

08-1241-CD

Nationstar al vs Rodney Dixon al

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC

Plaintiff,

NO.: 2008-1241-CD

vs.

TYPE OF PLEADING

RODNEY A. DIXON and
ANGEL M. DIXON,

CIVIL ACTION - COMPLAINT
IN MORTGAGE FORECLOSURE

Defendants.

FILED ON BEHALF OF:

Nationstar Mortgage, LLC f/k/a
Centex Home Equity Company, LLC
Plaintiff
COUNSEL OF RECORD FOR THIS
PARTY:

Scott A. Dietterick, Esquire
Pa. I.D. #55650
Kimberly A. Bonner, Esquire
Pa. I.D. #89705

TO: DEFENDANT(s)

YOU ARE HEREBY NOTIFIED TO PLEAD TO THE
ENCLOSED COMPLAINT WITHIN TWENTY (20) DAYS
FROM SERVICE HEREOF OR A DEFAULT JUDGMENT
MAY BE ENTERED AGAINST YOU.

ATTORNEY FOR PLAINTIFF

I HEREBY CERTIFY THAT THE ADDRESS
OF THE PLAINTIFF IS:

350 Highland Drive
Lewisville, TX 75067

AND THE DEFENDANT(S):

478 East 9th Street
Clearfield, PA 16830

ATTORNEY FOR PLAINTIFF

CERTIFICATE OF LOCATION
I HEREBY CERTIFY THAT THE LOCATION OF
THE REAL ESTATE AFFECTED BY THIS LIEN IS
478 East 9th Street Clearfield, PA 16830

ATTORNEY FOR PLAINTIFF

JAMES, SMITH, DIETTERICK &
CONNELLY LLP

P.O. Box 650
Hershey, PA 17033

(717) 533-3280

FILED

m 1:45p.m. GK No CC

JUL 07 2008

2 COMPI. TO

SHFF.

William A. Shaw
Prothonotary/Clerk of Courts

ATTY PAID 95.00

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.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC

Plaintiff,

NO.:

vs.

RODNEY A. DIXON and
ANGEL M. DIXON,

Defendants.

NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claim 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 SHOULD NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

NOTICE TO DEFEND

David S. Meholick, Court Admin.
Clearfield County Courthouse
Clearfield, PA 16830
Phone (814) 765-2641 ext 5982

LAWYER REFERRAL SERVICE

Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
P.O. Box 186
Harrisburg, PA 17108
Phone (800) 692-7375

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC

Plaintiff,

NO.:

vs.

RODNEY A. DIXON and
ANGEL M. DIXON,

Defendants.

AVISO

USTED HA SIDO DEMONDADO/A EN CORTE. Si usted desea defenderse de las demandas que se presentan mas adelante en las siguientes paginas, debe tomar accion dentro do los proximos veinte (20) dias despues de la notifacacion de esta Demanda y Aviso radicando personalmente o por medio de un abogado una comperencia escrita y redicanco en la Courte por escrito sus defensas de, y objeciones a, los demandas presentadas aqui en contra suya. Se le advierte de que si usted falla de tomar accion como se describe anteriormente, el caso puede proceder sin usted y un fallo por cualquier suma de dinero reclamada en la demanda o cualquier otra reclamacion o remedio solicitado por el demandante puede ser dictado en contra suya por la Corte sin mas aviso adicional. Usted puede perder dinero O propieded u otros derechos importantes para usted.

USTED DEBE LLEVAR ESTE DOCUMENTO A SU ABAGADO IMMEDIATAMENTE. SI USTED NO TIENE UN ABOGADO O NO PUEDE PAGARLE A UNO, LLAME A VAYA A LA SIGUEINTE OFICINA PARA AVERIGUAR DONDE PUEDE ENCONTRAR ASISTENCIA LEGAL.

NOTICE TO DEFEND

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC

Plaintiff,

NO.:

vs.

RODNEY A. DIXON and
ANGEL M. DIXON,

Defendants.

CIVIL ACTION - COMPLAINT IN MORTGAGE FORECLOSURE

And now comes Nationstar Mortgage, LLC f/k/a Centex Home Equity Company, LLC,
by its attorneys, James, Smith, Dietterick & Connelly LLP, and files this Complaint in Mortgage
Foreclosure as follows:

1. The Plaintiff is Nationstar Mortgage, LLC f/k/a Centex Home Equity Company, LLC, which has its principal place of business at 350 Highland Drive, Lewisville, Texas 75067.
2. The Defendants, Rodney A. Dixon and Angel M. Dixon, are individuals whose last known address is 478 East 9th Street, Clearfield, Pennsylvania, 16830.
3. On or about May 7, 2004, Defendants executed a Note in favor of Plaintiff in the original principal amount of \$30,600.00. A true and correct copy of said Note is marked Exhibit "A", attached hereto and made a part hereof.
4. On or about May 7, 2004, as security for payment of the aforesaid Note, Defendants made, executed and delivered to Plaintiff a Mortgage in the original principal amount of \$30,600.00 on the premises hereinafter described, with said Mortgage being recorded in the

Office of the Recorder of Deeds of Clearfield County on May 10, 2004, as Instrument #200407255. A true and correct copy of said Mortgage containing a description of the mortgaged premises is marked Exhibit "B", attached hereto and made a part hereof.

5. Defendants are the record and real owners of the aforesaid mortgaged premises.

6. Defendants are in default under the terms of the aforesaid Mortgage and Note for, inter alia, failure to pay the monthly installments of principal and interest when due.

7. On or about May 19, 2008, Defendants were mailed a combined Notice of Homeowners' Emergency Mortgage Assistance Act of 1983 and Notice of Intention to Foreclose Mortgage, in compliance with the Homeowner's Emergency Mortgage Assistance Act, Act 91 of 1983 and Act 6 of 1974, 41 P.S. §101, et seq. A true and correct copy of said Notices are marked Exhibit "C, attached hereto and made a part hereof.

8. The amount due and owing Plaintiff by Defendants is as follows:

Principal	\$ 29,348.84
Interest through 6/30/08	\$ 1,283.01
Late Charge	\$ 120.42
Property Insurance	\$ 1,574.00
Bank Fees	\$ 289.14
Attorneys' fees	\$ 1,350.00
Court, Sheriff & Title Costs	\$ <u>2,500.00</u>

TOTAL **\$ 36,465.41**

plus interest on the principal sum (\$29,348.84) from June 30, 2008, at the rate of \$8.84 per diem, plus additional late charges, and costs (including additional escrow advances), additional attorneys' fees and costs and for foreclosure and sale of the mortgaged premises.

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure for the amount due of \$36,465.41, with interest thereon at the rate of \$8.84 per diem from June 30, 2008, plus additional late charges, and costs (including additional escrow advances), additional attorneys' fees and costs and for foreclosure and sale of the mortgaged premises

JAMES SMITH, DIETTERICK & CONNELLY LLP

BY: 

Scott A. Dietterick, Esquire

PA I.D. # 55650

Kimberly A. Bonner, Esquire

PA I.D. #89705

Attorneys for Plaintiff

P.O. Box 650

Hershey, PA 17033

(717) 533-3280

THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

EXHIBIT "A"

PAY.

MAY 7, 2004

DALLAS, TX 75235

[Date]

[City]

[State]

478 EAST 9TH STREET, CLEARFIELD, PENNSYLVANIA 16830

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 30,600.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is

CENTEX HOME EQUITY COMPANY, LLC

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 6.990 %. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month.

I will make my monthly payments on the 15th day of each month beginning on JUNE 15

2004. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on MAY 15, 2034, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at P.O. BOX 199400

DALLAS, TX 75219-9077

or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. \$ 203.38. This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the 15th day of MAY, 2006, and on that day every 6TH month thereafter. Each date on which my interest rate could change is called a "Change Date."

preceding the month in which the Change Date occurs is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **SEVEN AND 340/1000** percentage point(s) (**7.340** %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than **8.990** % or less than **6.990** %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than **ONE AND 000/1000** percentage points(s) (**1.000** %) from the rate of interest I have been paying for the preceding **6** months. My interest rate will never be greater than **13.990** % or lower than **6.990** %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the telephone number of a person who will answer any questions I may have regarding the notice.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial prepayment may reduce the amount of my monthly payments after the first Change Date following my partial prepayment. However, any reduction due to my partial prepayment may be offset by an interest rate increase.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal that has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

(D) No Waiver by Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

10. WAIVERS

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

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

all or all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

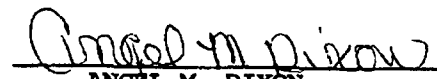
12. APPLICABLE LAW

This Note shall be governed by the laws of the State of **PENNSYLVANIA**. If a law, which applies to this loan and sets maximum loan charges is finally interpreted so that the interest and other charges collected or to be collected in connection with this loan exceed the permitted limits, then: (A) any such interest or other charge shall be reduced by the amount necessary to reduce the interest or other charge to the permitted limit; and (B) any sums already collected from me which exceed permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment, but in no event will a prepayment charge be assessed if the Note Holder chooses to reduce my principal balance by applying such excess amounts.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.



RODNEY A. DIXON (Seal)
SSN: _____ -Borrower



ANGEL M. DIXON (Seal)
SSN: _____ -Borrower

SSN: _____ (Seal)

-Borrower

SSN: _____ (Seal)

-Borrower

SSN: _____ (Seal)

-Borrower

SSN: _____ (Seal)

-Borrower

SSN: _____ (Seal)

-Borrower

SSN: _____ (Seal)

-Borrower

[Sign Original Only]

ALLONGE TO NOTE

LOAN NUMBER: 259104027

ALLONGE TO NOTE DATED: 5/7/2004

LOAN AMOUNT: \$30,600.00

PROPERTY ADDRESS:

478 EAST 9TH STREET, CLEARFIELD, PA 16830

IN FAVOR OF:

Centex Home Equity Company, LLC

AND EXECUTED BY:

**RODNEY A. DIXON
ANGEL M. DIXON**

PAY TO THE ORDER OF

WITHOUT RECOURSE

Centex Home Equity Company, LLC

BY: 

Lisa Spradlin

TITLE: DOCUMENT SIGNER

DATE : 05/12/2004

EXHIBIT "B"

Prepared By:
SARAH ABBOTT

Return To:
CENTEX HOME EQUITY COMPANY, LLC
P.O. BOX 199500, FINAL DOCS
Dallas, TX 75219

Parcel Number:
1

259104027

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated together with all Riders to this document.

5/07/2004

(B) "Borrower" is
RODNEY A. DIXON AND
ANGEL M. DIXON

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is
CENTEX HOME EQUITY COMPANY, LLC
Lender is a **A LIMITED LIABILITY COMPANY**

PENNSYLVANIA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3039 1/01

VMP -6(PA) (0008)

Page 1 of 16

Initials: **RDQD**

VMP MORTGAGE FORMS - (800)521-7291



BORR: DIXON

LOAN #: 259104027DT

FUND

DATE: 5/10/2004



259104027

organized and existing under the laws of **THE STATE OF DELAWARE**
Lender's address is **2828 NORTH HARWOOD**

DALLAS, TX 75201-1516

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated

5/07/2004

The Note states that Borrower owes Lender

THIRTY THOUSAND SIX HUNDRED & 00/100 Dollars
(U.S. \$ **30,600.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **5/15/2034**

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|-----------------------------------------------------------|---------------------------------------------------------|---------------------------------------------|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Other(s) [specify] |

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

259104027

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the COUNTY [Type of Recording Jurisdiction]

of CLEARFIELD [Name of Recording Jurisdiction]:
All that tract or parcel of land as shown on Schedule "A" attached hereto
which is incorporated herein and made a part hereof.

which currently has the address of

478 EAST 9TH STREET
CLEARFIELD

[City], Pennsylvania

16830

[Street]

[Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

Legal Description - Exhibit 'A'

ALL that certain lot of ground situate in the Borough of Clearfield, County of Clearfield and State of Pennsylvania, known as Lot No. 11 in the recorded plot of Walker & Heath's Lots, and bounded and described as follows:

ON the East by Ninth Street; on the North by Lot No. 12 now or formerly owned by Oliver Holley; on the West by an alley and on the South by Lot No. 10. Said lot being forty (40) feet front on Ninth Street and extending back to an alley one hundred and fifty (150) feet.

Having thereon erected a dwelling known as 478 East 9th Street, Clearfield, Pennsylvania.

Being identified in the Clearfield County Mapping and Assessment Office as Map No. 4.4-K08-247-00073.

BEING the same premises as were conveyed to Rodney A. Dixon and Angel M. Dixon, husband and wife, by Deed of Centex Home Equity Company, LLC dated May 5, 2004 and entered for record in the Recorder's Office of Clearfield County to Instrument No. _____

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BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in

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full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the

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Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

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If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

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(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of

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Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all

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expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

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Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. Lender shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured as specified, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by Applicable Law.

23. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument and the estate conveyed shall terminate and become void. After such occurrence, Lender shall discharge and satisfy this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Waivers. Borrower, to the extent permitted by Applicable Law, waives and releases any error or defects in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

25. Reinstatement Period. Borrower's time to reinstate provided in Section 19 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

26. Purchase Money Mortgage. If any of the debt secured by this Security Instrument is lent to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

27. Interest Rate After Judgment. Borrower agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the rate payable from time to time under the Note.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

George A. Michaels

Rodney A. Dixon (Seal)
RODNEY A. DIXON -Borrower

Angel M. Dixon (Seal)
ANGEL M. DIXON -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

EXHIBIT "C"



May 19, 2008



Rodney A. Dixon
478 East 9th Street
Clearfield, PA 16830

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

IMPORTANT INFORMATION CONCERNING YOUR RIGHTS IS CONTAINED ON PAGE FOUR

The Homeowners' Emergency Mortgage Assistance Program (HEMAP) may be able to help to save your home. This notice explains how the program works.

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

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

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

La Notificacion en adjunto es de suma importancia, pues afecta su derecho a continuar viviendo en su casa. Si no comprende el contenido de esta notificacion obtenga una traduccion inmediatamente llamando esta agencia (Pennsylvania Housing Finance Agency) sin cargos al numero mencionado arriba. Puedes ser elegible para un prestamo por el programa llamado "Homeowners' Emergency Mortgage Assistance Program" al cual puede salvar su casa de la perdida del derecho a redimir su hipoteca.

HOMEOWNER'S NAME(S):
PROPERTY ADDRESS:

LOAN ACCOUNT NUMBER:
CURRENT SERVICER

Rodney A. Dixon
478 East 9th Street
Clearfield, PA 16830
0259104027
Nationstar Mortgage LLC

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

You may be eligible for financial assistance, which can save your home from foreclosure and help you make future mortgage payments if you comply with the provision of the Homeowners' Emergency Mortgage Assistance Act of 1983 (the "Act"). You may be eligible for emergency mortgage assistance:

If your default has been caused by circumstances beyond your control, if you have a reasonable prospect of being able to pay your mortgage payments, and if you meet other eligibility requirements established by the Pennsylvania Housing Finance Agency.

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

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

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

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

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

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

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

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at 478 East 9th Street Clearfield, PA 16830 IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due:

(a) Monthly payments from 03/15/2008:	\$919.35
(b) Late charge(s):	\$90.85
(c) Other charge(s): NSF and Advances	\$1,737.50
(d) Less: Credit Balance	\$0.00
(e) Total amount required as of 05/17/2008:	\$2,747.70

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (if applicable):

HOW TO CURE THE DEFAULT - You may cure this default within THIRTY (30) DAYS from the date of this Notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO LENDER, WHICH IS \$2,747.70, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES (and other charges) WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.** Payments must be made either by cash, cashier's check, certified check, or money order made payable to Nationstar Mortgage LLC at 350 Highland Drive Lewisville, TX 75067.

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

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

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

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

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the earliest date that such Sheriff's Sale of the mortgaged property could be held would be **approximately five (5) months from the date of this Notice.** A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER

Name of Lender:	Nationstar Mortgage LLC
Address:	350 Highland Drive Lewisville, TX 75067
Telephone Number:	1-888-850-9398
Loss Mitigation Department:	1-888-850-9398 x3705
Website:	www.nationstarmtg.com

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

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

YOU MAY ALSO HAVE THE RIGHT

- To sell the property to obtain money to pay off the mortgage debt, or to borrow money from another lending institution to pay off this debt.
- To have this default cured by any third party acting on your behalf.
- To have the mortgage restored to the same position as if no default had occurred. (However, you do not have this right to cure your default more than three times in any calendar year).
- To assert the nonexistence of a default in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents.
- To assert any other defense you believe you may have to such action by the lender.
- To seek protection under the federal bankruptcy law.

Nationstar Mortgage LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

Federal law gives you thirty days after you receive this letter to dispute the validity of this debt or any part of it. Unless you dispute the debt within that 30 day period, we will assume that it is valid. If you notify us in writing at the address above within the thirty day period that the debt, or any portion thereof, is disputed, we will:

- 1) Provide to you verification of the debt or a copy of any judgment entered against you.**
- 2) Provide to you the name and address of your original creditor, if the original creditor is different from the current creditor.**

Sincerely,
Nationstar Mortgage LLC

Appendix B
Consumer Credit Counseling Agency
Notification To:

Date: _____

Name of Mortgagee: _____

Address: _____

In accordance with the Pennsylvania Homeowner's Emergency Mortgage Assistance Program (Act 91 of 1983), we have been approached for mortgage counseling assistance by:

Name of Applicant

Address

Telephone Number

Mortgage Loan Number

Address of property on which mortgage is in default,
If different from above.

The counseling agency met with the above named applicant on _____
Date

Who have indicated that they are more than sixty (60) days delinquent on their mortgage payments and have received notification to foreclosure from:

Name and Address of Mortgage

In accordance with the Homeowner's Emergency Mortgage Assistance Program, this is to inform you that:

1. If the delinquency cannot be resolved within the 30 day forbearance period as provided by the Servicer, the applicant listed above may apply to the Pennsylvania Housing Finance Agency for Homeowner's Emergency Mortgage Assistance.
2. By a copy of this Notice, we are notifying all other mortgagees, if any, which the applicant has indicated as also having a mortgage on the property identified above.
3. It is our understanding that the 30 day forbearance period in which we are now in ends on _____.
4. No legal action to enforce the mortgage may occur during this forbearance period, unless procedural time limits were not met by the homeowner.

* Indicates Counties Served

<p>Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 *Bucks, Chester, Delaware, Montgomery, Philadelphia</p>	<p>American Financial Counseling Services 1 Abington Plaza, Suite 403 Old York Road and Township Line Jenkintown, PA 19046 (800) 490-3039 *Delaware, Montgomery</p>	<p>Bucks County Housing Group 470 Old Dublin Pike Doylestown, PA 18901 (866) 866-0280 *Bucks</p>
<p>Action Housing Inc 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 281-2102 *Allegheny, Beaver, Butler, Fayette, Greene, Washington, Westmoreland</p>	<p>American Financial Counseling Services 175 Strafford Avenue, Suite One Wayne, PA 19087 (800) 490-3039 *Bucks, Chester, Delaware, Montgomery, Philadelphia</p>	<p>Bucks County Housing Group 515 West End Blvd Quakertown, PA 18951 (866) 866-0280 *Bucks</p>
<p>Adams County Interfaith Housing Authority 40 E High Street Gettysburg, PA 17325 (717) 334-1518 *Adams, Cumberland, Franklin, York</p>	<p>American Financial Counseling Services 906 Penn Avenue Wyomissing, PA 19610 (610) 780-0680 *Berks</p>	<p>Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 *Berks, Chester, Schuylkill</p>
<p>Advocates for Financial Independence 1806 S Broad Street, Suite 1B Philadelphia, PA 19145 (215) 389-2810 *Philadelphia</p>	<p>American Red Cross - Hanover Chapter 529 Carlisle Street Hanover, PA 17331 (717) 637-3768 *Adams, Franklin, York</p>	<p>Carroll Park Community Council, Inc. 5218 Master Street Philadelphia, PA 19131 (215) 877-1157 *Chester, Delaware, Philadelphia</p>
<p>Allegheny County Acorn 5907 Penn Avenue, Suite 300 Pittsburgh, PA 15206 (412) 441-6551 *Allegheny</p>	<p>American Red Cross of Chester 1729 Edgemont Avenue Chester, PA 19013 (610) 874-1484 *Chester, Delaware</p>	<p>CCCS of Delaware Valley 1230 New Rodgers Road, Suite F1 Bristol, PA 19007 (215) 563-5665 *Bucks</p>
<p>American Credit Counseling Institute 21 S Church Street West Chester, PA 19380 (888) 212-6741 *Chester</p>	<p>APM 2147 Norht Sixth Street Philadelphia, PA 19122 (215) 235-6788 *Chester, Delaware, Philadelphia</p>	<p>CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 *Bucks, Delaware, Montgomery, Philadelphia</p>
<p>American Credit Counseling Institute 300 North Pottstown Pike, Suite 210 Exton, PA 19341 (888) 212-6741 *Berks, Bucks, Montgomery</p>	<p>Armstrong CO Community Action Agency 124 Armsdale Road, Suite 211 Kittanning, PA 16201 (724) 548-3405 *Armstrong</p>	<p>CCCS of Delaware Valley 1777 Sentry Parkway W, Suite 200 Blue Bell, PA 19422 (215) 563-5665 *Montgomery</p>
<p>American Credit Counseling Institute 528 Dekalb Street Norristown, PA 19401 (610) 971-2210 *Montgomery</p>	<p>Blair County Community Action Agency 2100 6th Avenue, Suite 102 P.O. Box 1833 Altoona, PA 16602 (814) 946-3651 *Blair</p>	<p>CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 (215) 563-5665 *Delaware</p>
<p>American Credit Counseling Institute 530 W Street Road, Suite 201 Warminster, PA 18974 (215) 444-9429 *Bucks, Montgomery, Philadelphia</p>	<p>Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 *Crawford, Erie, Warren</p>	<p>CCCS of Delaware Valley Marshal Building 790 E Market St, Suite 170 West Chester, PA 19382 (215) 563-5665 *Chester, Delaware</p>
<p>American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 (888) 212-6741 *Bucks, Chester, Montgomery, Philadelphia</p>	<p>Bucks County Housing Group 200 West Bridge Street Morrisville, PA 19067 (866) 866-0280 *Bucks</p>	<p>CCCS of Delaware Valley Catholic Social Services Building 7340 Jackson Street Philadelphia, PA 19136 (215) 563-5665 *Bucks, Philadelphia</p>
<p>American Credit Counseling Institute 937 North Hanover Street Pottstown, PA 19460 (888) 212-6741 *Berks, Bucks, Montgomery</p>	<p>Bucks County Housing Group 2324 Second Street Pike, Suite 17 Wrightstown, PA 18940 (866) 866-0280 *Bucks</p>	<p>CCCS of Delaware Valley One Cherry Hill, Suite 215 Cherry Hill, PA 08002 (215) 563-5665 *Philadelphia</p>
	<p>Bucks County Housing Group 349 Durham Road Pennel, PA 19047 (866) 866-0280 *Bucks</p>	<p>CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 *Berks, Bucks, Carbon, Lancaster, Lehigh, Northampton, Schuylkill</p>

* Indicates Counties Served

CCCS of Northeastern PA
1400 Abington Exec. Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163
*Carbon, Columbia, Lackawanna, Lycoming,
Monroe, Montour, Northumberland, Pike,
Sullivan, Tioga, Union, Wayne, Wyoming

CCCS of Northeastern PA
201 Basin Street, Suite 6
Williamsport, PA 17701
(570) 323-6627
*Centre, Clinton, Lycoming, Northumberland,
Union

CCCS of Northeastern PA
202 W Hamilton Avenue
State College, PA 16801
(814) 238-3668
*Blair, Centre, Clearfield, Clinton, Huntingdon,
Juniata, Mifflin

CCCS of Northeastern PA
401 Laurel Street
Pittston, PA 18640
(570) 602-2227
*Bradford, Carbon, Columbia, Lackawanna,
Lycoming, Monroe, Montour, Northumberland,
Pike, Sullivan, Tioga, Union, Wayne, Wyoming

CCCS of Northeastern PA
411 Main Street, Suite 104
Stroudsburg, PA 18360
(570) 420-8980
*Bradford, Carbon, Monroe, Pike, Wayne

CCCS of Western PA
1 North Gate Square #2
Garden Center Dr
Greensburg, PA 15601
(888) 511-2227
*Fayette, Greene, Indiana, Somerset,
Washington, Westmoreland

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
(888) 511-2227
*Adams, Cumberland, Dauphin, Franklin, Perry,
Synder, York

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
(888) 511-2227
*Cambria, Clearfield, Indiana, Somerset

CCCS of Western PA
312 Chestnut Street, Suite 227
Meadville, PA 16335
(888) 511-2227
*Lawrence

CCCS of Western PA
41 East Chestnut Street
Washington, PA 15301
(888) 511-2227
*Washington

CCCS of Western PA
4402 Peach Street
Erie, PA 16509
(888) 511-2227
*Crawford, Erie, Warren

CCCS of Western PA
524 Franklin Avenue
Aliquippa, PA 15001
(888) 511-2227
*Cameron

CCCS of Western PA
917 A Logan Boulevard
Altoona, PA 16602
(888) 511-2227
*Armstrong, Bedford, Blair, Cambria, Centre,
Clearfield, Huntingdon, Juniata, Mifflin, Union

CCCS of Western PA
971 Third Street
Beaver, PA 15009
(888) 511-2227
*Beaver

CCCS of Western PA
Colonial Shopping Center
970 S George Street
York, PA 17403
(888) 511-2227
*Franklin, Fulton, Lancaster, York

CCCS of Western PA
Pullman Commerce Center
112 Hollywood Dr
Butler, PA 16001
(888) 511-2227
*Butler, Clarion, Jefferson, Mercer, Venango

CCCS of Western PA
River Park Commons
2403 Sidney Street
Pittsburgh, PA 15203
(888) 511-2227
*Allegheny

Chester Community Improvement Project
412 Avenue of the States
P.O. Box 541
Chester, PA 19016
(610) 876-8663
*Chester, Delaware, Montgomery, Philadelphia

Comm. On Econ Opportunity of Luzerne Co.
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510
*Carbon, Luzerne, Schuylkill, Wyoming

Community Action Commission of Capital
Region
1514 Derry Street
Harrisburg, PA 17094
*Cumberland, Dauphin, Franklin, Perry, Synder

Community Action Committee of the Lehigh
Valley
1337 East Fifth Street
Bethlehem, PA 18015
(610) 691-5620
*Berks, Carbon, Lehigh, Monroe, Northampton

Community Action Development Comm -
CADCOM
113 E Main Street
Norristown, PA 19401
(610) 277-6363
*Montgomery

Community Action Southwest
150 W Beau Street, Suite 304
Washington, PA 15301
(724) 225-9550
*Washington

Community Action Southwest
58 E Greene Street
Waynesburg, PA 15370
(724) 852-2893
*Allegheny, Fayette, Greene, Washington,
Westmoreland

Congreso
216 West Somerset Street
Philadelphia, PA 19133
(215) 763-8870
*Philadelphia

Council of Spanish Speaking Organization
705-09 North Franklin St
Philadelphia, PA 19123
(215) 627-3100
*Philadelphia

Diversified Community Service
Dixon House
1920 South 20th Street
Philadelphia, PA 19145
(215) 336-3511
*Bucks, Chester, Delaware, Philadelphia

Fair Housing Partnership of Greater Pittsburgh,
Inc.
2840 Liberty Ave., Suite 205
Pittsburgh, PA 15222
(412) 391-2535
*Allegheny

Fayette Co. Community Action Agency Inc
137 North Beeson Avenue
Uniontown, PA 15401
(724) 437-6050
*Fayette, Somerset

FOB CDC
1201 West Only Avenue
Philadelphia, PA 19141
(215) 549-8755
*Bucks, Chester, Delaware, Philadelphia

Frankford CDC
4625 Frankford Avenue, 2nd Floor
Philadelphia, PA 19124
(215) 743-9201
*Philadelphia

Garfield Jubilee Associates
5138 Penn Avenue
Pittsburgh, PA 15224
(412) 665-5200
*Allegheny

Germandtown Settlement
5538 Wayne Avenue Bldg C
Philadelphia, PA 19144
(215) 849-3104
*Bucks, Chester, Delaware, Montgomery,
Philadelphia

* Indicates Counties Served

Greater Erie Commun. Action Committee
18 West 9th Street
Erie, PA 16501
(814) 459-4581
*Crawford, Erie, Venango, Warren

HACE
167 W Allegheny Ave., 2nd Floor
Philadelphia, PA 19140
(215) 426-8025
*Bucks, Chester, Delaware, Philadelphia

Housing Alliance of York
35 South Duke Street
York, PA 17401
(717) 854-1541
*York

Housing Assoc. of Delaware Valley
1500 Walnut Street, Suite 601
Philadelphia, PA 19102
(215) 545-6010
*Philadelphia

Housing Assoc. of Delaware Valley
658 North Watts Street
Philadelphia, PA 19123
(215) 978-0224
*Philadelphia

Housing Opportunities of Beaver Co.
320 College Avenue, Unit 1
Beaver, PA 15009
(724) 728-7511
*Beaver, Lawrence

Housing Partnership of Chester County
41 West Lancaster Avenue
Downingtown, PA 19335
(610) 518-1522
*Chester, Delaware, Montgomery

Huntingdon County Housing Servicing
Weatherization, Inc.
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2342
*Bedford, Blair, Fulton, Huntingdon, Juniata,
Mifflin, Perry

Indiana Co. Community Action Prog.
827 Water Street Box 187
Indiana, PA 15701
(724) 465-2657
*Armstrong, Cambria, Clearfield, Indiana,
Jefferson, Westmoreland

Intercultural Family Services Inc.
4225 Chestnut Street
Philadelphia, PA 19104
(215) 386-1298
*Philadelphia

Keystone Economic Develop. Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
*Bedford, Blair, Cambria, Clearfield, Indiana,
Somerset, Westmoreland

Koren Comm. Develop. Services Center
6055 Norht 5th Street
Philadelphia, PA 19120
(215) 276-8830
*Philadelphia

Lawrence County Social Services, Inc.
241 West Grant Street
P.O. Box 189
New Castle, PA 16103
(724) 658-7258
*Lawrence

Liberty Resources
714 Market Street, Suite 100
Philadelphia, PA 19106
(215) 634-2000
*Philadelphia

Loveship, Inc.
2320 North 5th Street
Harrisburg, PA 17111
(717) 232-2207
*Cumberland, Dauphin, Perry

Lycom-Clntn Co Comm fo Comm Action
2138 Lincoln Street
P.O. Box 3568
Williamsport, PA 17703
(570) 326-0587
*Centre, Clinton, Lycoming, Union

Maranatha
43 Philadelphia Avenue
Waynesboro, PA 17268
(717) 762-3285
*Adams, Cumberland, Franklin, Fulton, Perry

Media Fellowship House
302 South Jackson Street
Media, PA 19063
(610) 565-0434
*Chester, Delaware

Mon Valley Unemployment Committee
1800 West St., 3rd Floor
Homestead, PA 15120
(412) 462-9962
*Allegheny, Washington, Westmoreland

Mt. Airy, USA
6703 Germantown Ave., Suite 200
Philadelphia, PA 19119
(215) 844-6021
*Philadelphia

Nazareth Housing Services
285 Bellevue Road
Pittsburgh, PA 15229
(412) 931-3510
*Allegheny

Neighborhood Housing Services Inc.
213 N 5th St., Suite 1030
Reading, PA 19601
(610) 372-8433
*Berks

Neighborhood Housing Services
710 5th Avenue, Suite 1000
Pittsburgh, PA 15219
(412) 281-9773
*Allegheny

New Life Comm. Housing Devel Corp.
712 Hawkins Avenue
Braddock, PA 15104
(412) 351-4077
*Allegheny, Washington, Westmoreland

Northern Tier Community Action Corp.
135 West 4th Street
P.O. Box 389
Emporium, PA 15834
(814) 4861161
*Cameron, Elk, Mckean, Potter

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
(215) 324-7500
*Bucks, Chester, Delaware, Montgomery,
Philadelphia

Nueva Esperanza
4261 North 5th Street
Philadelphia, PA 19140
(215) 324-0746
*Philadelphia

Pennsylvania Housing Finance Agency
2275 Swallow Hill Rd., Bldg 200
Pittsburgh, PA 15220
(412) 429-2842
*Allegheny

PHFA
211 North Front Street
Harrisburg, PA 17110
(800-) 342-2397
*Cumberland, Dauphin

Philadelphia Council for Comm. Advmnt.
100 N 17th St, Suite 600
Philadelphia, PA 19103
(215) 567-7803
*Chester, Delaware, Montgomery, Philadelphia

Philadelphia Senior Center
509 South Broad Street
Philadelphia, PA 19147
(215) 546-5879
*Philadelphia

Schuylkill Community Action
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1995
*Berks, Carbon, Lebanon, Lehigh, Luzerne,
Northumberland, Schuylkill

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, PA 16121
(724) 981-5310
*Crawford, Lawrence, Mercer

South Philadelphia H.O.M.E.S.
1444 Point Breeze Avenue
Philadelphia, PA 19146
(215) 334-4430
*Philadelphia

Southwest Community Development Corp.
6368 Paschall Avenue
Philadelphia, PA 19142
(215) 729-0800
*Philadelphia

* Indicates Counties Served

St. Martin Center
1701 Parade Street
Erie, PA 16503
(814) 452-6113
*Crawford, Erie, Venango, Warren

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
(814) 445-9628
*Cambria, Fayette, Somerset, Westmoreland

Tabor Community Services
308 E King Street, Suite 1
Lancaster, PA 17602
(717) 397-5182
*Chester, Lancaster, Lebanon

The NORCAM Group
4200 Crawford Avenue, Suite 200
Northern Cambria, PA 15714
(814) 948-4444
*Cambria, Clearfield

The Trehab Center of Northeastern PA
10 Public Avenue
P.O. Box 366
Montrose, PA 18801
(570) 278-3338
*Susquehanna

The Trehab Center of Northeastern PA
115 SR 92S
Tuckhannock, PA 18657
(570) 836-6840
*Wyoming

The Trehab Center of of Northeastern PA
1225 Main Street
Honesdale, PA 18431
(570) 253-8941
*Bradford, Sullivan, Susquehanna, Tioga, Wayne, Wyoming

The Trehab Center of Northeastern PA
144 E East Avenue
Wellsboro, PA 16901
(570) 724-5252
*Tioga

The Trehab Center of Northeastern PA
German Street
P.O. Box 389
Dushore, PA 18614
(570) 928-9667
*Sullivan

The Trehab Center of Northeastern PA
The Enterprise Center
703 S. Elmer Ave., Suite M-6
Sayre, PA 18840
(570) 888-0412
*Bradford

United Communities Southeast Philadelphia
2029 South 8th Street
Philadelphia, PA 19148
(215) 467-8700
*Philadelphia

Urban League of Philadelphia
1818 Market Street
Philadelphia, PA 19103
(215) 561-6070
*Bucks, Delaware, Philadelphia

Urban League of Pittsburgh
Building for Equal Opportunity
One Smithfield St.
Pittsburgh, PA 15222
(412) 227-4802
*Allegheny

Voices for Independence
3711 West 12th Street
Erie, PA 16505
(800) 838-9890
*Erie

Warren-Forest Counties Economic Opportunity
Council
1209 Pennsylvania Ave W.
P.O. Box 547
Warren, PA 16365
(814) 726-2400
*Forest, Warren



May 19, 2008



Angel M. Dixon
478 East 9th Street
Clearfield, PA 16830

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

IMPORTANT INFORMATION CONCERNING YOUR RIGHTS IS CONTAINED ON PAGE FOUR

The Homeowners' Emergency Mortgage Assistance Program (HEMAP) may be able to help to save your home. This notice explains how the program works.

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

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

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

La Notificación en adjunto es de suma importancia, pues afecta su derecho a continuar viviendo en su casa. Si no comprende el contenido de esta notificación obtenga una traducción inmediatamente llamando esta agencia (Pennsylvania Housing Finance Agency) sin cargos al número mencionado arriba. Puedes ser elegible para un préstamo por el programa llamado "Homeowners' Emergency Mortgage Assistance Program" al cual puede salvar su casa de la pérdida del derecho a redimir su hipoteca.

HOMEOWNER'S NAME(S):
PROPERTY ADDRESS:

Angel M. Dixon
478 East 9th Street
Clearfield, PA 16830
0259104027
Nationstar Mortgage LLC

LOAN ACCOUNT NUMBER:
CURRENT SERVICER

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

You may be eligible for financial assistance, which can save your home from foreclosure and help you make future mortgage payments if you comply with the provision of the Homeowners' Emergency Mortgage Assistance Act of 1983 (the "Act"). You may be eligible for emergency mortgage assistance:

If your default has been caused by circumstances beyond your control, if you have a reasonable prospect of being able to pay your mortgage payments, and if you meet other eligibility requirements established by the Pennsylvania Housing Finance Agency.

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

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

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

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

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

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

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

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at 478 East 9th Street Clearfield, PA 16830 IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due:

(a) Monthly payments from 03/15/2008:	\$919.35
(b) Late charge(s):	\$90.85
(c) Other charge(s): NSF and Advances	\$1,737.50
(d) Less: Credit Balance	\$0.00
(e) Total amount required as of 05/17/2008:	\$2,747.70

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (if applicable):

HOW TO CURE THE DEFAULT - You may cure this default within THIRTY (30) DAYS from the date of this Notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO LENDER, WHICH IS \$2,747.70, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES (and other charges) WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.** Payments must be made either by cash, cashier's check, certified check, or money order made payable to Nationstar Mortgage LLC at 350 Highland Drive Lewisville, TX 75067.

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

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

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

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

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the earliest date that such Sheriff's Sale of the mortgaged property could be held would be **approximately five (5) months from the date of this Notice.** A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER

Name of Lender:	Nationstar Mortgage LLC
Address:	350 Highland Drive Lewisville, TX 75067
Telephone Number:	1-888-850-9398
Loss Mitigation Department:	1-888-850-9398 x3705
Website:	www.nationstarmtg.com

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

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

YOU MAY ALSO HAVE THE RIGHT

- To sell the property to obtain money to pay off the mortgage debt, or to borrow money from another lending institution to pay off this debt.
- To have this default cured by any third party acting on your behalf.
- To have the mortgage restored to the same position as if no default had occurred. (However, you do not have this right to cure your default more than three times in any calendar year).
- To assert the nonexistence of a default in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents.
- To assert any other defense you believe you may have to such action by the lender.
- To seek protection under the federal bankruptcy law.

Nationstar Mortgage LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

Federal law gives you thirty days after you receive this letter to dispute the validity of this debt or any part of it. Unless you dispute the debt within that 30 day period, we will assume that it is valid. If you notify us in writing at the address above within the thirty day period that the debt, or any portion thereof, is disputed, we will:

- 1) Provide to you verification of the debt or a copy of any judgment entered against you.**
- 2) Provide to you the name and address of your original creditor, if the original creditor is different from the current creditor.**

Sincerely,
Nationstar Mortgage LLC

Appendix B
Consumer Credit Counseling Agency
Notification To:

Date: _____

Name of Mortgagee: _____

Address: _____

In accordance with the Pennsylvania Homeowner's Emergency Mortgage Assistance Program (Act 91 of 1983), we have been approached for mortgage counseling assistance by:

Name of Applicant

Address

Telephone Number

Mortgage Loan Number

Address of property on which mortgage is in default,
If different from above.

The counseling agency met with the above named applicant on _____
Date

Who have indicated that they are more than sixty (60) days delinquent on their mortgage payments and have received notification to foreclosure from:

Name and Address of Mortgage

In accordance with the Homeowner's Emergency Mortgage Assistance Program, this is to inform you that:

1. If the delinquency cannot be resolved within the 30 day forbearance period as provided by the Servicer, the applicant listed above may apply to the Pennsylvania Housing Finance Agency for Homeowner's Emergency Mortgage Assistance.
2. By a copy of this Notice, we are notifying all other mortgagees, if any, which the applicant has indicated as also having a mortgage on the property identified above.
3. It is our understanding that the 30 day forbearance period in which we are now in ends on _____.
4. No legal action to enforce the mortgage may occur during this forbearance period, unless procedural time limits were not met by the homeowner.

* Indicates Counties Served

Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
*Bucks, Chester, Delaware, Montgomery,
Philadelphia

Action Housing Inc
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 281-2102
*Allegheny, Beaver, Butler, Fayette, Greene,
Washington, Westmoreland

Adams County Interfaith Housing Authority
40 E High Street
Gettysburg, PA 17325
(717) 334-1518
*Adams, Cumberland, Franklin, York

Advocates for Financial Independence
1806 S Broad Street, Suite 1B
Philadelphia, PA 19145
(215) 389-2810
*Philadelphia

Allegheny County Acorn
5907 Penn Avenue, Suite 300
Pittsburgh, PA 15206
(412) 441-6551
*Allegheny

American Credit Counseling Institute
21 S Church Street
West Chester, PA 19380
(888) 212-6741
*Chester

American Credit Counseling Institute
300 North Pottstown Pike, Suite 210
Exton, PA 19341
(888) 212-6741
*Berks, Bucks, Montgomery

American Credit Counseling Institute
528 Dekalb Street
Norristown, PA 19401
(610) 971-2210
*Montgomery

American Credit Counseling Institute
530 W Street Road, Suite 201
Warminster, PA 18974
(215) 444-9429
*Bucks, Montgomery, Philadelphia

American Credit Counseling Institute
845 Coates Street
Coatesville, PA 19320
(888) 212-6741
*Bucks, Chester, Montgomery, Philadelphia

American Credit Counseling Institute
937 North Hanover Street
Pottstown, PA 19460
(888) 212-6741
*Berks, Bucks, Montgomery

American Financial Counseling Services
1 Abington Plaza, Suite 403
Old York Road and Township Line
Jenkintown, PA 19046
(800) 490-3039
*Delaware, Montgomery

American Financial Counseling Services
175 Strafford Avenue, Suite One
Wayne, PA 19087
(800) 490-3039
*Bucks, Chester, Delaware, Montgomery,
Philadelphia

American Financial Counseling Services
906 Penn Avenue
Wyomissing, PA 19610
(610) 780-0680
*Berks

American Red Cross - Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
(717) 637-3768
*Adams, Franklin, York

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
(610) 874-1484
*Chester, Delaware

APM
2147 Norht Sixth Street
Philadelphia, PA 19122
(215) 235-6788
*Chester, Delaware, Philadelphia

Armstrong CO Community Action Agency
124 Armsdale Road, Suite 211
Kittanning, PA 16201
(724) 548-3405
*Armstrong

Blair County Community Action Agency
2100 6th Avenue, Suite 102
P.O. Box 1833
Altoona, PA 16602
(814) 946-3651
*Blair

Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
(814) 453-5744
*Crawford, Erie, Warren

Bucks County Housing Group
200 West Bridge Street
Morrisville, PA 19067
(866) 866-0280
*Bucks

Bucks County Housing Group
2324 Second Street Pike, Suite 17
Wrightstown, PA 18940
(866) 866-0280
*Bucks

Bucks County Housing Group
349 Durham Road
Penndel, PA 19047
(866) 866-0280
*Bucks

Bucks County Housing Group
470 Old Dublin Pike
Doylestown, PA 18901
(866) 866-0280
*Bucks

Bucks County Housing Group
515 West End Blvd
Quakertown, PA 18951
(866) 866-0280
*Bucks

Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
(610) 375-7866
*Berks, Chester, Schuylkill

Carroll Park Community Council, Inc.
5218 Master Street
Philadelphia, PA 19131
(215) 877-1157
*Chester, Delaware, Philadelphia

CCCS of Delaware Valley
1230 New Rodgers Road, Suite F1
Bristol, PA 19007
(215) 563-5665
*Bucks

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665
*Bucks, Delaware, Montgomery, Philadelphia

CCCS of Delaware Valley
1777 Sentry Parkway W, Suite 200
Blue Bell, PA 19422
(215) 563-5665
*Montgomery

CCCS of Delaware Valley
280 North Providence Road
Media, PA 19063
(215) 563-5665
*Delaware

CCCS of Delaware Valley
Marshal Building
790 E Market St, Suite 170
West Chester, PA 19382
(215) 563-5665
*Chester, Delaware

CCCS of Delaware Valley
Catholic Social Services Building
7340 Jackson Street
Philadelphia, PA 19136
(215) 563-5665
*Bucks, Philadelphia

CCCS of Delaware Valley
One Cherry Hill, Suite 215
Cherry Hill, PA 08002
(215) 563-5665
*Philadelphia

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011
*Berks, Bucks, Carbon, Lancaster, Lehigh,
Northampton, Schuylkill

* Indicates Counties Served

<p>CCCS of Northeastern PA 1400 Abington Exec. Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 *Carbon, Columbia, Lackawanna Lycoming, Monroe, Montour, Northumberland, Pike, Sullivan, Tioga, Union, Wayne, Wyoming</p>	<p>CCCS of Western PA 524 Franklin Avenue Aliquippa, PA 15001 (888) 511-2227 *Cameron</p>	<p>Community Action Southwest 150 W Beau Street, Suite 304 Washington, PA 15301 (724) 225-9550 *Washington</p>
<p>CCCS of Northeastern PA 201 Basin Street, Suite 6 Williamsport, PA 17701 (570) 323-6627 *Centre, Clinton, Lycoming, Northumberland, Union</p>	<p>CCCS of Western PA 917 A Logan Boulevard Altoona, PA 16602 (888) 511-2227 *Armstrong, Bedford, Blair, Cambria, Centre, Clearfield, Huntingdon, Juniata, Mifflin, Union</p>	<p>Community Action Southwest 58 E Greene Street Waynesburg, PA 15370 (724) 852-2893 *Allegheny, Fayette, Greene, Washington, Westmoreland</p>
<p>CCCS of Northeastern PA 202 W Hamilton Avenue State College, PA 16801 (814) 238-3668 *Blair, Centre, Clearfield, Clinton, Huntingdon, Juniata, Mifflin</p>	<p>CCCS of Western PA 971 Third Street Beaver, PA 15009 (888) 511-2227 *Beaver</p>	<p>Congreso 216 West Somerset Street Philadelphia, PA 19133 (215) 763-8870 *Philadelphia</p>
<p>CCCS of Northeastern PA 401 Laurel Street Pittston, PA 18640 (570) 602-2227 *Bradford, Carbon, Columbia, Lackawanna, Lycoming, Monroe, Montour, Northumberland, Pike, Sullivan, Tioga, Union, Wayne, Wyoming</p>	<p>CCCS of Western PA Colonial Shopping Center 970 S George Street York, PA 17403 (888) 511-2227 *Franklin, Fulton, Lancaster, York</p>	<p>Council of Spanish Speaking Organization 705-09 North Franklin St Philadelphia, PA 19123 (215) 627-3100 *Philadelphia</p>
<p>CCCS of Northeastern PA 411 Main Street, Suite 104 Stroudsburg, PA 18360 (570) 420-8980 *Bradford, Carbon, Monroe, Pike, Wayne</p>	<p>CCCS of Western PA Pullman Commerce Center 112 Hollywood Dr Butler, PA 16001 (888) 511-2227 *Butler, Clarion, Jefferson, Mercer, Venango</p>	<p>Diversified Community Service Dixon House 1920 South 20th Street Philadelphia, PA 19145 (215) 336-3511 *Bucks, Chester, Delaware, Philadelphia</p>
<p>CCCS of Western PA 1 North Gate Square #2 Garden Center Dr Greensburg, PA 15601 (888) 511-2227 *Fayette, Greene, Indiana, Somerset, Washington, Westmoreland</p>	<p>CCCS of Western PA River Park Commons 2403 Sidney Street Pittsburgh, PA 15203 (888) 511-2227 *Allegheny</p>	<p>Fair Housing Partnership of Greater Pittsburgh, Inc. 2840 Liberty Ave., Suite 205 Pittsburgh, PA 15222 (412) 391-2535 *Allegheny</p>
<p>CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 (888) 511-2227 *Adams, Cumberland, Dauphin, Franklin, Perry, Synder, York</p>	<p>Chester Community Improvement Project 412 Avenue of the States P.O. Box 541 Chester, PA 19016 (610) 876-8663 *Chester, Delaware, Montgomery, Philadelphia</p>	<p>Fayette Co. Community Action Agency Inc 137 North Beeson Avenue Uniontown, PA 15401 (724) 437-6050 *Fayette, Somerset</p>
<p>CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 (888) 511-2227 *Cambria, Clearfield, Indiana, Somerset</p>	<p>Comm. On Econ Opportunity of Luzerne Co. 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 *Carbon, Luzerne, Schuylkill, Wyoming</p>	<p>FOB CDC 1201 West Only Avenue Philadelphia, PA 19141 (215) 549-8755 *Bucks, Chester, Delaware, Philadelphia</p>
<p>CCCS of Western PA 312 Chestnut Street, Suite 227 Meadville, PA 16335 (888) 511-2227 *Lawrence</p>	<p>Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17094 *Cumberland, Dauphin, Franklin, Perry, Synder</p>	<p>Frankford CDC 4625 Frankford Avenue, 2nd Floor Philadelphia, PA 19124 (215) 743-9201 *Philadelphia</p>
<p>CCCS of Western PA 41 East Chestnut Street Washington, PA 15301 (888) 511-2227 *Washington</p>	<p>Community Action Committee of the Lehigh Valley 1337 East Fifth Street Bethlehem, PA 18015 (610) 691-5620 *Berks, Carbon, Lehigh, Monroe, Northampton</p>	<p>Garfield Jubilee Associates 5138 Penn Avenue Pittsburgh, PA 15224 (412) 665-5200 *Allegheny</p>
<p>CCCS of Western PA 4402 Peach Street Erie, PA 16509 (888) 511-2227 *Crawford, Erie, Warren</p>	<p>Community Action Development Comm - CADCOM 113 E Main Street Norristown, PA 19401 (610) 277-6363 *Montgomery</p>	<p>Germandtown Settlement 5538 Wayne Avenue Bldg C Philadelphia, PA 19144 (215) 849-3104 *Bucks, Chester, Delaware, Montgomery, Philadelphia</p>

* Indicates Counties Served

Greater Erie Commun. Action Committee
18 West 9th Street
Erie, PA 16501
(814) 459-4581
*Crawford, Erie, Venango, Warren

HACE
167 W Allegheny Ave., 2nd Floor
Philadelphia, PA 19140
(215) 426-8025
*Bucks, Chester, Delaware, Philadelphia

Housing Alliance of York
35 South Duke Street
York, PA 17401
(717) 854-1541
*York

Housing Assoc. of Delaware Valley
1500 Walnut Street, Suite 601
Philadelphia, PA 19102
(215) 545-6010
*Philadelphia

Housing Assoc. of Delaware Valley
658 North Watts Street
Philadelphia, PA 19123
(215) 978-0224
*Philadelphia

Housing Opportunities of Beaver Co.
320 College Avenue, Unit 1
Beaver, PA 15009
(724) 728-7511
*Beaver, Lawrence

Housing Partnership of Chester County
41 West Lancaster Avenue
Downingtown, PA 19335
(610) 518-1522
*Chester, Delaware, Montgomery

Huntingdon County Housing Servicing
Weatherization, Inc.
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2342
*Bedford, Blair, Fulton, Huntingdon, Juniata,
Mifflin, Perry

Indiana Co. Community Action Prog.
827 Water Street Box 187
Indiana, PA 15701
(724) 465-2657
*Armstrong, Cambria, Clearfield, Indiana,
Jefferson, Westmoreland

Intercultural Family Services Inc.
4225 Chestnut Street
Philadelphia, PA 19104
(215) 386-1298
*Philadelphia

Keystone Economic Develop. Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
*Bedford, Blair, Cambria, Clearfield, Indiana,
Somerset, Westmoreland

Koren Comm. Develop. Services Center
6055 Norht 5th Street
Philadelphia, PA 19120
(215) 276-8830
*Philadelphia

Lawrence County Social Services, Inc.
241 West Grant Street
P.O. Box 189
New Castle, PA 16103
(724) 658-7258
*Lawrence

Liberty Resources
714 Market Street, Suite 100
Philadelphia, PA 19106
(215) 634-2000
*Philadelphia

Loveship, Inc.
2320 North 5th Street
Harrisburg, PA 17111
(717) 232-2207
*Cumberland, Dauphin, Perry

Lycom-Clntn Co Comm fo Comm Action
2138 Lincoln Street
P.O. Box 3568
Williamsport, PA 17703
(570) 326-0587
*Centre, Clinton, Lycoming, Union

Maranatha
43 Philadelphia Avenue
Waynesboro, PA 17268
(717) 762-3285
*Adams, Cumberland, Franklin, Fulton, Perry

Media Fellowship House
302 South Jackson Street
Media, PA 19063
(610) 565-0434
*Chester, Delaware

Mon Valley Unemployment Committee
1800 West St., 3rd Floor
Homestead, PA 15120
(412) 462-9962
*Allegheny, Washington, Westmoreland

Mt. Airy, USA
6703 Germantown Ave., Suite 200
Philadelphia, PA 19119
(215) 844-6021
*Philadelphia

Nazareth Housing Services
285 Bellevue Road
Pittsburgh, PA 15229
(412) 931-3510
*Allegheny

Neighborhood Housing Services Inc.
213 N 5th St., Suite 1030
Reading, PA 19601
(610) 372-8433
*Berk

Neighborhood Housing Services
710 5th Avenue, Suite 1000
Pittsburgh, PA 15219
(412) 281-9773
*Allegheny

New Life Comm. Housing Devel Corp.
712 Hawkins Avenue
Braddock, PA 15104
(412) 351-4077
*Allegheny, Washington, Westmoreland

Northern Tier Community Action Corp.
135 West 4th Street
P.O. Box 389
Emporium, PA 15834
(814) 4861161
*Cameron, Elk, McKean, Potter

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
(215) 324-7500
*Bucks, Chester, Delaware, Montgomery,
Philadelphia

Nueva Esperanza
4261 North 5th Street
Philadelphia, PA 19140
(215) 324-0746
*Philadelphia

Pennsylvania Housing Finance Agency
2275 Swallow Hill Rd., Bldg 200
Pittsburgh, PA 15220
(412) 429-2842
*Allegheny

PHFA
211 North Front Street
Harrisburg, PA 17110
(800-) 342-2397
*Cumberland, Dauphin

Philadelphia Council for Comm. Advmt.
100 N 17th St, Suite 600
Philadelphia, PA 19103
(215) 567-7803
*Chester, Delaware, Montgomery, Philadelphia

Philadelphia Senior Center
509 South Broad Street
Philadelphia, PA 19147
(215) 546-5879
*Philadelphia

Schuylkill Community Action
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1995
*Berk, Carbon, Lebanon, Lehigh, Luzerne,
Northumberland, Schuylkill

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, PA 16121
(724) 981-5310
*Crawford, Lawrence, Mercer

South Philadelphia H.O.M.E.S.
1444 Point Breeze Avenue
Philadelphia, PA 19146
(215) 334-4430
*Philadelphia

Southwest Community Development Corp.
6368 Paschall Avenue
Philadelphia, PA 19142
(215) 729-0800
*Philadelphia

* Indicates Counties Served

St. Martin Center
1701 Parade Street
Erie, PA 16503
(814) 452-6113
*Crawford, Erie, Venango, Warren

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
(814) 445-9628
*Cambria, Fayette, Somerset, Westmoreland

Tabor Community Services
308 E King Street, Suite 1
Lancaster, PA 17602
(717) 397-5182
*Chester, Lancaster, Lebanon

The NORCAM Group
4200 Crawford Avenue, Suite 200
Northern Cambria, PA 15714
(814) 948-4444
*Cambria, Clearfield

The Trehab Center of Northeastern PA
10 Public Avenue
P.O. Box 366
Montrose, PA 18801
(570) 278-3338
*Susquehanna

The Trehab Center of Northeastern PA
115 SR 92S
Tuckhannock, PA 18657
(570) 836-6840
*Wyoming

The Trehab Center of of Northeastern PA
1225 Main Street
Honesdale, PA 18431
(570) 253-8941
*Bradford, Sullivan, Susquehanna, Tioga, Wayne, Wyoming

The Trehab Center of Northeastern PA
144 E East Avenue
Wellsboro, PA 16901
(570) 724-5252
*Tioga

The Trehab Center of Northeastern PA
German Street
P.O. Box 389
Dushore, PA 18614
(570) 928-9667
*Sullivan

The Trehab Center of Northeastern PA
The Enterprise Center
703 S. Elmer Ave., Suite M-6
Sayre, PA 18840
(570) 888-0412
*Bradford

United Communities Southeast Philadelphia
2029 South 8th Street
Philadelphia, PA 19148
(215) 467-8700
*Philadelphia

Urban League of Philadelphia
1818 Market Street
Philadelphia, PA 19103
(215) 561-6070
*Bucks, Delaware, Philadelphia

Urban League of Pittsburgh
Building for Equal Opportunity
One Smithfield St.
Pittsburgh, PA 15222
(412) 227-4802
*Allegheny

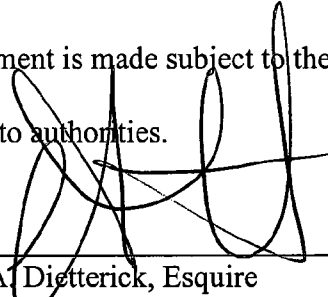
Voices for Independence
3711 West 12th Street
Erie, PA 16505
(800) 838-9890
*Erie

Warren-Forest Counties Economic Opportunity
Council
1209 Pennsylvania Ave W.
P.O. Box 547
Warren, PA 16365
(814) 726-2400
*Forest, Warren

VERIFICATION

Scott A. Dietterick, Esquire hereby states that he is attorney for PLAINTIFF in this matter, that Plaintiff is outside the jurisdiction of the court and or the Verification could not be obtained within the time allowed for the filing of the pleading, that he is authorized to make this verification pursuant to Pa. R. C. P. 1024 (c) and that the statements made in the foregoing pleading in the Civil Action in Mortgage Foreclosure are based upon information supplied by Plaintiff and are true and correct to the best of his knowledge, information and belief. Furthermore, it is the undersigned's intention to substitute a verification from Plaintiff as soon as it is received by counsel.

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.



Scott A. Dietterick, Esquire
PA I.D. #55650

Dated: _____

7/3/08

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1241-CD

NATIONSTAR MORTGAGE, LLC f/k/a

vs

SERVICE # 2 OF 2

RODNEY A. DIXON and ANGEL M. DIXON

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: 08/06/2008

HEARING:

PAGE: 104386

DEFENDANT:

ANGEL M. DIXON

ADDRESS:

478 EAST 9TH ST.

CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED William A. Shaw
Notary/Clerk of Courts

ATTEMPTS

7/11/08 *LD*

SHERIFF'S RETURN

NOW, JULY 14, 2008 AT 11:40 AM / PM **SERVED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE ON ANGEL M. DIXON, DEFENDANT

BY HANDING TO RODNEY DIXON / HUSBAND

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED 1 NORTH SECOND STREET, CLEARFIELD, PA

CLEARFIELD COUNTY SHERIFF

NOW _____ AT _____ AM / PM **POSTED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE FOR ANGEL M. DIXON

AT (ADDRESS) _____

NOW _____ AT _____ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO ANGEL M. DIXON

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

[Signature]

Deputy Signature

RE Smiden

Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1241-CD

NATIONSTAR MORTGAGE, LLC f/k/a

vs

SERVICE # 1 OF 2

RODNEY A. DIXON and ANGEL M. DIXON

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: 08/06/2008

HEARING:

PAGE: 104386

DEFENDANT:

RODNEY A. DIXON

ADDRESS:

478 EAST 9TH ST.
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

FILED

0/11:43 am
JUL 14 2008

William A. Shaw
Prothonotary/Clerk of Courts

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:]

VACANT

OCCUPIED

ATTEMPTS

7/11/08 Lp

SHERIFF'S RETURN

NOW, July 14, 2008 AT 11:40 AM PM SERVED THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE ON RODNEY A. DIXON, DEFENDANT

BY HANDING TO RANDY DIXON / DEFENDANT

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED 1 NORTH SECOND STREET CLEARFIELD
CLEARFIELD COUNTY SHERIFF'S OFFICE

NOW AT AM / PM POSTED THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE FOR RODNEY A. DIXON

AT (ADDRESS)

NOW AT AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF NOT FOUND AS TO RODNEY A. DIXON

REASON UNABLE TO LOCATE

SWORN TO BEFORE ME THIS

DAY OF 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: [Signature]
Deputy Signature

[Signature]
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC,

No.: 2008-1241-CD

Plaintiff,

ISSUE NUMBER:

TYPE OF PLEADING:

vs.

PRAECIPE FOR DEFAULT JUDGMENT
(Mortgage Foreclosure)

RODNEY A. DIXON and
ANGEL M. DIXON,

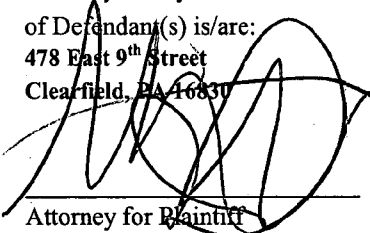
Defendants.

FILED ON BEHALF OF:

Nationstar Mortgage, LLC f/k/a
Centex Home Equity Company, LLC,
Plaintiff

I Hereby certify that the last known address
of Defendant(s) is/are:

478 East 9th Street
Clearfield, PA 16830



Attorney for Plaintiff

COUNSEL OF RECORD FOR THIS
PARTY:

Scott A. Dietterick, Esquire
Pa. I.D. #55650

JAMES, SMITH, DIETTERICK &
CONNELLY LLP
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

FILED *Attg pd.*
m 112:42 BDL \$20.00
AUG 29 2008 *1CC Notice*
LM *to Defs.*
William A. Shaw
Prothonotary/Clerk of Courts
Statement to
Attg

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC,

Plaintiff,

NO.: 2008-1241-CD

vs

RODNEY A. DIXON and
ANGEL M. DIXON,

Defendants.

PRAECIPE FOR DEFAULT JUDGMENT

TO: PROTHONOTARY

SIR/MADAM:

Please enter a default judgment in the above-captioned case in favor of Plaintiff and against Defendants, Rodney A. Dixon and Angel M. Dixon, in the amount of \$36,938.05 which is itemized as follows:

Principal	\$ 29,348.84
Interest through 8/19/2008	\$ 1,725.01
Late Charge	\$ 151.06
Property Insurance	\$ 1,574.00
Bank Fees	\$ 289.14
Attorneys' fees	\$ 1,350.00
Court, Sheriff & Title Costs	\$ <u>2,500.00</u>
TOTAL	\$ 36,938.05

plus interest on the principal sum (\$29,348.84) from August 19, 2008, at the rate of \$8.84 per diem, plus additional late charges, and costs (including additional escrow advances), additional attorneys' fees and costs and for foreclosure and sale of the mortgaged premises.

JAMES, SMITH, DIETTERICK & CONNELLY LLP

By: 

Scott A. Dietterick, Esquire
Attorney for Plaintiff
PA I.D. #55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

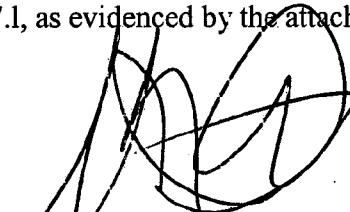
AFFIDAVIT OF NON-MILITARY SERVICE
AND CERTIFICATE OF MAILING OF NOTICE OF
INTENT TO TAKE DEFAULT JUDGMENT

COMMONWEALTH OF PENNSYLVANIA

SS:

COUNTY OF DAUPHIN

Before me, the undersigned authority, a Notary Public in and for said County and Commonwealth, personally appeared Scott A. Dietterick, Esquire, attorney for and authorized representative of Plaintiff who, being duly sworn according to law, deposes and says that the Defendants are not in the military service of the United States of America to the best of his knowledge, information and belief and certifies that the Notices of Intent to take Default Judgment was mailed in accordance with Pa. R.C.P. 237.1, as evidenced by the attached copies.



Scott A. Dietterick, Esquire

Sworn to and subscribed before me

this 19th day of AUGUST, 2008.

Christine L. Spurlock
Notary Public

My Commission Expires:



IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC,

Plaintiff,

NO.: 2008-1241-CD

vs

RODNEY A. DIXON and
ANGEL M. DIXON,

Defendants.

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: RODNEY A. DIXON

- ☐ Plaintiff
☒ Defendant
☐ Additional Defendant

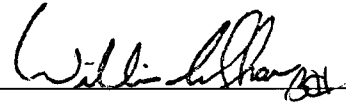
You are hereby notified that an Order, Decree or

Judgment was entered in the above captioned proceeding

on 8/29/08.

- ☐ A copy of the Order or Decree is enclosed,
or
☒ The judgment is as follows: \$36,933.05

plus interest on the principal sum (\$29,348.84) from August 19, 2008, at the rate of \$8.84 per diem, plus additional late charges, and costs (including additional escrow advances), additional attorneys' fees and costs and for foreclosure and sale of the mortgaged premises.


Deputy

COPY

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC,

Plaintiff,

NO.: 2008-1241-CD

vs

RODNEY A. DIXON and
ANGEL M. DIXON,

Defendants.

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: ANGEL M. DIXON

- ☐ Plaintiff
☒ Defendant
☐ Additional Defendant

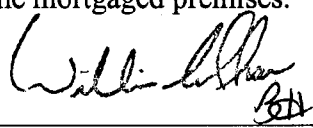
You are hereby notified that an Order, Decree or

Judgment was entered in the above captioned proceeding

on 8/29/08.

- ☐ A copy of the Order or Decree is enclosed,
or
☒ The judgment is as follows: \$36,938.05

plus interest on the principal sum (\$29,348.84) from August 19, 2008, at the rate of \$8.84 per diem, plus additional late charges, and costs (including additional escrow advances), additional attorneys' fees and costs and for foreclosure and sale of the mortgaged premises.


BCH

Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1241-CD

NATIONSTAR MORTGAGE, LLC f/k/a

VS

SERVICE # 2 OF 2

RODNEY A. DIXON and ANGEL M. DIXON

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: 08/06/2008

HEARING:

PAGE: 104386

DEFENDANT:

ANGEL M. DIXON

ADDRESS:

478 EAST 9TH ST.

CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS

VACANT

OCCUPIED

ATTEMPTS

7/11/08 *SP*

SHERIFF'S RETURN

NOW, JULY 14, 2008 AT 11:40 AM / PM SERVED THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE ON ANGEL M. DIXON, DEFENDANT

BY HANDING TO RODNEY DIXON 1 HUSBAND

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED 1 NORTH SECOND STREET, CLEARFIELD, PA

CLEARFIELD COUNTY SHERIFF

NOW _____ AT _____ AM / PM POSTED THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE FOR ANGEL M. DIXON

AT (ADDRESS) _____

NOW _____ AT _____ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO ANGEL M. DIXON

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

____ DAY OF _____ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: *RE Snyder*

Deputy Signature

RE Snyder

Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1241-CD

NATIONSTAR MORTGAGE, LLC f/k/a

vs

SERVICE # 1 OF 2

RODNEY A. DIXON and ANGEL M. DIXON

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: 08/06/2008

HEARING:

PAGE: 104386

DEFENDANT:

RODNEY A. DIXON

ADDRESS:

478 EAST 9TH ST.

CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS

VACANT

OCCUPIED

ATTEMPTS

7/11/08 Lh

SHERIFF'S RETURN

NOW, July 14, 2008 AT 11:40 AM PM SERVED THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE ON RODNEY A. DIXON, DEFENDANT

BY HANDING TO RANDY DIXON / DEFENDANT

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED 1 NORTH SECOND STREET CLEARFIELD

CLEARFIELD COUNTY SHERIFF'S OFFICE

NOW _____ AT _____ AM / PM POSTED THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE FOR RODNEY A. DIXON

AT (ADDRESS) _____

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SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2008

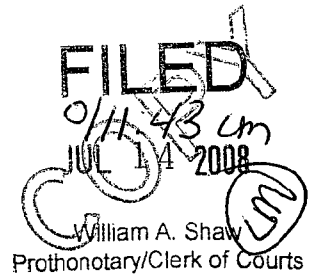
So Answers: CHESTER A. HAWKINS, SHERIFF

BY: RE Syon

Deputy Signature

RE Syon

Print Deputy Name



IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC,

Plaintiff,

NO.: 2008-1241-CD

vs

RODNEY A. DIXON and
ANGEL M. DIXON,

Defendants.

IMPORTANT NOTICE

TO: Angel M. Dixon
478 East 9th Street
Clearfield, PA 16830

DATE OF NOTICE: August 5, 2008

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING, AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

NOTICE TO DEFEND

David S. Meholick, Court Admin.
Clearfield County Courthouse
Clearfield, PA 16830
Phone (814) 765-2641 ext 5982

LAWYER REFERRAL SERVICE

Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
P.O. Box 186
Harrisburg, PA 17108
Phone (800) 692-7375

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC,

Plaintiff,

NO.: 2008-1241-CD

vs

RODNEY A. DIXON and
ANGEL M. DIXON,
Defendants.

AVISO IMPORTANTE

A. Angel M. Dixon

FECHA DEL AVISO: August 5, 2008

USTED ESTA EN REBELDIA PORQUE HA FALLADO DE TOMAR LA ACCION REQUERIDA EN ESTE CASO. A MENOS QUE USTED TOME ACCION DENTRO DE LOS PROXIMOS DIEZ (10) DIAS DE LA FECHA DE ESTE AVISO, SE PUEDE DICTAR UN FALLO EN CONTRA SUYA SIN LLEVARSE A CABO UNA VISTA Y USTED PUEDE PERDER SU PROPIEDAD Y OTROS DERECHOS IMPORTANTES. USTED DEBE LLEVAR ESTE DOCUMENTO INMEDIATAMENTE A SU ABOGADO. SI USTED NO TIENE UN ABOGADO O NO PUEDE PAGAR UNO, VAYA O LLAME LA OFICINA ABAJO INDICADA PARA QUE LE INFORMEN DONDE PUEDE CONSEGUIR AYUDA LEGAL.

NOTICE TO DEFEND

David S. Meholick, Court Admin.
Clearfield County Courthouse
Clearfield, PA 16830
Phone (814) 765-2641 ext 5982

LAWYER REFERRAL SERVICE

Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
P.O. Box 186
Harrisburg, PA 17108
Phone (800) 692-7375

JAMES, SMITH, DIETTERICK & CONNELLY LLP

DATE: August 5, 2008

BY: 

Scott A. Dietterick, Esquire
PA I.D. #55650
Kimberly A. Bonner, Esquire
PA I.D. #89705
Attorneys for Plaintiff
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

FIRST CLASS U.S. MAIL, POSTAGE PREPAID

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC,

Plaintiff,

NO.: 2008-1241-CD

vs

RODNEY A. DIXON and
ANGEL M. DIXON,

Defendants.

IMPORTANT NOTICE

TO: Rodney A. Dixon
478 East 9th Street
Clearfield, PA 16830

DATE OF NOTICE: August 5, 2008

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING, AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

NOTICE TO DEFEND

David S. Meholick, Court Admin.
Clearfield County Courthouse
Clearfield, PA 16830
Phone (814) 765-2641 ext 5982

LAWYER REFERRAL SERVICE

Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
P.O. Box 186
Harrisburg, PA 17108
Phone (800) 692-7375

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC,

Plaintiff,

NO.: 2008-1241-CD

vs

RODNEY A. DIXON and
ANGEL M. DIXON,
Defendants.

AVISO IMPORTANTE

A. Rodney A. Dixon

FECHA DEL AVISO: August 5, 2008

USTED ESTA EN REBELDIA PORQUE HA FALLADO DE TOMAR LA ACCION REQUERIDA EN ESTE CASO. A MENOS QUE USTED TOME ACCION DENTRO DE LOS PROXIMOS DIEZ (10) DIAS DE LA FECHA DE ESTE AVISO, SE PUEDE DICTAR UN FALLO EN CONTRA SUYA SIN LLEVARSE A CABO UNA VISTA Y USTED PUEDE PERDER SU PROPIEDAD Y OTROS DERECHOS IMPORTANTES. USTED DEBE LLEVAR ESTE DOCUMENTO INMEDIATAMENTE A SU ABOGADO. SI USTED NO TIENE UN ABOGADO O NO PUEDE PAGAR UNO, VAYA O LLAME LA OFICINA ABAJO INDICADA PARA QUE LE INFORMEN DONDE PUEDE CONSEQUIR AYUDA LEGAL.

NOTICE TO DEFEND

David S. Meholick, Court Admin.
Clearfield County Courthouse
Clearfield, PA 16830
Phone (814) 765-2641 ext 5982

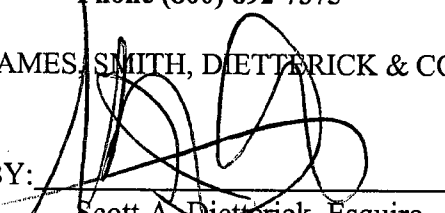
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Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
P.O. Box 186
Harrisburg, PA 17108
Phone (800) 692-7375

JAMES, SMITH, DIETTERICK & CONNELLY LLP

DATE: August 5, 2008

BY:


Scott A. Dietterick, Esquire
PA I.D. #55650
Kimberly A. Bonner, Esquire
PA I.D. #89705
Attorneys for Plaintiff
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

FIRST CLASS U.S. MAIL, POSTAGE PREPAID

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

COPY

Nationstar Mortgage, LLC
Centex Home Equity Company, LLC
Plaintiff(s)

No.: 2008-01241-CD

Real Debt: \$36,938.05

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Rodney A. Dixon
Angel M. Dixon
Defendant(s)

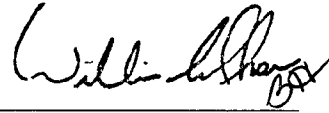
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: August 29, 2008

Expires: August 29, 2013

Certified from the record this 29th day of August, 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

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

FILED Any pd. 20.00
m 112:5530
AUG 29 2008 1cc @ 9 wnts
to Sheriff
William A. Shaw
Prothonotary/Clerk of Courts

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC,

Plaintiff,

NO.: 2008-1241-CD

vs

EXECUTION NO:

RODNEY A. DIXON and
ANGEL M. DIXON,

Defendants.

PRAECIPE FOR WRIT OF EXECUTION (MORTGAGE FORECLOSURE)

To the Prothonotary of Clearfield County:

ISSUE WRIT OF EXECUTION IN THE ABOVE MATTER
ON THE FOLLOWING DESCRIBED REAL ESTATE:

See Exhibit "A" attached.

Amount Due \$ 36,938.05

Interest from 8/19/2008 \$ 3,226.60
to date of sale

Costs (Costs to be added)

Total \$ 40,164.65

Prothonotary costs

JAMES, SMITH, DIETTERICK & CONNELLY LLP

Date: 8/25/08

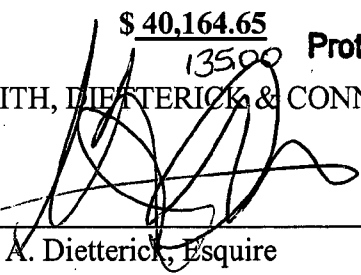
BY: 
Scott A. Dietterick, Esquire
PA ID #55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280
Attorney for Plaintiff

Exhibit "A"

LEGAL DESCRIPTION

ALL that certain lot of ground situate in the Borough of Clearfield, County of Clearfield and State of Pennsylvania, known as Lot No. 11 in the recorded plot of Walker & Heath's Lots, and bounded and described as follows:

ON the East by Ninth Street; on the North by Lot No. 12 now or formerly owned by Oliver Holley; on the West by an alley and on the South by Lot No. 10. Said lot being forty (40) feet front on Ninth Street and extending back to an alley one hundred and fifty (150) feet.

Having thereon erected a dwelling known as 478 East 9th Street, Clearfield, PA .

Parcel No. 4.4-K08-247-00073

Property: 478 East 9th Street, Clearfield, PA 16830

BEING the same premises which Centex Home Equity Company, LLC, by Deed dated May 5, 2004 and recorded on May 10, 2004 in and for Clearfield County, as Instrument Number 200407254 granted and conveyed unto Rodney A. Dixon and Angel M. Dixon, husband and wife, as tenants by the entireties.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC,

Plaintiff,

NO.: 2008-1241-CD

vs

EXECUTION NO:

RODNEY A. DIXON and
ANGEL M. DIXON,

Defendants.

AFFIDAVIT PURSUANT TO RULE 3129.1

Nationstar Mortgage, LLC f/k/a Centex Home Equity Company, LLC, Plaintiff in the above action, sets forth as of the date the Praecipe for Writ of Execution was filed the following information concerning the real property located at 478 East 9th Street, Clearfield, Pennsylvania 16830:

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

RODNEY A. DIXON	478 East 9 th Street Clearfield, PA 16830
-----------------	---------------------------------------------------------

ANGEL M. DIXON	478 East 9 th Street Clearfield, PA 16830
----------------	---------------------------------------------------------

2. Name and Address of Defendant(s) in the Judgment:

RODNEY A. DIXON	478 East 9 th Street Clearfield, PA 16830
-----------------	---------------------------------------------------------

ANGEL M. DIXON	478 East 9 th Street Clearfield, PA 16830
----------------	---------------------------------------------------------

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

NATIONSTAR MORTGAGE, LLC f/k/a CENTEX HOME EQUITY COMPANY, LLC	Plaintiff
-------------------------------------------------------------------	-----------

NATIONSTAR MORTGAGE, LLC f/k/a Plaintiff
CENTEX HOME EQUITY COMPANY, LLC

CLEARFIELD COUNTY DOMESTIC
RELATIONS OFFICE

Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830

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

JAMES, SMITH, DIETTERICK
& CONNELLY LLP

DATED:

8/25/08

BY: 

Scott A. Dietterick, Esquire
Attorneys for Plaintiff
PA ID #55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

COPY

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC,

Plaintiff,

NO.: 2008-1241-CD

vs

EXECUTION NO:

RODNEY A. DIXON and
ANGEL M. DIXON,

Defendants.

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

See attached Exhibit "A"

AMOUNT DUE	\$36,938.05
INTEREST from <u>8/19/2008</u> to day of sale	\$ <u>3,226.60</u>

TOTAL	\$40,164.65
-------	-------------

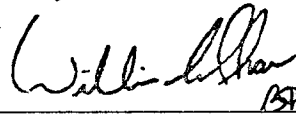
(Costs to added)

135.00

Prothonotary costs

Prothonotary:

By:


BLS

Clerk

Date: 8/29/08

Exhibit "A"

LEGAL DESCRIPTION

ALL that certain lot of ground situate in the Borough of Clearfield, County of Clearfield and State of Pennsylvania, known as Lot No. 11 in the recorded plot of Walker & Heath's Lots, and bounded and described as follows:

ON the East by Ninth Street; on the North by Lot No. 12 now or formerly owned by Oliver Holley; on the West by an alley and on the South by Lot No. 10. Said lot being forty (40) feet front on Ninth Street and extending back to an alley one hundred and fifty (150) feet.

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IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC,

Plaintiff,

NO.: 2008-1241-CD

vs

RODNEY A. DIXON and
ANGEL M. DIXON, /

Defendants.

FILED pd \$7.00 Atty
m/11:30am 1cc + 1 cert of
OCT 03 2008 Sat issued
to Atty Dietterick

William A. Shaw
Prothonotary/Clerk of Courts

PRAECIPE TO SATISFY JUDGMENT

TO THE PROTHONOTARY:

Please mark the judgment filed at the above-captioned term and number satisfied without prejudice.

Respectfully submitted:

JAMES, SMITH, DIETTERICK & CONNELLY LLP

BY: 

Scott A. Dietterick, Esquire
PA I.D. #55650
Attorney for Plaintiff
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

CERTIFICATE OF SATISFACTION OF JUDGMENT

No.: 2008-01241-CD

Nationstar Mortgage, LLC
Centex Home Equity Company, LLC

Debt: \$

Vs.

Atty's Comm.:

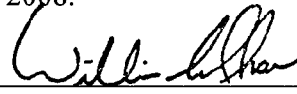

Rodney A. Dixon
Angel M. Dixon

Interest From:

Cost: \$7.00

NOW, Friday, October 03, 2008 , directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 3rd day of October, A.D. 2008.


Prothonotary 

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104386
NO: 08-1241-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: NATIONSTAR MORTGAGE, LLC f/k/a
vs.
DEFENDANT: RODNEY A. DIXON and ANGEL M. DIXON

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	JAMES	70504	20.00
SHERIFF HAWKINS	JAMES	70504	27.00

5
FILED
013:404m
OCT 13 2008
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2008

So Answers,



Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20835
NO: 08-1241-CD

PLAINTIFF: NATIONSTAR MORTGAGE, LLC F/K/A CENTEX HOME EQUITY COMPANY, LLC

vs.

DEFENDANT: RODNEY A. DIXON AND ANGEL M. DIXON

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 8/29/2008

LEVY TAKEN 9/24/2008 @ 3:06 PM

POSTED 9/24/2008 @ 3:07 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 3/9/2009

DATE DEED FILED NOT SOLD

FILED
0/9-1330
MAR 09 2009
William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

9/24/2008 @ 3:08 PM SERVED RODNEY A. DIXON

SERVED RODNEY A. DIXON, DEFENDANT, AT HIS RESIDENCE 478 EAST 9TH STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO ANGEL DIXON, WIFE/CO-DEFENDANT

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

9/24/2008 @ 3:08 PM SERVED ANGEL M. DIXON

SERVED ANGEL M. DIXON, DEFENDANT, AT HER RESIDENCE 478 EAST 9TH STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO ANGEL M. DIXON

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

@ SERVED

NOW, OCTOBER 1, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR DECEMBER 5, 2008. \$1,532.25 WAS RECEIVED TO CURE THE DEFAULT.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20835

NO: 08-1241-CD

PLAINTIFF: NATIONSTAR MORTGAGE, LLC F/K/A CENTEX HOME EQUITY COMPANY, LLC

VS.

DEFENDANT: RODNEY A. DIXON AND ANGEL M. DIXON

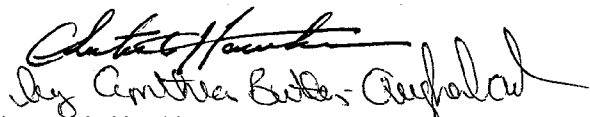
Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$204.69

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,


Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

NATIONSTAR MORTGAGE, LLC f/k/a CIVIL DIVISION
CENTEX HOME EQUITY
COMPANY, LLC,

Plaintiff,

NO.: 2008-1241-CD

vs

EXECUTION NO:

RODNEY A. DIXON and
ANGEL M. DIXON,

Defendants.

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

See attached Exhibit "A"

AMOUNT DUE	\$36,938.05
INTEREST from <u>8/19/2008</u> to day of sale	\$ 3,226.60
TOTAL	\$40,164.65
(Costs to added)	135.00 Prothonotary costs

Prothonotary:

By: William L. [Signature]
Clerk

Date: 8/29/08

Received this writ this 29th day
of August A.D. 2008
At 2:00 A.M./P.M.

Charles A. [Signature]
Sheriff by Antonia Bello - [Signature]

Exhibit "A"

LEGAL DESCRIPTION

ALL that certain lot of ground situate in the Borough of Clearfield, County of Clearfield and State of Pennsylvania, known as Lot No. 11 in the recorded plot of Walker & Heath's Lots, and bounded and described as follows:

ON the East by Ninth Street; on the North by Lot No. 12 now or formerly owned by Oliver Holley; on the West by an alley and on the South by Lot No. 10. Said lot being forty (40) feet front on Ninth Street and extending back to an alley one hundred and fifty (150) feet.

Having thereon erected a dwelling known as 478 East 9th Street, Clearfield, PA .

Parcel No. 4.4-K08-247-00073

Property: 478 East 9th Street, Clearfield, PA 16830

BEING the same premises which Centex Home Equity Company, LLC, by Deed dated May 5, 2004 and recorded on May 10, 2004 in and for Clearfield County, as Instrument Number 200407254 granted and conveyed unto Rodney A. Dixon and Angel M. Dixon, husband and wife, as tenants by the entireties.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME RODNEY A. DIXON

NO. 08-1241-CD

NOW, March 08, 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 , I exposed the within described real estate of Rodney A. Dixon And Angel M. Dixon to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of \$1,532.25 and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	2.00
LEVY	15.00
MILEAGE	2.00
POSTING	15.00
CSDS	10.00
COMMISSION	30.65
POSTAGE	5.04
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	1,532.25
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	

TOTAL SHERIFF COSTS \$204.69

DEED COSTS:

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$0.00

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	36,938.05
INTEREST @	0.00
FROM TO	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	3,226.60
MISCELLANEOUS	

TOTAL DEBT AND INTEREST \$40,204.65

COSTS:

ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	204.69
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	135.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	

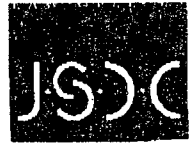
TOTAL COSTS \$339.69

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

Fax: 717.533.2795

P.02



October 1, 2008

Via Facsimile 814-765-5915

Clearfield County Sheriff
Attn: Real Estate Department

P.O. BOX 650
HERSHEY, PA 17033

Courier Address:
134 SHINE AVENUE
HUMMELSTOWN, PA 17036

TEL 717.533.3280

WWW.JSOC.COM

**RE: Nationstar Mortgage, LLC f/k/a
Centex Home Equity Company, LLC
vs.
Rodney A. Dixon and Angel M. Dixon
Docket No. 2008-1241-CD
Sheriff Sale Date: December 5, 2008
Our File No. 082176**

Dear Sir or Madam:

Please consider this correspondence a formal request to stay the sheriff sale scheduled for December 5, 2008 in the above-referenced matter. The loan was reinstated or a payoff received in the amount of \$1,532.25. Please refund any excess from our advance or bill our office for any additional funds due.

Should you have any questions, please do not hesitate to contact the undersigned.

Sincerely,

JAMES, SMITH, DIETTERICK & CONNELLY LLP

A handwritten signature in black ink, appearing to read 'Scott A. Dietterick', is written over the typed name. The signature is stylized and somewhat cursive.

Scott A. Dietterick
SAD:cls

GARY L. JAMES
MAX J. SMITH, JR.
JOHN J. CONNELLY, JR.
SCOTT A. DIETTERICK
JAMES F. SPADE
MATTHEW CHARAL III
NEIL W. YAMN
EDWARD P. SEEBER
SUSAN M. KADEL
LARA W. HANDELMAN
COURTNEY K. POWELL
KIMBERLY A. BONNER
JEFFREY M. MCCORMICK
KAREN N. CONNELLY
JOHN M. HYAMS
CHRISTINE T. BRANN

OF COUNSEL:
GREGORY K. RICHARDS
BERNARD A. RYAN, JR.