount as may be reasonable and just, and also all costs, expenses and attorney's fees incurred in any appeal and bankruptcy

proceedings. If I am successful in asserting any partial defense, set-off, or counterclaim against you, the court may withhold payment of part or all of your attorneys' fees. **New Hampshire and New York Residents Only:** If I prevail in any action brought by me or the Bank with respect to this Note, I may be awarded reasonable attorneys' fees. **Maine Residents Only:** I will not be required to pay your attorneys' fees unless this Note is secured by real estate. **Pennsylvania Residents Only:** If this Note is secured by real estate, I will pay all of your reasonable attorneys' fees which are actually incurred in connection with foreclosure or other legal action and up to \$50.00 for your reasonable attorney's fees which are actually incurred prior to commencement of foreclosure or other legal action.

TAX DEDUCTIBILITY. I should consult a tax advisor regarding the deductibility of interest and other charges paid on this Note.

WAIVERS AND RELEASES. You can waive or delay enforcing any right under this Note without losing that right or any other. You can waive or delay enforcing a right as to one of us without waiving it as to any other. You can release any Collateral or release one of us from responsibility under this Note without releasing others. You can file financing statements on my behalf (for which purpose I hereby appoint you my attorney in fact). If the Collateral is a motor vehicle or a boat, you may take any action you think is necessary or appropriate to ensure that your security interest is shown on the certificate of title. Your failure to do any of these things shall not affect my obligations to pay all amounts due under this Note. You do not have to give anyone notice of any waiver, delay, or release, nor do you have to notify me of any default by any other person who is responsible for payment of this Note. This Note contains the entire agreement between you and me (except when the Collateral is real estate and a mortgage is given). It may be changed only in a writing signed by you and me.

APPLICABLE LAW. Notes Secured by Real Estate: If I reside in ME, NY, NJ, PA, or RI, this Note is governed by federal law and the law of the state where the Bank is principally located. Rhode Island except as to matters directly related to the Bank's lien and its ability to enforce its lien on the real property securing this Note where the law of the state where the property is located will govern. If I reside in CT, MA, FL or NH, this Note is governed by the law of the state where I reside except as to matters directly related to the Bank's lien and its ability to enforce its lien on the

real property securing this Note where the law of the state where the property is located governs.

Notes Secured by Collateral other than Real Estate: If I reside in ME, NY, NJ, RI or PA and this Note is not secured by real estate, this Note is governed by federal law and the law of the state where the Bank is principally located, Rhode Island except as to matters relating to the Bank's lien on or its ability to enforce its lien on collateral securing this Note in which case the law of the state where the collateral is located will govern. If I reside in CT, MA, FL or NH and this Note is not secured by real estate, this note is governed by the law of the state where I reside except as to matters relating to the Bank's lien on or its ability to enforce its lien on collateral securing this Note in which case the law of the state where the collateral is located will govern.

To the extent that federal law preempts state law, this Note is governed by federal law. If any provision of this Note conflicts with any existing or future law, it shall be deemed modified to the extent necessary to comply with such law, and the validity of the remaining terms of this Note shall not be affected.

DOCUMENTATION. I agree to execute or re-execute any document, including a revised version of this Note, that you request in order to correct any error or omission in the original Note, security instrument, or other loan documents.

NOTICE. Except for any notice required under applicable law to be given in another manner: (a) any notice required or permitted to be given to me under this Note shall be sent by regular mail, addressed to me at the address set forth below my signature on this Note; and (b) any notice required or permitted to be given to the Bank under this Note shall be sent by regular mail addressed to you at the Address for Notices identified at the beginning of this Note. Either party may change its address to which the other party is to send notices by giving the other party notice of the new address in accordance with this paragraph. Any notice provided for in this Note shall be in writing and shall be deemed to have been given when mailed, postage prepaid, addressed in the manner designated herein.

FL. DOCUMENTARY STAMPS. State of Florida Documentary Stamps in the amount required by law are affixed to the mortgage securing this Note and canceled pursuant to law.

NOTICE TO CO-SIGNER

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The bank can collect this debt from you without first trying to collect from the borrower. The lender can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record.

This notice is not the contract that makes you liable for the debt.

NEW YORK NOTICE TO CO-SIGNER

You agree to pay the debt identified below although you may not personally receive any property, services, or money. You may be sued for payment although the person who receives the property, services, or money is able to pay. You should know that the Total of Payments listed below does not include finance charges resulting from delinquency, late charges, repossession or foreclosure costs, court costs or attorneys' fees, or other charges that may be stated in the Note or contract. You will also have to pay some or all of these costs and charges if the Note or contract, the payment of which you are guaranteeing, requires the borrower to pay such costs and charges.

This notice is not the Note, contract, or other writing that obligates you to pay the debt. Read the Guaranty, below, for the exact terms of your obligation.

Name of Debtor: _____ Name of Creditor: _____

Date of Debt: _____

Total of Payments: _____

Type of Debt: _____ By signing below, you acknowledge that you have been given a completed copy of this Notice and of the Note (which obligates the debtor) and of the Guaranty (which obligates you).

Guarantor: _____

Guarantor: _____

Date: _____

Date: _____

GUARANTY

To induce the Bank to make this loan, each of the undersigned ("Guarantor") unconditionally guarantees the payment when due of all money owed under the Note and any mortgage or other agreement securing it. Each guarantor is jointly and severally liable with the Borrower. This means that the Bank does not have to try to collect from anyone or repossess any Collateral before collecting from a Guarantor. The Bank may take any action permitted under the Note or security instrument

Each Guarantor agrees to the terms of this Guaranty and acknowledges receipt of a completed copy of the Note, this Guaranty, and of all other documents and disclosures given to the Borrower.

Guarantor: _____
(Co-signer)
Date: _____

Guarantor: _____
(Co-signer)
Date: _____

Witness: _____

Witness: _____

EXHIBIT 'C'

ALL that certain piece or parcel of land, situate and lying in the Third Ward of the Borough of Clearfield, County of Clearfield and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a 3/8" rebar set in the center line of a 12 foot private alley, said 3/8" rebar also being the northwestern corner of the parcel herein described; thence by the center line of the 12 foot private alley South 77° 32' 36" East 17.431 feet to a 1" steel pin; thence still by center line of the 12 foot private alley South 77° 31' 56" East 93.829 feet to a 1/4" iron pipe; thence by Turnpike Avenue and passing through a 3/4" iron pipe South 14° 21' 16" East 83.091 feet to a 3/4" iron pipe; thence by land of Leo H. and Joann M. Lanich and also by land of Emogene K. Stevens North 78° 23' 06" West 130.450 feet to a 3/8" rebar; thence by land of Miriam McCloskey North 11° 48' 03" East 76.098 feet to a 3/8" rebar set in the center line of a private alley and place of beginning. CONTAINING 0.218 acres.

BEING Lots 1 and 3 as shown on the map prepared by Yost Surveying dated July 26, 1996, and recorded in Clearfield County in Map File #1222.

BEING the same premises granted and conveyed unto James R. Coons, single, by Deed of James R. Coons, single, dated September 23, 1996, and recorded in the Clearfield County Recorder's Office in Deeds and Records Book Volume 1790 at Page 78 on September 23, 1996.

EXHIBIT 'D'

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

January 7, 2008

KIMBERLY LANSBERRY, A/K/A
KIMBERLY D. LANSBERRY
308 TURNPIKE AVENUE
CLEARFIELD, PA 16830

RICKY S. LANSBERRY
308 TURNPIKE AVENUE
CLEARFIELD, PA 16830

KIMBERLY LANSBERRY, A/K/A
KIMBERLY D. LANSBERRY
P.O. BOX 192
CLEARFIELD, PA 16830

RICKY S. LANSBERRY
P.O. BOX 192
CLEARFIELD, PA 16830

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 ENFORCEMENT OF A LIEN AGAINST PROPERTY.

This is an official notice that the mortgage on your home is in default and the lender intends to foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your County are listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800- 342-2397. (Persons with impaired hearing can call (717) 780-1869).

This notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. IS NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNERS EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

STATEMENTS OF POLICY

HOMEOWNER'S NAME(S): RICKY S. LANSBERRY AND KIMBERLY LANSBERRY,
A/K/A KIMBERLY D. LANSBERRY
PROPERTY ADDRESS: 308 TURNPIKE AVENUE, CLEARFIELD, PA 16830
LOAN ACCT. NO.: 3910917891
ORIGINAL LENDER: FLEET NATIONAL BANK
CURRENT LENDER/SERVICER: BANK OF AMERICA, N.A.

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM **YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE** **YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE MORTGAGE** **PAYMENTS**

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE.

- IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,
- IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS AND
- IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

TEMPORARY STAY OF FORECLOSURE –Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a face-to-face meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE, THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

CONSUMER CREDIT COUNSELING AGENCIES –If you meet with one of the consumer credit counseling agencies listed at the end of this notice the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE – Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default). If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out and sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.

AGENCY ACTION- Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Agency of its decision on your application.

**NOTE; IF YOU ARE CURRENTLY PROTECTED BY THE FILING
OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR
INFORMATION PURPOSE ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT
TO COLLECT THE DEBT**
(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance)

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date)

NATURE OF THE DEFAULT- The MORTGAGE debt held by the above lender on your property located at **308 TURNPIKE AVENUE, CLEARFIELD, PA 16830** IS SERIOUSLY IN DEFAULT because:

A. YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due 8/11/2007 through 12/11/2007 at \$ 336.54 per month:

Monthly payments plus late charges accrued:	\$ 1,851.00
Corporate advance:	\$ 295.00
Suspense:	(\$ 0.00)
TOTAL AMOUNT TO CURE DEFAULT	<hr/> \$ 2,146.00

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTIONS (Do not use if not applicable): N/A

HOW TO CURE THE DEFAULT- You may cure the default within THIRTY (30) DAYS of the date of this Notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS **\$2,146.00** PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payment must be made either by cashier's check, certified check or money order made payable and sent to: Bank of America, NC4-105-02-48, 4161 Piedmont Pkwy, Greensboro, NC 27401. Contact : Donna Card

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter. (Do not use if not applicable) N/A.

IF YOU DO NOT CURE THE DEFAULT- If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorney to start legal action to foreclosure upon your mortgage property.

IF THE MORTGAGE IS FORECLOSED UPON- The mortgage property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorney, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorneys' fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

OTHER LENDER REMEDIES- The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE- If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE- It is estimated that the earliest date that such a Sheriff's Sale of the mortgage property could be held would be approximately SIX (6) MONTHS from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER-

Name: Bank of America
Address NC4-105-02-48, 4161 Piedmont Pkwy
City and State: Greensboro, NC 27401

Tel no. 1-800-588-5402

Contact name: Donna Card

EFFECT OF SHERIFF'S SALE- You should realize that a Sheriff's Sale will end your ownership of the mortgaged property and your right to occupy it. If you continue to live in the property after the Sheriff's Sale, a lawsuit to remove you and your furnishings and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE- You may or XX may not (check one) sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale that the other requirements of the mortgage are satisfied.

YOU MAY ALSO HAVE THE RIGHT:

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY IS ATTACHED.

Very truly yours,

Gregory Javardian

ATTORNEY FOR LENDER

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.

CLEARFIELD COUNTY

CCCS of Northeastern PA
202 W. Hamilton Avenue
State College, PA 16801
814.238.3668
800.922.9537

CCCS of Western PA
Royal Remax Plaza
Altoona, PA 16602
917 A Logan Boulevard
888.511.2227

CCCS of Western PA
219.A College Park Plaza
Johnstown, PA 15904
888.511.2227

Indiana Co. Community Action Program
827 Water Street
Indiana, PA 15701
Box 187
724.465.2657

Keystone Economic Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
814.535.6556

The NORCAM Group
4200 Crawford Avenue
Northern Cambria, PA 15714
Suite 200
814.948.4444

VERIFICATION

The undersigned hereby states that the statements made in the foregoing pleading are true and correct to the best of his/her knowledge, information and belief. The undersigned understands that the statements therein are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to authorities.

Carol
Carol Hanlon Attorney in Fact

Bank of America, N.A.,
s/b/m Fleet National Bank

Loan No. 3910917891

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

BANK OF AMERICA, N.A.
(Plaintiff)

CIVIL ACTION

01/21/04
William A. Shaw
Prothonotary/Clerk of Court
Clerk to
Deft.

4161 PIEDMONT PARKWAY
(Street Address)

NO. 08-264-CD

GREENSBORO, N.C. 27410-8110
(City, State ZIP)

Type of Case: CIVIL

Type of Pleading: RESPONSE

vs. RICKY S LANSBERRY
Kimberly D LANSBERRY
(Defendant)

Filed on Behalf of:

RICKY S LANSBERRY
(Plaintiff/Defendant)

308 TURNPIKE AVE.

(Street Address)

CLEARFIELD, PA. 16830-1513
(City, State ZIP)

RICKY S LANSBERRY
(Filed by)

308 TURNPIKE AVE
(Address)

CLEARFIELD, PA. 16830-1513
(Phone) 814-762-3285

Ricky S Lansberry
(Signature)

LAW OFFICES OF GREGORY JAVARDIAN
BY: GREGORY JAVARDIAN
ID# 55669
1310 INDUSTRIAL BOULEVARD
1ST FLOOR, SUITE 101
SOUTHAMPTON, PA 18966
(215) 942-9690

LANSBERRY
RECEIVED: 2-25-08

ATTORNEY FOR PLAINTIFF

BANK OF AMERICA, N.A.,
S/B/M FLEET NATIONAL BANK
NC 4-105-02-63
4161 PIEDMONT PARKWAY
GREENSBORO, NC 27410-8110
PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY

VS.

RICKY S. LANSBERRY
KIMBERLY LANSBERRY,
A/K/A KIMBERLY D. LANSBERRY
308 TURNPIKE AVENUE
CLEARFIELD, PA 16830
DEFENDANTS

NO. 08-264-CD
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 defense 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.

Daniel J. Nelson,
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641 ext. 5982

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

RESPONSE
ATTACHED

FEB 14 2008

Attest.

William L. Brown
Prothonotary/
Clerk of Courts

ЭСИДАГЭЭ
ДЭНГАТА

1/2

14, MARCH 2008

ATTN:

DANIEL J NELSON
COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA. 16830

FROM:

RICKY S LANSBERRY
KIMBERLY D LANSBERRY
308 TURNPIKE AVENUE
CLEARFIELD, PA. 16830-1513

IN THE MATTER OF CASE NO. 08-264-CD
IN THE COURT OF COMMON PLEAS, CIVIL DIVISION,
CLEARFIELD COUNTY, WE HEREBY STATE THE
FOLLOWING.

1. WE DO NOT DISPUTE THE DEBT
WHICH COMES IN THE FORM OF A SECOND
MORTGAGE ON OUR RESIDENCE.
2. KIMBERLY LANSBERRY AND KIMBERLY
D. LANSBERRY ARE ONE IN THE SAME
AND HEREAFTER WILL BE REFERRED TO AS
KIMBERLY D LANSBERRY.
3. ALL LATE CHARGES UP TO AND
INCLUDING THE LAST FULL PAYMENT HAVE
BEEN MADE ON THOSE PAYMENTS.

14, MARCH 2008

4. ATTORNEYS FEES ARE UNREASONABLE.

PLAINTIFF STATES THAT IF MORTGAGE IS REINSTATED PRIOR TO A SHERIFFS SALE, REASONABLE ATTORNEYS FEES WILL BE CHARGED. IT IS OUR UNDERSTANDING THAT THE PLAINTIFF WILLFULLY ADMITS THE FILING OF SOME STANDARDIZED FORMS ALONG WITH EIGHTEEN PHOTO COPIED DOCUMENT PAGES IS NOT WORTHY OF A FEE OF ONE THOUSAND DOLLARS.

5. THE DEFENDANTS AS ADVISED BY THE PLAINTIFF HAVE SOUGHT OUT ASSISTANCE FROM THE HOMEOWNERS MORTGAGE ASSISTANCE PROGRAM. A COPY OF THE APPLICATION IS ATTACHED AND MADE A PART HEREOF AS EXHIBIT "E".

6. A COPY OF A LETTER FROM THE PENNSYLVANIA HOUSING FINANCE AGENCY ACKNOWLEDGING RECEIPT OF OUR APPLICATION IS ATTACHED AND MADE A PART HEREOF AS EXHIBIT "F".

Ricky S. Lansberry / Kimberly D. Lansberry
RICKY S. LANSBERRY / KIMBERLY D. LANSBERRY

(570)602-2227
(800) 922-9537
FAX (814) 238-3669

**CONSUMER
CREDIT
COUNSELING
SERVICE OF NORTHEASTERN PENNSYLVANIA, INC.**

Date *2-29-08*

Client *Lansberry*
Street
CITY/STATE/ZIP

Dear: *Ricky & Kimberly Lansberry,*

Your application was forwarded to PHFA for their review. A copy is attached for your records. As stated in your face- to- face meeting with your counselor, it will be up to sixty (60) days before you will have an answer back from PHFA . Any additional information required to complete your application must be forwarded directly to PHFA. Please put your Social Security number on all paperwork mailed or faxed.

PHFA staff can be reached by phone or by mail as set forth below:

General Information - (717) 780-3940 Toll Free - 1-(800) 342-2397
Hearing Impaired - (717) 780-1869
Fax No. - (717) 780-3995

PAYMENTS
PHFA/HEMAP
211 N. Front Street
PO Box 15206
Harrisburg, PA 17101

CORRESPONDENCE
PHFA/HEMAP
211 N. Front Street
PO Box 15530
Harrisburg, PA 17101

PENNSYLVANIA HOUSING FINANCE AGENCY

FOR PHFA USE ONLY

**APPLICATION FOR
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM**

The Pennsylvania Housing Finance Agency (PHFA) will use the information on this form to help decide if you are eligible for an assistance loan under the Homeowners' Emergency Mortgage Assistance Loan Program (Act 91 of 1983). This effort is designed to help you avoid foreclosure on your mortgage. PHFA may use your social security number to request a credit report on you. This, and other financial information, will assist PHFA in determining if, to what extent, it can assist you, and how much you can pay on your mortgage. **IF YOU SUBMIT THIS FORM WITHOUT PROVIDING ALL THE REQUESTED INFORMATION, PHFA MAY NOT BE ABLE TO HELP YOU.** The mortgagor will then be free to foreclose on your mortgage.

Name					Dwelling	Single	X	
Ricky S. Lansberry Kimberly D. Lansberry						Double		
Street Address of property in foreclosure		City	County	State	Zip Code	Row/Condo		
308 Turnpike Ave		Clearfield	Clearfield	PA	16830	Mobile		
How long have you been a permanent resident of Pennsylvania? Years		How long have you lived at this property? Yrs.	Do you currently live in the property?	Yes	X	Is this your primary residence?	Yes	X
		40	6	No		No		
Do you own the above property?		X	Yes	No	Are all co-owners a part of this application?	Yes	If no, explain.	
Do you collect rent for any part of the property?		Yes	No	X	If yes, how much?	N/A		
Is this property used for any type of business?		Yes	No	X	If yes, what percent?	N/A	Explain	
Have you filed a previous HEMAP Application?		Yes	No	X	If yes, when?			

List all persons whose names appear on your Mortgage or Note and their relationship to you.

Name(s)	Address (If Different From Above)	Social Security No.	Relationship
Ricky S. Lansberry		176-54-0482	Applicant
Kimberly D. Lansberry		160-58-2528	Co Applicant

List all Mortgagors holding a Note and other parties having a security interest in the property. (Other than judgment liens.)

List all individuals holding a Note and other persons having a security interest in the property. (Not to exceed 100 persons)						
Mortgagor/Holder		Address (Indicate #, service)	City, State, Zip	Loan Number	Loan Amount	Term
1	Northwest Savings Bank	100 Liberty St PO Box 1793	Warren, PA 16365	002865002220	\$ 31,246.66	15 Y
2	Bank of America	NC4-105-02-48, 4161 Piedmont Pkwy	Greensboro, NC 27401	3910917891	\$ 33,200.00	
3						

Prior to the Present Delinquency, have you been behind in payments on any home loan within the past five years?

Yes No If yes, how many months 7 Attach a separate page to explain

Mortgagee/Holder	Payment	Last Full Payment	Date of	Last Payment	Total Amount Delinquent
				Applied to Month/Year	
1 Northwest Savings Bank	\$ 309.42	1/11/2008		January-08	\$
2 Bank of America	\$ 336.54	7/11/2007		July-07	\$ 2,819.00
3					\$ 2,819.00

Indicate (by number) the types of loss(s):

Indicates (by number) the types of loan(s):			Home Purchase	1	Business		
Conventional:	1,2	FHA		Home Improvement		Auto	
Farmer's Home		VA		Debt	2	Other (Refinance)	
Have you attempted to make all or partial payments since the last full mortgage payment?				Yes		No	X

Have you attempted to make all or partial payments since the last full mortgage payment?

Has the Mortgagor accepted any payments? _____

1. *What is the primary purpose of the study?*

When do you feel that you will be able to resume and maintain full payments? 1 year

Are you currently willing and able to make partial mortgage payments?

Yes No How much can you afford? \$25

Marital Status: Married Separated
Status: Unmarried Number/Ages of Dependents: 4, ages 15, 10, 5, and 8 months

1 list environmental data for all persons whose income(s) will be used to meet family obligations (Attach a separate sheet of paper if necessary.)

List All Other Sources of "Income" such as interest, dividends, pensions, compensation, cash assistance, children, boarder, child support, alimony, etc.

Name/Source	Monthly Amt.	Description		Name/Source	Monthly Amt.	Description
-						

EXHIBIT E

Recipient	Source	When Expected	Amount	Explanation
LIST DOLLAR VALUE FOR ALL ASSETS - Show Names of Institutions/Account Numbers As Applicable				LIST ALL LIABILITIES (Including "Revolving Charge Accounts") Show Names of Institutions, Address and Account Numbers
Cash or Money Orders	\$ 1.00			Monthly Payments
TOTAL LIABILITIES				Unpaid Balance
Checking Accounts				
Institution	Account No.			
Northwest Savings Bank	2866009158	\$ 3.63	Bank of America	\$ 350.00 \$ 8,186.00
		\$ -	National American Credit	\$ 607.00 \$ 2,983.00
Savings Accounts			HSBC	\$ 73.00 \$ 2,681.00
Institution	Account No.		Union Plus	\$ 36.00 \$ 383.00
			Others	\$ 75.00 \$ 1,856.00
Stock & Bonds; include Savings Bonds (Net Cash Value)			Medical/Dental	\$ - \$ -
Life Insurance (Net Cash Value)	\$ -		IRS	\$ - \$ -
Real Estate: Market Value of Home in Foreclosure	\$ 35,000.00		Legal	\$ 100.00 \$ 600.00
Other Real Estate: Market Value			Educational	\$ 61.00 \$ 532.00
Address			Personal Loans	\$ - \$ -
			Vehicles:	
			Loan 1:	\$ - \$ -
			Loan 2:	\$ - \$ -
Vested Interest in Retirement Fund (Specify Type)				
Atlantic Benefit Group	\$ 5,513.06		Real Estate Loans	
American Funds	\$ 813.86		Northwest Savings Bank	\$ 300.42 \$ 28,000.00
Automobiles (Make & Year)			Bank of America	\$ 336.54 \$ 28,143.70
1995 Chevy Truck	\$ 2,500.00			\$ - \$ -
2002 Dodge Caravan	\$ 5,000.00		Other Real Estate Loans	\$ - \$ -
Other Assets (Itemized)			Alimony, Child Support, Separate Maintenance	\$ - \$ -
Furniture & Personal Property	\$ 7,000.00		Payments Owed To:	
	\$ -		Personal Loans, Other	\$ - \$ -
	\$ -		Per Capita/Personal Property Taxes	\$ - \$ -
TOTAL ASSETS	\$ 55,831.55		TOTAL LIABILITIES	\$ 1,938.95 \$ 73,364.70
MONTHLY HOUSING EXPENSES				
1st Mortgage Payment Amount	\$ 300.42		Monthly Living Expenses:	\$ 10.00
2nd Mortgage Payment Amount	\$ 336.54		Groceries	\$ 350.00 Mag./News/Entertainment
3rd Mortgage Payment Amount	\$ -		Lunches	\$ 16.00 Gifts/Holidays
Real Estate Taxes (List only if not escrowed)	\$ 85.00		Clothing	\$ 45.00 Medical/Dental/Optical
Hazard Insurance (List only if not escrowed)	\$ 25.00		Occupational	\$ 20.00 Church
Credit Life Insurance (List only if not escrowed)	\$ -		Bus/Parking/Tolls	\$ - Postage
Other (Condo fees, Assoc. Dues)	\$ -		Dry Cleaning/Laundry	\$ 30.00 Home/Lawn/Pool Maint.
Utilities (Elec., gas, oil, water, sewer, trash)	\$ 289.00		Gas/Car Repairs	\$ 225.00 Cable/Dish TV Service
			Bus/Parking/Tolls	\$ - Auto Insurance
			Baby Supplies/Child Care	\$ 100.00 Med/Disability/Life Ins.
			School/Tuition	\$ - Miscellaneous
TOTAL HOUSING EXPENSES	\$ 1,035.96		TOTAL MONTHLY LIVING EXPENSES	\$ 1,103.00

Attach a separate page explaining, in your own words, how you got behind in your mortgage payments and your prospects for improving your

financial circumstances. Be sure to include documentation/verification of ALL circumstances leading to the delinquency.

The following information is requested by the Federal Government if this loan is related to a dwelling, in order to monitor the lender's compliance with equal

credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may

neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it under Federal regulations

this lender is required to note race and sex on the basis of visual observation or summae. If you do not wish to furnish the above information please initial below.

Applicant: I do not wish to furnish this information (initials):

Race/
National
Original

Co-applicant: I do not wish to furnish this information (initials):

Race/
National
Original

AGREEMENT

The undersigned applies for an assistance loan in this application to be secured by a mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining a loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the lender, even if the loan is not granted. In addition, the undersigned hereby consents to the acquisition of all pertinent data necessary by the Pennsylvania Housing Finance Agency in order to evaluate eligibility, including, but not limited to, personal State Income Tax returns.

I, we, fully understand that any intentional misrepresentation of any financial information in conjunction with the filing of this application will result in the assistance loan being denied or immediate repayment required for all loan disbursements made as a result of such misrepresentation and the Mortgagees may at any time thereafter take any legal action to enforce the Mortgage without any further restrictions or requirements under Act 91, 1983.

Ricky S. Lanberry

2/4/2008

Applicant's Signature

N/A

2/4/2008

Date

Hours can be reached

Home Phone

(814) 762-3285

Home Phone

(814) 762-3285

Work Phone

Work Phone

Cell Phone

Cell Phone

E-Mail Address (if applicable)

E-Mail Address (if applicable)

FOR USE BY CONSUMER CREDIT COUNSELING AGENCY ONLY

Counseling Agency Name and Agency Code

CCCS of NEPA, Inc.

Summary (Attach Worksheet)

8

Counselor's Signature

2/4/2008

Application (L)

**Pennsylvania
Housing Finance Agency**

**Homeowners' Emergency
Mortgage Assistance Loan Program**

Payments: 211 North Front Street, P.O. Box 15206

Harrisburg, PA 17105-5206

Correspondence: 211 North Front Street, P.O. Box 15530

Harrisburg, PA 17105-5530

(717) 780-3940 1-800-342-2397 FAX (717) 780-3995

TTY (717) 780-1869

March 06, 2008

RICKY S. LANSBERRY
308 TURNPIKE AVE
CLEARFIELD, PA 16830

HEMAP Account Number: HE0001741594

Dear Homeowner:

The Pennsylvania Housing Finance Agency, Homeowners' Emergency Mortgage Assistance Program has received your application for a mortgage assistance loan. We will process this application as quickly as possible. If you are contacted by either the counseling agency or us to provide additional information, you must do so in a timely manner.

You will be notified of the decision by mail within a maximum of 60 days from the date we received the application. You should continue to make payments as they come due if able, however, if your Lender returns them to you, save the money as you will need it at a later date.

If you experience a change in employment or your financial circumstances, it is your responsibility to notify us of this change in writing and provide verification of all changes as they occur.

PLEASE INCLUDE THE ABOVE HEMAP ACCOUNT NUMBER ON ALL FUTURE CORRESPONDENCE YOU SEND IN.

Thank you for your cooperation in this matter and best wishes in a speedy resolution to your housing problem.

THE PENNSYLVANIA HOUSING FINANCE AGENCY
Homeowners' Emergency Mortgage Assistance Program

cc: SLC

EXHIBIT "F"

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

BANK OF AMERICA, N.A., S/B/M
FLEET NATIONAL BANK
(Plaintiff)

CIVIL ACTION

APR 07 2008
12:10 PM
William A. Shaw
Prothonotary/Clerk of Court
no. 61c

(Street Address)

(City, State ZIP)

vs. RICKY S LANSBERRY
KIMBERLY D LANSBERRY
(Defendant)

308 TURNPIKE AVE

(Street Address)

CLEARFIELD, PA. 16830-1513
(City, State ZIP)

Filed on Behalf of:

Ricky S Lansberry
(Plaintiff/Defendant)

RICKY S LANSBERRY
(Filed by)

308 TURNPIKE AVE
(Address) CLEARFIELD, PA. 16830

814-762-3285
(Phone)

Ricky S Lansberry
(Signature)

5, APRIL 2008

FROM: RICKY S LANSBERRY
KIMBERLY D LANSBERRY
308 TURNPIKE AVE.
CLEARFIELD, PA. 16830-1513

TO: GREGORY JAVARDIAN, ESQUIRE
1310 INDUSTRIAL BOULEVARD
1ST FLOOR, SUITE 101
SOUTHAMPTON, PA. 18906

SUBJ.: COURT OF COMMON PLEAS, CLEARFIELD COUNTY
NO. 08-264-CD

RESPONSE: IN RESPONSE TO YOUR NOTICE DATED
31, MARCH 2008 WE STATE THE FOLLOWING.
I, RICKY S LANSBERRY DID IN FACT
APPEAR PERSONALLY AND, IN WRITING FILED
WITH THE COURT OUR DEFENSES AND
OBJECTIONS TO THE CLAIMS SET FORTH
AGAINST US IN THE ABOVE MATTER.

Ricky S Lansberry / Kimberly D. Lansberry
RICKY S LANSBERRY / KIMBERLY D LANSBERRY

BANK OF AMERICA, N.A., S/B/M FLEET
NATIONAL BANK

In The Court of Common Pleas

Plaintiff

Clearfield County

v.

NO. 08-264-CD

RICKY S. LANSBERRY
KIMBERLY LANSBERRY
A/K/A KIMBERLY D. LANSBERRY
Defendants

LANSBERRY
REC'D 4-2-08

TO:

RICKY S. LANSBERRY
KIMBERLY LANSBERRY
A/K/A KIMBERLY D. LANSBERRY
308 TURNPIKE AVENUE
CLEARFIELD, PA 16830

RICKY S. LANSBERRY
KIMBERLY LANSBERRY
A/K/A KIMBERLY D. LANSBERRY
P.O. BOX 192
CLEARFIELD, PA 16830

DATE OF NOTICE: MARCH 31, 2008

NOTICE, RULE 237.1
IMPORTANT NOTICE

You are in default because you have failed to enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help.

Daniel J. Nelson,
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641 ext 5982

Gregory Javardian
Gregory Javardian, Esquire
1310 Industrial Boulevard
1st Floor, Suite 101
Southampton, PA 18966
(215) 942-9690
Attorney for Plaintiff

1-2008
**RESPONSE
ATTACHED**

Usted se encuentra en estado de rebeldia por no haber tomado la accion requuida de su parte en este caso. Al no tomar la accion debida dentro de un termino de diez (10) dias de esta notificacion, el tribunal podra, sin necesidad de compararecer usted en corte o escuchar prueba alguna, dictar sentencia en su contra, usted puede perder bienes y otros derechos importantes. Debe llevar esta notificacion a un abogado inmediatamente si usted no tiene abogado, o si no tiene dinero suficiente para tal servicio, vaya en persona o llame por telefono a la oficina, cuya direccion se encuentra escrita abajo para averiguar donde se puede conseguir assistencia legal.

**"NOTICE PURSUANT TO FAIR DEBT COLLECTION PRACTICES ACT
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE"**

APR 07 2006
William A. Shaw
Prothonotary/Clerk of Courts

LAW OFFICES OF GREGORY JAVARDIAN
BY: GREGORY JAVARDIAN
Identification No. 55669
1310 Industrial Boulevard
1st Floor, Suite 101
Southampton, PA 18966
(215) 942-9690

Attorney for Plaintiff

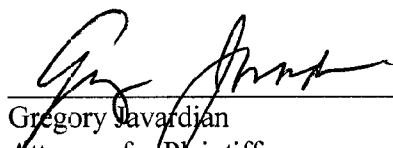
BANK OF AMERICA, N.A., S/B/M	Court Of Common Pleas
FLEET NATIONAL BANK	
Plaintiff	Civil Division
vs.	Clearfield County
RICKEY S. LANSBERRY	No. 08-264-CD
KIMBERLY LANSBERRY,	
A/K/A KIMBERLY D. LANSBERRY	
Defendant(s)	

PRAECIPE TO DISMISS COMPLAINT, WITHOUT PREJUDICE

TO THE PROTHONOTARY:

Kindly DISMISS, without prejudice, the Complaint in Mortgage Foreclosure filed in the instant action on February 14, 2008.

Date: 4/9/08



Gregory Javardian
Attorney for Plaintiff

FILED NO C
APR 14 2008
WAS
Clerk
60

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103770
NO: 03-264-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: BANK OF AMERICA, N.A.

vs.

DEFENDANT: RICKY S. LANSBERRY, KIMBERLY LANSBERRY aka KIMBERLY D. LANSBERRY

SHERIFF RETURN

NOW, February 25, 2008 AT 9:26 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON RICKY S. LANSBERRY DEFENDANT AT 308 TURNPIKE AVE., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KIMBERLY LANSBERRY, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / DEHAVEN

FILED
O 2:45 P.M. 6K
JUN 16 2008
WMA
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103770
NO: 08-264-CD
SERVICE # 2 CF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: BANK OF AMERICA, N.A.

vs.

DEFENDANT: RICKY S. LANSBERRY, KIMBERLY LANSBERRY aka KIMBERLY D. LANSBERRY

SHERIFF RETURN

NOW, February 25, 2008 AT 9:25 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON KIMBERLY LANSBERRY aka KIMBERLY D. LANSBERRY DEFENDANT AT 308 TURNPIKE AVE., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KIMBERLY LANSBERRY AKA, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / DEHAVEN

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103770
NO: 08-264-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: BANK OF AMERICA, N.A.

vs.

DEFENDANT: RICKY S. LANSBERRY, KIMBERLY LANSBERRY aka KIMBERLY D. LANSBERRY

SHERIFF RETURN

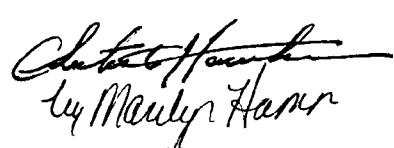
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	JAVARDIAN	43343	20.00
SHERIFF HAWKINS	JAVARDIAN	43343	26.00

Sworn to Before Me This

So Answers,

____ Day of _____ 2008



Chester A. Hawkins
Sheriff