

08-625-CD

Deutsche Bank vs Paul Richmann

PHELAN HALLINAN & SCHMIEG, LLP  
LAWRENCE T. PHELAN, ESQ., Id. No. 32227  
FRANCIS S. HALLINAN, ESQ., Id. No. 62695  
DANIEL G. SCHMIEG, ESQ., Id. No. 62205  
MICHELE M. BRADFORD, ESQ., Id. No. 69849  
JUDITH T. ROMANO, ESQ., Id. No. 58745  
SHEETAL SHAH-JANI, ESQ., Id. No. 81760  
JENINE R. DAVEY, ESQ., Id. No. 87077  
MICHAEL E. CARLETON, ESQ., Id. No. 203009  
VIVEK SRIVASTAVA, ESQ., Id. No. 202331  
JAY B. JONES, ESQ., Id. No. 86657  
PETER MULCAHY, ESQ., Id. No. 61791  
ANDREW SPIVACK, ESQ., Id. No. 84439  
ONE PENN CENTER PLAZA, SUITE 1400  
PHILADELPHIA, PA 19103  
(215) 563-7000 175310

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST COMPANY  
AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2006-FF1 MORTGAGE PASS-  
THROUGH CERTIFICATES, SERIES 2006-FF1  
150 ALLEGHENY CENTER MALL  
IDC 24-050  
PITTSBURGH, PA 15212

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 08-625-CD

CLEARFIELD COUNTY

Plaintiff

v.  
PAUL RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801

Defendant

**CIVIL ACTION - LAW**  
**COMPLAINT IN MORTGAGE FORECLOSURE**

**FILED**

APR 04 2008

William A. Shaw  
Prothonotary/Clerk of Courts

Atty pd. 95.00  
1cc Sheriff

## NOTICE

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

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

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

Notice to Defend:  
Daniel J. Nelson, Court Administrator  
Clearfield County Courthouse  
2<sup>nd</sup> and Market Streets  
Clearfield, PA 16830  
814-765-2641 x 5982

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

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

**THE LAW DOES NOT REQUIRE US TO WAIT UNTIL  
THE END OF THE THIRTY (30) DAY PERIOD  
FOLLOWING FIRST CONTACT WITH YOU BEFORE  
SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH  
THE LAW PROVIDES THAT YOUR ANSWER TO THIS  
COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN  
TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION**

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

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

1. Plaintiff is

DEUTSCHE BANK NATIONAL TRUST COMPANY  
AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2006-FF1 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2006-FF1  
150 ALLEGHENY CENTER MALL  
IDC 24-050  
PITTSBURGH, PA 15212

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

PAUL RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801

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

3. On 10/14/2005 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to NATIONPOINT, A DIVISION OF NATIONAL CITY BANK OF INDIANA which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No. 200520823. By Assignment of Mortgage Recorded 04/17/2006 the mortgage was Assigned To FIRST FRANKLIN FINANCIAL CORPORATION which Assignment is recorded in Assignment Of Mortgage in INSTRUMENT NO. 200605654. The PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 10/01/2007 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified

by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$121,448.26
Interest	\$4,730.73
09/01/2007 through 04/03/2008	
Attorney's Fees	\$1,250.00
Cumulative Late Charges	\$674.90
10/14/2005 to 04/03/2008	
Cost of Suit and Title Search	<u>\$550.00</u>
Subtotal	\$128,653.89
Escrow	
Credit	\$0.00
Deficit	\$6,384.85
Subtotal	<u>\$6,384.85</u>
<b>TOTAL</b>	<b>\$135,038.74</b>

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

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

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$135,038.74, together with interest from 04/03/2008 at the rate of \$22.21 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By: Francis S. Hallinan 1021695  
LAWRENCE T. PHELAN, ESQUIRE  
FRANCIS S. HALLINAN, ESQUIRE  
DANIEL G. SCHMIEG, ESQUIRE  
MICHELE M. BRADFORD, ESQUIRE  
JUDITH T. ROMANO, ESQUIRE  
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VIVEK SRIVASTAVA, ESQUIRE  
JAY B. JONES, ESQUIRE  
PETER MULCAHY, ESQUIRE  
ANDREW SPIVACK, ESQUIRE  
Attorneys for Plaintiff



## **LEGAL DESCRIPTION**

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS Lot NO. 120, SECTION 4, IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN MISC. DOCKET MAP FILE NO.

SAID Lot ALSO BEING DESCRIBED AS FOLLOWS IN ACCORDANCE WITH A REPLAT BY ALEXANDER SURVEYING DATED May 18, 1994 BEING RECORDED CONTEMPORANEOUSLY WITH THE RECORDING OF THIS DEED, WHICH REPLAT WAS APPROVED BY THE BOARD OF SUPERVISORS OF SANDY TOWNSHIP AT A DULY CONVENED REGULAR MEETING OF THE SAME ON August 8, 1994.

BEGINNING AT A POINT, SAID POINT BEING ALONG THE Southern RIGHT-OF-WAY FOR MATURA Road AND ALSO BEING THE Northwest CORNER OF LANDS NOW OR FORMERLY OF LEWIS AND ANN ZIEGLER (Lot 121 IN SECTION NUMBER 4 OF THE TREASURE LAKE Plan) AND THE Northeast CORNER OF THE HEREIN DESCRIBED PARCEL, FURTHER BEING SHOWN AS C-1 ON A PLAT PREPARED BY ALEXANDER SURVEYING; THENCE ALONG THE Southern RIGHT-OF-WAY FOR MATURA Road (50 FOOT R/W) BY A CURVE TO THE LEFT, SAID CURVE HAVING A RADIUS OF 475.00 FEET AND AN ARC LENGTH OF 95.20 FEET, SAID ARC HAVING A CHORD BEARING OF North 53 DEGREES 59 MINUTES 48 SECONDS West AND A CHORD DISTANCE OF 99.81 FEET, TO A POINT; THENCE ALONG THE Southern RIGHT-OF WAY FOR MATURA Road (50 FOOT R/W) BY A CURVE TO THE LEFT, SAID CURVE HAVING A RADIUS OF 475.00 FEET AND AN ARC LENGTH OF 18.00 FEET, SAID ARC HAVING A

CHORD BEARING OF North 61 DEGREES 06 MINUTES 48 SECONDS West AND A  
CHORD DISTANCE OF 18.00 FET, TO A POINT, SAID POINT BEING THE Northwest  
CORNER OF THE HEREIN DESCRIBED PARCEL; THENCE South 41 DEGREES 58  
MINUTES 00 SECONDS East THROUGH THE LANDS OF RECREATION LAND  
CORPORATION AND ALONG LANDS NOW OR FORMERLY OF ROBERT AND  
LUCILLE ALTMIRE (Lot NUMBER 122 IN SECTION NUMBER 4 OF THE TREASURE  
LAKE Plan) A DISTANCE OF 86.66 FEET TO A POINT, SAID POINT BEING THE  
Southwest CORNER OF LANDS NOW OR FORMERLY OF LEWIS AND ANN ZIEGLER  
(Lot 121 IN SECTION NUMBER 4 OF THE TREASURE LAKE Plan) AND THE Southeast  
CORNER OF THE HEREIN DESCRIBED PARCEL, FURTHER BEING SHOWN AS C-2 ON  
A PLAT PREPARED BY ALEXANDER SURVEYING; THENCE North 42 DEGREES 01  
MINUTES 58 SECONDS East ALONG LANDS NOW OR FORMERLY OF LEWIS AND  
ANN ZIEGLER (Lot NUMBER 121 IN SECTION NUMBER 4 OF THE TREASURE LAKE  
Plan) A DISTANCE OF 171.73 FEET TO A POINT, THE POINT OF BEGINNING.

CONTAINING 16,588 SQUARE FEET OR 0.38 ACRES.

FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY  
ASSESSOR AS: C02-004-00120-00-21; SOURCE OF TITLE: VOL. 1627, PAGE 476,  
RECORDED 08/26/1994.

PREMISES: 518 TREASURE LAKE


PARCEL: C02-004-00120-00-21

VERIFICATION

I hereby state that I am the attorney for Plaintiff in this matter, that Plaintiff is outside the jurisdiction of the Court and/or the verification could not be obtained within the time allowed for the filing of the pleading, that I am authorized to make this verification pursuant to Pa.R.C.P. 1024 (c), and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are based upon information supplied by Plaintiff and are true and correct to the best of my knowledge, information and belief.

Furthermore, counsel intends to substitute a verification from Plaintiff upon receipt.

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

  
Attorney for Plaintiff

DATE: 4-03-08

**FILED**

**APR 04 2008**

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

**FILED**

MAY 16 2008

W/11:25/W  
William A. Shaw  
Prothonotary/Clerk of Courts

NO C/C @10

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

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE  
FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2006-FF1 MORTGAGE  
PASS-THROUGH CERTIFICATES,  
SERIES 2006-FF1

Plaintiff

vs.

PAUL RICHMANN

: COURT OF COMMON PLEAS  
:  
: CIVIL DIVISION  
:  
: NO. 08-625-CD  
:  
: CLEARFIELD COUNTY  
:  
:  
:  
:

Defendant(s)

**PRAECIPE TO SUBSTITUTE VERIFICATION**  
**TO CIVIL ACTION COMPLAINT**  
**IN MORTGAGE FORECLOSURE**

TO THE PROTHONOTARY:

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

Phelan Hallinan & Schmieg, LLP  
Attorney for Plaintiff

By: Francis S. Hallinan  
Francis S. Hallinan, Esquire

Date: 5/13/08

PHS #: 175310

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LAWRENCE T. PHELAN, ESQ., Id. No. 32227  
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PHILADELPHIA, PA 19103  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

**DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE  
FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2006-AFF1 MORTGAGE  
PASS-THROUGH CERTIFICATES,  
SERIES 2006-AFF1**

**Plaintiff**

vs.

**PAUL RICHMANN**

: **COURT OF COMMON PLEAS**  
:  
: **CIVIL DIVISION**  
:  
: **NO. 08-625-CD**  
:  
: **CLEARFIELD COUNTY**  
:  
:  
:

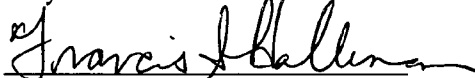
**Defendant(s)**

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of Plaintiff's Praecipe to attach Verification of Complaint was sent via first class mail to the following on the date listed below:

PAUL RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801

Phelan Hallinan & Schmieg, LLP  
Attorney for Plaintiff

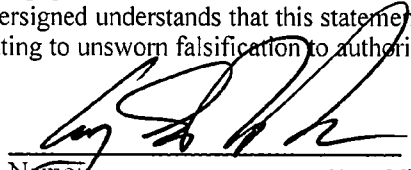
By:   
Francis S. Hallinan, Esquire

Date: 5/13/08

VERIFICATION

GARY S. FEDORONKO hereby states that he/she is

VICE PRESIDENT of HOME LOAN SERVICES, INC., AS SERVICING AGENT TO THE INVESTOR, servicing agent for Plaintiff in this matter, that he/she is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his/her knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

  
Name: Gary S. Fedoronko, VP of Loss Mitigation  
for Home Loan Services, Inc. as Servicer  
Title:

DATE: \_\_\_\_\_

Company: HOME LOAN SERVICES, INC.,  
AS SERVICING AGENT TO THE  
INVESTOR

Loan: 1044584187

File #: 175310

Prothonotary/Clerk of Courts  
William A. Shaw

MAY 16 2008

FILED



**FILED** *no cc*  
*m 111-29381*  
**JUN 05 2008**  
*WAS*  
 William A. Shaw  
 Prothonotary/Clerk of Courts

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

ATTORNEYS FOR PLAINTIFF

Deutsche Bank National Trust Company as Trustee :  
 for First Franklin Mortgage Loan Trust 2006-FF1 :  
 Mortgage Pass-Through Certificates, Series :  
 2006-FF1 :  
 150 Allegheny Center Mall IDC 24-050 :  
 Pittsburgh, PA 15212 :  
 Plaintiff :

Court of Common Pleas

vs.

Civil Division

Clearfield County

Paul Richmann  
 518 Treasure Lake  
 DuBois, PA 15801  
 Defendant

No. 08-0625-CD

**MOTION TO DIRECT THE SHERIFF TO FILE AFFIDAVIT OF SERVICE**

1. Plaintiff commenced the instant mortgage foreclosure action by filing a Complaint on April 4, 2008. A true and correct copy of the Complaint is attached hereto, made part hereof, and marked as Exhibit "A".

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

3. On May 29, 2008, the Sheriff's office verbally advised counsel for Plaintiff that Paul Richmann was served on April 11, 2008.

4. On May 30, 2008, Plaintiff sent the Defendant a ten day letter notifying him of its intention to file a default judgment.

5. To date, the Clearfield County Sheriff's office has not filed the Affidavit of Service, which was made on April 11, 2008.

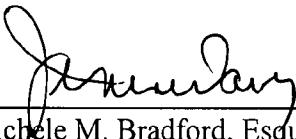
6. Plaintiff is unable to enter judgment and praecipe for a writ of execution until the Sheriff's office files the Affidavit of Service of the Complaint with the Prothonotary. Interest accrues at the rate of \$22.21 per day on this mortgage account. Additionally, the Plaintiff continues to advance funds for real estate taxes and hazard insurance at its own expense.

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

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

Respectfully submitted,  
PHELAN HALLINAN & SCHMIEG, LLP

6/4/08  
Date

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

## **EXHIBIT A**

PHELAN HALLINAN & SCHMIEG, LLP  
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TERM

NO. 08-625-CD

CLEARFIELD COUNTY

Plaintiff

v.  
PAUL RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801

ATTORNEY FILE COPY  
PLEASE RETURN

FILED  
APR 4 2008

William A. Shaw  
Prothonotary/Clerk of Courts

Defendant

CIVIL ACTION - LAW  
COMPLAINT IN MORTGAGE FORECLOSURE  
We hereby certify the  
within to be a true and  
correct copy of the  
original filed of record

### NOTICE

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PLAINTIFF WILL OBTAIN AND PROVIDE  
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THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED  
TO BE VALID. LIKEWISE, IF REQUESTED WITHIN  
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CREDITOR, IF DIFFERENT FROM ABOVE.**

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COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN  
TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION**

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150 ALLEGHENY CENTER MALL  
IDC 24-050  
PITTSBURGH, PA 15212

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

PAUL RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801

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

3. On 10/14/2005 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to NATIONPOINT, A DIVISION OF NATIONAL CITY BANK OF INDIANA which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No. 200520823. By Assignment of Mortgage Recorded 04/17/2006 the mortgage was Assigned To FIRST FRANKLIN FINANCIAL CORPORATION which Assignment is recorded in Assignment Of Mortgage in INSTRUMENT NO. 200605654. The PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.

4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 10/01/2007 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified



by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$121,448.26
Interest	\$4,730.73
09/01/2007 through 04/03/2008	
Attorney's Fees	\$1,250.00
Cumulative Late Charges	\$674.90
10/14/2005 to 04/03/2008	
Cost of Suit and Title Search	<u>\$550.00</u>
Subtotal	\$128,653.89
Escrow	
Credit	\$0.00
Deficit	\$6,384.85
Subtotal	<u>\$6,384.85</u>
<b>TOTAL</b>	<b>\$135,038.74</b>

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

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

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$135,038.74, together with interest from 04/03/2008 at the rate of \$22.21 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By: Francis S. Hallinan 1021095  
LAWRENCE T. PHELAN, ESQUIRE  
FRANCIS S. HALLINAN, ESQUIRE  
DANIEL G. SCHMIEG, ESQUIRE  
MICHELE M. BRADFORD, ESQUIRE  
JUDITH T. ROMANO, ESQUIRE  
SHEETAL R. SHAH-JANI, ESQUIRE  
JENINE R. DAVEY, ESQUIRE  
MICHAEL E. CARLETON, ESQUIRE  
VIVEK SRIVASTAVA, ESQUIRE  
JAY B. JONES, ESQUIRE  
PETER MULCAHY, ESQUIRE  
ANDREW SPIVACK, ESQUIRE  
Attorneys for Plaintiff

### **LEGAL DESCRIPTION**

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS Lot NO. 120, SECTION 4, IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN MISC. DOCKET MAP FILE NO.

SAID Lot ALSO BEING DESCRIBED AS FOLLOWS IN ACCORDANCE WITH A REPLAT BY ALEXANDER SURVEYING DATED May 18, 1994 BEING RECORDED CONTEMPORANEOUSLY WITH THE RECORDING OF THIS DEED, WHICH REPLAT WAS APPROVED BY THE BOARD OF SUPERVISORS OF SANDY TOWNSHIP AT A DULY CONVENED REGULAR MEETING OF THE SAME ON August 8, 1994.

BEGINNING AT A POINT, SAID POINT BEING ALONG THE Southern RIGHT-OF-WAY FOR MATURA Road AND ALSO BEING THE Northwest CORNER OF LANDS NOW OR FORMERLY OF LEWIS AND ANN ZIEGLER (Lot 121 IN SECTION NUMBER 4 OF THE TREASURE LAKE Plan) AND THE Northeast CORNER OF THE HEREIN DESCRIBED PARCEL, FURTHER BEING SHOWN AS C-1 ON A PLAT PREPARED BY ALEXANDER SURVEYING; THENCE ALONG THE Southern RIGHT-OF-WAY FOR MATURA Road (50 FOOT R/W) BY A CURVE TO THE LEFT, SAID CURVE HAVING A RADIUS OF 475.00 FEET AND AN ARC LENGTH OF 95.20 FEET, SAID ARC HAVING A CHORD BEARING OF North 53 DEGREES 59 MINUTES 48 SECONDS West AND A CHORD DISTANCE OF 99.81 FEET, TO A POINT; THENCE ALONG THE Southern RIGHT-OF WAY FOR MATURA Road (50 FOOT R/W) BY A CURVE TO THE LEFT, SAID CURVE HAVING A RADIUS OF 475.00 FEET AND AN ARC LENGTH OF 18.00 FEET, SAID ARC HAVING A

CHORD BEARING OF North 61 DEGREES 06 MINUTES 48 SECONDS West AND A  
CHORD DISTANCE OF 18.00 FET, TO A POINT, SAID POINT BEING THE Northwest  
CORNER OF THE HEREIN DESCRIBED PARCEL; THENCE South 41 DEGREES 58  
MINUTES 00 SECONDS East THROUGH THE LANDS OF RECREATION LAND  
CORPORATION AND ALONG LANDS NOW OR FORMERLY OF ROBERT AND  
LUCILLE ALTMIRE (Lot NUMBER 122 IN SECTION NUMBER 4 OF THE TREASURE  
LAKE Plan) A DISTANCE OF 86.66 FEET TO A POINT, SAID POINT BEING THE  
Southwest CORNER OF LANDS NOW OR FORMERLY OF LEWIS AND ANN ZIEGLER  
(Lot 121 IN SECTION NUMBER 4 OF THE TREASURE LAKE Plan) AND THE Southeast  
CORNER OF THE HEREIN DESCRIBED PARCEL, FURTHER BEING SHOWN AS C-2 ON  
A PLAT PREPARED BY ALEXANDER SURVEYING; THENCE North 42 DEGREES 01  
MINUTES 58 SECONDS East ALONG LANDS NOW OR FORMERLY OF LEWIS AND  
ANN ZIEGLER (Lot NUMBER 121 IN SECTION NUMBER 4 OF THE TREASURE LAKE  
Plan) A DISTANCE OF 171.73 FEET TO A POINT, THE POINT OF BEGINNING.

CONTAINING 16,588 SQUARE FEET OR 0.38 ACRES.

FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY  
ASSESSOR AS: C02-004-00120-00-21; SOURCE OF TITLE: VOL. 1627, PAGE 476,  
RECORDED 08/26/1994.

PREMISES: 518 TREASURE LAKE

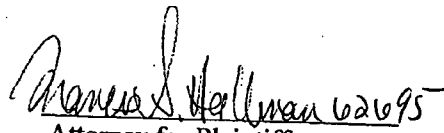
PARCEL: C02-004-00120-00-21

VERIFICATION

I hereby state that I am the attorney for Plaintiff in this matter, that Plaintiff is outside the jurisdiction of the Court and/or the verification could not be obtained within the time allowed for the filing of the pleading, that I am authorized to make this verification pursuant to Pa.R.C.P. 1024 (c), and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are based upon information supplied by Plaintiff and are true and correct to the best of my knowledge, information and belief.

Furthermore, counsel intends to substitute a verification from Plaintiff upon receipt.

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

  
Attorney for Plaintiff

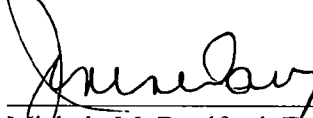
DATE: 4-03-08

**VERIFICATION**

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

6/4/08  
Date

RHELAN HALLINAN & SCHMIEG, LLP

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

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

ATTORNEYS FOR PLAINTIFF

Deutsche Bank National Trust Company as Trustee :  
for First Franklin Mortgage Loan Trust 2006-FF1 :  
Mortgage Pass-Through Certificates, Series :  
2006-FF1 :  
150 Allegheny Center Mall IDC 24-050 :  
Pittsburgh, PA 15212 :  
Plaintiff :

Court of Common Pleas

Civil Division

vs.

Clearfield County

Paul Richmann  
518 Treasure Lake  
DuBois, PA 15801  
Defendant

No. 08-0625-CD

### **CERTIFICATE OF SERVICE**

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

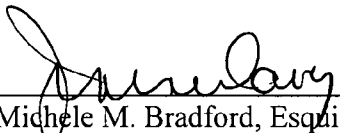
Chester A. Hawkins  
Sheriff of Clearfield County  
230 East Market Street  
Clearfield, PA 16830

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

Paul Richmann  
518 Treasure Lake  
DuBois, PA 15801

6/4/08  
Date

PHELAN HALLINAN & SCHMIEG, LLP

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



**FILED**

**JUN 05 2008**

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

**FILED** *ICC Amy Dawey*  
*0/3:563H*  
JUN 09 2008  
William A. Shaw *ICC Sheriff*  
Prothonotary/Clerk of Courts *(w/out memo)*  
*(OK)*

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA**

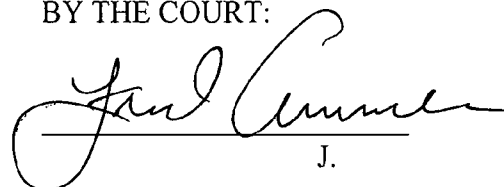
Deutsche Bank National Trust Company as Trustee :	Court of Common Pleas
for First Franklin Mortgage Loan Trust 2006-FF1 :	
Mortgage Pass-Through Certificates, Series :	
2006-FF1 :	
150 Allegheny Center Mall IDC 24-050 :	Civil Division
Pittsburgh, PA 15212 :	
Plaintiff :	
vs. :	Clearfield County
Paul Richmann :	
518 Treasure Lake :	
DuBois, PA 15801 :	No. 08-0625-CD
Defendant :	

**ORDER**

AND NOW, this 6 day of June, 2008, upon consideration of Plaintiff's Motion to Direct Sheriff to File Affidavit of Service, and any response thereto, it is hereby:

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

BY THE COURT:

  
J.

FILED

JUN 09 2008

William A. Shaw  
Prothonotary/Clerk of Courts

DATE: 6/19/08

☒ You are responsible for serving all appropriate parties.  
\_\_\_\_ The Prothonotary's office has provided service to the following parties:  
\_\_\_\_ Plaintiff(s) \_\_\_\_ Plaintiff(s) Attorney \_\_\_\_ Other  
\_\_\_\_ Defendant(s) \_\_\_\_ Defendant(s) Attorney  
\_\_\_\_ Special Instructions:

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104002  
NO: 08-625-CD  
SERVICE # 1 OF 1  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee  
vs.  
DEFENDANT: PAUL RICHMANN

SHERIFF RETURN

NOW, April 11, 2008 AT 3:30 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON PAUL RICHMANN DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO PAUL RICHMANN, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS /

FILED  
013:5734  
JUN 11 2008

William A. Shaw  
Prothonotary/Clerk of Courts

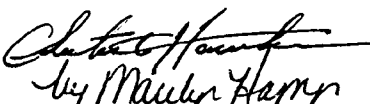
PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	PHELAN	682295	10.00
SHERIFF HAWKINS	PHELAN	682295	38.19

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2008

\_\_\_\_\_

So Answers,

  
Chester A. Hawkins  
Sheriff

FILED

JUN 18 2008

m/10:35  
William A. Shaw  
Prothonotary/Clerk of Courts

1 sent to Art7

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

ATTORNEYS FOR PLAINTIFF

Deutsche Bank National Trust Company as Trustee :  
for First Franklin Mortgage Loan Trust 2006-FF1 :  
Mortgage Pass-Through Certificates, Series :  
2006-FF1 :  
150 Allegheny Center Mall IDC 24-050 :  
Pittsburgh, PA 15212 :  
Plaintiff :

Court of Common Pleas

vs.

Civil Division

Clearfield County

Paul Richmann  
518 Treasure Lake  
DuBois, PA 15801  
Defendant

No. 08-0625-CD

**CERTIFICATE OF SERVICE**

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


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

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

Paul Richmann  
518 Treasure Lake  
DuBois, PA 15801

6/16/08  
Date

PHELAN HALLINAN & SCHMIEG, LLP

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

William A. Shaw  
Prothonotary/Clerk of Courts

JUN 18 2008

FILED

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station - Suite 1400

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

Attorney for Plaintiff

**FILED** *Att. pd. \$0.00*  
*11:58/61*  
**JUL 29 2008** *rec'd Notice to Def.*  
William A. Shaw  
Prothonotary/Clerk of Courts *Statement to Att.*

DEUTSCHE BANK NATIONAL TRUST COMPANY AS :  
TRUSTEE FOR FIRST FRANKLIN MORTGAGE :  
LOAN TRUST 2006-FF1 MORTGAGE PASS- :  
THROUGH CERTIFICATES, SERIES 2006-FF1 :  
150 ALLEGHENY CENTER MALL :  
IDC 24-050 :  
PITTSBURGH, PA 15212 :

CLEARFIELD COUNTY  
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 08-625-CD

Plaintiff,

v.

PAUL RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801

Defendant(s).

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

TO THE OFFICE OF THE PROTHONOTARY:

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

As set forth in the Complaint	\$ 135,038.74
Interest - 04/04/2008 - 07/28/2008	\$2,576.36
TOTAL	<u>\$ 137,615.10</u>

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

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

**DAMAGES ARE HEREBY ASSESSED AS INDICATED.**

DATE: 7/29/08

*William A. Shaw*  
PRO PROTHY

175310



**PHELAN HALLINAN & SCHMIEG**

**By: DANIEL G. SCHMIEG**

**Identification No. 62205**

**ATTORNEY FOR PLAINTIFF**

**Suite 1400**

**One Penn Center at Suburban Station**

**1617 John F. Kennedy Boulevard**

**Philadelphia, PA 19103-1814**

**(215) 563-7000**

**DEUTSCHE BANK NATIONAL TRUST**

**COMPANY AS TRUSTEE FOR FIRST**

**FRANKLIN MORTGAGE LOAN TRUST 2006-**

**FF1 MORTGAGE PASS-THROUGH**

**CERTIFICATES, SERIES 2006-FF1**

**150 ALLEGHENY CENTER MALL**

**IDC 24-050**

**PITTSBURGH, PA 15212**

**Plaintiff,**

**v.**

**PAUL RICHMANN**

**518 TREASURE LAKE**

**DUBOIS, PA 15801**

**Defendant(s).**

**CLEARFIELD COUNTY  
COURT OF COMMON PLEAS**

**CIVIL DIVISION**

**NO. 08-625-CD**

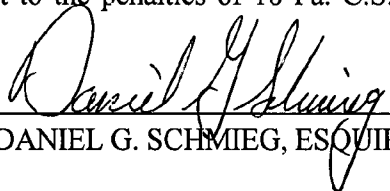
**VERIFICATION OF NON-MILITARY SERVICE**

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

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

(b) that defendant **PAUL RICHMANN** is over 18 years of age and resides at **518 TREASURE LAKE, DUBOIS, PA 15801**.

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

  
DANIEL G. SCHMIEG, ESQUIRE

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

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST COMPANY : COURT OF COMMON PLEAS  
AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE : CIVIL DIVISION  
LOAN TRUST 2006-FF1 MORTGAGE PASS-  
THROUGH CERTIFICATES, SERIES 2006-FF1 : CLEARFIELD COUNTY  
Plaintiff  
Vs. : NO. 08-625-CD

PAUL RICHMANN  
Defendants

TO: PAUL RICHMANN  
518 TREASURE LAKE  
DU BOIS, PA 15801

FILE COPY

DATE OF NOTICE: MAY 30, 2008

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

**IMPORTANT NOTICE**

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

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

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

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

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



Jason Ricco, Legal Assistant

IN THE COURT OF COMMON PLEAS  
CLEARFIELD PENNSYLVANIA

DEUTSCHE BANK NATIONAL TRUST :  
COMPANY AS TRUSTEE FOR FIRST :  
FRANKLIN MORTGAGE LOAN TRUST 2006- : CLEARFIELD COUNTY  
FF1 MORTGAGE PASS-THROUGH : COURT OF COMMON PLEAS  
CERTIFICATES, SERIES 2006-FF1 :  
150 ALLEGHENY CENTER MALL : CIVIL DIVISION  
IDC 24-050 :  
PITTSBURGH, PA 15212 : NO. 08-625-CD

Plaintiff,

v.

PAUL RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801

Defendant(s).

Notice is given that a Judgment in the above captioned matter has been entered against you  
on July 29, 2008.

BY Will [Signature] DEPUTY  
[Signature]

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

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

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

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

Deutsche Bank National Trust Company  
First Franklin Mortgage Loan Trust  
Plaintiff(s)

No.: 2008-00625-CD

Real Debt: \$137,615.10

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Paul Richmann  
Defendant(s)

Entry: \$20.00

Instrument: In Rem Judgment

Date of Entry: July 29, 2008

Expires: July 29, 2013

Certified from the record this 29th day of July, 2008.



William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

\_\_\_\_\_  
Plaintiff/Attorney

Phelan Hallinan & Schmieg, LLP  
By: Daniel G. Schmieg, Esquire  
Identification No. 62205  
1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103  
215-563-7000

Attorney for Plaintiff

**DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE FOR FIRST  
FRANKLIN MORTGAGE LOAN  
TRUST 2006-FF1 MORTGAGE PASS-  
THROUGH CERTIFICATES, SERIES  
2006-FF1**

**: CLEARFIELD COUNTY  
:  
: COURT OF COMMON PLEAS  
:  
: CIVIL DIVISION  
:  
: No. 08-625-CD**

vs.

**PAUL RICHMANN  
A/K/A PAUL L. RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801**

**FILED**

**DEC 12 2008**

*William A. Shaw*  
Prothonotary/Clerk of Courts

*Cent w/notice to  
DEPT + Amc*

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against **PAUL RICHMANN A/K/A  
PAUL L. RICHMANN**, Defendant(s) for failure to file an Answer to Plaintiff's Complaint  
within 20 days from service thereof and for foreclosure and sale of the mortgage premises, and  
assess Plaintiff's damages as follows:

As set forth in Complaint	<b>\$135,038.74</b>
Interest - 04/04/2008 to 07/28/2008	
	<b><u>\$2,576.36</u></b>
<b>TOTAL</b>	<b>\$137,615.10</b>

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

*Daniel G. Schmieg*  
Daniel G. Schmieg, Esquire  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.  
DATE: 12-12-08

PHS # 175310

**PRO PROTHY**

Phelan Hallinan & Schmieg, LLP  
By: Daniel G. Schmieg, Esquire  
Identification No. 62205  
1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103  
215-563-7000

Attorney for Plaintiff

<b>DEUTSCHE BANK NATIONAL TRUST</b>	<b>:</b>	<b>CLEARFIELD COUNTY</b>
<b>COMPANY AS TRUSTEE FOR FIRST</b>	<b>:</b>	
<b>FRANKLIN MORTGAGE LOAN</b>	<b>:</b>	<b>COURT OF COMMON PLEAS</b>
<b>TRUST 2006-FF1 MORTGAGE PASS-</b>	<b>:</b>	
<b>THROUGH CERTIFICATES, SERIES</b>	<b>:</b>	<b>CIVIL DIVISION</b>
<b>2006-FF1</b>	<b>:</b>	
	<b>:</b>	<b>No. 08-625-CD</b>
	<b>:</b>	

vs.

**PAUL RICHMANN**  
**A/K/A PAUL L. RICHMANN**

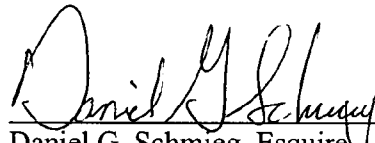
**VERIFICATION OF NON-MILITARY SERVICE**

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

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

(b) that defendant PAUL RICHMANN A/K/A PAUL L. RICHMANN is over 18 years of age and resides at 518 TREASURE LAKE, DUBOIS, PA 15801.

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

  
Daniel G. Schmieg, Esquire  
Attorney for Plaintiff

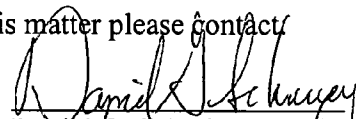
(Rule of Civil Procedure No. 236) – Revised

DEUTSCHE BANK NATIONAL TRUST	:	CLEARFIELD COUNTY
COMPANY AS TRUSTEE FOR FIRST	:	
FRANKLIN MORTGAGE LOAN TRUST	:	COURT OF COMMON PLEAS
2006-FF1 MORTGAGE PASS-THROUGH	:	
CERTIFICATES, SERIES 2006-FF1	:	
	:	CIVIL DIVISION
vs.	:	
	:	No. 08-625-CD
PAUL RICHMANN	:	
A/K/A PAUL L. RICHMANN	:	
518 TREASURE LAKE	:	
DUBOIS, PA 15801	:	

Notice is given that a Judgment in the above captioned matter has been entered against you on 12-12-08.

By:  ~~DEPUTY~~

If you have any questions concerning this matter please contact

  
Daniel G. Schmieg, Esquire  
Attorney or Party Filing  
1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103  
215-563-7000

**\*\* THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY. \*\***

PHELAN HALLINAN AND SCHMIEG

By: Lawrence T. Phelan, Esq., Id. No. 32227

Francis S. Hallinan, Esq., Id. No. 62695

Daniel G. Schmieg, Esq., Id. No. 62205

One Penn Center Plaza, Suite 1400

Philadelphia, PA 19103

(215) 563-7000

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST COMPANY

AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE

LOAN TRUST 2006-FF1 MORTGAGE PASS-

THROUGH CERTIFICATES, SERIES 2006-FF1

Plaintiff

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

Vs.

: NO. 08-625-CD

PAUL RICHMANN

Defendants

TO: PAUL RICHMANN  
518 TREASURE LAKE  
DU BOIS, PA 15801

FILE COPY

DATE OF NOTICE: MAY 30, 2008

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

#### IMPORTANT NOTICE

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

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

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

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

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



Jason Ricco, Legal Assistant



Prothonotary/Clerk of Courts  
William A. Shaw

DEC 12 2008

FILED

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

DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE  
FOR FIRST FRANKLIN  
MORTGAGE LOAN TRUST 2006-  
FF1 MORTGAGE PASS-  
THROUGH CERTIFICATES,  
SERIES 2006-FF1

vs.

PAUL RICHMAN

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

No. 08-625-CD.

PRAECIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

**FILED**

JAN 30 2009

m/5:30/c

William A. Shaw  
Prothonotary/Clerk of Courts

1 count w/ 6 mnt

To the PROTHONOTARY:

Issue writ of execution in the above matter:

Amount Due	\$137,615.10
Interest from 7/29/08 to Sale	\$ _____
Per diem \$22.62	
Add'l Costs	Prothonotary costs
Writ Total	\$4,665.50
	\$

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

Note: Please attach description of Property.

No. 08-625-CD.....

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA


DEUTSCHE BANK NATIONAL TRUST COMPANY  
AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2006-FF1 MORTGAGE PASS-  
THROUGH CERTIFICATES, SERIES 2006-FF1

vs.

PAUL RICHMAN

PRAECIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

Filed:

  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

Address: PAUL RICHMAN  
518 TREASURE LAKE  
DUBOIS, PA 15801

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

DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE  
FOR FIRST FRANKLIN  
MORTGAGE LOAN TRUST 2006-  
FF1 MORTGAGE PASS-  
THROUGH CERTIFICATES,  
SERIES 2006-FF1

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

No. ....

No. 08-625-CD

No. ....

WRIT OF EXECUTION  
(Mortgage Foreclosure)

vs.

PAUL RICHMAN

Commonwealth of Pennsylvania:

County of Clearfield

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

PREMISES: 518 TREASURE LAKE, DUBOIS, PA 15801  
(See Legal Description attached)

Amount Due

\$137,615.10

Interest from 7/29/08 to Sale

\$ .....

Per diem \$22.62

Add'l Costs

Writ Total

Prothonotary costs

\$4,665.50

\$

.....  
OFFICE OF THE PROTHONOTARY OF CLEARFIELD  
COUNTY, PENNSYLVANIA

Dated 1-30-09  
(SEAL)

No. 08-625-CD.....

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

DEUTSCHE BANK NATIONAL TRUST COMPANY  
AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2006-FF1 MORTGAGE PASS-  
THROUGH CERTIFICATES, SERIES 2006-FF1

vs.

PAUL RICHMAN

---

WRIT OF EXECUTION  
(Mortgage Foreclosure)

---

Costs

Real Debt                      \$137,615.10

Int. from 7/29/08

To Date of Sale (\$22.62 per diem)

Costs                                 \_\_\_\_\_

Prothy Pd.                                 \_\_\_\_\_

Sheriff                                         \_\_\_\_\_

*Daniel G. Schmieg*  
DANIEL G. SCHMIEG, ESQUIRE

Attorney for Plaintiff

Address: PAUL RICHMAN  
518 TREASURE LAKE  
DUBOIS, PA 15801

### LEGAL DESCRIPTION

All that certain tract of land designated as Lot 120, Section 04 in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in Plan File Volume 147 Rack 25. Excepting and reserving therefrom and subject to:

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

Said lot being further described as follows in accordance with a re-plat dated May 18, 1994 by Alexander Surveying and approved by the Board of Supervisors of Sandy Township at a duly convened regular meeting of the same on August 8, 1994 and recorded in Clearfield County Courthouse:

Beginning at a point, said point being along the southern right-of-way for Matura Road and also being the northwest corner of Lot 121 in Section 04 of the Treasure Lake Plan and the northeast corner of the herein described parcel, further being shown as C-1 on a plat prepared by Alexander Surveying; thence along the southern right-of-way for Matura Road (50 foot R/W) by a curve to the left, said curve having a radius of 475.00 feet and an arc length of 95.20 feet, said arc having a chord bearing of North 53 degrees 59 minutes 48 seconds West and a chord distance of 99.81 feet, to a point; thence along the southern right-of way for Matura road (50 foot R/W) by a curve to the left, said curve having a radius of 475.00 feet and an arc length of 18.00 feet, said arc having a chord bearing of North 61 degrees 06 minutes 48 seconds West and a chord distance of 18 feet, to a point, said point being the northwest corner of the herein described parcel; thence South 41 degrees 59 minutes 00 seconds East through the lands now or formerly owned by Treasure lake Property Owners Association Inc. and along Lot Number 122 of Section 04 of the Treasure Lake Plan a distance of 86.66 feet to a point, said point being the southwest corner of Lot 121 in Section 04 of the Treasure Lake Plan and the southeast corner of the herein described parcel, further being described as C-2 on a plat prepared by Alexander Surveying; thence 42 degrees 01 minutes 58 seconds East along Lot Number 121 in Section 04 of the Treasure Lake Plan a distance of 171.73 feet to a point, the point of the beginning.

Containing 16,588 Square Feet or 0.38 acre.

Being the same premises which became vested in the Grantor by deed of Recreation Land Corporation dated July 28, 1994 and recorded in Clearfield County Deed Book 1627, page 476

TITLE TO SAID PREMISES IS VESTED IN Paul Richmann, by Deed from Richard Bachman, dated 10/14/2005, recorded 12/01/2005, in Deed Mortgage Inst# 200520822.

Premises being: 518 TREASURE LAKE  
DUBOIS, PA 15801

Tax Parcel No. C02-044-00120-00-21

**PHELAN HALLINAN & SCHMIEG**

**By: DANIEL G. SCHMIEG**

**Identification No. 62205**

**Suite 1400**

**One Penn Center at Suburban Station**

**1617 John F. Kennedy Boulevard**

**Philadelphia, PA 19103-1814**

**(215) 563-7000**

**ATTORNEY FOR PLAINTIFF**

**DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE FOR FIRST  
FRANKLIN MORTGAGE LOAN TRUST 2006-  
FF1 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2006-FF1  
150 ALLEGHENY CENTER MALL IDC 24-  
050  
PITTSBURGH, PA 15212**

**Plaintiff,**

**v.**

**PAUL RICHMAN  
518 TREASURE LAKE  
DUBOIS, PA 15801**

**Defendant(s).**

**CLEARFIELD COUNTY  
COURT OF COMMON PLEAS**

**CIVIL DIVISION**


**NO. 08-625-CD**

**CERTIFICATION**

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

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

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

  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

DEUTSCHE BANK NATIONAL TRUST	:	
COMPANY AS TRUSTEE FOR FIRST	:	
FRANKLIN MORTGAGE LOAN TRUST 2006-	:	CLEARFIELD COUNTY
FF1 MORTGAGE PASS-THROUGH	:	COURT OF COMMON PLEAS
CERTIFICATES, SERIES 2006-FF1	:	
150 ALLEGHENY CENTER MALL IDC 24-	:	CIVIL DIVISION
050	:	
PITTSBURGH, PA 15212	:	NO. 08-625-CD
	:	
Plaintiff,	:	
	:	
v.	:	
	:	
PAUL RICHMAN	:	
518 TREASURE LAKE	:	
DUBOIS, PA 15801	:	

Defendant(s).

**AFFIDAVIT PURSUANT TO RULE 3129.1**

**DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2006-FF1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FF1**, Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **518 TREASURE LAKE, DUBOIS, PA 15801**.

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

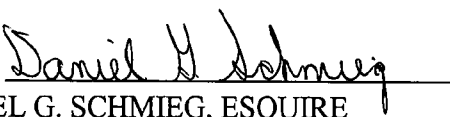
NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
<b>PAUL RICHMAN</b>	<b>518 TREASURE LAKE DUBOIS, PA 15801</b>

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

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

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

JANUARY 29, 2009  
Date

  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff



DEUTSCHE BANK NATIONAL TRUST	:	
COMPANY AS TRUSTEE FOR FIRST	:	
FRANKLIN MORTGAGE LOAN TRUST 2006-	:	CLEARFIELD COUNTY
FF1 MORTGAGE PASS-THROUGH	:	COURT OF COMMON PLEAS
CERTIFICATES, SERIES 2006-FF1	:	
150 ALLEGHENY CENTER MALL IDC 24-	:	CIVIL DIVISION
050	:	
PITTSBURGH, PA 15212	:	NO. 08-625-CD

Plaintiff,

v.

PAUL RICHMAN  
518 TREASURE LAKE  
DUBOIS, PA 15801

Defendant(s).

# AFFIDAVIT PURSUANT TO RULE 3129.1

DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2006-FF1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FF1, Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **518 TREASURE LAKE, DUBOIS, PA 15801**.

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

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

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

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

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

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

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

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


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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
TENANT/OCCUPANT	518 TREASURE LAKE DUBOIS, PA 15801
DOMESTIC RELATIONS CLEARFIELD COUNTY	CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830
COMMONWEALTH OF PENNSYLVANIA	DEPARTMENT OF WELFARE PO BOX 2675 HARRISBURG, PA 17105
Commonwealth of Pennsylvania Bureau of Individual Tax Inheritance Tax Division	6 <sup>th</sup> Floor, Strawberry Sq., Dept 28061 Harrisburg, PA 17128
Internal Revenue Service Federated Investors Tower	13 <sup>TH</sup> Floor, Suite 1300 1001 Liberty Avenue Pittsburgh, PA 15222
Department of Public Welfare TPL Casualty Unit Estate Recovery Program	P.O. Box 8486 Willow Oak Building Harrisburg, PA 17105
TREASURE LAKE, INC.	13 TREASURE LAKE DUBOIS, PA 15801

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

JANUARY 29, 2009

Date

  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

UA

FILED  
MTI:0384  
MAR 04 2009  
No CC  
60  
§ William A. Shaw  
Prothonotary/Clerk of Courts

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

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST	:	Court of Common Pleas
COMPANY AS TRUSTEE FOR FIRST	:	
FRANKLIN MORTGAGE LOAN TRUST 2006-	:	Civil Division
FF1 MORTGAGE PASS-THROUGH	:	
CERTIFICATES, SERIES 2006-FF1	:	CLEARFIELD County
Plaintiff	:	
	:	No. 08-625-CD
v.	:	

PAUL RICHMANN

Defendant

**PLAINTIFF'S MOTION TO REASSESS DAMAGES**

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

1. Plaintiff commenced this foreclosure action by filing a Complaint on April 4, 2008, a true and correct copy of which is attached hereto, made part hereof, and marked as Exhibit "A".
2. Judgment was entered on December 12, 2008 in the amount of \$137,615.10. A true and correct copy of the praecipe for judgment is attached hereto, made part hereof, and marked as Exhibit "B".

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

4. A Sheriff's Sale of the mortgaged property at 518 TREASURE LAKE, DUBOIS, PA 15801 (hereinafter the "Property") was postponed or stayed for the following reason:

a.) The Defendant filed a Chapter 13 Bankruptcy at Docket Number 08-70791 on July 21, 2008. Plaintiff obtained relief from the bankruptcy to proceed with foreclosure by order of court dated October 23, 2008. A true and correct copy of the Relief Order is attached hereto, made part hereof, and marked as Exhibit "C".

5. The Property is listed for Sheriff's Sale on May 1, 2009.

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

Principal Balance	\$121,448.26
Interest Through May 1, 2009	\$14,847.83
Per Diem \$30.78	
Late Charges	\$974.00
Legal fees	\$3,225.00
Cost of Suit and Title	\$1,372.00
Sheriff's Sale Costs	\$0.00
Property Inspections/ Property Preservation	\$99.00
Appraisal/Brokers Price Opinion	\$650.00
Mortgage Insurance Premium /	\$0.00
Private Mortgage Insurance	
Non Sufficient Funds Charge	\$20.00
Suspense/Misc. Credits	(\$0.00)
Escrow Deficit	\$12,899.31
<b>TOTAL</b>	<b>\$155,535.40</b>


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

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

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

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

DATE: 3/3/09

By:   
Phelan Hallinan & Schmieg, LLP  
Michele M. Bradford, Esquire  
Attorney for Plaintiff

# **Exhibit “A”**

PHELAN HALLINAN & SCHMIEG, LLP  
LAWRENCE T. PHELAN, ESQ., Id. No. 32227  
FRANCIS S. HALLINAN, ESQ., Id. No. 62695  
DANIEL G. SCHMIEG, ESQ., Id. No. 62205  
MICHELE M. BRADFORD, ESQ., Id. No. 69849  
JUDITH T. ROMANO, ESQ., Id. No. 58745  
SHEETAL SHAH-JANI, ESQ., Id. No. 81760  
JENINE R. DAVEY, ESQ., Id. No. 87077  
MICHAEL E. CARLETON, ESQ., Id. No. 203009  
VIVEK SRIVASTAVA, ESQ., Id. No. 202331  
JAY B. JONES, ESQ., Id. No. 86657  
PETER MULCAHY, ESQ., Id. No. 61791  
ANDREW SPIVACK, ESQ., Id. No. 84439  
ONE PENN CENTER PLAZA, SUITE 1400  
PHILADELPHIA, PA 19103  
(215) 563-7000 175310

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST COMPANY  
AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2006-FF1 MORTGAGE PASS-  
THROUGH CERTIFICATES, SERIES 2006-FF1  
150 ALLEGHENY CENTER MALL  
IDC 24-050  
PITTSBURGH, PA 15212

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 08-625-CD

CLEARFIELD COUNTY

Plaintiff

v.  
PAUL RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801

ATTORNEY FILE COPY  
PLEASE RETURN

FILED  
APR 14 2008

William A. Shaw  
Prothonotary/Clerk of Courts

Defendant

CIVIL ACTION - LAW  
COMPLAINT IN MORTGAGE FORECLOSURE

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

### NOTICE

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

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

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

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

Notice to Defend:  
Daniel J. Nelson, Court Administrator  
Clearfield County Courthouse  
2<sup>nd</sup> and Market Streets  
Clearfield, PA 16830  
814-765-2641 x 5982



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

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

**THE LAW DOES NOT REQUIRE US TO WAIT UNTIL  
THE END OF THE THIRTY (30) DAY PERIOD  
FOLLOWING FIRST CONTACT WITH YOU BEFORE  
SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH  
THE LAW PROVIDES THAT YOUR ANSWER TO THIS  
COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN  
TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION**

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

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

1. Plaintiff is

DEUTSCHE BANK NATIONAL TRUST COMPANY  
AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2006-FF1 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2006-FF1  
150 ALLEGHENY CENTER MALL  
IDC 24-050  
PITTSBURGH, PA 15212

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

PAUL RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801

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

- \_\_\_\_\_ 3. On 10/14/2005 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to NATIONPOINT, A DIVISION OF NATIONAL CITY BANK OF INDIANA which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No. 200520823. By Assignment of Mortgage Recorded 04/17/2006 the mortgage was Assigned To FIRST FRANKLIN FINANCIAL CORPORATION which Assignment is recorded in Assignment Of Mortgage in INSTRUMENT NO. 200605654. The PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.

4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 10/01/2007 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified

by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$121,448.26
Interest	\$4,730.73
09/01/2007 through 04/03/2008	
Attorney's Fees	\$1,250.00
Cumulative Late Charges	\$674.90
10/14/2005 to 04/03/2008	
Cost of Suit and Title Search	<u>\$550.00</u>
Subtotal	\$128,653.89
Escrow	
Credit	\$0.00
Deficit	\$6,384.85
Subtotal	<u>\$6,384.85</u>
<b>TOTAL</b>	<b>\$135,038.74</b>

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

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

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$135,038.74, together with interest from 04/03/2008 at the rate of \$22.21 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By: Francis S. Hallinan 1021095  
LAWRENCE T. PHELAN, ESQUIRE  
FRANCIS S. HALLINAN, ESQUIRE  
DANIEL G. SCHMIEG, ESQUIRE  
MICHELE M. BRADFORD, ESQUIRE  
JUDITH T. ROMANO, ESQUIRE  
SHEETAL R. SHAH-JANI, ESQUIRE  
JENINE R. DAVEY, ESQUIRE  
MICHAEL E. CARLETON, ESQUIRE  
VIVEK SRIVASTAVA, ESQUIRE  
JAY B. JONES, ESQUIRE  
PETER MULCAHY, ESQUIRE  
ANDREW SPIVACK, ESQUIRE  
Attorneys for Plaintiff

### **LEGAL DESCRIPTION**

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS Lot NO. 120, SECTION 4, IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN MISC. DOCKET MAP FILE NO.

SAID Lot ALSO BEING DESCRIBED AS FOLLOWS IN ACCORDANCE WITH A REPLAT BY ALEXANDER SURVEYING DATED May 18, 1994 BEING RECORDED CONTEMPORANEOUSLY WITH THE RECORDING OF THIS DEED, WHICH REPLAT WAS APPROVED BY THE BOARD OF SUPERVISORS OF SANDY TOWNSHIP AT A DULY CONVENED REGULAR MEETING OF THE SAME ON August 8, 1994.

BEGINNING AT A POINT, SAID POINT BEING ALONG THE Southern RIGHT-OF-WAY FOR MATURA Road AND ALSO BEING THE Northwest CORNER OF LANDS NOW OR FORMERLY OF LEWIS AND ANN ZIEGLER (Lot 121 IN SECTION NUMBER 4 OF THE TREASURE LAKE Plan) AND THE Northeast CORNER OF THE HEREIN DESCRIBED PARCEL, FURTHER BEING SHOWN AS C-1 ON A PLAT PREPARED BY ALEXANDER SURVEYING; THENCE ALONG THE Southern RIGHT-OF-WAY FOR MATURA Road (50 FOOT R/W) BY A CURVE TO THE LEFT, SAID CURVE HAVING A RADIUS OF 475.00 FEET AND AN ARC LENGTH OF 95.20 FEET, SAID ARC HAVING A CHORD BEARING OF North 53 DEGREES 59 MINUTES 48 SECONDS West AND A CHORD DISTANCE OF 99.81 FEET, TO A POINT; THENCE ALONG THE Southern RIGHT-OF WAY FOR MATURA Road (50 FOOT R/W) BY A CURVE TO THE LEFT, SAID CURVE HAVING A RADIUS OF 475.00 FEET AND AN ARC LENGTH OF 18.00 FEET, SAID ARC HAVING A

CHORD BEARING OF North 61 DEGREES 06 MINUTES 48 SECONDS West AND A  
CHORD DISTANCE OF 18.00 FET, TO A POINT, SAID POINT BEING THE Northwest  
CORNER OF THE HEREIN DESCRIBED PARCEL; THENCE South 41 DEGREES 58  
MINUTES 00 SECONDS East THROUGH THE LANDS OF RECREATION LAND  
CORPORATION AND ALONG LANDS NOW OR FORMERLY OF ROBERT AND  
LUCILLE ALTMIRE (Lot NUMBER 122 IN SECTION NUMBER 4 OF THE TREASURE  
LAKE Plan) A DISTANCE OF 86.66 FEET TO A POINT, SAID POINT BEING THE  
Southwest CORNER OF LANDS NOW OR FORMERLY OF LEWIS AND ANN ZIEGLER  
(Lot 121 IN SECTION NUMBER 4 OF THE TREASURE LAKE Plan) AND THE Southeast  
CORNER OF THE HEREIN DESCRIBED PARCEL, FURTHER BEING SHOWN AS C-2 ON  
A PLAT PREPARED BY ALEXANDER SURVEYING; THENCE North 42 DEGREES 01  
MINUTES 58 SECONDS East ALONG LANDS NOW OR FORMERLY OF LEWIS AND  
ANN ZIEGLER (Lot NUMBER 121 IN SECTION NUMBER 4 OF THE TREASURE LAKE  
Plan) A DISTANCE OF 171.73 FEET TO A POINT, THE POINT OF BEGINNING.

CONTAINING 16,588 SQUARE FEET OR 0.38 ACRES.

FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY  
ASSESSOR AS: C02-004-00120-00-21; SOURCE OF TITLE: VOL. 1627, PAGE 476,  
RECORDED 08/26/1994.

PREMISES: 518 TREASURE LAKE

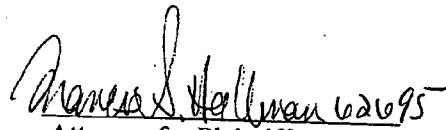
PARCEL: C02-004-00120-00-21

VERIFICATION

I hereby state that I am the attorney for Plaintiff in this matter, that Plaintiff is outside the jurisdiction of the Court and/or the verification could not be obtained within the time allowed for the filing of the pleading, that I am authorized to make this verification pursuant to Pa.R.C.P. 1024 (c), and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are based upon information supplied by Plaintiff and are true and correct to the best of my knowledge, information and belief.

Furthermore, counsel intends to substitute a verification from Plaintiff upon receipt.

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

  
Attorney for Plaintiff

DATE: 4-03-08



# Exhibit “B”

Phelan Hallinan & Schmieg, LLP  
By: Daniel G. Schmieg, Esquire  
Identification No. 62205  
1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103  
215-563-7000

Attorney for Plaintiff

**DEUTSCHE BANK NATIONAL TRUST : CLEARFIELD COUNTY**  
**COMPANY AS TRUSTEE FOR FIRST :**  
**FRANKLIN MORTGAGE LOAN : COURT OF COMMON PLEAS**  
**TRUST 2006-FF1 MORTGAGE PASS- :**  
**THROUGH CERTIFICATES, SERIES : CIVIL DIVISION**  
**2006-FF1 :**

**No. 08-625-CD**

vs.

**PAUL RICHMANN**  
**A/K/A PAUL L. RICHMANN**  
**518 TREASURE LAKE**  
**DUBOIS, PA 15801**

**FILED**

DEC 12 2008

William A. Shaw

Prothonotary/Clerk of Courts

CERT w/NOTICE TO

DEPT + ATT

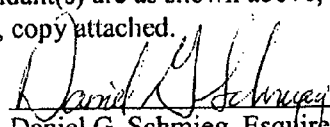
**PRAECIPE FOR IN REM JUDGMENT FOR FAILURE TO**  
**ANSWER AND ASSESSMENT OF DAMAGES**

TO THE PROTHONOTARY:

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

As set forth in Complaint	<b>\$135,038.74</b>
Interest - 04/04/2008 to 07/28/2008	
	<b><u>\$2,576.36</u></b>
TOTAL	<b>\$137,615.10</b>

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

  
Daniel G. Schmieg, Esquire  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.  
DATE: 12-12-08

PHS # 175310

  
**PRO PROTHY**

# **Exhibit “C”**

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

FILED  
2008 OCT 23 A 8:32  
CLERK  
U.S. BANKRUPTCY  
COURT - PGH

IN RE:

Paul L. Richmann a/k/a Paul Richmann

Debtor

Bk. No. 08-70791 JKF

Chapter No. 13

Related to Doc. No. 26

Deutsche Bank National Trust Company as Trustee  
for First Franklin Mortgage Loan Trust 2006-FF1  
Mortgage Pass-Through Certificates, Series 2006-FF1  
Movant

v.

Paul L. Richmann a/k/a Paul Richmann

and

Ronda J. Winnecour, Esquire (Trustee)  
Respondents

**DEFAULT ORDER ON MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

This 23rd day of October 2008, upon default, no response objecting to the Motion having been timely filed by an interested party, and upon Movant's Certification of Service and Certification of No Objection, it is:

**ORDERED** that the above-captioned Motion is granted insofar as it requests relief from the Automatic Stay imposed by 11 U.S.C. §362.

Movant shall, within five (5) days hereof, serve a copy of the within Order on parties in interest ~~(unless they are otherwise served)~~ and file a Certificate of Service.

\*(and, to the extent that relief from the co-debtor stay was requested in the motion, relief from stay is granted under §1301).

  
Judith K. Fitzgerald  
U.S. Bankruptcy Judge  
cgt


cc: Robert P. Wendt, Esquire  
Office of the U.S. Trustee

**VERIFICATION**

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

DATE: 6/3/09

By:

  
Phelan Hallinan & Schmieg, LLP  
\_\_\_\_\_  
Michele M. Bradford, Esquire  
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

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

1617 John F. Kennedy Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST

COMPANY AS TRUSTEE FOR FIRST

FRANKLIN MORTGAGE LOAN TRUST 2006-

FF1 MORTGAGE PASS-THROUGH

CERTIFICATES, SERIES 2006-FF1

Plaintiff

:  
:  
:  
:  
:  
:  
:  
:

Court of Common Pleas

Civil Division

CLEARFIELD County

No. 08-625-CD

v.

PAUL RICHMANN

Defendant

**CERTIFICATION OF SERVICE**

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

PAUL RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801

PAUL RICHMANN  
PO BOX 623  
RAWLINS, WY 82301-0623

PAUL RICHMANN  
790 SOUTH STATE ROAD, APT 7  
PLANTATION, FL 33317

DATE: 3/3/09

By:

Rhelan Hallinan & Schmieg, LLP

Michele M. Bradford, Esquire  
Attorney for Plaintiff

FILED

MAR 04 2009

William A. Shaw  
Prothonotary/Clerk of Courts

FILED

MAR 05 2009  
01:35  
William A. Shaw  
Prothonotary/Clerk of Courts  
1 CENT TO APR

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

DEUTSCHE BANK NATIONAL TRUST	:	Court of Common Pleas
COMPANY AS TRUSTEE FOR FIRST	:	
FRANKLIN MORTGAGE LOAN TRUST 2006-	:	Civil Division
FF1 MORTGAGE PASS-THROUGH	:	
CERTIFICATES, SERIES 2006-FF1	:	CLEARFIELD County
Plaintiff	:	
	:	No. 08-625-CD
v.	:	

PAUL RICHMANN

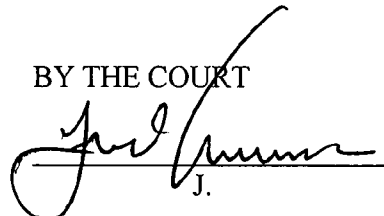
Defendant

RULE

AND NOW, this 5<sup>th</sup> day of March 2009, a Rule is entered upon the Defendant to show cause why an Order should not be entered granting Plaintiff's Motion to Reassess Damages.

Rule Returnable on the 8<sup>th</sup> day of April 2009, at 9:15 in the Clearfield County Courthouse, Clearfield, Pennsylvania. A.M.

BY THE COURT

  
J.

175310



DATE: 3-5-09

☒ You are responsible for serving all appropriate parties.

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

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

☐ Defendant(s) ☐ Defendant(s) Attorney

☐ Special Instructions:

FILED

MAR 05 2009

William A. Shaw  
Prothonotary/Clerk of Courts

5 FILED NO CC  
m7/10/08  
12:07 PM  
William A. Shaw  
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP

by: Michele M. Bradford, Esquire, Atty. I.D. No. 69849  
1617 John F. Kennedy Boulevard, Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST

COMPANY AS TRUSTEE FOR FIRST

FRANKLIN MORTGAGE LOAN TRUST 2006-

FF1 MORTGAGE PASS-THROUGH

CERTIFICATES, SERIES 2006-FF1

Plaintiff

Court of Common Pleas

Civil Division

CLEARFIELD County

No. 08-625-CD

v.

PAUL RICHMANN

Defendant

**CERTIFICATION OF SERVICE**

I hereby certify that a true and correct copy of the Court's March 5, 2009 Rule directing the Defendant to show cause as to why Plaintiff's Motion to Reassess Damages should not be granted was served upon the following individuals on the date indicated below.

PAUL RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801


PAUL RICHMANN  
PO BOX 623  
RAWLINS, WY 82301-0623

PAUL RICHMANN  
790 SOUTH STATE ROAD, APT 7  
PLANTATION, FL 33317

DATE: 3/16/09

By:

Phelan Hallinan & Schmieg, LLP

  
Michele M. Bradford, Esquire  
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

175310

DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE FOR FIRST  
FRANKLIN MORTGAGE LOAN TRUST  
2006-FF1 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2006-FF1

: CLEARFIELD COUNTY  
: COURT OF COMMON PLEAS  
:  
: CIVIL DIVISION  
:  
: NO. 08-625-CD

v.

PAUL RICHMANN

**SUGGESTION OF RECORD CHANGE NUNC PRO TUNC**  
**RE: NAME CHANGE DUE TO TYPOGRAPHICAL ERROR**

TO THE PROTHONOTARY:

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

PAUL RICHMAN

The correct name for the defendant(s), as filed on the Complaint, is/are:

**PAUL RICHMANN**

Kindly change the information on the Writ to reflect this correction.

**FILED** 100  
7/16/4/2011 Sheriff  
APR 06 2009 (60)  
William A. Shaw  
Prothonotary/Clerk of Courts

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

**FILED**

**APR 06 2009**

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

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

ATTORNEY FOR PLAINTIFF

175310

DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE FOR FIRST  
FRANKLIN MORTGAGE LOAN TRUST  
2006-FF1 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2006-FF1

: CLEARFIELD COUNTY  
: COURT OF COMMON PLEAS  
:  
: CIVIL DIVISION  
:  
: NO. 08-625-CD

v.

PAUL RICHMANN

**SUGGESTION OF RECORD CHANGE**  
**RE: ADDRESS CHANGE**

**FILED** <sup>ICC</sup>  
m/12:41/81 Sheriff  
APR 06 2009  
William A. Shaw  
Prothonotary/Clerk of Courts

TO THE PROTHONOTARY:


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

518 TREASURE LAKE, DUBOIS, PA 15801,

The correct address for the defendant(s) is:

**518 TREASURE LAKE A/K/A 110 MATURA ROAD, DUBOIS, PA 15801**

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

  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP  
By: Daniel G. Schmieg, Esquire, ID No. 62205  
One Penn Center at Suburban Station  
Suite 1400  
Philadelphia, PA 1903-1814  
215-563-7000

Attorney for Plaintiff

175310

DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE FOR FIRST  
FRANKLIN MORTGAGE LOAN TRUST  
2006-FF1 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2006-FF1

COURT OF COMMON PLEAS

CIVIL DIVISION

CLEARFIELD COUNTY

vs.

No.: 08-625-CD

PAUL RICHMANN

**PRAECIPE TO SUBSTITUTE LEGAL DESCRIPTION**

TO THE PROTHONOTARY:

Kindly substitute the attached legal description for the legal description originally filed  
with the complaint & Writ in the instant matter.

April 1, 2009  
Date

  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

**FILED**

APR 06 2009

W.A. Shaw  
Prothonotary/Clerk of Courts

SENT TO SHAW  
ATTN

### LEGAL DESCRIPTION

All that certain tract of land designated as Lot 120, Section 04 in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in Plan File Volume 147 Rack 25. Excepting and reserving therefrom and subject to:

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

Said lot being further described as follows in accordance with a re-plat dated May 18, 1994 by Alexander Surveying and approved by the Board of Supervisors of Sandy Township at a duly convened regular meeting of the same on August 8, 1994 and recorded in Clearfield County Courthouse:

Beginning at a point, said point being along the southern right-of-way for Matura Road and also being the northwest corner of Lot 121 in Section 04 of the Treasure Lake Plan and the northeast corner of the herein described parcel, further being shown as C-1 on a plat prepared by Alexander Surveying; thence along the southern right-of-way for Matura Road (50 foot R/W) by a curve to the left, said curve having a radius of 475.00 feet and an arc length of 95.20 feet, said arc having a chord bearing of North 53 degrees 59 minutes 48 seconds West and a chord distance of 99.81 feet, to a point; thence along the southern right-of way for Matura road (50 foot R/W) by a curve to the left, said curve having a radius of 475.00 feet and an arc length of 18.00 feet, said arc having a chord bearing of North 61 degrees 06 minutes 48 seconds West and a chord distance of 18 feet, to a point, said point being the northwest corner of the herein described parcel; thence South 41 degrees 59 minutes 00 seconds East through the lands now or formerly owned by Treasure lake Property Owners Association Inc. and along Lot Number 122 of Section 04 of the Treasure Lake Plan a distance of 86.66 feet to a point, said point being the southwest corner of Lot 121 in Section 04 of the Treasure Lake Plan and the southeast corner of the herein described parcel, further being described as C-2 on a plat prepared by Alexander Surveying; thence 42 degrees 01 minutes 58 seconds East along Lot Number 121 in Section 04 of the Treasure Lake Plan a distance of 171.73 feet to a point, the point of the beginning.

Containing 16,588 Square Feet or 0.38 acre.

Being the same premises which became vested in the Grantor by deed of Recreation Land Corporation dated July 28, 1994 and recorded in Clearfield County Deed Book 1627, page 476

TITLE TO SAID PREMISES IS VESTED IN PAUL RICHMANN, by Deed from Richard Bachman, dated 10/14/2005, recorded 12/01/2005, in Deed Mortgage Inst# 200520822.

Premises being: 518 TREASURE LAKE A/K/A 110 MATURA ROAD  
DUBOIS, PA 15801

Tax Parcel No. C02-004-00120-00-21

FILED

APR 06 2009

William A. Shaw  
Prothonotary/Clerk of Courts



***PHELAN HALLINAN & SCHMIEG, LLP***

Lawrence T. Phelan, Esq., Id. No. 32227

Francis S. Hallinan, Esq., Id. No. 62695

Daniel G. Schmieg, Esq., Id. No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

Deutsche Bank National Trust Company as

Trustee for First Franklin Mortgage Loan

Trust 2006-FF1 Mortgage pass-through

Certificates, Series 2006-FF1

ATTORNEY FOR PLAINTIFF

Plaintiff

vs.

Paul Richmann

Defendant(s)

: Court of Common Pleas

: Civil Division

: Clearfield County

: No. 08-625-CD

**PRAECIPE**

TO THE PROTHONOTARY:

\_\_\_\_ Please mark the above referenced case Discontinued and Ended without prejudice.

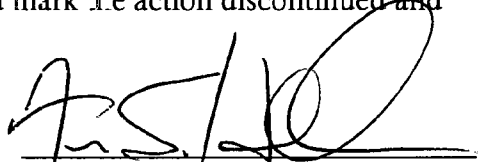
\_\_\_\_ Please mark the above referenced case Settled, Discontinued and Ended.

\_\_\_\_ Please mark Judgments satisfied and the Action settled, discontinued and ended.

X Please Vacate the judgment

\_\_\_\_ Please withdraw the complaint and mark the action discontinued and ended without prejudice.

Date: 8/22/08



Francis S. Hallinan  
Attorney for Plaintiff

PHS # 175310

**FILED** pd \$7.00 Atty  
m/1:35 pm ICC + 1 Cert of Sat  
SEP - 4 2008 issued to Atty  
LM Hallinan  
William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CERTIFICATE OF SATISFACTION OF JUDGMENT

QCP

Deutsche Bank National Trust Company  
First Franklin Mortgage Loan Trust

No.: 2008-00625-CD

Vs.

Debt: \$137,615.10

Paul Richmann


Atty's Comm.:

Interest From:

Cost: \$7.00

NOW, Thursday, September 04, 2008 , directions for satisfaction having been received,  
and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 4th day of September, A.D. 2008.

  
\_\_\_\_\_  
Prothonotary

FILED

019:26/SD  
APR 08 2009

William A. Shaw  
Prothonotary/Clerk of Courts

2cc  
Amy Lhota  
(will serve)

IN THE COURT OF COMMON PLEAS  
CLEARFIELD COUNTY, PENNSYLVANIA

DEUTSCHE BANK NATIONAL TRUST : Court of Common Pleas  
COMPANY AS TRUSTEE FOR FIRST :  
FRANKLIN MORTGAGE LOAN TRUST 2006- : Civil Division  
FF1 MORTGAGE PASS-THROUGH :  
CERTIFICATES, SERIES 2006-FF1 : CLEARFIELD County  
Plaintiff :  
v. : No. 08-625-CD

PAUL RICHMANN

Defendant

ORDER

AND NOW, this 8<sup>th</sup> day of April, 2009 the Prothonotary is ORDERED to  
amend the in rem judgment and the Sheriff is ORDERED to amend the writ nunc pro tunc in this  
case as follows:

Principal Balance	\$121,448.26
Interest Through May 1, 2009	\$14,847.83
Per Diem \$30.78	
Late Charges	\$974.00
Legal fees	\$3,225.00
Cost of Suit and Title	\$1,372.00
Sheriff's Sale Costs	\$0.00
Property Inspections/ Property Preservation	\$99.00
Appraisal/Brokers Price Opinion	\$650.00
Mortgage Insurance Premium /	\$0.00
Private Mortgage Insurance	
Non Sufficient Funds Charge	\$20.00

ORIGINAL

Suspense/Misc. Credits  
Escrow Deficit

(\$0.00)  
\$12,899.31

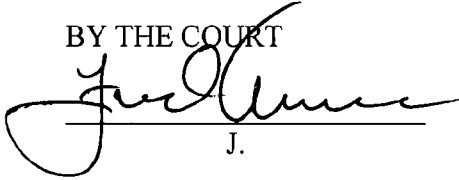
**TOTAL**

**\$155,535.40**

Plus interest from May 1, 2009 through the date of sale at six percent per annum.

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

BY THE COURT

  
J.

175310

FILED

APR 08 2009

William A. Shacy  
Prothonotary/Clerk of Courts

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

DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE FOR FIRST FRANKLIN  
MORTGAGE LOAN TRUST 2006-FF1  
MORTGAGE PASS-THROUGH CERTIFICATES,  
SERIES 2006-FF1,

Plaintiff

vs.

PAUL RICHMANN,

Defendant

No. 08-625-CD

Type of Pleading:  
Praecept to Amend Judgment

Filed on Behalf of:  
DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE  
FOR FIRST FRANKLIN  
MORTGAGE LOAN TRUST  
2006-FF1 MORTGAGE  
PASS-THROUGH CERTIFICATES,  
SERIES 2006-FF1

Counsel of Record for  
this Party:

Phelan, Hallinan & Schmieg, LLP  
Michele M. Bradford, Esquire  
Attorney at Law  
1617 John F. Kennedy Boulevard  
Suite 1400  
Philadelphia, PA 19103-1814  
PA ID No. 69849  
215-563-7000

**FILED** 2cc  
03:15 PM  
APR 08 2009  
William A. Shaw  
Prothonotary/Clerk of Courts  
60

PHELAN HALLINAN & SCHMIEG, LLP

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

1617 John F. Kennedy Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST

COMPANY AS TRUSTEE FOR FIRST

FRANKLIN MORTGAGE LOAN TRUST 2006-

FF1 MORTGAGE PASS-THROUGH

CERTIFICATES, SERIES 2006-FF1

Plaintiff

:  
:  
:  
:  
:  
:  
:  
:

Court of Common Pleas

Civil Division

CLEARFIELD County

No. 08-625-CD

v.

PAUL RICHMANN

Defendant

**PRAECIPE**

**TO THE PROTHONOTARY:**

Please amend the judgment amount pursuant to Court Order dated April 8, 2009.

DATE: 4/8/09

By:

Phelan Hallinan & Schmieg, LLP



Michele M. Bradford, Esquire  
Attorney for Plaintiff

FILED

APR 08 2009

William A. Shaw  
Prothonotary/Clerk of Courts

11



5 FILED NO CC  
M 10:35 AM  
APR 13 2009  
William A. Shaw  
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP

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

1617 John F. Kennedy Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST

COMPANY AS TRUSTEE FOR FIRST

FRANKLIN MORTGAGE LOAN TRUST 2006-

FF1 MORTGAGE PASS-THROUGH

CERTIFICATES, SERIES 2006-FF1

Plaintiff

Court of Common Pleas

Civil Division

CLEARFIELD County

No. 08-625-CD

v.

PAUL RICHMANN

Defendant

**CERTIFICATION OF SERVICE**

I hereby certify that a true and correct copy of the Court's April 8, 2009 Order was served upon the following individuals on the date indicated below.

PAUL RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801

PAUL RICHMANN  
PO BOX 623  
RAWLINS, WY 82301-0623

PAUL RICHMANN  
790 SOUTH STATE ROAD, APT 7  
PLANTATION, FL 33317

DATE: 4/9/09

By: Michele M. Bradford  
Phelan Hallinan & Schmieg, LLP  
Michele M. Bradford, Esquire  
Attorney for Plaintiff

**PHELAN HALLINAN & SCHMIEG, LLP**  
**BY: DANIEL G. SCHMIEG, ESQUIRE**  
**Attorney I.D. No.: 62205**  
**One Penn Center Plaza, Suite 1400**  
**Philadelphia, PA 19103-1814**  
**(215) 563-7000**

**Attorney for Plaintiff**

DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE FOR FIRST  
FRANKLIN MORTGAGE LOAN TRUST 2006-  
FF1 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2006-FF1

Plaintiff

v.

PAUL RICHMANN

Defendant

CLEARFIELD COUNTY  
COURT OF COMMON PLEAS  
CIVIL DIVISION  
NO. 08-625-CD

**FILED** No CC.  
m/10:13am  
APR 20 2009

William A. Shaw  
Prothonotary/Clerk of Courts

**MOTION FOR SERVICE OF NOTICE OF SALE  
PURSUANT TO SPECIAL ORDER OF COURT**

Plaintiff, by its counsel, Phelan Hallinan & Schmieg, LLP, petitions this Honorable Court for an Order directing service of the Notice of Sale upon the above-captioned Defendant, **PAUL RICHMANN**, by certified mail and regular mail to 518 TREASURE LAKE, DU BOIS, PA 15801, 751 N. PINE ISLAND ROAD, PLANTATION, FL 33324 & 2520 OLIVET CHURCH ROAD, R, WINSTON SALEM, NC 27106-9755, and in support thereof avers the following:

1. A Sheriff's Sale of the mortgaged property involved herein has been scheduled for **MAY 1, 2009**.
2. Pennsylvania Rule of Civil Procedure (Pa.R.C.P.) 3129.2 requires that the Defendant be served with a notification of Sheriff's Sale at least thirty (30) days prior to the scheduled sale date.

3. Attempts to serve Defendant with the Notice of Sale have been unsuccessful, as indicated by the Return of Service attached hereto as Exhibit "A", NO SERVICE WAS MADE AT THE MORTGAGED PROPERTY AS THERE WAS NO ANSWER AT THE PREMISES.
4. As indicated by the Return of Service attached hereto as Exhibit "B", NO SERVICE WAS MADE AT 751 N. PINE ISLAND ROAD, PLANTATION, FL 33324 AS THE DEFENDANT IS UNKNOWN AT SAID ADDRESS.
5. As indicated by the Return of Service attached hereto as Exhibit "C", NO SERVICE WAS MADE AT 2520 OLIVET CHURCH ROAD, R, WINSTON SALEM, NC 27106-9755 AS THE DEFENDANT DOES NOT RESIDE AT SAID ADDRESS.
6. Pursuant to Pa.R.C.P. 430, Plaintiff has made a good faith effort to locate the Defendant. An Affidavit of Reasonable Investigation setting forth the specific inquiries made and the results therefrom is attached hereto as Exhibit "D".

WHEREFORE, Plaintiff respectfully requests that the allowance of service of the Notice of Sale in accordance with Pa.R.C.P., Rule 430 by certified and regular mail to 518 TREASURE LAKE, DU BOIS, PA 15801, 751 N. PINE ISLAND ROAD, PLANTATION, FL 33324 & 2520 OLIVET CHURCH ROAD, R, WINSTON SALEM, NC 27106-9755.

PHELAN HALLINAN & SCHMIEG, LLP

By:   
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

EXHIBIT A

AFFIDAVIT OF SERVICE

PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE FOR FIRST  
FRANKLIN MORTGAGE LOAN TRUST 2006-  
FF1 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2006-FF1

CLEARFIELD County  
No. 08-625-CD  
Our File #: 175310

Type of Action  
- Notice of Sheriff's Sale

DEFENDANT(S)

PAUL RICHMAN

Please serve upon:

PAUL RICHMAN

Sale Date: MAY 1, 2009

SERVE AT:

518 TREASURE LAKE  
DUBOIS, PA 15801

SERVED

Served and made known to \_\_\_\_\_, Defendant, on the \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_\_\_, at \_\_\_\_\_, o'clock \_\_\_\_m., at \_\_\_\_\_, Commonwealth of Pennsylvania, in the manner described below:

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

Description: Age \_\_\_\_ Height \_\_\_\_ Weight \_\_\_\_ Race \_\_\_\_ Sex \_\_\_\_ Other

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

Sworn to and subscribed  
before me this \_\_\_\_ day  
of \_\_\_\_\_, 200\_\_.

Notary:

By:

NOT SERVED

\*\*\*ATTEMPT SERVICE NLT THREE (3) TIMES\*\*\*

On the 24th day of FEBRUARY, 2009, at 1:20 o'clock P.m., Defendant NOT FOUND because:

\_\_\_\_ Moved \_\_\_\_ Unknown ☒ No Answer \_\_\_\_ Vacant  
1st attempt Date: 2/21/09 Time: 10:12 AM, 2nd attempt Date: 2/23/09 Time: 7:30 PM, 3rd attempt Date: 2/24/09 Time: 1:20 PM  
Other:

Sworn to and subscribed  
before me this 24th day  
of February, 2009  
Notary:

Attorney for Plaintiff

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

By:

D.M. ELLIS  
DM Ellis

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Marilyn A. Campbell, Notary Public  
City Of Altoona, Blair County  
My Commission Expires Dec. 6, 2011

Member, Pennsylvania Association of Notaries

AFFIDAVIT OF SERVICE

PLAINTIFF:

DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR  
FIRST FRANKLIN MORTGAGE LOAN TRUST 2006-FF1 MORTGAGE  
PASS-THROUGH CERTIFICATES, SERIES 2006-FF1

CLEARFIELD COUNTY

OUR FILE #175310

DEFENDANT(S):

PAUL RICHMAN

SERVICE TEAM

EXHIBIT B

SERVE: PAUL RICHMAN

ADDRESS: 751 N PINE ISLAND ROAD

PLANTATION FL 33324

COURT NO. 08-625-CD

TYPE OF ACTION

XX Notice of Sheriff's Sale

SALE DATE: MAY 1, 2009

\*\*PLEASE ATTEMPT SERVICE AT LEAST 3 TIMES\*\*

SERVED

Served and made known to PAUL RICHMAN, Defendant, on the    day of   , 2009, at    o'clock,    M., at 751 N PINE ISLAND ROAD, PLANTATION FL 33324, in the manner described below:

   Defendant personally served.

   Adult family member with whom Defendant(s) resides.

Name and relationship is:   

   Adult in charge of Defendant's residence who refused to give name/relationship.

   Manager/Clerk of place of lodging in which Defendant(s) resides

   Agent or person in charge of Defendant's office or usual place of business.

      an officer of said Defendant(s)'s company.

   Other:   

Description: Age    Height    Weight    Race    Sex    Other   

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

Sworn to and subscribed

Before me this    day

Of   , 2009.

Notary:   

Served By:   

NOT SERVED

On the 2<sup>ND</sup> day of April, 2009, at 3:11 o'clock, P M., Defendant NOT FOUND because:

   Moved

X Unknown

   No Answer

   Vacant

   Other:   

1<sup>st</sup> Attempt: 3/30 627P

2<sup>nd</sup> Attempt: 4/1 1020A

3<sup>rd</sup> Attempt: 4/2 311P


Sworn to and subscribed

Before me this 8<sup>TH</sup> day

Of April, 2009.

Notary: Juanita H. Porter Not Served By:   

NOTARY PUBLIC-STATE OF FLORIDA

 **Juanita H. Porter**  
Commission # DD509593  
Expires: JAN. 23, 2010  
Bonded Thru Atlantic Bonding Co., Inc.

Attorney For Plaintiff

Daniel G. Schmieg, Esquire - I.D. #62205  
1617 John F. Kennedy Blvd, Suite 1400  
Philadelphia, PA 19103-1814  
(215) 563-7000

EXHIBIT 9

AFFIDAVIT OF SERVICE

PLAINTIFF            DEUTSCHE BANK NATIONAL TRUST            CLEARFIELD County  
                         COMPANY AS TRUSTEE FOR FIRST            No. 08-625-CD  
                         FRANKLIN MORTGAGE LOAN TRUST 2006-            Our File #: 175310  
                         FF1 MORTGAGE PASS-THROUGH  
                         CERTIFICATES, SERIES 2006-FF1  
  
DEFENDANT(S)        PAUL RICHMAN  
  
Please serve upon:    PAUL RICHMAN  
  
Type of Action  
- Notice of Sheriff's Sale  
  
Sale Date: MAY 1, 2009

SERVE AT:            2520 OLIVET CHURCH ROAD R  
                         WINSTON SALEM, NC 27106-9755  
                         SERVED

Served and made known to \_\_\_\_\_, Defendant, on the \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_, at \_\_\_\_\_, o'clock \_\_\_\_m., at \_\_\_\_\_, Commonwealth of Pennsylvania, in the manner described below:

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

Description:        Age \_\_\_\_\_        Height \_\_\_\_\_        Weight \_\_\_\_\_        Race \_\_\_\_\_ Sex \_\_\_\_\_ Other \_\_\_\_\_

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

Sworn to and subscribed  
before me this \_\_\_\_\_ day  
of \_\_\_\_\_, 200\_\_.

Notary:

By:

NOT SERVED

\*\*\*ATTEMPT SERVICE NLT THREE (3) TIMES\*\*\*

On the 9<sup>th</sup> day of March, 2009, at 11:20 o'clock A.m., Defendant NOT FOUND because:

☒ Moved        ☐ Unknown        ☐ No Answer        ☐ Vacant  
1st attempt Date: 3/6/09 Time: 6:17pm 2nd attempt Date: 3/7/09 Time: 1:15pm 3rd attempt Date: 3/8/09 Time: 2:25pm  
3/9/09 11:20 AM Other: Subject has not lived at this address for over 5 years. Laura Shelton Brown lives at this address

Sworn to and subscribed  
before me this 9 day  
of March, 2009.

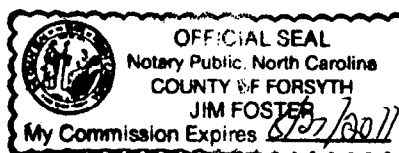
Notary:

Attorney for Plaintiff

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

By:

Jim Foster        Kenneth Klein



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

File Number: 175310  
Attorney Firm: Phelan, Hallinan & Schmieg, LLP  
Subject: Paul Richmann

Current Address: 518 Treasure Lake, Dubois, PA 15801  
Property Address: 518 Treasure Lake, Dubois, PA 15801  
Mailing Address: 518 Treasure Lake, Dubois, PA 15801

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

**I. CREDIT INFORMATION**

**A. SOCIAL SECURITY NUMBER**

Our search verified the following information to be true and correct  
Paul Richmann - xxx-xx-6979

**B. EMPLOYMENT SEARCH**

Paul Richmann - A review of the credit reporting agencies provided no employment information.

**C. INQUIRY OF CREDITORS**

Our inquiry of creditors indicated that Paul Richmann reside(s) at: 518 Treasure Lake, Dubois, PA 15801.

**II. INQUIRY OF TELEPHONE COMPANY**

**A. DIRECTORY ASSISTANCE SEARCH**

Our office contacted directory assistance, which indicated that Paul Richmann reside(s) at: 751 North Pine Island Road, Plantation, FL 33324. On 03-19-09 our office made several telephone calls to the subject's phone number (954) 533-7364 and received the following information: answering machine.

**B.** On 03-19-09 our office made a telephone call to the phone number (814) 553-9306 and received the following information: spoke with Paul Richmann who confirmed that he reside(s) at: 518 Treasure Lake, Dubois, PA 15801.

**III. ADDRESS INQUIRY**

**A. NATIONAL ADDRESS UPDATE**

On 03-19-09 we reviewed the National Address database and found the following information: Paul Richmann - 2520 Olivet Church Road, Apartment R, Winston Salem, NC 27106.

**B. ADDITIONAL ACTIVE MAILING ADDRESSES**

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

# EXHIBIT D

## IV. DRIVERS LICENSE INFORMATION

### A. MOTOR VEHICLE & DMV OFFICE

Per the PA Department of Motor Vehicles, we were unable to obtain address information on Paul Richmann.

## V. OTHER INQUIRIES

### A. DEATH RECORDS

As of 03-19-09 Vital Records and all public databases have no death record on file for Paul Richmann.

### B. COUNTY VOTER REGISTRATION

The county voter registration was unable to confirm a registration for Paul Richmann residing at: last registered address.

## VI. ADDITIONAL INFORMATION OF SUBJECT

### A. DATE OF BIRTH

Paul Richmann - 05-04-1947

### B. A.K.A.

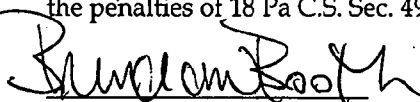
Paul Lewis Richmann

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

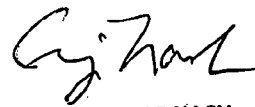
\* Please be advised our database information indicates the subject resides at the current address.

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

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



AFFIANT - Brendan Booth  
Full Spectrum Services, Inc.



CRAIG NASH  
ID # 2346706

NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 7/13/2011

Sworn to and subscribed before me this 19<sup>th</sup> day of March, 2009

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

IND



**Attorney for Plaintiff**

CLEARFIELD COUNTY  
COURT OF COMMON PLEAS  
  
CIVIL DIVISION

V.

Defendant

- (1) Service of the Notice shall be made:
  - (i) upon a defendant...
    - (A) by the sheriff or by a competent adult in the manner prescribed by Rule 402 (a) for the service of original process upon a defendant, or
    - (B) by the plaintiff mailing a copy of the manner prescribed by Rule 403 to the addresses set forth in the affidavit; or

- (C) if service cannot be made as provided in the subparagraph (A) or (B), the notice shall be served pursuant to special order of court as prescribed by Rule 430, except that if original process was served pursuant to a special order of court under Rule 430 upon the defendant in the judgment, the notice may be served upon that defendant in the manner provided by the order for service of original process without further application to the court.

Because the whereabouts of Defendant, PAUL RICHMANN, are unknown, a reasonable investigation of their last known address was made in accordance with Pa.R.C.P. 430(a).

Pennsylvania Rule of Civil Procedure, Rule 430 (a) provides as follows:

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

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

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


As indicated by the attached Affidavits of Return of Service, marked hereto as Exhibits "A", "B" & "C" the Process Server has been unable to serve the Notice of Sale.

A good faith effort to discover the whereabouts of the Defendant has been made as evidenced by the attached Affidavit of Reasonable Investigation, marked as Exhibit "D".

WHEREFORE, Plaintiff respectfully requests that the allowance of service of the Notice of Sale in accordance with Pa.R.C.P., Rule 430 by certified and regular mail to 518 TREASURE LAKE, DU BOIS, PA 15801, 751 N. PINE ISLAND ROAD, PLANTATION, FL 33324 & 2520 OLIVET CHURCH ROAD, R, WINSTON SALEM, NC 27106-9755.

Respectfully submitted,

PHELAN HALLINAN & SCHMIEG, LLP

By:   
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

### VERIFICATION

DANIEL G. SCHMIEG, ESQUIRE, hereby states that he is the attorney for the Plaintiff in this action, that he is authorized to take the verification and that the statements made in the foregoing Motion for Service of Notice of Sale pursuant to Special Order of Court are true and correct to the best of his knowledge, information and belief.

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

Date: April 17, 2009

  
\_\_\_\_\_  
DANIEL G. SCHMIEG ESQUIRE

**PHELAN HALLINAN & SCHMIEG, LLP**  
**BY: DANIEL G. SCHMIEG, ESQUIRE**  
**Attorney I.D. No.: 62205**  
**One Penn Center Plaza, Suite 1400**  
**Philadelphia, PA 19103-1814**  
**(215) 563-7000**

**Attorney for Plaintiff**

DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE FOR FIRST  
FRANKLIN MORTGAGE LOAN TRUST 2006-  
FF1 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2006-FF1

Plaintiff

v.

PAUL RICHMANN

Defendant

CLEARFIELD COUNTY  
COURT OF COMMON PLEAS  
  
CIVIL DIVISION  
  
NO. 08-625-CD

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the foregoing Motion for Service of Notice of Sale Pursuant to Special Order of Court, Proposed Order, Memorandum of Law, Certification of Service and Verification in the above captioned matter was sent by first class mail, postage prepaid to the following interested parties on the date indicated below.

**PAUL RICHMANN**  
518 TREASURE LAKE, DU BOIS, PA 15801,  
751 N. PINE ISLAND ROAD, PLANTATION, FL 33324  
& 2520 OLIVET CHURCH ROAD, R, WINSTON SALEM, NC 27106-9755.

  
Daniel G. Schmieg, Esquire  
Attorney for Plaintiff

Date: April 17, 2009

FILED

APR 20 2009

William A. Shaw  
Prothonotary/Clerk of Courts

FILED

APR 06 2009

William A. Shaw

Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY, PENNSYLVANIA

DEUTSCHE BANK NATIONAL TRUST COMPANY AS : CLEARFIELD COUNTY  
TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN : COURT OF COMMON PLEAS  
TRUST 2006-FF1 MORTGAGE PASS-THROUGH : CIVIL DIVISION  
CERTIFICATES, SERIES 2006-FF1 :  
Plaintiff, :  
v. : NO. 08-625-CD  
PAUL RICHMANN :  
Defendant(s) :

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA )  
COUNTY OF CLEARFIELD ) SS:

Plaintiff in the above action sets forth as of the date the Praeceptum for the Writ of Execution was filed the following information concerning the real property located at: 518 TREASURE LAKE A/K/A 110 MATURA ROAD, DUBOIS, PA 15801.

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

  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

Date: April 1, 2009

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

DEUTSCHE BANK NATIONAL TRUST	:	
COMPANY AS TRUSTEE FOR FIRST	:	
FRANKLIN MORTGAGE LOAN TRUST 2006-	:	CLEARFIELD COUNTY
FF1 MORTGAGE PASS-THROUGH	:	COURT OF COMMON PLEAS
CERTIFICATES, SERIES 2006-FF1	:	
150 ALLEGHENY CENTER MALL IDC 24-	:	CIVIL DIVISION
050	:	
PITTSBURGH, PA 15212	:	NO. 08-625-CD

Plaintiff,

v.

PAUL RICHMANN  
518 TREASURE LAKE A/K/A 110 MATURA  
ROAD  
DUBOIS, PA 15801

Defendant(s).

**AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1**

**DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2006-FF1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FF1**, Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **518 TREASURE LAKE A/K/A 110 MATURA ROAD, DUBOIS, PA 15801**.

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
PAUL RICHMANN	518 TREASURE LAKE A/K/A 110 MATURA ROAD DUBOIS, PA 15801
  
2. Name and address of Defendant(s) in the judgment:  

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

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

APRIL 1, 2009  
Date

  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff



DEUTSCHE BANK NATIONAL TRUST	:	
COMPANY AS TRUSTEE FOR FIRST	:	
FRANKLIN MORTGAGE LOAN TRUST 2006-	:	CLEARFIELD COUNTY
FF1 MORTGAGE PASS-THROUGH	:	COURT OF COMMON PLEAS
CERTIFICATES, SERIES 2006-FF1	:	
150 ALLEGHENY CENTER MALL IDC 24-	:	CIVIL DIVISION
050	:	
PITTSBURGH, PA 15212	:	NO. 08-625-CD

Plaintiff,

v.

PAUL RICHMANN  
518 TREASURE LAKE A/K/A 110 MATURA  
ROAD  
DUBOIS, PA 15801

Defendant(s).

# AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2006-FF1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FF1, Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **518 TREASURE LAKE A/K/A 110 MATURA ROAD, DUBOIS, PA 15801.**

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

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

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

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

FIRST FRANKLIN FINANCIAL CORPORATION	2150 NORTH FIRST STREET, SUITE 100 SAN JOSE, CA 95131
--------------------------------------	--

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

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

None

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

NAME

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

None

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

NAME

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

TENANT/OCCUPANT

518 TREASURE LAKE A/K/A 110 MATURA ROAD  
DUBOIS, PA 15801

DOMESTIC RELATIONS  
CLEARFIELD COUNTY

CLEARFIELD COUNTY COURTHOUSE  
230 EAST MARKET STREET  
CLEARFIELD, PA 16830

COMMONWEALTH OF  
PENNSYLVANIA

DEPARTMENT OF WELFARE  
PO BOX 2675  
HARRISBURG, PA 17105

Commonwealth of Pennsylvania  
Bureau of Individual Tax  
Inheritance Tax Division

6<sup>th</sup> Floor, Strawberry Sq., Dept 28061  
Harrisburg, PA 17128

Internal Revenue Service  
Federated Investors Tower

13<sup>TH</sup> Floor, Suite 1300  
1001 Liberty Avenue  
Pittsburgh, PA 15222

Department of Public Welfare  
TPL Casualty Unit  
Estate Recovery Program

P.O. Box 8486  
Willow Oak Building  
Harrisburg, PA 17105

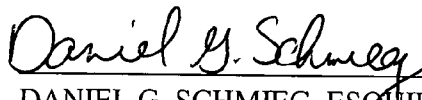
TREASURE LAKE, INC.

13 TREASURE LAKE  
DUBOIS, PA 15801

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

APRIL 1, 2009

Date

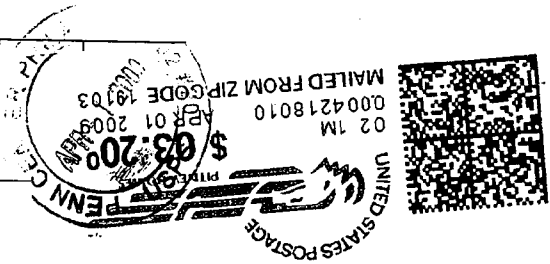
  
DANIEL G. SCHMIEG, ESQUIRE  
Attorney for Plaintiff

Name and  
Address  
of Sender



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

Line	Article Number	Name of Addressee, Street, and Post Office Address	SENT 4/1/09	TEAM 5 JED	SALE DATE 5/1/09	Postage	Fee
1		TENANT/OCCUPANT 518 TREASURE LAKE A/K/A 110 MATURA ROAD DUBOIS, PA 15801					
2		DOMESTIC RELATIONS CLEARFIELD COUNTY CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830					
3		COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE PO BOX 2675 HARRISBURG, PA 17105					
4		Commonwealth of Pennsylvania, Bureau of Individual Tax Inheritance Tax Division, 6 <sup>th</sup> Floor, Strawberry Sq., Dept 28061 Harrisburg, PA 17128					
5		Internal Revenue Service, Federated Investors Tower 13 <sup>TH</sup> Floor, Suite 1300, 1001 Liberty Avenue Pittsburgh, PA 15222					
6		Department of Public Welfare, TPL Casualty Unit Estate Recovery Program, P.O. Box 8486 Willow Oak Building Harrisburg, PA 17105					
7		TREASURE LAKE, INC. 13 TREASURE LAKE DUBOIS, PA 15801					
8		FIRST FRANKLIN FINANCIAL CORPORATION 2150 NORTH FIRST STREET, SUITE 100 SAN JOSE, CA 95131					
11							
12	JVS	Re: PAUL RICHMANN	175310				
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster: Per (Name of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.			



**TEAM 5**

FILED

APR 06 2009

William A. Shaw  
Prothonotary/Clerk of Courts



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

DEUTSCHE BANK NATIONAL TRUST COMPANY  
AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2006-FF1 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2006-FF1

Plaintiff

vs.

PAUL RICHMANN

Defendant

\* NO. 08-625-CD  
\*  
\*  
\*  
\*  
\*  
\*

**ORDER**


NOW, this 27<sup>th</sup> day of April, 2009, the Plaintiff is granted leave to serve the  
NOTICE OF SHERIFF'S SALE upon the Defendant **PAUL RICHMANN** by:

1. Publication one time in The Courier Express (DuBois) and the  
Clearfield County Legal Journal;
2. By first class mail to 518 Treasure Lake, DuBois, PA 15801; 751  
N. Pine Island Road, Plantation, FL 33324 and 2520 Olivet Church  
Road, R, Winston Salem, NC 27106-9755;
3. By certified mail, return receipt requested to 518 Treasure Lake,  
DuBois, PA 15801; 751 N. Pine Island Road, Plantation, FL 33324  
and 2520 Olivet Church Road, R, Winston Salem, NC 27106-9755;  
and
4. By posting the mortgaged premises known in this herein action as to  
518 Treasure Lake, DuBois, PA 15801.

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

**FILED** 40C  
219-1761  
APR 28 2009  
William A. Shaw  
Prothonotary/Clerk of Courts

BY THE COURT

  
FREDRIC J. AMMERMAN  
President Judge

**FILED**

**APR 28 2009**

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

Phelan Hallinan & Schmieg, LLP  
Lawrence T. Phelan, Esq., Id. No. 32227  
Francis S. Hallinan, Esq., Id. No. 62695  
Daniel G. Schmieg, Esq., Id. No. 62205  
Michele M. Bradford, Esq., Id. No. 69849  
Judith T. Romano, Esq., Id. No. 58745  
Sheetal R. Shah-Jani, Esq., Id. No. 81760  
Jenine R. Davey, Esq., Id. No. 87077  
Lauren R. Tabas, Esq., Id. No. 93337  
Vivek Srivastava, Esq., Id. No. 202331  
Jay B. Jones, Esq., Id. No. 86657  
Peter J. Mulcahy, Esq., Id. No. 61791  
Andrew L. Spivack, Esq., Id. No. 84439  
Jaime McGuinness, Esq., Id. No. 90134  
Chrisovalante P. Fliakos, Esq., Id. No. 94620  
Joshua I. Goldman, Esq., Id. No. 205047  
1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103  
215-563-7000

5 FILED No CC  
M10:558N  
JUN 17 2009  
William A. Shaw  
Prothonotary/Clerk of Courts

DEUTSCHE BANK NATIONAL TRUST :  
COMPANY AS TRUSTEE FOR FIRST : **CLEARFIELD COUNTY**  
FRANKLIN MORTGAGE LOAN TRUST 2006- : **COURT OF COMMON PLEAS**  
FF1 MORTGAGE PASS-THROUGH :  
CERTIFICATES, SERIES 2006-FF1 : **CIVIL DIVISION**  
**Plaintiff,** :  
v. : **NO. 08-625-CD**  
PAUL RICHMANN :  
:


**Defendant(s).**

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

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to **PAUL RICHMANN** on **MAY 1, 2009** at **518 TREASURE LAKE, DUBOIS, PA 15801 & 751 N. PINE ISLAND ROAD, PLANTATION, FL 33324 & 2520 OLIVET CHURCH ROAD, R, WINSTON SALEM, NC 27106-9755** in accordance with the Order of Court dated **APRIL 27, 2009**. The property was posted on **MAY 10, 2009**. Publication was advertised in **THE PROGRESS** on **MAY 7, 2009** & in **THE CLEARFIELD COUNTY LEGAL JOURNAL** on **MAY 8, 2009**.

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

PHELAN HALLINAN & SCHMIEG, LLP

By:   
\_\_\_\_\_  
Lawrence T. Phelan, Esquire  
Francis S. Hallinan, Esquire  
Daniel G. Schmieg, Esquire  
Michele M. Bradford, Esquire  
Judith T. Romano, Esquire  
Sheetal R. Shah-Jani, Esquire  
Jenine R. Davey, Esquire  
Lauren R. Tabas, Esquire  
Vivek Srivastava, Esquire  
Jay B. Jones, Esquire  
Andrew L. Spivack, Esquire  
Peter J. Mulcahy, Esquire  
Jaime McGuinness, Esquire  
Chrisovalante P. Fliakos, Esquire  
Joshua I. Goldman, Esquire  
Attorneys for Plaintiff

Dated: June 15, 2009

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

DEUTSCHE BANK NATIONAL TRUST COMPANY  
AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2006-FF1 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2006-FF1

Plaintiff

vs.

PAUL RICHMANN

Defendant

\* NO. 08-625-CD  
\*  
\*  
\*  
\*  
\*  
\*  
\*

**ORDER**

NOW, this 27<sup>th</sup> day of April, 2009, the Plaintiff is granted leave to serve the  
NOTICE OF SHERIFF'S SALE upon the Defendant **PAUL RICHMANN** by:

1. Publication one time in The Courier Express (DuBois) and the  
Clearfield County Legal Journal;
2. By first class mail to 518 Treasure Lake, DuBois, PA 15801; 751  
N. Pine Island Road, Plantation, FL 33324 and 2520 Olivet Church  
Road, R, Winston Salem, NC 27106-9755;
3. By certified mail, return receipt requested to 518 Treasure Lake,  
DuBois, PA 15801; 751 N. Pine Island Road, Plantation, FL 33324  
and 2520 Olivet Church Road, R, Winston Salem, NC 27106-9755;  
and
4. By posting the mortgaged premises known in this herein action as to  
518 Treasure Lake, DuBois, PA 15801.

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

Affidavits of Service with the Prothonotary of Clearfield County.

BY THE COURT,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

Attest.

*[Signature]*  
Prothonotary  
Clearfield County



NOTICE OF ACTION  
IN MORTGAGE FORECLOSURE  
IN THE COURT  
OF COMMON PLEAS  
OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
NO. 06-05-05  
DEUTSCHE BANK  
NATIONAL TRUST COMPANY  
AS TRUSTEE FOR  
FIRST FRANKLIN  
MORTGAGE LOAN TRUST  
2006-F11 MORTGAGE

PASS-THROUGH  
CERTIFICATES,  
SERIES 2006-F11  
VS.  
PAUL RICHMANN

NOTICE TO: PAUL RICHMANN  
NOTICE OF  
SHERIFF'S SALE OF  
REAL PROPERTY

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

Your house (real estate) at 518  
TREASURE LAKE AVENUE, 110 MATURA  
ROAD, DUBOIS, PA 15801  
is scheduled to be sold at the  
Sheriff's Sale on JULY 10, 2009 at  
10:00 A.M. at the CLEARFIELD  
County Courthouse, to enforce the  
Court Judgment of \$137,815.10  
obtained by DEUTSCHE BANK NA-  
TIONAL TRUST COMPANY AS  
TRUSTEE FOR FIRST FRANK-  
LIN MORTGAGE LOAN TRUST  
2006-F11, (the mortgagee),  
against your Prop. sit. in the City of  
SANDY, County of CLEARFIELD,  
and State of Pennsylvania.

Being Premises:  
518 TREASURE LAKE  
AVENUE, 110 MATURA ROAD,  
DUBOIS, PA 15801  
Improvements consist of residen-  
tial property.

Sold as the property of PAUL  
RICHMANN

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

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

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

ALL that certain tract of land des-  
ignated as Lot No. 120, Section 04  
in the Treasure Lake Subdivision in  
Sandy Township, Clearfield  
County, Pennsylvania, recorded in  
Plan File Volume 147 Back 25, Ex-  
cepting and reserving therefrom  
and subject to:

1. All easements, rights of way,  
reservations, restrictions and lim-  
itations shown or contained in prior  
instruments of record and in afore-  
said recorded plan.

2. The Declaration of Restric-  
tions, Treasure Lake, Inc., re-  
corded in Misc. Book Vol. 146,  
page 476, all of said restrictions  
being covenants that run with the  
land.

3. All minerals and mining rights of  
every kind and nature.

4. A lien for all unpaid charges or  
assessments as may be made by  
Developer on Treasure Lake Prop.,  
which lien shall run with the land and  
be an encumbrance against it.

5. The right of owner or operator  
of the recreational facilities within  
the said Treasure Lake Subdivision  
to assess fees and charges against  
Grantlee, its heirs, successors,  
executors, administrators and as-  
signs for the use and/or main-  
tenance of these facilities which if un-  
paid, shall become a lien upon the  
said, shall become a lien upon the  
land and be an encumbrance  
against it.

Said lot being further described as  
follows in accordance with resolu-  
tion dated May 16, 1994 by Alexander  
Surveying and approved by the  
Board of Supervisors of Sandy  
Township at a duly convened regu-  
lar meeting of the same on August  
8, 1984 and recorded in Clearfield  
County Courthouse:

Beginning at a point, said point  
being along the southern right-of-  
way for Matura Road and also being  
the northwest corner of Lot 121 in  
Section 04 of the Treasure Lake  
Plan and the northeast corner of the  
herein described parcel, further  
being shown as C-1 on a plat pre-  
pared by Alexander Surveying;  
thence along the southern right-of-  
way for Matura Road (50 foot R/W)  
by a curve to the left, said curve  
having a radius of 475.00 feet and  
an arc length of 95.20 feet, said arc  
having a chord bearing of North 53  
degrees 59 minutes 48 seconds  
West and a chord distance of  
99.81 feet, to a point, thence along  
Matura Road (50 foot R/W) by a curve  
to the left, said curve having a ra-  
dius of 475.00 feet and arc length  
of 18.00 feet, said arc having a  
chord bearing of North 61 degrees  
06 minutes 48 seconds West and a  
chord distance of 18.00 feet, to a  
point, said point being the north-  
west corner of the herein described  
parcel, thence South 41 degrees  
59 minutes 00 seconds East  
through the lands now or formerly  
owned by Treasure Lake Property  
Owners Association Inc. and along  
the Treasure Lake Plan a distance  
of 86.66 feet to a point, said point  
being the southwest corner of Lot  
121 in Section 04 of the Treasure  
Lake Plan and the southeast corner  
of the herein described parcel, fur-  
ther being described as C-2 on a

# PROOF OF PUBLICATION

STATE OF PENNSYLVANIA : SS.  
COUNTY OF CLEARFIELD :

On this 19th day of May, A.D. 2009,  
before me, the subscriber, a Notary Public in and for said County and  
State, personally appeared Margaret E. Krebs, who being duly sworn  
according to law, deposes and says that she is the President of The  
Progressive Publishing Company, Inc., and Associate Publisher of The  
Progress, a daily newspaper published at Clearfield, in the County of  
Clearfield and State of Pennsylvania, and established April 5, 1913, and  
that the annexed is a true copy of a notice or advertisement published in  
said publication in

the regular issues of May 7, 2009  
And that the affiant is not interested in the subject matter of the notice or  
advertising, and that all of the allegations of this statement as to the time,  
place, and character of publication are true.

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

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

remodeled 3 BR, roofed deck,  
 inch w/garage, hardwood floors  
 5 bath, hot tub, carpet & nice y  
 with 3 offices. Excellent conditio  
 tain a reasonable offer on this t

**t St., Clearfield 7**

#### Cars for Sale

2002 CHRYSLER Sebr  
 ing -X: 58,000 miles,  
 fully equipped, silver,  
 leather interior, power  
 sun roof. Inspected until  
 February, 2010. \$5,850.  
 Clearfield 768-7390 or  
 857-2280.

#### AUTO LOANS

Re-establish your  
 credit and drive a  
 better car!  
 Professional/  
 Confidential  
 24 Hrs. - A - Day

**1-800-378-8035**

2004 JEEP Grand  
 Cherokee Limited Edi-  
 tion, fully equipped,  
 DVD system, 52K,  
 \$11,500. 2005 Dodge Ram  
 2500 Hemi, power win-  
 dows, cruise, 42K,  
 \$13,500. Curwensville  
 236-2312.

1993 Oldsmobile Cut-  
 lass Ciera: 81,000 origi-  
 nal miles. Needs muf-  
 fler. \$1,400. Phone  
 Houtzdale 378-5958.

#### Machinery & Equipment

CAT 416 Backhoe, year  
 1987, 2 WD, extendable hoe,  
 fair tires. Runs and op-  
 erates. \$12,500. Clear-  
 field 814-765-2271.

1995 KUBOTA G1900 die-  
 sel lawn tractor, 54"  
 deck with bagger, 488  
 hours, \$3,200. Land  
 Pride 15-48 overseeder,  
 \$3,000. 202, 1500 H.D.  
 dump truck and Carmat  
 tilt bed trailer and 2002  
 B21 Kubota backhoe  
 loader. \$32,000. Lucinda  
 (814)354-2982 after 6  
 P.M.

#### Finance

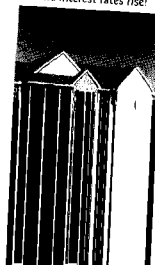
#### AN MORTG

Conventior  
 • Competitive  
 • Fast Appro  
 • Local Servit  
 First Time H  
 • Low Down P  
 • Competitive  
 • No Points or l  
 • Fast Approva

#### Real Estate

#### Money By ng Now!

onomy improves, act now  
 ces and interest rates rise!



Your house (real estate) at 518 TREASURE LAKE A/K/A 110 MATURA ROAD, DUBOIS, PA 15801 is scheduled to be sold at the Sheriff's Sale on JULY 10, 2009 at 10:00AM, at the CLEARFIELD County Courthouse, to enforce the Court Judgment of \$137,615.10 obtained by DEUTCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR FIRST FRANKLING MORTGAGE LOAN TRUST 2006-FF1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FF1, (the mortgagee), against your Prop. sit. in the City of SANDY, County of CLEARFIELD, and State of Pennsylvania.

Being Premises: 518 TREASURE LAKE A/K/A 110 MATURA ROAD, DUBOIS, PA 15801

Improvements consist of residential property.

Sold as the property of PAUL RICHMANN

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

**THE HIGHEST AND BEST BIDDER SHALL BE THE BUYER.**

**LEGAL DESCRIPTION**

All that certain tract of land designated as Lot 120, Section 04 in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in Plan File Volume 147 Rack 25. Excepting and reserving therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc., recorded in Misc. Book Vol. 146, page 476; all of said restrictions being covenants that run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Developer or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.
5. The right of owner or operator of the recreational facilities within the said Treasure Lake Subdivision to assess fees and charges against Grantee, its heirs,

**NOTICE OF ACTION  
IN MORTGAGE FORECLOSURE  
IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY, PENNSYLVANIA  
NO. 08-625-CD**

DEUTCHE BANK NATIONAL TRUST COMPANY  
AS TRUSTEE FOR FIRST FRANKLING MORTGAGE LOAN TRUST 2006-FF1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FF1 vs. PAUL RICHMANN  
NOTICE TO: PAUL RICHMANN  
NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

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

all other forms of business now or hereafter  
lawful in the Commonwealth.  
Peter F. Smith, Attorney  
P.O. Box 130  
30 South Second Street  
Clearfield, PA 16830

#### NOTICE

S&T Bank, Wealth Mgt. Group, of DuBois, Pennsylvania, hereby gives notice that it is the Co-Trustee of a revocable Living Trust dated December 19, 2006, created by Albert J. Beiga deceased, Late of 661-Treasure Lake, DuBois, Pennsylvania. Because of the death of Albert J. Beiga, distribution will be made to Trust beneficiaries in accordance with the trust terms after liabilities are paid. Notice is given to all persons having claims to submit such claims, and any persons indebted to Albert J. Beiga, notify the following without delay:

S&T Bank, Wealth Mgt Group, 614 Liberty Boulevard, PO Box 247, DuBois, PA 15801.  
William Campbell Reis, Esq., 1500 One PPG Place, Pittsburgh, PA 15222.

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

Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2005-FFH4, Asset-Backed Certificates, Series 2005-FFH4 Plaintiff,  
vs. Randy Wilson, Defendant.  
NO. 08-1849-CD  
Attorney for Plaintiff. Louis P. Vitti, Esquire, Louis P. Vitti & Associates, P.C., 916 Fifth Ave., Pgh., PA 15219. (412) 281-1725.

You have been named as Defendants in a civil action instituted by Deutsche Bank National Trust Co. et al against you in this Court. This action has been instituted to foreclose on a Mortgage dated October 20, 2005, and recorded in the Recorder's Office of Clearfield County at Instrument No. 200518450 on October 26, 2005.

You are hereby notified to plead to the above-referenced Complaint within twenty (20) days from the date of publication of this Notice or a

#### CITIMORTGAGE, INC. VS. TERRY EDWARD HANEY, SALLY MARIE HANEY NOTICE

TO TERRY EDWARD HANEY and SALLY MARIE HANEY:

You are hereby notified that on JANUARY 16, 2009, Plaintiff, CITIMORTGAGE, INC., filed a Mortgage Foreclosure Complaint endorsed with a Notice to Defend, against you in the Court of Common Pleas of CLEARFIELD County Pennsylvania, docketed to No. 0988-CD. Wherein Plaintiff seeks to foreclose on the mortgage secured on your property located at 919 MAIN STREET, WOODLAND, PA 16881 whereupon your property would be sold by the Sheriff of CLEARFIELD County.

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

administrators, executors, successors and assigns for the use and/or maintenance of these facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

Said lot being further described as follows in accordance with a re-plat dated May 18, 1994 by Alexander Surveying and approved by the Board of Supervisors of Sandy Township at a duly convened regular meeting of the same on August 8, 1994 and recorded in Clearfield County Courthouse:

Beginning at a point, said point being along the southern right-of-way for Matura Road and also being the northwest corner of Lot 121 in Section 04 of the Treasure Lake Plan and the northeast corner of the herein described parcel, further being shown as C-1 on a plat prepared by Alexander Surveying; thence along the southern right-of-way for Matura Road (50 foot R/W) by a curve to the left, said curve having a radius of 475.00 feet and an arc length of 95.20 feet, said arc having a chord bearing of North 53 degrees 59 minutes 48 seconds West and a chord distance of 99.81 feet, to a point; thence along the southern right-of-way for Matura road (50 foot R/W) by a curve to the left, said curve having a radius of 475.00 feet and an arc length of 18.00 feet, said arc having a chord bearing of North 61 degrees 06 minutes 48 seconds West and a chord distance of 18 feet, to a point, said point being the northwest corner of the herein described parcel; thence South 41 degrees 59 minutes 00 seconds East through the lands now or formerly owned by Treasure Lake Property Owners Association Inc. and along Lot Number 122 of Section 04 of the Treasure Lake Plan a distance of 86.66 feet to a point, said point being the southwest corner of Lot 121 in Section 04 of the Treasure Lake Plan and the southeast corner of the herein described parcel, further being described as C-2 on a plat prepared by Alexander Surveying; thence 42 degrees 01 minutes 58 seconds East along Lot Number 121 in Section 04 of the Treasure Lake Plan a distance of 171.73 feet to a point, the point of the beginning. Containing 16,588 Square Feet or 0.38 acre.

Being the same premises which became vested in the Grantor by deed of Recreation Land Corporation dated July 28, 1994 and recorded in Clearfield County Deed Book 1627, page 476

**TITLE TO SAID PREMISES IS VESTED IN PAUL RICHMANN, by Deed from Richard**

Bachman, dated 10/14/2005, recorded 12/01/2005, in Deed Mortgage Inst# 200520822.

Premises being: 518 TREASURE LAKE A/K/A 110 MATURA ROAD DUBOIS, PA 15801

Tax Parcel No. C02-004-00120-00-21

Daniel Schmieg, Esquire

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103

(215) 563-7000

Attorney for Plaintiff


## PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

:

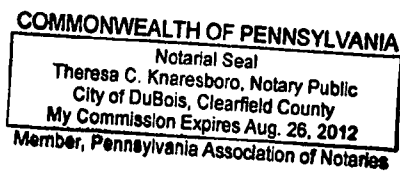
COUNTY OF CLEARFIELD :

On this 8th day of May AD 2009, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of May 8, 2009, Vol. 21, No. 19. And that all of the allegations of this statement as to the time, place, and character of the publication are true.

  
\_\_\_\_\_  
Gary A. Knaresboro, Esquire  
Editor

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

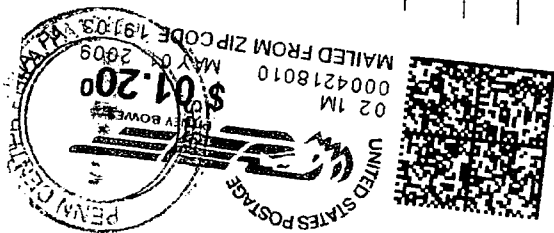
  
\_\_\_\_\_  
Notary Public  
My Commission Expires



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

Name and  
Address  
of Sender

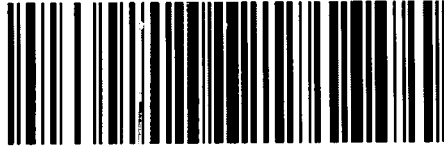
Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage
1		PAUL RICHMANN 518 TREASURE LAKE A/K/A 110 MATURA ROAD DUBOIS, PA 15801	
2		PAUL RICHMANN 751 N. PINE ISLAND ROAD PLANTATION, FL 33324	
3		RAUL RICHMANN 2520 OLIVET CHURCH ROAD, R WINSTON-SALEM, NC 27106-9755	
4			
5			
6			
7			
8			
9			
10			
11			
12	JVS	Re: PAUL RICHMANN 175310 TEAM 4	
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.
		Postmaster, Per (Name of Receiving Employee)	



TEAM 4

TEAM 4

Handwritten signature



7178 2417 6099 0027 4390

4 / JJN  
PAUL RICHMANN  
518 TREASURE LAKE A/K/A  
110 MATURA ROAD  
DUBOIS, PA 15801-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)



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## Track & Confirm

### Search Results

Label/Receipt Number: 7178 2417 6099 0027 4390

Class: First-Class Mail®

Service(s): Return Receipt Electronic

Status: Delivered

[Track & Confirm](#)

Enter Label/Receipt Number.

Your item was delivered at 8:41 AM on May 27, 2009 in PHILADELPHIA, PA 19101.

#### Detailed Results:

- Delivered, May 27, 2009, 8:41 am, PHILADELPHIA, PA 19101
- Unclaimed, May 21, 2009, 1:11 pm, DU BOIS, PA
- Notice Left, May 05, 2009, 8:54 am, DU BOIS, PA 15801
- Notice Left, May 04, 2009, 9:43 am, DU BOIS, PA 15801
- Acceptance, May 01, 2009, 4:20 pm, PHILADELPHIA, PA 19102
- Electronic Shipping Info Received, May 01, 2009

### Notification Options

#### Track & Confirm by email

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

#### Return Receipt (Electronic)

Verify who signed for your item by email. [Go >](#)[Site Map](#)[Customer Service](#)[Forms](#)[Gov't Services](#)[Careers](#)[Privacy Policy](#)[Terms of Use](#)[Business Customer Gateway](#)

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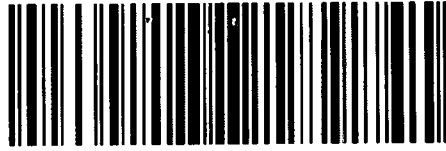
No FEAR Act EEO Data

FOIA



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United States Postal Service  
1000 ...



7178 2417 6099 0027 4406

4 / JJN  
PAUL RICHMANN  
751 N. PINE ISLAND ROAD  
PLANTATION, FL 33324-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)

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## Track & Confirm

### Search Results

Label/Receipt Number: 7178 2417 6099 0027 4406

Class: First-Class Mail®

Service(s): Return Receipt Electronic

Status: Delivered

### Track & Confirm

Enter Label/Receipt Number.

Your item was delivered at 9:07 AM on May 12, 2009 in PHILADELPHIA, PA 19101.

#### Detailed Results:

- Delivered, May 12, 2009, 9:07 am, PHILADELPHIA, PA 19101
- Undeliverable as Addressed, May 05, 2009, 11:15 am, FORT LAUDERDALE, FL 33324
- Arrival at Unit, May 04, 2009, 7:24 am, FORT LAUDERDALE, FL 33317
- Acceptance, May 01, 2009, 4:20 pm, PHILADELPHIA, PA 19102
- Electronic Shipping Info Received, May 01, 2009

### Notification Options

#### Track & Confirm by email

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

#### Return Receipt (Electronic)

Verify who signed for your item by email. [Go >](#)[Site Map](#)[Customer Service](#)[Forms](#)[Gov't Services](#)[Careers](#)[Privacy Policy](#)[Terms of Use](#)[Business Customer Gateway](#)

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No FEAR Act EEO Data

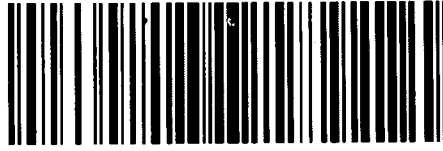
FOIA



Small text below logo



Small text below logo



7178 2417 6099 0027 4413

4 / JJN  
PAUL RICHMANN  
2520 OLIVET CHURCH ROAD, R  
WINSTON-SALEM, NC 27106-0000

--fold here (regular)

-- fold here (6x9)

--fold here (regular)

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## Track & Confirm

### Search Results

Label/Receipt Number: **7178 2417 6099 0027 4413**Class: **First-Class Mail®**Service(s): **Return Receipt Electronic**Status: **Delivered**

Your item was delivered at 8:40 AM on May 29, 2009 in PHILADELPHIA, PA 19103.

#### Detailed Results:

- Delivered, May 29, 2009, 8:40 am, PHILADELPHIA, PA 19103
- Unclaimed, May 23, 2009, 9:30 am, WINSTON SALEM, NC
- Notice Left, May 04, 2009, 10:35 am, WINSTON SALEM, NC 27106
- Arrival at Unit, May 04, 2009, 9:26 am, WINSTON SALEM, NC 27105
- Acceptance, May 01, 2009, 4:20 pm, PHILADELPHIA, PA 19102
- Electronic Shipping Info Received, May 01, 2009

### Notification Options

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Enter Label/Receipt Number.

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No FEAR Act EEO Data

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The United States Postal Service is an Equal Opportunity Employer.

# AFFIDAVIT OF SERVICE

PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE FOR FIRST  
FRANKLIN MORTGAGE LOAN TRUST 2006-  
FF1 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2006-FF1

CLEARFIELD County  
No. 08-625-CD  
Our File #: 175310

DEFENDANT(S)

PAUL RICHMANN

Type of Action  
- Notice of Sheriff's Sale

Sale Date: JULY 10, 2009

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

SERVE AT:

518 TREASURE LAKE A/K/A 110 MATURA  
ROAD  
DUBOIS, PA 15801

SERVED

Served and made known to PAUL RICHMAN, Defendant, on the 10<sup>th</sup> day of MAY,  
2009, at 6:40 o'clock P.m., at 518 TREASURE LAKE A/K/A 110 MATURA Rd., DUBOIS, PA  
15801

Commonwealth of Pennsylvania, in the manner described below:

☐ Defendant personally served.  
☐ Adult family member with whom Defendant(s) reside(s). Relationship is \_\_\_\_\_  
☐ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.  
☐ Manager/Clerk of place of lodging in which Defendant(s) reside(s).  
☐ Agent or person in charge of Defendant(s)'s office or usual place of business.  
☐ \_\_\_\_\_ an officer of said Defendant(s)'s company.  
☒ Other: POST (6:40 PM)

Description: Age \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Race \_\_\_\_\_ Sex \_\_\_\_\_ Other \_\_\_\_\_

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

Sworn to and subscribed  
before me this 11<sup>th</sup> day  
of MAY, 2009  
Notary:

By:

DM Ellis

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Marilyn A. Campbell, Notary Public  
City Of Altoona, Blair County  
My Commission Expires Dec. 6, 2011

Member, Pennsylvania Association of Notaries

NOT SERVED

\*\*\*ATTEMPT SERVICE NLT THREE (3) TIMES\*\*\*

On the \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_, at \_\_\_\_\_ o'clock \_\_.m., Defendant NOT FOUND because:

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

Sworn to and subscribed  
before me this \_\_\_\_\_ day  
of \_\_\_\_\_, 200\_\_.

Notary:

By:

Attorney for Plaintiff

DANIEL G. SCHMIEG, Esquire - I.D. No. 62205  
One Penn Center at Suburban Station, Suite 1400

**FILED**

JUN 17 2009

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

1. Mr. J. Edgar Hoover  
 2. Mr. Clegg  
 3. Mr. Glavin  
 4. Mr. Ladd  
 5. Mr. Nichols  
 6. Mr. Rosen  
 7. Mr. Tracy  
 8. Mr. Carson  
 9. Mr. Egan  
 10. Mr. Gurnea  
 11. Mr. Hendon  
 12. Mr. Pennington  
 13. Mr. Quinn  
 14. Mr. Nease  
 15. Mr. Gandy

DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST  
2006-FF1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FF1  
vs  
PAUL RICHMANN

1 @ SERVED PAUL RICHMAN

DEPUTIES UNABLE TO SERVE PAUL RICHMANN, DEFENDANT AT 518 TREASURE LAKE A/K/A LOT 120, SECT. 4, DUBOIS, CLEARFIELD COUNTY THE HOUSE WAS VACANT.

2 6/22/2009 @ SERVED PAUL RICHMANN

SERVED PAUL RICHMANN, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 751 N. PINE ISLAND ROAD, PLANTATION, FL 33324 CERT #70083230000335907181. CERT RETURNED UNCLAIMED 7/2/09 REG MAIL RETURNED A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

3 6/22/2009 @ SERVED PAUL RICHMANN

SERVED PAUL RICHMANN, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 518 TREASURE LAKE, DUBOIS, PA 15801 CERT #70083230000335907174

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

4 6/22/2009 @ SERVED PAUL RICHMANN

SERVED PAUL RICHMANN, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 2520 OLIVET CHURCH ROAD R, WINSTON SALEM, NC 27106 CERT #700832300003359. CERT & REG MAIL RETURNED UNCLAIMED 7/23/09.

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

5 6/30/2009 @ SERVED PAUL RICHMANN

SERVED PAUL RICHMANN, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 1910 LAKESIDE RESORT LN, FORT COLLINS, CO 80524 GIVEN AS FORWARDING ADDRESS. CERT #70083230000335907009 RETURNED

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

@ SERVED

NOW, APRIL 29, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR MAY 1, 2009 TO JULY 10, 2009

**FILED**  
013:35/371  
SEP 22 2009  
William A. Shaw  
Prothonotary/Clerk of Courts



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20919

NO: 08-625-CD

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2006-FF1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FF1

vs.

DEFENDANT: PAUL RICHMANN

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 2/2/2009

LEVY TAKEN 2/18/2009 @ 2:30 PM

POSTED 3/2/2009 @ 2:14 PM

SALE HELD 7/10/2009

SOLD TO DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR FIRST FRANKLIN  
MORTGAGE LOAN TRUST 2006-FF1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FF1

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 9/22/2009

DATE DEED FILED 9/22/2009

PROPERTY ADDRESS 518 TREASURE LAKE A/K/A LOT 120, SECT. 4 DUBOIS , PA 15801

SERVICES

SEE ATTACHED SHEET(S) OF SERVICES

SHERIFF HAWKINS \$283.26

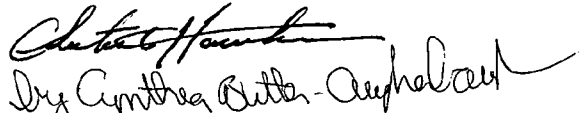
SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

\_\_\_\_\_ Day of \_\_\_\_\_ 2009

\_\_\_\_\_



Chester A. Hawkins  
Sheriff

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

DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE  
FOR FIRST FRANKLIN  
MORTGAGE LOAN TRUST 2006-  
FF1 MORTGAGE PASS-  
THROUGH CERTIFICATES,  
SERIES 2006-FF1

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

No. ....

No. 08-625-CD

No. ....

WRIT OF EXECUTION  
(Mortgage Foreclosure)

vs.

PAUL RICHMAN

Commonwealth of Pennsylvania:

County of Clearfield

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

PREMISES: 518 TREASURE LAKE, DUBOIS, PA 15801  
(See Legal Description attached)

Amount Due

\$137,615.10

Interest from 7/29/08 to Sale

\$ .....

Per diem \$22.62

Add'l Costs

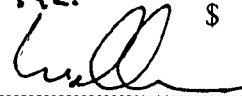
Writ Total

Prothonotary costs

\$4,665.50

\$142. -

\$



OFFICE OF THE PROTHONOTARY OF CLEARFIELD  
COUNTY, PENNSYLVANIA

Dated 1-30-09  
(SEAL)

175310

Received this writ this 2nd day  
of February A.D. 2009  
At 10:00 A.M./P.M.

Charles A. Hankins  
Sheriff Joy Cynthia Butler-Ayhalat

No. 08-625-CD.....

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

DEUTSCHE BANK NATIONAL TRUST COMPANY  
AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2006-FF1 MORTGAGE PASS-  
THROUGH CERTIFICATES, SERIES 2006-FF1

vs.

PAUL RICHMAN

---

WRIT OF EXECUTION  
(Mortgage Foreclosure)

---

Costs

Real Debt                      \$137,615.10

Int. from 7/29/08

To Date of Sale (\$22.62 per diem)

Costs

Prothy Pd.

Sheriff

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

Address: PAUL RICHMAN  
518 TREASURE LAKE  
DUBOIS, PA 15801

## **LEGAL DESCRIPTION**

All that certain tract of land designated as Lot 120, Section 04 in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in Plan File Volume 147 Rack 25. Excepting and reserving therefrom and subject to:

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

Said lot being further described as follows in accordance with a re-plat dated May 18, 1994 by Alexander Surveying and approved by the Board of Supervisors of Sandy Township at a duly convened regular meeting of the same on August 8, 1994 and recorded in Clearfield County Courthouse:

Beginning at a point, said point being along the southern right-of-way for Matura Road and also being the northwest corner of Lot 121 in Section 04 of the Treasure Lake Plan and the northeast corner of the herein described parcel, further being shown as C-1 on a plat prepared by Alexander Surveying; thence along the southern right-of-way for Matura Road (50 foot R/W) by a curve to the left, said curve having a radius of 475.00 feet and an arc length of 95.20 feet, said arc having a chord bearing of North 53 degrees 59 minutes 48 seconds West and a chord distance of 99.81 feet, to a point; thence along the southern right-of way for Matura road (50 foot R/W) by a curve to the left, said curve having a radius of 475.00 feet and an arc length of 18.00 feet, said arc having a chord bearing of North 61 degrees 06 minutes 48 seconds West and a chord distance of 18 feet, to a point, said point being the northwest corner of the herein described parcel; thence South 41 degrees 59 minutes 00 seconds East through the lands now or formerly owned by Treasure lake Property Owners Association Inc. and along Lot Number 122 of Section 04 of the Treasure Lake Plan a distance of 86.66 feet to a point, said point being the southwest corner of Lot 121 in Section 04 of the Treasure Lake Plan and the southeast corner of the herein described parcel, further being described as C-2 on a plat prepared by Alexander Surveying; thence 42 degrees 01 minutes 58 seconds East along Lot Number 121 in Section 04 of the Treasure Lake Plan a distance of 171.73 feet to a point, the point of the beginning.

Containing 16,588 Square Feet or 0.38 acre.

Being the same premises which became vested in the Grantor by deed of Recreation Land Corporation dated July 28, 1994 and recorded in Clearfield County Deed Book 1627, page 476

TITLE TO SAID PREMISES IS VESTED IN Paul Richmann, by Deed from Richard Bachman, dated 10/14/2005, recorded 12/01/2005, in Deed Mortgage Inst# 200520822.

Premises being: 518 TREASURE LAKE  
DUBOIS, PA 15801

Tax Parcel No. C02-044-00120-00-21

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME PAUL RICHMAN

NO. 08-625-CD

NOW, September 22, 2009, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on July 10, 2009, I exposed the within described real estate of Paul Richmann to public venue or outcry at which time and place I sold the same to DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2006-FF1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FF1 he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	20.90
LEVY	15.00
MILEAGE	20.90
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	5.46
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	15.00
CONTINUED SALES	20.00
MISCELLANEOUS	25.00
<b>TOTAL SHERIFF COSTS</b>	<b>\$283.26</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	30.50
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$30.50</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	137,615.10
INTEREST @ 22.6200 %	7,826.52
FROM 07/29/2008 TO 07/10/2009	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$145,461.62</b>

**COSTS:**

ADVERTISING	2,027.79
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	30.50
SHERIFF COSTS	283.26
LEGAL JOURNAL COSTS	432.00
PROTHONOTARY	142.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$3,060.55</b>

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

CHESTER A. HAWKINS, Sheriff

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

DEUTSCHE BANK NATIONAL TRUST COMPANY  
AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2006-FF1 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2006-FF1

Plaintiff

vs.

PAUL RICHMANN

Defendant

\* NO. 08-625-CD  
\*  
\*  
\*  
\*  
\*  
\*

**ORDER**

NOW, this 27<sup>th</sup> day of April, 2009, the Plaintiff is granted leave to serve the  
NOTICE OF SHERIFF'S SALE upon the Defendant **PAUL RICHMANN** by:

1. Publication one time in The Courier Express (DuBois) and the  
Clearfield County Legal Journal;
2. By first class mail to 518 Treasure Lake, DuBois, PA 15801; 751  
N. Pine Island Road, Plantation, FL 33324 and 2520 Olivet Church  
Road, R, Winston Salem, NC 27106-9755;
3. By certified mail, return receipt requested to 518 Treasure Lake,  
DuBois, PA 15801; 751 N. Pine Island Road, Plantation, FL 33324  
and 2520 Olivet Church Road, R, Winston Salem, NC 27106-9755;  
and
4. By posting the mortgaged premises known in this herein action as to  
518 Treasure Lake, DuBois, PA 15801.

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

Affidavits of Service with the Prothonotary of Clearfield County.

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

BY THE COURT,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

APR 8 2009

Attest.

*William L. Shaw*  
Prothonotary/  
Clerk of Courts

**Phelan Hallinan & Schmieg, L.L.P.**  
**One Penn Center at Suburban Station**  
**1617 John F. Kennedy Boulevard**  
**Suite 1400**  
**Philadelphia, PA 19103-1814**  
**(215) 563-7000**  
**Fax: (215) 563-7009**

Foreclosure Manager

Representing Lenders in  
Pennsylvania and New Jersey

April 29, 2009

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

Attn: Real Estate Department

Fax Number: 814-765-5915

Re: DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR FIRST  
FRANKLIN MORTGAGE LOAN TRUST 2006-AFF1 MORTGAGE PASS-  
THROUGH CERTIFICATES, SERIES 2006-AFF1 v.  
PAUL RICHMANN  
518 TREASURE LAKE A/K/A 110 MATURA ROAD DUBOIS, PA 15801  
Court No. 08-625-CD

Dear Sir/Madam:

Please Postpone the Sheriff Sale of the above referenced property, which is  
scheduled for May 1, 2009 due to the following: Service of NOS.

The Property is to be relisted for the July 10, 2009 Sheriff Sale.

Thank you for your correspondence in this matter.

Very Truly Yours,  
TOBY BJORKMAN for  
Phelan Hallinan & Schmieg, LLP

**CHESTER A. HAWKINS**  
**SHERIFF**

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



Hasler

016H16505405

**\$00.610**

06/22/2009

Mailed From 16830  
**US POSTAGE**



PAUL RICHMANN  
751 N. PINE ISLAND ROAD  
PLANTATION, FL 33324

**CHESTER A. HAWKINS**  
**SHERIFF**

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



Hasler

016H16505405

**\$00.610**

06/22/2009

Mailed From 16830  
**US POSTAGE**

*Return not  
at this address  
in over 9 yrs.*

*UTZ*

PAUL RICHMANN

~~751 N. PINE ISLAND ROAD~~  
~~PLANTATION, FL 33324~~

- ☐ A ☐ INSUFFICIENT ADDRESS ☐ OTHER  
☐ C ☐ ATTEMPTED NOT KNOWN  
☐ S ☐ NO SUCH NUMBER/ STREET  
☒ NOT DELIVERABLE AS ADDRESSED  
- UNABLE TO FORWARD

**RTS**  
RETURN TO SENDER

1683032472 0004  
27T06#9755 RD24





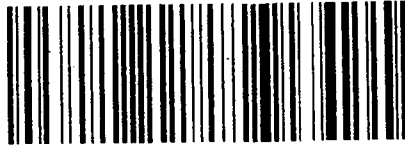


SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"><li>■ Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.</li><li>■ Print your name and address on the reverse so that we can return the card to you.</li><li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li></ul> 1. Article Addressed to:  PAUL RICHMANN 751 N. PINE ISLAND ROAD PLANTATION, FL 33324		A. Signature <b>X</b> <div><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</div>	
		B. Received by (Printed Name)	C. Date of Delivery
		D. Is delivery address different from Item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
2. Article Number (Transfer from service label)		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
PS Form 3811, February 2004		Domestic Return Receipt	

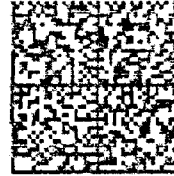
7008 3230 0003 3590 7181

102595-02-M-1540

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



7008 3230 0003 3590 7181



Hasler

0'S-46525405

\$05.71

06 22 2009

Mailed From 16830  
US POSTAGE

Rec. 7-2-09

PAUL RICHMANN  
751 N. PINE ISLAND ROAD  
PLANTATION, FL 33324

NIXIE 330 SE 1 00 06/29/09

RETURN TO SENDER  
ATTEMPTED - NOT KNOWN  
UNABLE TO FORWARD

232431331

BC: 16830247201 \*2343-17054-22-38

16830@2472

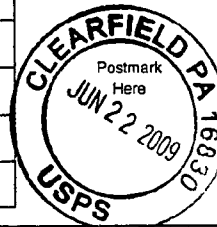


U.S. Postal Service<sup>TM</sup>  
**CERTIFIED MAIL<sup>TM</sup> RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE

Postage	\$ 61
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.71



Sent To	PAUL RICHMANN
Street, Apt. No., or PO Box No.	751 N. PINE ISLAND ROAD
City, State, ZIP+4	PLANTATION, FL 33324

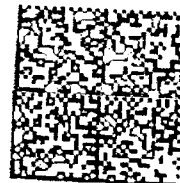
PS Form 3800, August 2005

See Reverse for Instructions



**CHESTER A. HAWKINS**  
**SHERIFF**

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



Hasler

016H16505405

**\$00.61**

06/22/2009

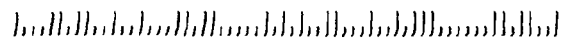
Mailed From 16830  
**US POSTAGE**

PAUL RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801

X 165 NFE 1 3Q8C 00 06/25/09  
FORWARD TIME EXP RTN TO SEND  
RICHMANN, PAUL  
1910 LAKESIDE RESORT LN  
FORT COLLINS CO 80524-5115

RETURN TO SENDER

16830@2472



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

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

PAUL RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

- ☐ Agent  
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

- ☐ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number  
(Transfer from service label)

7008 3230 0003 3590 7174

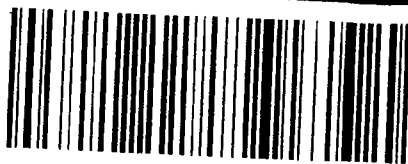
PS Form 3811, February 2004

Domestic Return Receipt

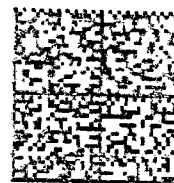
102595-02-M-1540

CHESTER A. HAWKINS  
SHERIFF

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



7008 3230 0003 3590 7174



Huster

078416508405

\$05.71

06 22 2009

Mailed From 16830  
US POSTAGE

*Paul*

PAUL RICHMANN  
518 TREASURE LAKE  
DUBOIS, PA 15801

NAME

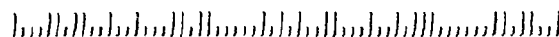
07-23

1-23

X 155 N7E 1 308C 02 06/25/09  
FORWARD TIME EXP RTN TO SEND  
RICHMANN, PAUL  
1910 LAKESIDE RESORT LN  
FORT COLLINS CO 80524-5115

RETURN TO SENDER

16830@2472



U.S. Postal Service™

CERTIFIED MAIL™ RECEIPT

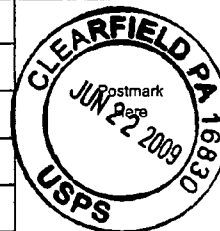
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE

7008 3230 0003 3590 7174

Postage	\$ 61
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.71



Sent To

Street Apt. No. or PO Box No. PAUL RICHMANN  
518 TREASURE LAKE  
City, State, ZIP+4 DUBOIS, PA 15801

PS Form 3800, August 2006

See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

PAUL RICHMANN  
2520 OLIVET CHURCH ROAD  
WINSTON SALEM, NC 27106

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

**X**☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

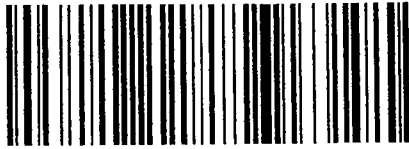
7008 3230 0003 3590 7167

PS Form 3811, February 2004

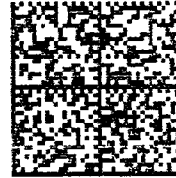
Domestic Return Receipt

102595-02-M-1540

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



7008 3230 0003 3590 7167



Haster

016H16505405

\$05.71

06/22/2009

Mailed From 16830  
US POSTAGE

Rec.  
7-23-09

PAUL RICHMANN  
2520 OLIVET CHURCH ROAD  
WINSTON SALEM, NC 27106

LN R24  
24.09

NIXIE

274 SE 1

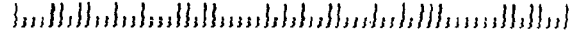
08 07/13/09

RETURN TO SENDER  
UNCLAIMED  
UNABLE TO FORWARD

BC: 15830247201

\*2080-01043-15-05

27106397593002472



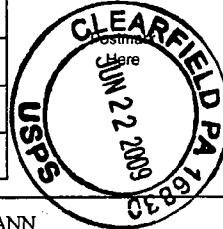
7167 0650 0003 3230 7008

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**CERTIFIED MAIL<sup>TM</sup> RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

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**OFFICIAL USE**

Postage	\$ 61
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.71



Sent To	PAUL RICHMANN
Street, Apt. No., or PO Box No.	2520 OLIVET CHURCH ROAD
City, State, ZIP+4	WINSTON SALEM, NC 27106

PS Form 3800, August 2005

See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

PAUL RICHMANN  
1910 LAKESIDE RESORT LN  
FORT COLLINS, CO 80524

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

**X**

- ☐ Agent  
☐ Addressee

B. Received by (*Printed Name*)

C. Date of Delivery

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

3. Service Type

- ☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (*Extra Fee*) ☐ Yes

2. Article Number  
(*Transfer from service label*)

7008 3230 0003 3590 7099

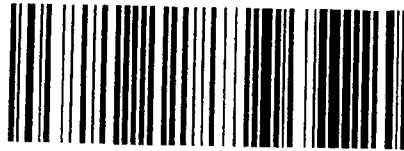
PS Form 3811, February 2004

Domestic Return Receipt

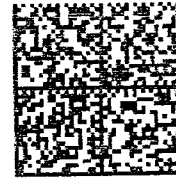
102595-02-M-1540



7  
CHESTER A. HAWKINS  
SHERIFF  
COURTHOUSE  
1 NORTH SECOND STREET - SUITE 116  
CLEARFIELD, PENNSYLVANIA 16830



7008 3230 0003 3590 7099



Hasler

016H16505405

\$05.71

06/30/2009

Mailed From 16830  
US POSTAGE

*Handwritten signature/initials in a circle*

PAUL RICHMANN  
1910 LAKESIDE RESORT LN  
FORT COLLINS, CO 80524

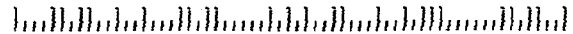
1st NOTICE 7-3

NIXIE 802 SE 1 40 07/23/09

RETURN TO SENDER  
UNCLAIMED  
UNABLE TO FORWARD

EC: 16830247201 \*1768-00848-02-39

0052405483000000

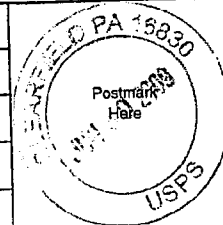


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For delivery information visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE

Postage \$  
Certified Fee  
Return Receipt Fee  
(Endorsement Required)  
Restricted Delivery Fee  
(Endorsement Required)  
Total Postage & Fees \$ 5.71



Sent To  
Street, Apt. No.,  
or PO Box No.  
City, State, ZIP+4  
PAUL RICHMANN  
1910 LAKESIDE RESORT LN  
FORT COLLINS, CO 80524

PS Form 3800, August 2006

See Reverse for Instructions

7008 3230 0003 3590 7099

Rec.  
7-27-09

**FILED**

**SEP 22 2009**

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