

08-1497-CD

Wells Fargo vs Bradley Hutton

UDREN LAW OFFICES, P.C.

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

LOUIS A. SIMONI, ESQUIRE - ID #200869

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

[pleadings@udren.com](mailto:pleadings@udren.com)

ATTORNEY FOR PLAINTIFF

**FILED**

in 11:32 AM '08

AUG 13 2008

William A. Shaw  
Prothonotary/Clerk of Courts

NO CC

COMPL. TO SHFF

ATTY PAID 95.00

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137

Plaintiff

v.

Bradley Hutton

250 Mack Lane

Curwensville, PA 16833

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

NO. 2008-1497-CD

COMPLAINT IN MORTGAGE FORECLOSURE

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

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.**

LAWYERS REFERRAL SERVICE

David S. Mcholick

Court Administrator

Clearfield County Courthouse

Clearfield, PA 16830

814-765-2641 x 5982

October 16, 2008 Document

Reinstated/Reissued to Sheriff/Attorney  
for service.

11/2/08 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

Deputy Prothonotary

Deputy Prothonotary

### **AVISO**

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademias, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

**LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.**

**David S. Mcholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641 x 5982**

## **NOTICE**

**The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.**

**If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.**

**This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.**

**UDREN LAW OFFICES, P.C.  
/s/ Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, NJ 08003-3620  
(856) 669-5400**

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: First Franklin Financial Corp., subsidiary of National City Bank of Indiana

Assignments of Record to: Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FFH2

Recording Date: **LODGED FOR RECORDING**

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with Pa.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: 203 McNaull Street

MUNICIPALITY/TOWNSHIP/BOROUGH: Borough of Curwensville

COUNTY: Clearfield

DATE EXECUTED: 3/26/04

DATE RECORDED: 4/14/04 INSTRUMENT NO: 200405575

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Mortgage as follows:

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 8/5/08:

Principal of debt due	\$43,462.42
Unpaid Interest at 13.125%* from 3/1/08 to 8/5/08 (the per diem interest accruing on this debt is \$15.63 and that sum should be added each day after 8/5/08)	2,289.72
Title Report	325.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$132.40 and that sum should be added on the first of each month after 8/5/08)	1,745.81
Late Charges (monthly late charge of \$24.58 should be added in accordance with the terms of the note each month after 8/5/08)	93.40
Other Fees	161.50
Attorneys Fees (anticipated and actual to 5% of principal)	<u>2,173.12</u>
TOTAL	\$50,530.97

**\*This interest rate is subject to adjustment as more fully set forth in the Note and Mortgage.**

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the

mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$50,530.97 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.

UDREN LAW OFFICES, P.C.

BY: Chandia Arkema

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

LOUIS A. SIMONI, ESQUIRE

All that certain lot or piece of ground situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania bounded and described as follows:

Beginning at a post, at corner of lot now or formerly of Oliver P. Smith and McHaul street; thence along line of said Lot in westerly direction One Hundred Eighty (180) feet to a twenty (20) foot alley; thence by said alley in a Northerly direction Forty-Five (45) feet to line of Lot now or formerly of Harvey M. Smith; thence along the line of said lot now or formerly of Harvey M. Smith in an easterly direction One Hundred Eighty (180) feet to a post on McHaul Street; thence by McHaul Street in a Southerly direction Forty-Five (45) feet to a post and place of beginning. Being a Lot fronting Forty-Five (45) feet on McHaul Street and extending back One Hundred Eighty (180) feet to a twenty (20) foot alley.

Being Parcel Id No. 6-1H9-290-21.

UNDER AND SUBJECT TO Reservations, restrictions, easements and rights of way as recorded in prior instruments of record.



**ACT 91 NOTICE**  
**DATE OF NOTICE: 06/06/2008**  
**TAKE ACTION TO SAVE YOUR**  
**HOME FROM FORECLOSURE**

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

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

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

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet 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 any 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 a esta agencia (Pennsylvania Housing Finance Agency) sin cargos al número mencionada arriba. Puedes ser elegible para un préstamo por el programa llamado "Homeowner's Emergency Mortgage Assistance Program" el cual puede salvar su casa de la pérdida del derecho a redimir su hipoteca.

Prepared by: GOLDBECK McCAFFERTY & McKEEVER  
Suite 5000 - Mellon Independence Center.  
701 Market Street  
Philadelphia, PA 19106  
Fax (215) 627-7734

Date: 06/06/2008

Homeowners Name: **BRADLEY HUTTON**  
Property Address: **206 Mcnaul Street, Curwensville, PA 16833**  
Loan Account No.: **1044246707**  
Original Lender: **SAXON MORTGAGE SERVICES INC.**  
Current Lender/Servicer: **SAXON MORTGAGE SERVICES INC.**

**HOMEOWNERS'  
EMERGENCY MORTGAGE ASSISTANCE PROGRAM**

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

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

**\* IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR  
CONTROL,**

**\* IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR  
MORTGAGE PAYMENTS, AND**

**\* IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE  
PENNSYLVANIA HOUSING FINANCE AGENCY.**

**TEMPORARY STAY OF FORECLOSURE** - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer credit counseling agencies listed at the end of this Notice.

**THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT  
APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR  
MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE  
YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO  
DATE.**

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

forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

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

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**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.)**

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**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: 206 Mcnaul Street, Curwensville, PA 16833 IS SERIOUSLY IN DEFAULT because:

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

- (a) Monthly payment from 04/01/2008 thru 06/06/2008  
(3 mos. at \$624.09/month) \$1,872.27
- (b) Late charges from 04/01/2008 thru 06/06/2008 (3 mos. at \$24.58/month) \$73.74
- (c) Other charges; Escrow, Inspec., NSF Checks
- (d) Other provisions of the mortgage obligation, if any
- (e) TOTAL AMOUNT REQUIRED AS OF THIS DATE: \$1,946.01

**HOW TO CURE THE DEFAULT** - You may cure the default within **THIRTY (30) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER WHICH IS \$1,946.01**, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cashier's check, certified check or money order made payable and sent to:

SAXON MORTGAGE SERVICES INC.  
4708 Mercantile Drive North  
Fort Worth, TX 76137

**IF YOU DO NOT CURE THE DEFAULT** - If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, **the lender intends to exercise its rights to accelerate the mortgage debt.** This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start 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 the lender brings 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 exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.**

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

**RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE** - If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, **you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected**

with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** - It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be **approximately four (4) to six (6) months from the date of this Notice**. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER:**

**Name of Lender:** SAXON MORTGAGE SERVICES INC.

**Address:** 4708 Mercantile Drive North  
Fort Worth, TX 76137

**Phone Number:** 888-325-3502

**Contact Person:** Loss Mitigation Department

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

**ASSUMPTION OF MORTGAGE** - You may sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale 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, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

\* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

\* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

\* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

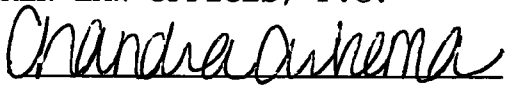
**Contact:** Loss Mitigation Department  
**Phone Number:** 888-325-3502

V E R I F I C A T I O N

The undersigned, hereby states that he/she is the attorney for the Plaintiff, a corporation unless designated otherwise; that he/she is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he/she has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his/her knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

BY

  
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE  
LOUIS A. SIMONI, ESQUIRE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1497-CD

eWELLS FARGO BANK NATIONAL ASSOCIATION as Trustee

vs

SERVICE # 2 OF 2

BRADLEY HUTTON

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: 09/12/2008

HEARING:

PAGE: 104532

DEFENDANT:

BRADLEY HUTTON

ADDRESS:

250 MACK LANE

CURWENSVILLE, PA 16833

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**SHERIFF'S RETURN**

NOW, \_\_\_\_\_ AT \_\_\_\_\_ AM / PM **SERVED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE ON BRADLEY HUTTON, DEFENDANT

BY HANDING TO \_\_\_\_\_ / \_\_\_\_\_

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

ADDRESS SERVED \_\_\_\_\_

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM **POSTED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE FOR BRADLEY HUTTON

AT (ADDRESS) \_\_\_\_\_

NOW 9-16-08 AT 9:38 (AM) PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO BRADLEY HUTTON

REASON UNABLE TO LOCATE

Def. Moved from The Above Address

SWORN TO BEFORE ME THIS

\_\_\_\_\_ DAY OF \_\_\_\_\_ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

James E. Davis  
Deputy Signature

JAMES E. DAVIS  
Print Deputy Name



**SHERIFF'S OFFICE  
CLEARFIELD COUNTY  
CASE # 104532**

DEAR BRADLEY HUTTON

Would you please contact the Sheriff's Office EXTENSION **1360** concerning legal papers we have for you

When you call, please give your name and the case # noted above (**104532**) and someone in the Office will be able to help you.

Thank you for your consideration in this matter.

SHERIFF CHESTER A. HAWKINS

OFFICE HOURS: 8:30 A.M. to 4:00 P.M.  
PHONE (814) 765-2641

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
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COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

Plaintiff

v.

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

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LAWYERS REFERRAL SERVICE  
David S. Mcholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641 x 5982

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

AUG 13 2008

Attest.

William B. Shaw  
Prothonotary/  
Clerk of Courts

### **AVISO**

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta ascentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se dafiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademias, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

**LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.**

**David S. Mcholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641 x 5982**

## **NOTICE**

**The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.**

**If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.**

**This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.**

**UDREN LAW OFFICES, P.C.  
/s/ Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, NJ 08003-3620  
(856) 669-5400**

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: First Franklin Financial Corp., subsidiary of National City Bank of Indiana

Assignments of Record to: Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FFH2

Recording Date: **LODGED FOR RECORDING**

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with Pa.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: 203 McNaul Street

MUNICIPALITY/TOWNSHIP/BOROUGH: Borough of Curwensville

COUNTY: Clearfield

DATE EXECUTED: 3/26/04

DATE RECORDED: 4/14/04 INSTRUMENT NO: 200405575

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Mortgage as follows:

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 8/5/08:

Principal of debt due	\$43,462.42
Unpaid Interest at 13.125%* from 3/1/08 to 8/5/08 (the per diem interest accruing on this debt is \$15.63 and that sum should be added each day after 8/5/08)	2,289.72
Title Report	325.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$132.40 and that sum should be added on the first of each month after 8/5/08)	1,745.81
Late Charges (monthly late charge of \$24.58 should be added in accordance with the terms of the note each month after 8/5/08)	93.40
Other Fees	161.50
Attorneys Fees (anticipated and actual to 5% of principal)	<u>2,173.12</u>
TOTAL	\$50,530.97

**\*This interest rate is subject to adjustment as more fully set forth in the Note and Mortgage.**

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the

mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$50,530.97 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

LOUIS A. SIMONI, ESQUIRE

All that certain lot or piece of ground situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania bounded and described as follows:

Beginning at a post, at corner of lot now or formerly of Oliver F. Smith and McHaul street; thence along line of said Lot in westerly direction One Hundred Eighty (180) feet to a twenty (20) foot alley; thence by said alley in a Northerly direction Forty-Five (45) feet to line of Lot now or formerly of Harvey M. Smith; thence along the line of said lot now or formerly of Harvey M. Smith in an easterly direction One Hundred Eighty (180) feet to a post on McHaul Street; thence by McHaul Street in a Southerly direction Forty-Five (45) feet to a post and place of beginning. Being a Lot fronting Forty-Five (45) feet on McHaul Street and extending back One Hundred Eighty (180) feet to a twenty (20) foot alley.

Being Parcel Id No. 6-1K9-290-21.

UNDER AND SUBJECT TO Reservations, restrictions, easements and rights of way as recorded in prior instruments of record.



**ACT 91 NOTICE**  
**DATE OF NOTICE: 06/06/2008**  
**TAKE ACTION TO SAVE YOUR**  
**HOME FROM FORECLOSURE**

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

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

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

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet 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 any 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 a esta agencia (Pennsylvania Housing Finance Agency) sin cargos al número mencionada arriba. Puedes ser elegible para un préstamo por el programa llamado "Homeowner's Emergency Mortgage Assistance Program" el cual puede salvar su casa de la pérdida del derecho a redimir su hipoteca.

Prepared by: GOLDBECK McCAFFERTY & McKEEVER  
Suite 5000 - Mellon Independence Center.  
701 Market Street  
Philadelphia, PA 19106  
Fax (215) 627-7734

Date: 06/06/2008

Homeowners Name: **BRADLEY HUTTON**  
Property Address: **206 Mcnaul Street, Curwensville, PA 16833**  
Loan Account No.: **1044246707**  
Original Lender: **SAXON MORTGAGE SERVICES INC.**  
Current Lender/Servicer: **SAXON MORTGAGE SERVICES INC.**

**HOMEOWNERS'  
EMERGENCY MORTGAGE ASSISTANCE PROGRAM**

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

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

**\* IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR  
CONTROL,**

**\* IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR  
MORTGAGE PAYMENTS, AND**

**\* IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE  
PENNSYLVANIA HOUSING FINANCE AGENCY.**

**TEMPORARY STAY OF FORECLOSURE** - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer credit counseling agencies listed at the end of this Notice.

**THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT  
APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR  
MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE  
YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO  
DATE.**

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

forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

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

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**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: 206 Mcnaul Street, Curwensville, PA 16833 IS SERIOUSLY IN DEFAULT because:

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

- (a) Monthly payment from 04/01/2008 thru 06/06/2008  
(3 mos. at \$624.09/month) \$1,872.27
- (b) Late charges from 04/01/2008 thru 06/06/2008 (3 mos. at \$24.58/month) \$73.74
- (c) Other charges; Escrow, Inspec., NSF Checks
- (d) Other provisions of the mortgage obligation, if any
- (e) TOTAL AMOUNT REQUIRED AS OF THIS DATE: \$1,946.01

**HOW TO CURE THE DEFAULT** - You may cure the default within **THIRTY (30) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER WHICH IS \$1,946.01**, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cashier's check, certified check or money order made payable and sent to:

SAXON MORTGAGE SERVICES INC.  
4708 Mercantile Drive North  
Fort Worth, TX 76137

**IF YOU DO NOT CURE THE DEFAULT** - If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, **the lender intends to exercise its rights to accelerate the mortgage debt.** This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start 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 the lender brings 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 exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.**

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

**RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE** - If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, **you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected**

with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** - It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be **approximately four (4) to six (6) months from the date of this Notice**. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER:**

**Name of Lender:** SAXON MORTGAGE SERVICES INC.

**Address:** 4708 Mercantile Drive North  
Fort Worth, TX 76137

**Phone Number:** 888-325-3502

**Contact Person:** Loss Mitigation Department

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

**ASSUMPTION OF MORTGAGE** - You may sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale 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, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

\* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

\* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

\* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

**Contact:** Loss Mitigation Department

**Phone Number:** 888-325-3502

V E R I F I C A T I O N

The undersigned, hereby states that he/she is the attorney for the Plaintiff, a corporation unless designated otherwise; that he/she is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he/she has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his/her knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

BY



Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

LOUIS A. SIMONI, ESQUIRE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1497-CD

eWELLS FARGO BANK NATIONAL ASSOCIATION as Trustee

vs

SERVICE # 1 OF 2

BRADLEY HUTTON

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: 09/12/2008

HEARING:

PAGE: 104532

DEFENDANT:

BRADLEY HUTTON

ADDRESS:

203 MCNAUL ST.

CURWENSVILLE, PA 16833

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**SHERIFF'S RETURN**

NOW, \_\_\_\_\_ AT \_\_\_\_\_ AM / PM **SERVED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE ON BRADLEY HUTTON, DEFENDANT

BY HANDING TO \_\_\_\_\_ / \_\_\_\_\_

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

ADDRESS SERVED \_\_\_\_\_

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM **POSTED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE FOR BRADLEY HUTTON

AT (ADDRESS) \_\_\_\_\_

NOW 9-15-08 AT 2:40 AM / PM **AFTER** DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO BRADLEY HUTTON

REASON UNABLE TO LOCATE No Such Address in Curwensville

SWORN TO BEFORE ME THIS

\_\_\_\_\_ DAY OF \_\_\_\_\_ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

James E. Davis  
Deputy Signature

Print Deputy Name



**SHERIFF'S OFFICE  
CLEARFIELD COUNTY  
CASE # 104532**

**DEAR BRADLEY HUTTON**

**Would you please contact the Sheriff's Office EXTENSION 1360 concerning legal papers we have for you**

**When you call, please give your name and the case # noted above (104532) and someone in the Office will be able to help you.**

**Thank you for your consideration in this matter.**

**SHERIFF CHESTER A. HAWKINS**

**OFFICE HOURS: 8:30 A.M. to 4:00 P.M.  
PHONE (814) 765-2641**

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
LOUIS A. SIMONI, ESQUIRE - ID #200869  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

WE HEREBY CERTIFY THE  
WITHIN TO BE A TRUE AND  
CORRECT COPY OF THE ORIGINAL

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137

Plaintiff

v.

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

NO. 2008-1497-CD

COMPLAINT IN MORTGAGE FORECLOSURE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

LAWYERS REFERRAL SERVICE  
David S. Mcholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641 x 5982

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

AUG 13 2008

Attest.

*William A. Hutton*  
Prothonotary/  
Clerk of Courts

### **AVISO**

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademias, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

**LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.**

**David S. Mcholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641 x 5982**

## **NOTICE**

**The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.**

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**This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.**

**UDREN LAW OFFICES, P.C.  
/s/ Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, NJ 08003-3620  
(856) 669-5400**

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: First Franklin Financial Corp., subsidiary of National City Bank of Indiana

Assignments of Record to: Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FFH2

Recording Date: **LODGED FOR RECORDING**

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with Pa.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: 203 McNaul Street

MUNICIPALITY/TOWNSHIP/BOROUGH: Borough of Curwensville

COUNTY: Clearfield

DATE EXECUTED: 3/26/04

DATE RECORDED: 4/14/04 INSTRUMENT NO: 200405575

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Mortgage as follows:

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 8/5/08:

Principal of debt due	\$43,462.42
Unpaid Interest at 13.125%* from 3/1/08 to 8/5/08 (the per diem interest accruing on this debt is \$15.63 and that sum should be added each day after 8/5/08)	2,289.72
Title Report	325.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$132.40 and that sum should be added on the first of each month after 8/5/08)	1,745.81
Late Charges (monthly late charge of \$24.58 should be added in accordance with the terms of the note each month after 8/5/08)	93.40
Other Fees	161.50
Attorneys Fees (anticipated and actual to 5% of principal)	<u>2,173.12</u>
TOTAL	\$50,530.97

**\*This interest rate is subject to adjustment as more fully set forth in the Note and Mortgage.**

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the

mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$50,530.97 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

LOUIS A. SIMONI, ESQUIRE

All that certain lot or piece of ground situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania bounded and described as follows:

Beginning at a post, at corner of lot now or formerly of Oliver P. Smith and McHaul street; thence along line of said Lot in westerly direction One Hundred Eighty (180) feet to a twenty (20) foot alley; thence by said alley in a Northerly direction Forty-Five (45) feet to line of Lot now or formerly of Harvey M. Smith; thence along the line of said lot now or formerly of Harvey M. Smith in an easterly direction One Hundred Eighty (180) feet to a post on McHaul Street; thence by McHaul Street in a Southerly direction Forty-Five (45) feet to a post and place of beginning. Being a Lot fronting Forty-Five (45) feet on McHaul Street and extending back One Hundred Eighty (180) feet to a twenty (20) foot alley.

Being Parcel Id No. 6-1H9-290-21.

UNDER AND SUBJECT TO Reservations, restrictions, easements and rights of way as recorded in prior instruments of record.



**ACT 91 NOTICE**  
**DATE OF NOTICE: 06/06/2008**  
**TAKE ACTION TO SAVE YOUR**  
**HOME FROM FORECLOSURE**

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

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

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

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet 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 any 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 a esta agencia (Pennsylvania Housing Finance Agency) sin cargos al número mencionada arriba. Puedes ser elegible para un préstamo por el programa llamado "Homeowner's Emergency Mortgage Assistance Program" el cual puede salvar su casa de la pérdida del derecho a redimir su hipoteca.

Prepared by: GOLDBECK McCAFFERTY & McKEEVER  
Suite 5000 - Mellon Independence Center.  
701 Market Street  
Philadelphia, PA 19106  
Fax (215) 627-7734

Date: 06/06/2008

Homeowners Name: **BRADLEY HUTTON**  
Property Address: **206 Mcnaul Street, Curwensville, PA 16833**  
Loan Account No.: **1044246707**  
Original Lender: **SAXON MORTGAGE SERVICES INC.**  
Current Lender/Servicer: **SAXON MORTGAGE SERVICES INC.**

**HOMEOWNERS'  
EMERGENCY MORTGAGE ASSISTANCE PROGRAM**

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

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

**\* IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR  
CONTROL,**

**\* IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR  
MORTGAGE PAYMENTS, AND**

**\* IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE  
PENNSYLVANIA HOUSING FINANCE AGENCY.**

**TEMPORARY STAY OF FORECLOSURE** - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer credit counseling agencies listed at the end of this Notice.

**THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT  
APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR  
MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE  
YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO  
DATE.**

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

forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

**APPLICATION FOR MORTGAGE ASSISTANCE** - Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application **MUST** be filed or postmarked within thirty (30) days of your fact-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: 206 Mcnaul Street, Curwensville, PA 16833 IS SERIOUSLY IN DEFAULT because:

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

- (a) Monthly payment from 04/01/2008 thru 06/06/2008  
(3 mos. at \$624.09/month) \$1,872.27
- (b) Late charges from 04/01/2008 thru 06/06/2008 (3 mos. at \$24.58/month) \$73.74
- (c) Other charges; Escrow, Inspec., NSF Checks
- (d) Other provisions of the mortgage obligation, if any
- (e) TOTAL AMOUNT REQUIRED AS OF THIS DATE: \$1,946.01

**HOW TO CURE THE DEFAULT** - You may cure the default within **THIRTY (30) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER WHICH IS \$1,946.01, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.** Payments must be made either by cashier's check, certified check or money order made payable and sent to:

SAXON MORTGAGE SERVICES INC.  
4708 Mercantile Drive North  
Fort Worth, TX 76137

**IF YOU DO NOT CURE THE DEFAULT** - If you do not cure the default within **THIRTY (30) DAYS** of the date of this Notice, **the lender intends to exercise its rights to accelerate the mortgage debt.** This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within **THIRTY (30) DAYS**, the lender also intends to instruct its attorneys to start 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 the lender brings 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 exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.**

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

**RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE** - If you have not cured the default within the **THIRTY (30) DAY** period and foreclosure proceedings have begun, **you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale.** **You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected**

with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** - It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be **approximately four (4) to six (6) months from the date of this Notice.** A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER:**

**Name of Lender:** SAXON MORTGAGE SERVICES INC.

**Address:** 4708 Mercantile Drive North  
Fort Worth, TX 76137

**Phone Number:** 888-325-3502

**Contact Person:** Loss Mitigation Department

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

**ASSUMPTION OF MORTGAGE** - You may sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale 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, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

\* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

\* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

\* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

**Contact:** Loss Mitigation Department

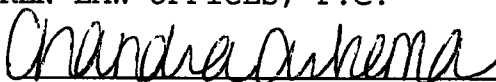
**Phone Number:** 888-325-3502

V E R I F I C A T I O N

The undersigned, hereby states that he/she is the attorney for the Plaintiff, a corporation unless designated otherwise; that he/she is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he/she has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his/her knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

BY



Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

LOUIS A. SIMONI, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

PRAECIPE TO REINSTATE COMPLAINT

TO THE PROTHONOTARY:

Kindly reinstate the Complaint on the above-captioned matter.

DATE: October 13, 2008

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema  
Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

5  
FILED No cc  
m/11:13/2008  
OCT 16 2008  
William A. Shaw  
Prothonotary/Clerk of Courts  
7.00  
Comp. Reinstated  
to Sheriff



UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
LOUIS A. SIMONI, ESQUIRE - ID #200869  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

**FILED**  
11:32 a.m.  
AUG 13 2008

William A. Shaw  
Prothonotary/Clerk of Courts

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137

Plaintiff

v.

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

NO. 2008-1497-CD

### COMPLAINT IN MORTGAGE FORECLOSURE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

LAWYERS REFERRAL SERVICE  
David S. Mcholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641 x 5982

08080071-1 myr  
**COPY**

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
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WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

PRAECIPE TO REINSTATE COMPLAINT

TO THE PROTHONOTARY:

Kindly reinstate the Complaint on the above-captioned matter.

DATE: November 20, 2008

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema  
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

FILED <sup>NOCC</sup>  
m11:28601 1 Complaint  
NOV 21 2008 Reinstated

William A. Shaw  
Prothonotary/Clerk of Courts to Sheriff

UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
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WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

**FILED**  
11:32 a.m.  
AUG 13 2008

William A. Shaw  
Prothonotary/Clerk of Courts

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
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Plaintiff

v.

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

NO. 2008-1497-CD

COMPLAINT IN MORTGAGE FORECLOSURE

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YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

LAWYERS REFERRAL SERVICE  
David S. Mcholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641 x 5982

08080071-1 myr  
COPY

# In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket # **104841**

Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage  
Loan Trust 2004-FFH2

Case # 08-1497-CD

vs.

BRADLEY HUTTON

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

## SHERIFF RETURNS

NOW November 25, 2008 RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT SERVED,  
TIME EXPIRED" AS TO BRADLEY HUTTON, DEFENDANT. WRONG ADDRESS WAS GIVEN TO DEPUTY TO  
ATTEMPT SERVICE

SERVED BY: /

## Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
	NO COSTS		

5  
FILED  
07:35 PM  
NOV 26 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before me This

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

So Answers,

*Chester A. Hawkins*  
Chester A. Hawkins  
Sheriff

UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
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WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

**FILED**  
11:32 a.m.  
AUG 13 2008

William A. Shaw  
Prothonotary/Clerk of Courts

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137

Plaintiff

v.

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

No. 2008-1497-CD

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**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.**

LAWYERS REFERRAL SERVICE  
David S. Mcholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641 x 5982

10/16/08 Document  
Reinstated/Released to Sheriff/Attorney  
for service.

*William A. Shaw*  
Deputy Prothonotary

08080071-1 myf  
**COPY**

**AVISO**

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se dafiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademias, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

**LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.**

**David S. Mcholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641 x 5982**

## **NOTICE**

**The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.**

**If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.**

**This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.**

**UDREN LAW OFFICES, P.C.  
/s/ Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, NJ 08003-3620  
(856) 669-5400**

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: First Franklin Financial Corp., subsidiary of National City Bank of Indiana

Assignments of Record to: Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FFH2

Recording Date: **LODGED FOR RECORDING**

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with Pa.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: 203 McNaul Street

MUNICIPALITY/TOWNSHIP/BOROUGH: Borough of Curwensville

COUNTY: Clearfield

DATE EXECUTED: 3/26/04

DATE RECORDED: 4/14/04 INSTRUMENT NO: 200405575

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.



5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Mortgage as follows:

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 8/5/08:

Principal of debt due	\$43,462.42
Unpaid Interest at 13.125%* from 3/1/08 to 8/5/08 (the per diem interest accruing on this debt is \$15.63 and that sum should be added each day after 8/5/08)	2,289.72
Title Report	325.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$132.40 and that sum should be added on the first of each month after 8/5/08)	1,745.81
Late Charges (monthly late charge of \$24.58 should be added in accordance with the terms of the note each month after 8/5/08)	93.40
Other Fees	161.50
Attorneys Fees (anticipated and actual to 5% of principal)	<u>2,173.12</u>
TOTAL	\$50,530.97

**\*This interest rate is subject to adjustment as more fully set forth in the Note and Mortgage.**

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the

mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$50,530.97 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.

UDREN LAW OFFICES, P.C.

BY:

Chandra Arkema

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

LOUIS A. SIMONI, ESQUIRE

All that certain lot or piece of ground situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania bounded and described as follows:

Beginning at a post, at corner of lot now or formerly of Oliver F. Smith and McHaul street; thence along line of said lot in westerly direction One Hundred Eighty (180) feet to a twenty (20) foot alley; thence by said alley in a Northerly direction Forty-Five (45) feet to line of Lot now or formerly of Harvey M. Smith; thence along the line of said lot now or formerly of Harvey M. Smith in an easterly direction One Hundred Eighty (180) feet to a post on McHaul Street; thence by McHaul Street in a Southerly direction Forty-Five (45) feet to a post and place of beginning. Being a lot fronting Forty-Five (45) feet on McHaul Street and extending back One Hundred Eighty (180) feet to a twenty (20) foot alley.

Being Parcel Id No. 6-1K9-290-21.

UNDER AND SUBJECT TO Reservations, restrictions, easements and rights of way as recorded in prior instruments of record.

**ACT 91 NOTICE**  
**DATE OF NOTICE: 06/06/2008**  
**TAKE ACTION TO SAVE YOUR**  
**HOME FROM FORECLOSURE**

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

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

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

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet 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 any 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 a esta agencia (Pennsylvania Housing Finance Agency) sin cargos al número mencionada arriba. Puedes ser elegible para un préstamo por el programa llamado "Homeowner's Emergency Mortgage Assistance Program" el cual puede salvar su casa de la pérdida del derecho a redimir su hipoteca.

Prepared by: GOLDBECK McCAFFERTY & McKEEVER  
Suite 5000 - Mellon Independence Center.  
701 Market Street  
Philadelphia, PA 19106  
Fax (215) 627-7734

Date: 06/06/2008

Homeowners Name: **BRADLEY HUTTON**  
Property Address: **206 Mcnaul Street, Curwensville, PA 16833**  
Loan Account No.: **1044246707**  
Original Lender: **SAXON MORTGAGE SERVICES INC.**  
Current Lender/Servicer: **SAXON MORTGAGE SERVICES INC.**

**HOMEOWNERS'  
EMERGENCY MORTGAGE ASSISTANCE PROGRAM**

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

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

**\* IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR  
CONTROL,**

**\* IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR  
MORTGAGE PAYMENTS, AND**

**\* IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE  
PENNSYLVANIA HOUSING FINANCE AGENCY.**

**TEMPORARY STAY OF FORECLOSURE** - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer credit counseling agencies listed at the end of this Notice.

**THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT  
APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR  
MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE  
YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO  
DATE.**

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

forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

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

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**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: 206 Mcnaul Street, Curwensville, PA 16833 IS SERIOUSLY IN DEFAULT because:

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

- (a) Monthly payment from 04/01/2008 thru 06/06/2008  
(3 mos. at \$624.09/month) \$1,872.27
- (b) Late charges from 04/01/2008 thru 06/06/2008 (3 mos. at \$24.58/month) \$73.74
- (c) Other charges; Escrow, Inspec., NSF Checks
- (d) Other provisions of the mortgage obligation, if any
- (e) TOTAL AMOUNT REQUIRED AS OF THIS DATE: \$1,946.01

**HOW TO CURE THE DEFAULT** - You may cure the default within **THIRTY (30) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER WHICH IS \$1,946.01**, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cashier's check, certified check or money order made payable and sent to:

SAXON MORTGAGE SERVICES INC.  
4708 Mercantile Drive North  
Fort Worth, TX 76137

**IF YOU DO NOT CURE THE DEFAULT** - If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, **the lender intends to exercise its rights to accelerate the mortgage debt.** This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start 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 the lender brings 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 exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.**

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

**RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE** - If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, **you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected**

with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** - It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately four (4) to six (6) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER:**

**Name of Lender:** SAXON MORTGAGE SERVICES INC.

**Address:** 4708 Mercantile Drive North  
Fort Worth, TX 76137

**Phone Number:** 888-325-3502

**Contact Person:** Loss Mitigation Department

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

**ASSUMPTION OF MORTGAGE** - You may sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale 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, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)



\* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

\* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

\* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

**Contact:** Loss Mitigation Department  
**Phone Number:** 888-325-3502

V E R I F I C A T I O N

The undersigned, hereby states that he/she is the attorney for the Plaintiff, a corporation unless designated otherwise; that he/she is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he/she has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his/her knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

BY 

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

LOUIS A. SIMONI, ESQUIRE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
NO: 08-1497-CD

WELLS FARGO BANK NATIONAL ASSOCIATION  
vs  
BRADLEY HUTTON

SERVICE # 1 OF 1

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: 12/20/2008 HEARING: PAGE: 104941

DEFENDANT: BRADLEY HUTTON  
ADDRESS: 1237 TURNPIKE AVE.  
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS

11-26-08 N/A  
12/02/08

**SHERIFF'S RETURN**

NOW, 12/3/08 AT 1204 AM ☒ PM SERVED THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE ON BRADLEY HUTTON, DEFENDANT

BY HANDING TO Bradley Hutton 1 self

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

ADDRESS SERVED mot@Sherry @ Cited/Shawville Hwy Clearfield

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM POSTED THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE FOR BRADLEY HUTTON

AT (ADDRESS) \_\_\_\_\_

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

I MAKE RETURN OF NOT FOUND AS TO BRADLEY HUTTON

REASON UNABLE TO LOCATE \_\_\_\_\_

SWORN TO BEFORE ME THIS

\_\_\_\_\_ DAY OF \_\_\_\_\_ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

*Deputy Signature*  
S. Hunter  
Print Deputy Name

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

FILED

JAN 06 2009

William A. Shaw  
Prothonotary/Clerk of Courts

Any pd. 20.00

Notice to Def.

Statement to

Any

(510)

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

v.

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

NO. 2008-1497-CD

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

TO THE PROTHONOTARY:

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

As set forth in Complaint	\$50,530.97
Interest Per Complaint	2,407.02
From 8/6/08 to 1/6/09	
Late charges per Complaint	122.90
From 8/6/08 to 1/6/09	
Escrow payment per Complaint	662.00
From 8/6/08 to 1/6/09	
TOTAL	<u>\$53,722.89</u>

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

UDREN LAW OFFICES, P.C.

BY Chandra Arkema  
Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 1/6/09

William A. Shaw  
PRO PROTHY

UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
LOUIS A. SIMONI, ESQUIRE - ID #200869  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

**FILED**  
11:32 a.m.  
AUG 13 2008

William A. Shaw  
Prothonotary/Clerk of Courts

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137

Plaintiff

v.

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

NO. 2008-1497-CD

COMPLAINT IN MORTGAGE FORECLOSURE

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

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.**

LAWYERS REFERRAL SERVICE  
David S. Mcholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641 x 5982

08080071-1 myf  
**COPY**

UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
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LOUIS A. SIMONI, ESQUIRE - ID #200869  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank National Association, as  
Trustee for First Franklin Mortgage Loan  
Trust 2004-FFH2  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Bradley Hutton  
Defendant(s)

NO. 2008-1497-CD

TO: Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

Date of Notice: December 24, 2008

**IMPORTANT NOTICE**

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.


LAWYER REFERRAL SERVICE  
David S. Mcholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641 x 5982

**NOTIFICACION IMPORTANTE**

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO IMMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL  
LAWYER REFERRAL SERVICE  
David S. Mcholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641 x 5982

NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

  
Mark J. Udren, Esquire  
Stuart Winneg, Esquire  
Lorraine Doyle, Esquire  
Alan M. Minato, Esquire  
Chandra M. Arkema, Esquire  
Louis A. Simoni, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
LOUIS A. SIMONI, ESQUIRE - ID #200869  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank National Association, as  
Trustee for First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Bradley Hutton

Defendant(s)

NO. 2008-1497-CD

TO: Bradley Hutton  
203 McNaul Street  
Curwensville, PA 16833

Date of Notice: December 24, 2008

**IMPORTANT NOTICE**

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.


LAWYER REFERRAL SERVICE  
David S. Mcholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641 x 5982

**NOTIFICACION IMPORTANTE**

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO INMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

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LOUIS A. SIMONI, ESQUIRE - ID #200869  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-482-6900

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CO

v.  
Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE


STATE OF

:  
:  
: SS

COUNTY OF

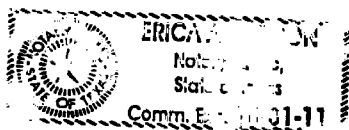
THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended, and that the age and last known residence and employment of each Defendant are as follows:

Defendant: Bradley Hutton  
Age: Over 18  
Residence: As captioned above  
Employment: Unknown

  
Name: John Cottrell  
Title: Vice President  
Company: Saxon Mortgage Services, Inc.  
as servicer on behalf of Wells Fargo  
Bank National Association, as Trustee  
for First Franklin Mortgage Loan  
Trust 2004-FFH2

Sworn to and subscribed  
before me this 30<sup>th</sup> day  
of September, 2008.

  
Notary Public





UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
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Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CD

TO: Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Prothonotary

- ☒ Judgment by Default  
☐ Money Judgment  
☐ Judgment in Replevin  
☐ Judgment for Possession  
☐ Judgment on Award of Arbitration  
☐ Judgment on Verdict  
☐ Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
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Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CD

TO: Bradley Hutton  
203 McNaul Street  
Curwensville, PA 16833

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Prothonotary

X Judgment by Default

\_\_\_ Money Judgment

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\_\_\_ Judgment on Verdict

\_\_\_ Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400

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

Wells Fargo Bank National Association  
First Franklin Mortgage Loan Trust  
Plaintiff(s)

No.: 2008-01497-CD

Real Debt: \$53,722.89

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Bradley Hutton  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: January 6, 2009

Expires: January 6, 2014

Certified from the record this 6th day of January, 2009.



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

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

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WOODCREST CORPORATE CENTER

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CHERRY HILL, NJ 08003-3620

856-669-5400

pleadings@udren.com

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CD

**PRAECIPE FOR WRIT OF EXECUTION**

**TO THE PROTHONOTARY:**

Please issue Writ of Execution in the above matter:

Amount due

\$53,722.89

Interest From 1/7/09

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$15.63

to actual date of sale including if sale is  
held at a later date

(Costs to be added)

\$ \_\_\_\_\_

**Prothonotary costs** 149.00

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

**FILED**

*3/24/09*  
**JAN 06 2009**

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

*Any pd.  
20.00  
ICC & lowrits  
w/prop. desc.  
to Sheriff*

*(su)*

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
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Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CD

### C E R T I F I C A T E

I hereby state that as the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- ( ) An FHA insured mortgage
- ( ) Non-owner occupied
- ( ) Vacant
- ( X ) Act 91 procedures have been fulfilled.
- ( ) Over 24 months delinquent.

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

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema  
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

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Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FFH2, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 203 McNaul Street, Curwensville, PA 16833

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

Name

Address

Bradley Hutton

250 Mack Lane  
Curwensville, PA 16833

203 McNaul Street  
Curwensville, PA 16833

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

Name

Address

SAME AS #1 ABOVE

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

Name

Address

None

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

Name

Address

Wells Fargo Bank  
National Association,  
as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

4708 Mercantile Drive  
Ft. Worth, TX 76137

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

Name

Address

None

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

Name

Address

Real Estate Tax Dept.

1 North Second St., Suite 116  
Clearfield, PA 16830

Domestic Relations Section

1 North Second St., Suite 116  
Clearfield, PA 16830

Commonwealth of PA,  
Department of Revenue

Bureau of Compliance, PO Box 281230  
Harrisburg, PA 17128-1230

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

Name

Address

Tenants/Occupants

203 McNaul Street  
Curwensville, PA 16833

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

DATED: January 6, 2009

UDREN LAW OFFICES, P.C.

BY:   
Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
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Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

v.

Bradley Hutton

Defendant(s)

NO. 2008-1497-CD

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:

203 McNaul Street  
Curwensville, PA 16833  
SEE LEGAL DESCRIPTION ATTACHED

Amount due

\$53,722.89

Interest From 1/7/09

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$15.63

to actual date of sale including if sale is  
held at a later date

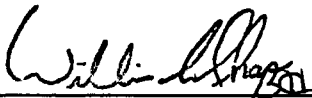
(Costs to be added)

\$ \_\_\_\_\_

Prothonotary costs

149.00  
Prothonotary

By



Clerk

Date

11/6/09



COURT OF COMMON PLEAS

NO. 2008-1497-CD

=====

Wells Fargo Bank National Association, as Trustee for First  
Franklin Mortgage Loan Trust 2004-FFH2

vs.

Bradley Hutton

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 53,722.89

INTEREST \$ \_\_\_\_\_

from 1/7/09

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$15.63

to actual date of sale including if sale is  
held at a later date

COSTS PAID:

PROTHY \$ 149.00

SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:

203 McNaul Street

Curwensville, PA 16833



UDREN LAW OFFICES, P.C.

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

(856) 669-5400

pleadings@udren.com

All that certain lot or piece of ground situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania bounded and described as follows:

Beginning at a post, at corner of lot now or formerly of Oliver F. Smith and McNaul street; thence along line of said Lot in westerly direction One Hundred Eighty (180) feet to a twenty (20) foot alley; thence by said alley in a Northerly direction Forty-Five (45) feet to line of Lot now or formerly of Harvey M. Smith; thence along the line of said lot now or formerly of Harvey M. Smith in an easterly direction One Hundred Eighty (180) feet to a post on McNaul Street; thence by McNaul Street in a Southerly direction Forty-Five (45) feet to a post and place of beginning. Being a Lot fronting Forty-Five (45) feet on McNaul Street and extending back One Hundred Eighty (180) feet to a twenty (20) foot alley.

Being Parcel Id No. 6-1H9-290-21.

UNDER AND SUBJECT TO Reservations, restrictions, easements and rights of way as recorded in prior instruments of record.

BEING KNOWN AS: 203 McNaul Street, Curwensville, PA 16833

PROPERTY ID NO.: 6-H9-290-21

TITLE TO SAID PREMISES IS VESTED IN BRADLEY HUTTON, UNMARRIED BY DEED FROM BRUCE A. FAIR AND MARIE M. BELIN, SINGLE DATED 3/5/2004 RECORDED 4/14/04 INSTRUMENT NO. 200405574.

UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
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WOODCREST CORPORATE CENTER  
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856-669-5400  
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ATTORNEY FOR PLAINTIFF

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.  
Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

**PRAECIPE TO SUBSTITUTE VERIFICATION**

TO THE PROTHONOTARY:

Kindly substitute the attached Verification for the  
Verification attached to the Complaint in Mortgage Foreclosure with  
regard to the captioned matter.

DATED: January 6, 2009

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema  
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

FILED NO CC  
JAN 06 2009 (GW)

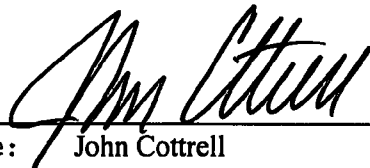
William A. Shaw  
Prothonotary/Clerk of Courts

V E R I F I C A T I O N

The undersigned, an officer of the Corporation which is the Plaintiff in the foregoing Complaint or an officer of the Corporation which is the servicing agent of Plaintiff, and being authorized to make this verification on behalf of the Plaintiff, hereby verifies that the facts set forth in the foregoing Complaint are taken from records maintained by Plaintiff in the ordinary course of business and that those facts are true and correct to the best of the knowledge, information and belief of the undersigned.

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

Date: \_\_\_\_\_

  
\_\_\_\_\_  
Name: John Cottrell  
Title: Vice President

Company: Saxon Mortgage Services, Inc.  
as servicer on behalf of Wells Fargo  
Bank National Association, as Trustee  
for First Franklin Mortgage Loan  
Trust 2004-FFH2

Bradley Hutton  
Loan #1044246707  
MJU #08080071-1

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104532  
NO: 08-1497-CD  
SERVICES 2  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK NATIONAL ASSOCIATION as Truste  
vs.  
DEFENDANT: BRADLEY HUTTON

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	UDREN	118269	20.00
SHERIFF HAWKINS	UDREN	118269	26.02

5  
013:3054  
Pro

Sworn to Before Me This

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

So Answers,

*Chester A. Hawkins*

Chester A. Hawkins  
Sheriff

**UDREN LAW OFFICES, P.C.**

**ATTORNEY FOR PLAINTIFF**

**BY: MARK J. UDREN, ESQUIRE - ID #04302**

**STUART WINNEG, ESQUIRE - ID #45362**

**LORRAINE GAZZARA DOYLE, ESQUIRE - ID #34576**

**ALAN M. MINATO, ESQUIRE - ID #75860**

**CHANDRA M. ARKEMA, ESQUIRE - ID #203437**

**LOUIS A. SIMONI, ESQUIRE - ID #200869**

**WOODCREST CORPORATE CENTER**

**111 WOODCREST ROAD, SUITE 200**

**CHERRY HILL, NJ 08003-3620**

**856-669-5400**

**pleadings@udren.com**

Wells Fargo Bank National Association, as  
Trustee for First Franklin Mortgage Loan  
Trust 2004-FFH2  
Plaintiff

v.

Bradley Hutton

Defendant

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

111 WOODCREST ROAD  
CHERRY HILL, NJ 08003-3620  
FEB 18 2009  
m/jl/10cm Simoni  
CC AA4  
670

William A. Shaw  
Prothonotary/Clerk of Courts

**PRAECIPE TO CORRECT COMMON ADDRESS IN COMPLAINT IN**  
**MORTGAGE FORECLOSURE**

TO THE PROTHONOTARY:

Kindly correct the inadvertent typographical error in the common address of Defendant as follows:

206 McNaul Street, Curwnsville, PA 16833

Date: February 17, 2009

UDREN LAW OFFICES, P.C.

BY: 

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE GAZZARA DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

LOUIS A. SIMONI, ESQUIRE

Attorneys for Plaintiff

**UDREN LAW OFFICES, P.C.**

**ATTORNEY FOR PLAINTIFF**

**BY: MARK J. UDREN, ESQUIRE - ID #04302**

**STUART WINNEG, ESQUIRE - ID #45362**

**LORRAINE GAZZARA DOYLE, ESQUIRE - ID #34576**

**ALAN M. MINATO, ESQUIRE - ID #75860**

**CHANDRA M. ARKEMA, ESQUIRE - ID #203437**

**LOUIS A. SIMONI, ESQUIRE - ID #200869**

**WOODCREST CORPORATE CENTER**

**111 WOODCREST ROAD, SUITE 200**

**CHERRY HILL, NJ 08003-3620**

**856-669-5400**

**pleadings@udren.com**

Wells Fargo Bank National Association, as  
Trustee for First Franklin Mortgage Loan  
Trust 2004-FFH2  
Plaintiff

v.

Bradley Hutton  
Defendant

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

**CERTIFICATE OF SERVICE**

I, the undersigned attorney, hereby certify that I have served true and correct copies of the Praeipue to Correct Common Address in Complaint in Mortgage Foreclosure upon the following person named herein at their last known address or their attorney of record.

\_\_\_\_\_ Regular First Class Mail

Date Served: February 17, 2009

TO: **Bradley Hutton**  
1237 Turnpike Avenue  
Clearfield, PA 16830  
Defendant

UDREN LAW OFFICES, P.C.

By: 

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE GAZZARA DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

LOUIS A. SIMONI, ESQUIRE

Attorneys for Plaintiff

UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CD

**PRAECIPE TO AMEND WRIT OF EXECUTION**

**TO THE PROTHONOTARY:**

Please amend the Writ of Execution in the above matter to reflect the proper address of the mortgaged presmise as follows:

206 McNaul Street  
Curwensville, PA 16833

UDREN LAW OFFICES, P.C.

BY

*Chandra Arkema*

Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

FILED

0/3:3867  
FEB 26 2009

William A. Shaw  
Prothonotary/Clerk of Courts

ICC 06  
Amended Writs  
to Sheriff

(60)



UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CD

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FFH2, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 206 McNaul Street, Curwensville, PA 16833

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

Bradley Hutton 250 Mack Lane  
Curwensville, PA 16833

206 McNaul Street  
Curwensville, PA 16833

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

SAME AS #1 ABOVE

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

None

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

Wells Fargo Bank  
National Association,  
as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

4708 Mercantile Drive  
Ft. Worth, TX 76137

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

Name	Address
------	---------

None

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

Name	Address
------	---------

Real Estate Tax Dept.	1 North Second St., Suite 116 Clearfield, PA 16830
-----------------------	---

Domestic Relations Section	1 North Second St., Suite 116 Clearfield, PA 16830
----------------------------	---

Commonwealth of PA, Department of Revenue	Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230
--	--

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


Name	Address
------	---------

Tenants/Occupants	206 McNaul Street Curwensville, PA 16833
-------------------	---

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

DATED: January 6, 2009

UDREN LAW OFFICES, P.C.

BY:   
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

Copy

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
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WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

v.

Bradley Hutton

Defendant(s)

NO. 2008-1497-CD

AMENDED 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:

206 McNaul Street  
Curwensville, PA 16833  
SEE LEGAL DESCRIPTION ATTACHED

Amount due

\$53,722.89

Prothonotary costs 14.00

Interest From 1/7/09

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$15.63

to actual date of sale including if sale is  
held at a later date

(Costs to be added)

\$ \_\_\_\_\_

By

*William L. Hagan*  
Prothonotary  
Clerk

Date 2/26/09

COURT OF COMMON PLEAS  
NO. 2008-1497-CD

=====

Wells Fargo Bank National Association, as Trustee for First  
Franklin Mortgage Loan Trust 2004-FFH2  
vs.  
Bradley Hutton

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 53,722.89

INTEREST \$ \_\_\_\_\_

from 1/7/09  
to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$15.63  
to actual date of sale including if sale is  
held at a later date

COSTS PAID:

PROTHY \$ 149.00

Prothonotary costs


SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:

206 McNaul Street  
Curwensville, PA 16833

  
UDREN LAW OFFICES, P.C.

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

(856) 669-5400

pleadings@udren.com

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104941  
NO: 08-1497-CD  
SERVICES 1  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK NATIONAL ASSOCIATION  
vs.  
DEFENDANT: BRADLEY HUTTON

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	UDREN	121398	10.00
SHERIFF HAWKINS	UDREN	121398	17.00

0121456m  
MAR 27 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

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

So Answers,

*Chester A. Hawkins*

Chester A. Hawkins  
Sheriff

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

LOUIS A. SIMONI, ESQUIRE - ID #200869

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400, pleadings@udren.com

FILED  
M 11:30 a.m. CL  
APR 16 2009 NOCC  
William A. Shaw  
Prothonotary/Clerk of Courts (60)

Wells Fargo Bank National  
Association, et. seq.

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

**CERTIFICATE OF SERVICE**

I hereby certify that I have served true and correct copies of the attached Motion For Special Service upon the following person(s) named herein at their last known address or their attorney of record by:

  x   Regular First Class Mail

                     Certified Mail

                     Other

Date of Service: April 15, 2009

TO: Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

Bradley Hutton  
1237 Turnpike Avenue  
Clearfield, PA 16830

Bradley Hutton  
206 Mcnaul Street  
Curwensville, PA 16833

UDREN LAW OFFICES, P.C.

BY: [Signature]  
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE  
LOUIS A. SIMONI, ESQUIRE

**UDREN LAW OFFICES, P.C.**

**WOODCREST CORPORATE CENTER**

**111 WOODCREST ROAD**

**SUITE 200**

**CHERRY HILL, NEW JERSEY 08003-3620**

**856-669-5400**

**FAX: 856-669-5399**

**MARK J. UDREN\***  
**STUART WINNEG\*\***  
**LORRAINE DOYLE\*\***  
**ALAN M. MINATO\*\*\***  
**CHANDRA M. ARKEMA\*\*\***  
**\*ADMITTED NJ, PA, FL**  
**\*\*ADMITTED PA**  
**\*\*\*ADMITTED NJ, PA**  
**TINA MARIE RICH**  
**OFFICE ADMINISTRATOR**

**PENNSYLVANIA OFFICE**  
**215-568-9500**  
**215-568-1141 FAX**

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

**PLEASE RESPOND TO NEW JERSEY OFFICE**

April 15, 2009

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

Re: Wells Fargo Bank National Association, as Trustee for First  
Franklin Mortgage Loan Trust 2004-FFH2  
vs.  
Bradley Hutton  
Clearfield County C.C.P. No. 2008-1497-CD

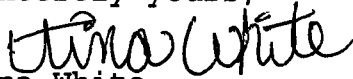
Dear Defendant:

In connection with the above captioned matter, enclosed you will find a copy of the Motion for Alternate Service which was sent for filing on April 15, 2009.

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

Should you have any questions, please contact our office.

Sincerely yours,

  
Tina White  
Foreclosure Specialist

/tw  
Enclosures

**UDREN LAW OFFICES, P.C.**  
**WOODCREST CORPORATE CENTER**  
**111 WOODCREST ROAD**  
**SUITE 200**

**CHERRY HILL, NEW JERSEY 08003-3620**  
**856-669-5400**  
**FAX: 856-669-5399**

**PENNSYLVANIA OFFICE**  
**215-568-9500**  
**215-568-1141 FAX**

**MARK J. UDREN\***  
**STUART WINNEG\*\***  
**LORRAINE DOYLE\*\***  
**ALAN M. MINATO\*\*\***  
**CHANDRA M. ARKEMA\*\*\***  
**\*ADMITTED NJ, PA, FL**  
**\*\*ADMITTED PA**  
**\*\*\*ADMITTED NJ, PA**  
**TINA MARIE RICH**  
**OFFICE ADMINISTRATOR**

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

**PLEASE RESPOND TO NEW JERSEY OFFICE**

April 15, 2009

Bradley Hutton  
206 Mcnaul Street  
Curwensville, PA 16833

Re: Wells Fargo Bank National Association, as Trustee for First  
Franklin Mortgage Loan Trust 2004-FFH2  
vs.  
Bradley Hutton  
Clearfield County C.C.P. No. 2008-1497-CD

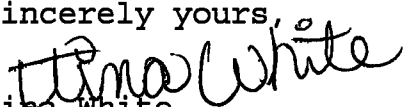
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filing on April 15, 2009.

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Should you have any questions, please contact our office.

Sincerely yours,

  
Tina White  
Foreclosure Specialist

/tw  
Enclosures



**UDREN LAW OFFICES, P.C.**  
**WOODCREST CORPORATE CENTER**  
**111 WOODCREST ROAD**  
**SUITE 200**

**CHERRY HILL, NEW JERSEY 08003-3620**  
**856-669-5400**  
**FAX: 856-669-5399**

**PENNSYLVANIA OFFICE**  
**215-568-9500**  
**215-568-1141 FAX**

**MARK J. UDREN\***  
**STUART WINNEG\*\***  
**LORRAINE DOYLE\*\***  
**ALAN M. MINATO\*\*\***  
**CHANDRA M. ARKEMA\*\*\***  
**\*ADMITTED NJ, PA, FL**  
**\*\*ADMITTED PA**  
**\*\*\*ADMITTED NJ, PA**  
**TINA MARIE RICH**  
**OFFICE ADMINISTRATOR**

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

**PLEASE RESPOND TO NEW JERSEY OFFICE**

April 15, 2009

Bradley Hutton  
1237 Turnpike Avenue  
Clearfield, PA 16830

Re: Wells Fargo Bank National Association, as Trustee for First  
Franklin Mortgage Loan Trust 2004-FFH2  
vs.  
Bradley Hutton  
Clearfield County C.C.P. No. 2008-1497-CD

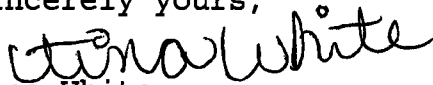
Dear Defendant:

In connection with the above captioned matter, enclosed you will find a copy of the Motion for Alternate Service which was sent for filing on April 15, 2009.

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

Should you have any questions, please contact our office.

Sincerely yours,

  
Tina White  
Foreclosure Specialist

/tw  
Enclosures

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

LOUIS A. SIMONI, ESQUIRE - ID #200869

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400, pleadings@udren.com

FILED  
M 11:17am. OK  
APR 16 2009  
NO CC  
William A. Shaw  
Prothonotary/Clerk of Courts (64)

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

MOTION FOR SPECIAL SERVICE PURSUANT  
TO SPECIAL ORDER OF COURT

Plaintiff, Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FFH2, by its counsel, moves this Honorable Court for an Order directing service of the Notice of Sale upon Defendant(s), Bradley Hutton by regular mail and certified mail and by posting the Mortgaged Premises and in support thereof avers the following:

1. Process was unable to be served at the then last known address of said Defendant(s) at 250 Mack Lane, Curwensville, PA 16833, Which is the Mortgaged Premises. A copy of the Return of Service is attached hereto as Exhibit "A".

2. Pursuant to Pa.R.C.P. 430, Plaintiff made a Good Faith Investigation, the report thereof being attached hereto as Exhibit "B".

3. Pursuant to information obtained by the Good Faith Investigation, service was attempted upon the said Defendant(s) as follows: 1237 Turnpike Avenue, Clearfield, PA 16830

4. The Returns of Service indicating that service was unsuccessful at the above address(es) is/are attached hereto and marked Exhibit "C".

5. The last known address of Defendant(s) is as set forth in the attached Exhibits.

WHEREFORE, Plaintiff prays and respectfully requests that this Honorable Court enter an Order pursuant to Pa.R.C.P. 430 directing service of the Notice of Sale by regular mail and certified mail and by posting the Mortgaged Premises upon said Defendant(s), Bradley Hutton.

UDREN LAW OFFICES, P.C.

BY: 

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

LOUIS A. SIMONI, ESQUIRE

VERIFICATION

The undersigned, hereby states that he/she is the Attorney for the Plaintiff in this action, that he/she is authorized to make this Verification, and that the statements made in the foregoing MOTION FOR SPECIAL SERVICE PURSUANT TO SPECIAL ORDER OF COURT are true and correct to the best of his/her knowledge, information and belief.

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

Date: April 15, 2009

UDREN LAW OFFICES, P.C.

BY: 

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

LOUIS A. SIMONI, ESQUIRE

Wells Fargo Bank National Association, as Trustee, et. al., Plaintiff(s)  
vs.  
Bradley Hutton, et. al., Defendant(s)



Service of Process by  
APS International, Ltd.  
1-800-328-7171

APS International Plaza  
7800 Glenroy Road  
Minneapolis, MN 55439-3122

APS File #: 095169-0001

### AFFIDAVIT OF DUE AND DILIGENT ATTEMPT

CDREN LAW OFFICES  
Ms. Jessica Dornahue  
111 Woodcrest Rd, Ste 200  
Cherry Hill, NJ 08003-3620

Customer File: 08080071-1

Service of Process on:

--Bradley Hutton  
Court Case No. 2008-1497-C10

State of: PA ss.

County of: BLAIR

Name of Server: D.M. ELLIS, undersigned, being duly sworn, deposes and says  
that at all times mentioned herein, s/he was of legal age and was not a party to this action:

Documents Served: the undersigned attempted to serve the documents described as:

Notice of Sheriff's Sale of Real Property

Service of Process on: The undersigned attempted to serve the documents on  
Bradley Hutton

and after due and diligent efforts, was unable to effect service.

Attempts: The following is a list of the attempts made to effect service:

Dates/Time/Address Attempted: 250 Mack Lane, Curwensville, PA 16833 2/26/09 4:40 PM  
Reason for Non-Service: According to Curwensville Post Office - No longer  
resides at this address.  
Dates/Time/Address Attempted: \_\_\_\_\_  
Reason for Non-Service: \_\_\_\_\_  
Dates/Time/Address Attempted: \_\_\_\_\_  
Reason for Non-Service: \_\_\_\_\_

☐ Based upon the above stated facts, Affiant believes the defendant is avoiding service.

Signature of Server: Undersigned declares under penalty of perjury  
that the foregoing is true and correct.

D.M. Ellis  
Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

6<sup>th</sup> day of MARCH, 2009

Marilyn A. Campbell  
Notary Public (Commission Expires)

12-6-11

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Marilyn A. Campbell, Notary Public  
City Of Altoona, Blair County  
My Commission Expires Dec. 6, 2011  
Member, Pennsylvania Association of Notaries

## PLAYERS NATIONAL LOCATOR

### AFFIDAVIT OF GOOD FAITH INVESTIGATION

**Loan Number:** 08080071-1

**Attorney Firm:** Mark J Udren & Associates

**Case Number:**

**Subject:** Bradley Hutton

**A.K.A:** Bradley Carter, Bradley A Nmeq, Hutton A Bradley

**New Address:** 1237 Turnpike Avenue

Clearfield, PA 16830

**Property Address:** 206 Mcnaul Street

Curwensville, PA 16833

**Last Known Address:** 250 Mack Lane

Curwensville, PA 16833

Sandra Krekeler, being duly sworn according to law, deposes and says:

1. I am employed in the capacity of Location Specialist for Players National Locator.
2. On March 18, 2009 I conducted an investigation into the whereabouts of the above named defendant(s). The results of my investigation are as follows:

#### CREDIT INFORMATION

A. SOCIAL SECURITY NUMBER(S): 162-68-xxxx

B. EMPLOYMENT SEARCH:

We were unable to verify current employment for Bradley Hutton.

C. INQUIRY OF CREDITORS:

Creditors indicated the last reported address for Bradley Hutton is 1237 Turnpike Avenue, Clearfield, PA 16830 with no valid home number.

#### INQUIRY OF TELEPHONE COMPANY

A. DIRECTORY ASSISTANCE SEARCH:

Directory assistance had no listing for Bradley Hutton. We called (814) 236-1377 and spoke with Bradley's father who stated Bradley Hutton is living at 1237 Turnpike Avenue, Clearfield, PA 16830 with his girlfriend and gave his cell number of 814-236-1377. We called this number several times and did not receive an answer.

#### INQUIRY OF NEIGHBORS

We were unable to contact any neighbors to confirm any other information for Bradley Hutton.

EXHIBIT 3

**INQUIRY OF POST OFFICE**

**A. NATIONAL ADDRESS UPDATE:**

As of March 17, 2009 the National Change of Address (NCOA) has no change for Bradley Hutton from 1237 Turnpike Avenue, Clearfield, PA 16830.

**MOTOR VEHICLE REGISTRATION**

**A. MOTOR VEHICLE & DMV OFFICE:**

We were unable to verify current drivers license information for Bradley Hutton.

**OTHER INQUIRIES**

**A. DEATH RECORDS:**

As of March 17, 2009 the Social Security Administration has no death record on file for Bradley Hutton and/or A.K.A.s under the social security number(s) provided.

**B. PUBLIC LICENSES (PILOT, REAL ESTATE, ETC.):**

None Found.

**C. COUNTY VOTER REGISTRATION:**

We were unable to confirm a listing with the County Voters Registration Office.

**ADDITIONAL INFORMATION ON SUBJECT**

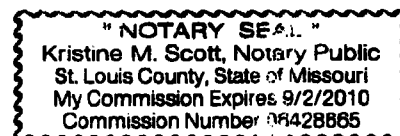
**A. DATE OF BIRTH:**

Bradley - June 1973

  
AFFIANT Sandra Krekeler

Subscribed and sworn to before me on March 18, 2009

  
NOTARY PUBLIC



Players National Locator, 14444 Manchester Road, Manchester, MO 63011

Phone: (636) 230-9922 Fax: (636) 230-0558

Wells Fargo Bank National Association, as Trustee, et al., Plaintiff(s)  
vs.  
Bradley Hutton, et al., Defendant(s)



Service of Process by  
APS International, Ltd.  
1-800-328-7171

APS International Plaza  
7800 Glenroy Road  
Minneapolis, MN 55439-3122

APS File #: 095169-0001

### AFFIDAVIT OF DUE AND DILIGENT ATTEMPT

UDREN LAW OFFICES  
Ms Jessica Donahue  
111 Woodcrest Rd, Ste 200  
Cherry Hill, NJ 08003-3620

Customer File: 08080071-1

Service of Process on:

--Bradley Hutton  
Court Case No. 2008-1497-CD

State of: Pennsylvania ss.

County of: Blair

Name of Server: \_\_\_\_\_, undersigned, being duly sworn, deposes and says  
that at all times mentioned herein, s/he was of legal age and was not a party to this action;

Documents Served: the undersigned attempted to serve the documents described as:

Notice of Sheriff's Sale of Real Property

Service of Process on: The undersigned attempted to serve the documents on  
Bradley Hutton

and after due and diligent efforts, was unable to effect service.

Attempts:

The following is a list of the attempts made to effect service:

\*\*1237 Turnpike Ave., Clearfield, PA 16830

Dates/Time/Address Attempted: 250 Mack Lane, Clearfield, PA 16830

Reason for Non-Service: 2/28/09 - 11:30 am - No answer

Dates/Time/Address Attempted: same as above

Reason for Non-Service: 3/2/09 - 6:09 pm - No answer

Dates/Time/Address Attempted: same as above

Reason for Non-Service: 3/5/09 - 5:20 pm - No answer

☐ Based upon the above stated facts, Affiant believes the defendant is avoiding service.

Signature of Server:

Undersigned declares under penalty of perjury  
that the foregoing is true and correct.

[Signature]  
Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

16th day of MARCH, 2009

[Signature]  
Notary Public (Commission Expires)

12-6-11

COMMONWEALTH OF PENNSYLVANIA

Notary Seal

Marilyn A. Campbell, Notary Public

City Of Altoona, Blair County

My Commission Expires Date: 6, 2011

Member, Pennsylvania Association of Notaries

EXHIBIT C



City, Zip Code

# Request for Change of Address or Boxholder Information Needed for Service of Legal Process

Please furnish the new address or the name and street address (if a boxholder) for the following:

NAME: Bradley Hutton

ADDRESS: 250 Mack Lane, Curwensville, PA 16833

NOTE: The name and last known address are required for change of address information.  
The name, if known, and post office box address are required for boxholder information.

The following information is provided in accordance with 39 CFR 265.6(D)(6)(II). There is no fee for providing boxholder information. The fee for providing change of address information is waived in accordance with 39 CFR 265.6(d)(1) and (2) and corresponding Administrative Support Manual 352.44a and b.

1. Capacity of requester: Process Server  
(e.g. process server, attorney, party representing himself)
2. Statute or regulation that empowers me to serve process: Pennsylvania Rules For Civil Procedure, Rule-400  
(Not required when requester is an attorney or a party acting pro se - except a corporation acting pro se must cite statute)
3. The names of all known parties to the litigation: Wells Fargo/Bradley Hutton
4. The court in which the case has been or will be heard: Court of Common Pleas, Civil Division  
Clearfield County
5. The docket or other identifying number if one has been issued: 2008-1497-CD
6. The capacity in which the individual is to be served (e.g. defendant of witness): defendant

## WARNING

THE SUBMISSION OF FALSE INFORMATION EITHER (1) TO OBTAIN AND USE CHANGE OF ADDRESS INFORMATION OR BOXHOLDER INFORMATION FOR ANY PURPOSE OTHER THAN THE SERVICE OF LEGAL PROCESS IN CONNECTION WITH ACTUAL OR PROSPECTIVE LITIGATION OR (2) TO AVOID PAYMENT OF THE FEE FOR CHANGE OF ADDRESS INFORMATION COULD RESULT IN CRIMINAL PENALTIES INCLUDING A FINE UP TO \$10,000 OR IMPRISONMENT OF NOT MORE THAN 5 YEARS, OR BOTH (TITLE 18 U.S.C. SECTION 1001)

I certify that the above information is true and that the address information is needed and will be used solely for service of legal process in connection with actual or prospective litigation.

DM Ellis  
Signature

Deborah M. Ellis  
Printed Name

1201 Ninth Avenue  
Address  
Altoona, PA 16602-2410  
City, State, Zip Code

## FOR POST OFFICE USE ONLY

- ☐ No change of address order on file
- ☐ Still receives mail at this address
- ☐ Not known at address given
- ☒ Moved, ~~left no forwarding address~~
- ☐ No such address

NEW ADDRESS or BOXHOLDER'S NAME  
and STREET ADDRESS

1337 Turnpike Ave  
Clearfield Pa 16830

Po Box 40  
1442 PA 16843

Postmark



④

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

WELLS FARGO BANK NATIONAL ASSOCIATION,  
as TRUSTEE for FIRST FRANKLIN MORTGAGE LOAN  
TRUST 2004-FFH2,

Plaintiff

vs.

BRADLEY HUTTON,

Defendant

\*  
\*  
\*  
\*  
\*  
\*

08-1497-CD

**ORDER**

NOW, this 28<sup>th</sup> day of April, 2009, the Plaintiff is granted leave to serve the  
NOTICE OF SHERIFF'S SALE upon the Defendant **BRADLEY HUTTON** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to 250 Mack Lane, Curwensville, Pa 16833; 1237  
½ Turnpike Avenue, Clearfield, Pa 16830 and 206 McNaul Street,  
Curwensville, Pa 16833;
3. By certified mail, return receipt requested to 250 Mack Lane,  
Curwensville, Pa 16833; 1237 ½ Turnpike Avenue, Clearfield, Pa  
16830 and 206 McNaul Street, Curwensville, Pa 16833; and
4. By posting the mortgaged premises known in this herein action as to  
206 McNaul Street, Curwensville, Pa 16833.

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

BY THE COURT:

  
FREDRIC J. AMMERMAN  
President Judge

FILED 400

08-1497-CD  
APR 28 2009

Atty. Simoni

William A. Shaw  
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

v.

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to  
the captioned matter.

Date: June 10, 2009

UDREN LAW OFFICES, P.C.

BY: [Signature]  
Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

FILED 10 CC  
M/12:38 PM  
JUN 17 2009  
William A. Shaw  
Prothonotary/Clerk of Courts

Wells Fargo Bank National Association, as trustee, et. al., Plaintiff(s)  
vs.  
Bradley Hutton, et. al., Defendant(s)



Service of Process by  
**APS International, Ltd.**  
**1-800-328-7171**

APS International Plaza  
7800 Glenroy Rd.  
Minneapolis, MN 55439-3122

APS File #: 096738-0001

**AFFIDAVIT OF SERVICE -- Individual.**

UDREN LAW OFFICES  
Ms. Jessica Donahue  
111 Woodcrest Rd, Ste 200  
Cherry Hill, NJ 08003-3620

Service of Process on:

--Bradley Hutton, by posting  
Court Case No. 2008-1497-CD

State of: PA ss.

County of: BLAIR

Name of Server:

D.M. ELLIS

undersigned, being duly sworn, deposes and says  
that at the time of service, s/he was of legal age and was not a party to this action:

Date/Time of Service: that on the 16<sup>th</sup> day of MAY, 20 09, at 5:55 o'clock P.M

Place of Service: at 206 McNaull Street in Curwensville, PA 16813

Documents Served: the undersigned served the documents described as:  
Notice of Sheriff's Sale of Real Property w/ Order

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:  
Bradley Hutton, by posting.

Person Served, and  
Method of Service:

- ☐ By personally delivering them into the hands of the person to be served.  
☐ By delivering them into the hands of \_\_\_\_\_, a person  
of suitable age, who verified, or who upon questioning stated, that he/she resides with  
☒ Bradley Hutton, by posting  
at the place of service, and whose relationship to the person is: \_\_\_\_\_

Description of Person  
Receiving Documents: The person receiving documents is described as follows:

Sex \_\_\_\_; Skin Color \_\_\_\_; Hair Color \_\_\_\_; Facial Hair \_\_\_\_  
Approx. Age \_\_\_\_; Approx. Height \_\_\_\_; Approx. Weight \_\_\_\_  
☐ To the best of my knowledge and belief, said person was not engaged in the US Military at  
the time of service.

Signature of Server: Undersigned, declares under penalty of perjury  
that the foregoing is true and correct.

D.M. Ellis  
Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

18<sup>th</sup> day of MAY, 20 09  
Marilyn A. Campbell  
Notary Public (Commission Expires)

12-6-11

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Marilyn A. Campbell, Notary Public  
City Of Altoona, Blair County  
My Commission Expires Dec. 6, 2011  
Member, Pennsylvania Association of Notaries

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400 pleadings@udren.com

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

NO. 2008-1497-CD

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: May 14, 2009

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

&

1237 ½ Turnpike Avenue  
Clearfield, PA 16830

&

206 McNaul Street  
Curwensville, PA 16833

<sup>5</sup> FILED <sup>no</sup> cc  
m/1239/60  
JUN 17 2009  
William A. Shaw  
Prothonotary/Clerk of Courts

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

Dated: June 10, 2009

UDREN LAW OFFICES, P.C.

BY: 

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE



AW OFFICES, P.C.  
CORPORATE CENTER  
ODCREST ROAD  
Y HILL, NJ 08003

**U.S. Postal Service<sup>TM</sup>**  
**CERTIFIED MAIL<sup>TM</sup> RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)  
For delivery information visit our website at [www.usps.com](http://www.usps.com)

**HUTTON 08003 (08003)**

Postage	\$ .44
Certified Fee	\$ 2.80
Return Receipt Fee (Endorsement Required)	\$ 2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark Here

Sent to  
Bradley Hutton  
Street, Apt. No.: 206 McNaul Street  
or PO Box No.  
City, State, ZIP+4  
Curwensville, PA 16833

PS Form 3800, August 2005 See Reverse for Instructions

7000 0800 0000 4372 0802  
7000 0800 0000 4372 0802



**CERTIFIED MAIL<sup>TM</sup>**  
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE



Hasler

016H26519216  
**\$05.54<sub>0</sub>**  
05/14/2009  
Mailed From 08003  
**US POSTAGE**

**NOTICE OF SHERIFF'S SALE OF REAL**

TO: Bradley Hutton  
206 McNaul Street  
Curwensville, PA 16833



**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Restrictions:**

- Certified Mail may **ONLY** be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is not available for any class of international mail.
- **NO INSURANCE COVERAGE IS PROVIDED** with Certified Mail. For valuables, please consider Insured or Registered Mail.

- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorses mailpieces "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.

- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".

- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

Bradley Hutton  
206 McNaul Street  
Curwensville, PA 16833

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

- ☐ Agent  
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7009 0080 0000 4370 7801

AW OFFICES, P.C.  
CORPORATE CENTER  
DODCREST ROAD  
HILL, NJ 08003

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

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

**HUTTON**

Postage	\$ 44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark  
Here

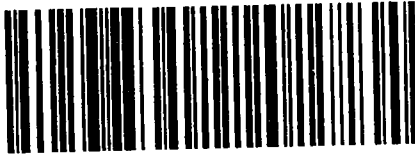
Sent To  
Bradley Hutton  
Street, Apt. No.: 250 Mack Lane  
or PO Box No. Curwensville, PA 16833  
City, State, ZIP+4

PS Form 3800, August 2006 See Reverse for Instructions

5622 0264 0000 0800 6002  
7009 0080 0000 4320 7795

5622 0264 0000 0800 6002  
7009 0080 0000 4320 7795

**CERTIFIED MAIL<sup>TM</sup>**  
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE



Hasler  
016H26519216  
**\$05.540**  
05/14/2009  
Mailed From 08003  
**US POSTAGE**

**NOTICE OF SHERIFF'S SALE OF REA**

TO: Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Restrictions:**

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is not available for any class of International mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipts, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpieces "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverses) PSN 7530-02-000-9047

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

2. Article Number

(Transfer from service label)

7009 0080 0000 4370 7795

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☒ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Restrictions:**

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt services, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested." To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery."
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

Bradley Hutton  
1237 1/2 Turnpike Avenue  
Clearfield, PA 16830

2. Article Number  
(Transfer from service label)

7009 0080 0000 4370 7788

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☒ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

AW OFFICES, P.C.  
CORPORATE CENTER  
ODCREST ROAD  
Y HILL, NJ 08003

U.S. Postal Service <sup>TM</sup>  
**CERTIFIED MAIL <sup>TM</sup> RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)  
For delivery information visit our website at [www.usps.com](http://www.usps.com)

**HUTTON FORBES L (Clearfield)**

Postage	\$ .44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

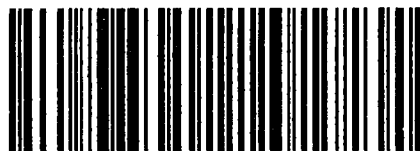
Postmark  
Here

Sent To  
Bradley Hutton  
Street, Apt. No. 1237 1/2 Turnpike Avenue  
or PO Box No. Clearfield, PA 16830  
City, State, ZIP+4

PS Form 3800, August 2005 See Reverse for Instructions

2009 0040 0000 4320 7288  
2009 0040 0000 4320 7288

**CERTIFIED MAIL <sup>TM</sup>**  
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE



Hasler

016H26519216  
**\$05.540**  
05/14/2009  
Mailed From 08003  
**US POSTAGE**

**NOTICE OF SHERIFF'S SALE OF REA**

TO: Bradley Hutton  
1237 1/2 Turnpike Avenue  
Clearfield, PA 16830

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

WELLS FARGO BANK NATIONAL ASSOCIATION,  
as TRUSTEE for FIRST FRANKLIN MORTGAGE LOAN  
TRUST 2004-FFH2,

Plaintiff

vs.

BRADLEY HUTTON,

Defendant

\*  
\*  
\*  
\*  
\*  
\*

08-1497-CD

**ORDER**

NOW, this 28<sup>th</sup> day of April, 2009, the Plaintiff is granted leave to serve the  
NOTICE OF SHERIFF'S SALE upon the Defendant **BRADLEY HUTTON** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to 250 Mack Lane, Curwensville, Pa 16833; 1237  
½ Turnpike Avenue, Clearfield, Pa 16830 and 206 McNaul Street,  
Curwensville, Pa 16833;
3. By certified mail, return receipt requested to 250 Mack Lane,  
Curwensville, Pa 16833; 1237 ½ Turnpike Avenue, Clearfield, Pa  
16830 and 206 McNaul Street, Curwensville, Pa 16833; and
4. By posting the mortgaged premises known in this herein action as to  
206 McNaul Street, Curwensville, Pa 16833.

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

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

APR 28 2009

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

Attest.

*[Signature]*  
Prothonotary/  
Court of County

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

WELLS FARGO BANK NATIONAL  
ASSOCIATION, AS TRUSTEE FOR FIRST  
FRANKLIN MORTGAGE LOAN TRUST  
2004-FFH2,

Plaintiff,

v.

BRADLEY HUTTON,

Defendant.

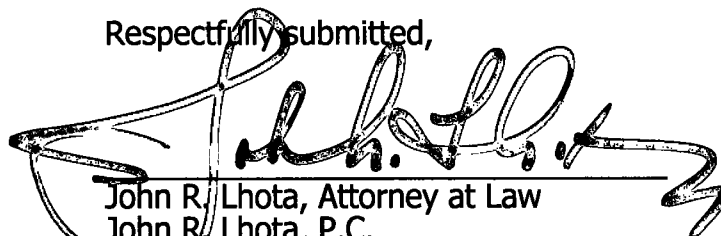
No. 2008-1497-CD

**ENTRY OF APPEARANCE**

TO: William A. Shaw, Prothonotary:

Please enter my appearance on behalf of WELLS FARGO BANK NATIONAL ASSOCIATION, as Trustee for FIRST FRANKLIN MORTGAGE LOAN TRUST 2004-FFH2, plaintiff in the above-captioned matter.

Respectfully submitted,



John R. Lhota, Attorney at Law  
John R. Lhota, P.C.  
110 North Second Street  
Clearfield, PA 16830  
(814) 765-9611  
Pa. I. D. No. 22492

Dated: July 10, 2009

5 FILED  
07/10/09  
2cc  
Att'y Lhota  
William A. Shaw  
Prothonotary/Clerk of Courts

## UDREN LAW OFFICES, P.C.

## ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400, pleadings@udren.com

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

PETITION FOR POSTPONEMENT OF SHERIFF'S SALE

Plaintiff, by its counsel, petitions the Court for a 1 (one) month(s) postponement of the Sheriff's sale scheduled in the above captioned matter and in support thereof avers the following:

1. A Sheriff's sale of the mortgaged property involved herein, located at 206 McNaul Street, Curwensville, PA 16833 was originally scheduled for April 3, 2009, then postponed to June 5, 2009, then postponed to July 10, 2009 due to Plaintiff's moratorium on sheriff sales.

2. A 1 (one) month(s) postponement of the Sheriff's sale is necessary to allow time to complete Publication of the Notice of Sheriff Sale.

FILED 2cc  
019-2009  
2009  
Atty Chota  
William A. Shaw  
Prothonotary/Clerk of Courts (CN)




WHEREFORE, Plaintiff respectfully prays and requests that the Sheriff's sale of the mortgaged property be postponed to the August 7, 2009 Sheriff's sale.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Rick Lhota", is written over a horizontal line. The signature is stylized with large, looping letters.

Rick Lhota, Esquire  
Local Counsel

UDREN LAW OFFICES, P.C.

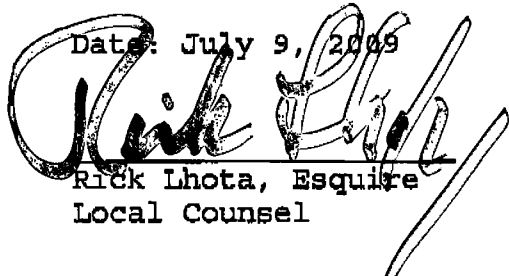
BY:   
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

VERIFICATION


The undersigned, hereby states that he/she is the Attorney for the Plaintiff in this action, that he/she is authorized to take this Verification, and that the statements made in the foregoing Petition for Postponement of Sheriff's Sale are true and correct to the best of his/her knowledge, information and belief.

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

Date: July 9, 2009

  
Rick Lhota, Esquire  
Local Counsel

UDREN LAW OFFICES, P.C.

BY:   
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL DIVISION

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

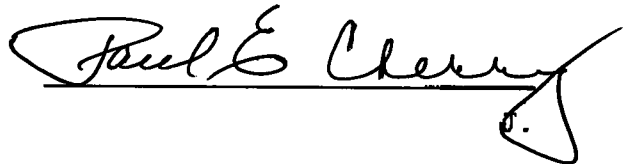
NO. 2008-1497-CD

v.  
Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

O R D E R

AND NOW, this 10<sup>th</sup> day of July, 2009, after  
consideration of Plaintiff's Petition for Postponement of  
Sheriff's Sale of the mortgaged property located at 206 McNaul  
Street, Curwensville, PA 16833, it is hereby ORDERED that the  
said Sale currently scheduled for July 10, 2009, is extended 1  
(one) Month(s) to the regularly scheduled Clearfield County  
Sheriff's Sale scheduled for August 7, 2009. No further  
advertising or additional notice to lienholders or Defendant(s)  
is required.

BY THE COURT:



FILED 200  
09:23:01  
JUL 10 2009  
Atty Lhota

William A. Shaw  
Prothonotary/Clerk of Courts

## UDREN LAW OFFICES, P.C.

## ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
 STUART WINNEG, ESQUIRE - ID #45362  
 LORRAINE DOYLE, ESQUIRE - ID #34576  
 ALAN M. MINATO, ESQUIRE - ID #75860  
 CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
 WOODCREST CORPORATE CENTER  
 111 WOODCREST ROAD, SUITE 200  
 CHERRY HILL, NJ 08003-3620  
 856-669-5400, pleadings@udren.com

9  
 2 CC  
 19:23:41  
 10/10/2009  
 Lhota  
 Atty

William A. Shaw  
 Prothonotary/Clerk of Courts

Wells Fargo Bank National  
 Association, as Trustee for  
 First Franklin Mortgage Loan  
 Trust 2004-FFH2

Plaintiff

COURT OF COMMON PLEAS  
 CIVIL DIVISION  
 Clearfield County

NO. 2008-1497-CD

v.

Bradley Hutton

Defendant(s)

CERTIFICATE OF SERVICE

The undersigned, hereby certifies that they have served true and correct copies of the attached petition for postponement of Sheriff's sale upon the following person(s) named herein at their last known address or their attorney of record by:

\_\_\_\_\_ XXXX \_\_\_\_\_ Regular First Class Mail  
 \_\_\_\_\_ Certified Mail  
 \_\_\_\_\_ Other


Date Served: July 9, 2009

TO: Bradley Hutton  
 250 Mack Lane  
 Curwensville, PA 16833  
 and  
 206 McNaul Street  
 Curwensville, PA 16833

and 1237 1/2 Turnpike Avenue  
 Clearfield, PA 16830

  
 Rick Lhota, Esquire  
 Lead Counsel

UDREN LAW OFFICES, P.C.

BY:   
 Attorneys for Plaintiff  
 MARK J. UDREN, ESQUIRE  
 STUART WINNEG, ESQUIRE  
 LORRAINE DOYLE, ESQUIRE  
 ALAN M. MINATO, ESQUIRE  
 CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
LOUIS A. SIMONI, ESQUIRE - ID #200869  
ADAM L. KAYES, ESQUIRE - ID #86408  
MARGUERITE L. THOMAS, ESQUIRE - ID #204460  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

FILED *no cc*  
JUL 27 2009  
William A. Shaw  
Prothonotary/Clerk of Courts

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

v.  
Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to  
the captioned matter.

Date: July 21, 2009

UDREN LAW OFFICES, P.C.

BY: *[Signature]*  
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE  
LOUIS A. SIMONI, ESQUIRE  
— ADAM L. KAYES, ESQUIRE  
MARGUERITE L. THOMAS, ESQUIRE

NOTICE OF ACTION  
IN MORTGAGE FORECLOSURE  
IN THE COURT  
OF COMMON PLEAS  
OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION-LAW  
NO. 2008-1497-CD

Wells Fargo Bank  
National Association,  
as Trustee for  
First Franklin  
Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137,  
Plaintiff

v.  
Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833,  
Defendant

NOTICE OF SALE  
OF REAL PROPERTY

To: Bradley Hutton, DEFENDANT  
250 Mack Lane  
Curwensville, PA 16833

Your house (real estate) at 206  
McNaul Street, Curwensville, PA  
16833 is scheduled to be sold at  
the Sheriff's Sale on July 10, 2009  
at 10:00 A.M. in the Clearfield  
County Courthouse, 1 North High  
Street, Suite 116, to enforce the  
court judgment of \$3,722.89, ob-  
tained by Plaintiff above (the mort-  
gagee) against you. If the sale is  
postponed, the property will be re-  
listed for the Next Available Sale.

ALL that certain lot or piece of  
ground situate in the Borough of  
Curwensville, County of Clearfield  
and Commonwealth of Pennsylvania  
bounded and described as fol-  
lows: Beginning at a post, at corner  
of lot now or formerly of C. J. Smith  
and McNaul Street; thence  
along line of said Lot in a westerly  
direction One Hundred Eighty (180)  
feet to a twenty (20) foot alley;  
thence by said alley in a southerly  
direction Forty-Five (45) feet to  
the corner of lot now or formerly of Harvey M.  
Smith; thence along the lines of said  
lot now or formerly of Harvey M.  
Smith in an easterly direction One

Hundred Eighty (180) feet to a post  
on McNaul Street, then by McNaul  
Street in a Southerly direction  
Forty-Five (45) feet to a post and  
place of beginning. Being a Lot  
fronting Forty-Five (45) feet on  
McNaul Street and extending back  
One Hundred Eighty (180) feet to a  
twenty (20) foot alley.

Being Parcel

ID NO. 6-1H9-290-21

UNDER AND SUBJECT TO Res-  
ervations, restrictions, easements  
and rights-of-way as recorded in  
prior instruments of record.

BEING KNOWN AS:

206 McNaul Street  
Curwensville, PA 16833

PROPERTY ID

NO.: 6-H9-290-21

TITLE TO SAID PREMISES IS  
VESTED IN BRADLEY HUTTON,  
UNMARRIED BY DEED FROM  
BRUCE A. FAIR AND MARIE M.  
BELIN; SINGLE DATED 3/5/2004  
RECORDED 4/14/04 INSTRU-  
MENT NO. 200405574.

Mark J. Udren, Stuart Winneg  
Lorraine Doyle, Alan M. Minato  
and Chandra M. Arkema,  
Attorneys for Plaintiff  
Udren Law Offices, P.C.  
111 Woodcroft Ave., Ste. 200  
Clearfield, PA 16833  
814-762-1300

10-1d-b

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :  
COUNTY OF CLEARFIELD : SS:

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

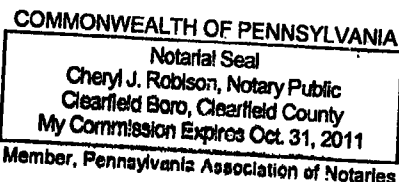
the regular issues of May 16, 2009

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

*Margaret E. Krebs*

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

*Cheryl J. Robison*  
Notary Public Clearfield, Pa.



UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
LOUIS A. SIMONI, ESQUIRE - ID #200869  
ADAM L. KAYES, ESQUIRE - ID #86408  
MARGUERITE L. THOMAS, ESQUIRE - ID #204460  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

ATTORNEY FOR PLAINTIFF

FILED No CC  
mjl:0034  
AUG 03 2009  
William A. Shaw  
Prothonotary/Clerk of Courts

Wells Fargo Bank National Association, as Trustee  
for First Franklin Mortgage Loan Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

NO. 2008-1497-CD

**AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P. RULE 3129.1**

Plaintiff, by its/his/her Attorney hereby verifies that:


1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.
2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".
3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".
4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: July 27, 2009

UDREN LAW OFFICES, P.C.

BY:   
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE  
LOUIS A. SIMONI, ESQUIRE  
ADAM L. KAYES, ESQUIRE  
MARGUERITE L. THOMAS, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
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CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
LOUIS A. SIMONI, ESQUIRE - ID #200869  
ADAM L. KAYES, ESQUIRE - ID #86408  
MARGUERITE L. THOMAS, ESQUIRE - ID #204460  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CD

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FFH2, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 203 McNaul Street, Curwensville, PA 16833

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

Bradley Hutton 250 Mack Lane  
Curwensville, PA 16833  
203 McNaul Street  
Curwensville, PA 16833  
1237 ½ Turnpike Avenue  
Clearfield, PA 16830

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

SAME AS #1 ABOVE

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

None



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

Name

Address

Wells Fargo Bank  
National Association,  
as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

4708 Mercantile Drive  
Ft. Worth, TX 76137

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

Name

Address

None

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

Name

Address

Real Estate Tax Dept.

1 North Second St., Suite 116  
Clearfield, PA 16830

Domestic Relations Section

1 North Second St., Suite 116  
Clearfield, PA 16830

Commonwealth of PA,  
Department of Revenue

Bureau of Compliance, PO Box 281230  
Harrisburg, PA 17128-1230

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

Name

Address


Tenants/Occupants

203 McNaul Street  
Curwensville, PA 16833

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

DATED: July 27, 2009

UDREN LAW OFFICES, P.C.

BY:   
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE  
LOUIS A. SIMONI, ESQUIRE  
ADAM L. KAYES, ESQUIRE  
MARGUERITE L. THOMAS, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

Wells Fargo Bank National Association,  
as Trustee for First Franklin Mortgage  
Loan Trust 2004-FFH2  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.  
Bradley Hutton  
Defendant(s)

NO. 2008-1497-CD

**TO: ALL PARTIES IN INTEREST AND CLAIMANTS**

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY**

**OWNER(S): Bradley Hutton**

**PROPERTY: 206 McNaul Street  
Curwensville, PA 16833**

**Improvements: RESIDENTIAL DWELLING**

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on April 3, 2009, at 10:00 A.M., at the Clearfield County Courthouse, 1 North Second Street, Suite 116. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

**EXHIBIT A**

Name and Address Of Sender		UDREN LAW OFFICES, P.C. 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003 ATTN: Jessica Donahue		<input type="checkbox"/> Registered <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified		<input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Int'l Recorded Del. <input type="checkbox"/> Express Mail		<input type="checkbox"/> Check appropriate block for Registered Mail: <input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without postal insurance		Affix stamp here if issued as certificate of mailing or for additional copies of this bill. Postmark and Date of Receipt				
Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (if Regis.)	Insured Value	Due Sender if COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee		
1		COMMONWEALTH OF PA, DEPT. OF REVENUE, BUREAU OF COMPLIANCE PO Box 281230, Department of Revenue Harrisburg, PA 17128-1230												
2		TENANTS/OCCUPANTS 206 McNaui Street Curwensville, PA 16833												
3		Wells Fargo Bank 4708 Mercantile Drive Ft. Worth, TX 76137												
4		Real Estate Tax Dept. 1 North Second St., Suite 116 Clearfield, PA 16830												
5		Domestic Relations Section 1 North Second St., Suite 116 Clearfield, PA 16830												
6														
7														
8														
9														
10														
11														
12														
13														
14														
15														
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.									
5		5	JL											

PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

Bradley Hutton; #08080071-1 (Clearfield)

EXHIBIT A

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400 pleadings@udren.com

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
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4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

NO. 2008-1497-CD

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: May 14, 2009

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

&

1237 ½ Turnpike Avenue  
Clearfield, PA 16830

&

206 McNaul Street  
Curwensville, PA 16833

EXHIBIT B

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

Dated: June 10, 2009

UDREN LAW OFFICES, P.C.


BY:   
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

EXHIBIT B

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

WELLS FARGO BANK NATIONAL ASSOCIATION,  
as TRUSTEE for FIRST FRANKLIN MORTGAGE LOAN  
TRUST 2004-FFH2,

Plaintiff

vs.

BRADLEY HUTTON,

Defendant

\*  
\*  
\*  
\*  
\*  
\*

08-1497-CD

**ORDER**

NOW, this 28<sup>th</sup> day of April, 2009, the Plaintiff is granted leave to serve the  
NOTICE OF SHERIFF'S SALE upon the Defendant **BRADLEY HUTTON** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to 250 Mack Lane, Curwensville, Pa 16833; 1237  
½ Turnpike Avenue, Clearfield, Pa 16830 and 206 McNaul Street,  
Curwensville, Pa 16833;
3. By certified mail, return receipt requested to 250 Mack Lane,  
Curwensville, Pa 16833; 1237 ½ Turnpike Avenue, Clearfield, Pa  
16830 and 206 McNaul Street, Curwensville, Pa 16833; and
4. By posting the mortgaged premises known in this herein action as to  
206 McNaul Street, Curwensville, Pa 16833.

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

Entered  
and do  
signed

Prothonotary

Clearfield County

April 28, 2009

Prothonotary

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

Attest

100  
100  
100

U.S. Postal Service<sup>TM</sup>  
**CERTIFIED MAIL<sup>TM</sup> RECEIPT**  
 (Domestic Mail Only; No Insurance Coverage Provided)  
 For delivery information visit our website at www.usps.com<sup>®</sup>

**HUTTON FOR 08003 (08003)**

Postage	\$ 44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark  
Here

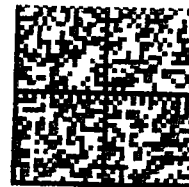
Sent To  
 Bradley Hutton  
 Street, Apt. No.: 206 McNaull Street  
 or PO Box No.  
 City, State, ZIP+4

PS Form 3800, August 2006 See Reverse for Instructions

7009 0080 0000 4370 2802  
 7009 0080 0000 4370 2802



**CERTIFIED MAIL<sup>TM</sup>**  
 PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
 OF THE RETURN ADDRESS. FOLD AT DOTTED LINE



016H26519216  
**\$05.540**  
 05/14/2009  
 Mailed From 08003  
**US POSTAGE**

Hasler

**NOTICE OF SHERIFF'S SALE OF REAL**

TO: Bradley Hutton  
 206 McNaull Street  
 Curwensville, PA 16833

EXHIBIT B

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Revised) PSN 7530-02-000-9047

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

Bradley Hutton  
206 McNaul Street  
Curwensville, PA 16833

2. Article Number

(Transfer from service label)

7009 0080 0000 4370 7801

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☒ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes



AW OFFICES, P.C.  
CORPORATE CENTER  
ODCREST ROAD  
Y HILL, NJ 08003

U.S. Postal Service<sup>TM</sup>  
**CERTIFIED MAIL<sup>®</sup> RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)  
For delivery information visit our website at [www.usps.com](http://www.usps.com)

**HUTTON, BRADLEY L (16833)**

Postage	\$ 44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark  
Here

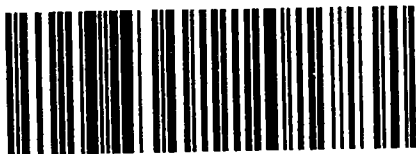
Sent To  
Bradley Hutton  
Street, Apt. No.: 250 Mack Lane  
or PO Box No. Curwensville, PA 16833  
City, State, ZIP+4

PS Form 3800, August 2006 See Reverse for Instructions

5622 0264 0000 0800 6002  
7009 4370 7225

5622 0264 0000 0800 6002  
7009 4370 7225

**CERTIFIED MAIL<sup>®</sup>**  
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE



Hasler

016H26519216  
**\$05.540**  
05/14/2009  
Mailed From 08003  
**US POSTAGE**

**NOTICE OF SHERIFF'S SALE OF REA**

TO: Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

EXHIBIT B

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Restrictions:**

- Certified Mail may **ONLY** be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is **not** available for any class of international mail.
- **NO INSURANCE COVERAGE IS PROVIDED** with Certified Mail. For valuables, please consider insured or Registered Mail.
- For an additional fee, a **Return Receipt** may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and attach label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

2. Article Number

(Transfer from service label)

7009 0080 0000 4370 7795

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☒ Return Receipt for Merchandise

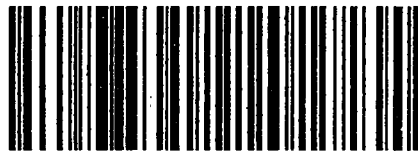
☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

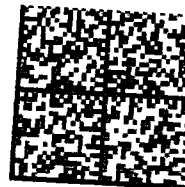
1W OFFICES, P.C.  
CORPORATE CENTER  
JDCREST ROAD  
/ HILL, NJ 08003



**CERTIFIED MAIL<sup>TM</sup>**  
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

<b>U.S. Postal Service<sup>TM</sup></b>	
<b>CERTIFIED MAIL<sup>TM</sup> RECEIPT</b>	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>HUTTON FORBES &amp; L (CLEARFIELD)</b>	
Postage	\$ .44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$
Postmark Here	
Sent To	
Bradley Hutton	
Street, Apt. No. 1237 1/2 Turnpike Avenue	
or PO Box No. Clearfield, PA 16830	
City, State, ZIP+4	
PS Form 3800, August 2005 See Reverse for Instructions	

7009 0000 0800 6002  
7009 0000 0800 6002



Hasler

016H26519216  
**\$05.540**  
05/14/2009  
Mailed From 08003  
US POSTAGE

NOTICE OF SHERIFF'S SALE OF REA

TO: Bradley Hutton  
1237 1/2 Turnpike Avenue  
Clearfield, PA 16830

EXHIBIT B

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may **ONLY** be combined with First-Class Mail or Priority Mail.
- Certified Mail is **not** available for any class of international mail.
- **NO INSURANCE COVERAGE IS PROVIDED** with Certified Mail. For valuables, please consider insured or Registered Mail.

- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt *sent to*, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Enclose mailpiece, Return Receipt Requested, to receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.

- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".

- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

**SENDER: COMPLETE THIS SECTION**

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

**1. Article Addressed to:**

Bradley Hutton  
1237 1/2 Turnpike Avenue  
Clearfield, PA 16830

**2. Article Number**

(Transfer from service label)

7009 0080 0000 4370 7788

**COMPLETE THIS SECTION ON DELIVERY****A. Signature**

X

☐ Agent

☐ Addressee

**B. Received by (Printed Name)****C. Date of Delivery****D. Is delivery address different from Item 1?**

☐ Yes

If YES, enter delivery address below:

☐ No

**3. Service Type**

☒ Certified Mail

☐ Express Mail

☐ Registered

☒ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

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

☐ Yes

Name and Address of Sender

UDREN LAW OFFICES, P.C.  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003

ATTN: Jessica Donahue

☐ Registered  
☐ Insured  
☐ COD  
☐ Certified

☐ Return Receipt for Merchandise  
☐ Int'l Recorded Del.  
☐ Express Mail

Check appropriate block for Registered Mail:  
☐ With Postal Insurance  
☐ Without postal insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (if Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks
1		Bradley Hutton 250 Mack Lane Curwensville, PA 16833											
2		Bradley Hutton 1237 1/2 Turnpike Avenue Clearfield, PA 16830											
3		Bradley Hutton 206 McNaull Street Curwensville, PA 16833											
4													
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual, R500, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.								
3													

016H26519216  
\$03.450  
05/14/2009  
Mailed From 08003  
US POSTAGE

Hash

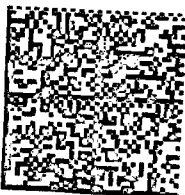


EXHIBIT B

PS Form 3877, February 1994

Form must be Completed by Typewriter, Ink or Ball Point Pen

Bradley Hutton; #08080071-1 (Clearfield)

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

v.  
Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to  
the captioned matter.

Date: June 10, 2009

UDREN LAW OFFICES, P.C.


BY:   
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

EXHIBIT B

Wells Fargo Bank National Association, as trustee, et. al., Plaintiff(s)  
vs.  
Bradley Hutton, et. al., Defendant(s)



Service of Process by  
**APS International, Ltd.**  
**1-800-328-7171**

APS International Plaza  
7800 Glenroy Rd.  
Minneapolis, MN 55439-3122

APS File #: 096738-0001

**AFFIDAVIT OF SERVICE -- Individual.**

UDREN LAW OFFICES  
Ms. Jessica Donahue  
111 Woodcrest Rd, Ste 200  
Cherry Hill, NJ 08003-3620

Service of Process on:

--Bradley Hutton, by posting  
Court Case No. 2008-1497-CD

State of: PA ss.

County of: BLAIR

Name of Server: D.M. ELLIS undersigned, being duly sworn, deposes and says  
that at the time of service, s/he was of legal age and was not a party to this action:

Date/Time of Service: that on the 16<sup>th</sup> day of MAY, 20 09, at 5:55 o'clock P.M

Place of Service: at 206 McNaul Street in Curwensville, PA 16833

Documents Served: the undersigned served the documents described as:  
Notice of Sheriff's Sale of Real Property w/ Order

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:  
Bradley Hutton, by posting.

Person Served, and  
Method of Service:

- ☐ By personally delivering them into the hands of the person to be served.  
☐ By delivering them into the hands of \_\_\_\_\_, a person  
of suitable age, who verified, or who upon questioning stated, that he/she resides with  
☒ Bradley Hutton, by posting  
at the place of service, and whose relationship to the person is: \_\_\_\_\_

Description of Person  
Receiving Documents:

The person receiving documents is described as follows:

Sex \_\_\_\_; Skin Color \_\_\_\_; Hair Color \_\_\_\_; Facial Hair \_\_\_\_  
Approx. Age \_\_\_\_; Approx. Height \_\_\_\_; Approx. Weight \_\_\_\_

☐ To the best of my knowledge and belief, said person was not engaged in the US Military at  
the time of service.

Signature of Server:

Undersigned declares under penalty of perjury  
that the foregoing is true and correct.

D.M. Ellis  
Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

18<sup>th</sup> day of MAY, 20 09  
Marilyn A. Campbell  
Notary Public (Commission Expires)

12-6-11

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Marilyn A. Campbell, Notary Public  
City Of Altoona, Blair County  
My Commission Expires Dec. 6, 2011  
Member, Pennsylvania Association of Notaries

EXHIBIT B

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
LOUIS A. SIMONI, ESQUIRE - ID #200869  
ADAM L. KAYES, ESQUIRE - ID #86408  
MARGUERITE L. THOMAS, ESQUIRE - ID #204460  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

v.  
Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to  
the captioned matter.

Date: July 21, 2009

UDREN LAW OFFICES, P.C.

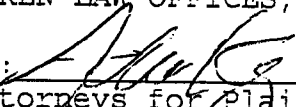
BY:   
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE  
LOUIS A. SIMONI, ESQUIRE  
— ADAM L. KAYES, ESQUIRE  
MARGUERITE L. THOMAS, ESQUIRE

EXHIBIT B



IN MORTGAGE FORECLOSURE  
IN THE COURT  
OF COMMON PLEAS  
OF CLEARFIELD COUNTY  
PENNSYLVANIA  
CIVIL ACTION-LAW  
NO. 2008-1497-CD

Wells Fargo Bank  
National Association,  
as Trustee for  
First Franklin  
Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137,  
Plaintiff

v.  
Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833,  
Defendant

NOTICE OF SALE  
OF REAL PROPERTY  
To: Bradley Hutton, DEFENDANT  
250 Mack Lane  
Curwensville, PA 16833

Your house (real estate) at 206  
McNaul Street, Curwensville, PA  
16833 is scheduled to be sold at  
the Sheriff's Sale on July 10, 2009  
at 10:00 A.M. in the Clearfield  
County Courthouse, 1 North High  
Street, Suite 116, to enforce the  
court judgment of \$3,722.89, ob-  
tained by Plaintiff above (the mort-  
gagee) against you. If the sale is  
postponed, the property will be re-  
listed for the Next Available Sale.

ALL that certain lot or piece of  
ground situate in the Borough of  
Curwensville, County of Clearfield  
and Commonwealth of Pennsylvania  
bounded and described as fol-  
lows: Beginning at a post, at corner  
of lot now or formerly of Oliver P.  
Smith and McNaul Street; thence  
along line of said Lot in a westerly di-  
rection One Hundred Eighty (180)  
feet to a twenty (20) foot alley,  
thence by said alley in a Northernly  
direction Forty-Five (45) feet to line  
of Lot now or formerly of Harvey M.  
Smith; thence along the lines of said  
lot now or formerly of Harvey M.  
Smith in an easterly direction One

Hundred Eighty (180) feet to a post  
on McNaul Street, then by McNaul  
Street in a Southernly direction  
Forty-Five (45) feet to a post and  
place of beginning. Being a Lot  
fronting Forty-Five (45) feet on  
McNaul Street and extending back  
One Hundred Eighty (180) feet to a  
twenty (20) foot alley.

Being Parcel

ID NO. 6-1H9-290-21

UNDER AND SUBJECT TO Res-  
ervations, restrictions, easements  
and rights-of-way as recorded in  
prior instruments of record.

BEING KNOWN AS:  
206 McNaul Street  
Curwensville, PA 16833

PROPERTY ID

NO.: 6-H9-290-21

TITLE TO SAID PREMISES IS  
VESTED IN BRADLEY HUTTON,  
UNMARRIED BY DEED FROM  
BRUCE A. FAIR AND MARIE M.  
BELIN; SINGLE DATED 3/5/2004  
RECORDED 4/14/04 INSTRU-  
MENT NO. 200405574.

Mark J. Udren, Stuart Winneg  
Lorraine Doyle, Alan M. Minato  
and Chandra M. Arkema,  
Attorneys for Plaintiff  
Udren Law Offices, P.C.  
111 Woodcrest Rd., Ste. 200  
Cherry Hill, NJ 08003  
856.482.6900

5:16-1d-b

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

SS:

COUNTY OF CLEARFIELD :

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

the regular issues of May 16, 2009

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

Margaret E. Krebs  
Sworn and subscribed to before me the day and year aforesaid.

Cheryl J. Robison  
Notary Public Clearfield, Pa.

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

EXHIBIT B

NOTICE OF ACTION IN  
MORTGAGE FORECLOSURE  
IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW  
NO. 2008-1497-CD

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

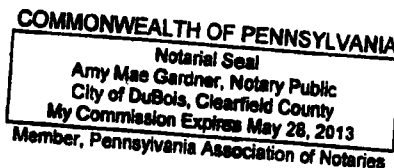
COUNTY OF CLEARFIELD :

On this 3rd day of July AD 2009, before me, the subscriber, and for said County and State, personally appeared Gary A. Knare, Clearfield County Legal Journal of the Courts of Clearfield County, is a true copy of the notice or advertisement published in said publication of Week of July 3, 2009, Vol. 21, No. 27. And that all of the statement as to the time, place, and character of the publication are

  
Gary A. Knareboro  
Editor

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

  
Notary Public  
My Commission Expires



Mark A. Mansfield  
William J. Mansfield, Inc.  
The Woods  
998 Old Eagle School Road  
Suite 1209  
Wayne, PA 19087

Wells Fargo Bank National Association, as  
Trustee for First Franklin Mortgage Loan Trust  
2004-FH2, 4708 Mercantile Drive, Ft. Worth,  
TX 76137, PLAINTIFF

v.  
Bradley Hutton, 250 Mack Lane, Curwensville,  
PA 16833, DEFENDANT  
NOTICE OF SALE OF REAL PROPERTY  
TO: Bradley Hutton, DEFENDANT  
250 Mack Lane  
Curwensville, PA 16833

Your house (real estate) at 206 McNaul Street,  
Curwensville, PA 16833 is scheduled to be  
sold at the Sheriff's Sale on July 10, 2009 at  
10:00 A.M. in the Clearfield County Court-  
house, 1 North Second Street, Suite 116, to  
enforce the court judgment of \$53,722.89,  
obtained by Plaintiff above (the mortgagee)  
against you. If the sale is postponed, the prop-  
erty will be relisted for the Next Available Sale.  
PROPERTY DESCRIPTION

All that certain lot or piece of ground situate in  
the Borough of Curwensville, County of Clear-  
field and Commonwealth of Pennsylvania  
bounded and described as follows: Beginning  
at a post, at corner of lot now or formerly of  
Oliver P. Smith and McNaul Street; thence  
along line of said Lot in westerly direction One  
Hundred Eighty (180) feet to a twenty (20) foot  
alley, thence by said alley in a Northerly direc-  
tion forty-five (45) feet to line of Lot now or  
formerly of Harvey M. Smith in an easterly  
direction One Hundred Eighty (180) feet to a  
post on McNaul Street, then by McNaul Street  
in a southerly direction Forty-Five (45) feet to a  
post and place of beginning. Being a lot front-  
ing forty-five (45) feet on McNaul Street and  
extending back One Hundred Eighty (180) feet  
to a twenty (20) foot alley.

Being Parcel ID NO. 6-1H9-290-21  
UNDER AND SUBJECT TO Reservations,  
restrictions, easements and rights of way as  
recorded in prior instruments of record.  
BEING KNOWN AS: 206 McNaul Street, Cur-  
wensville, PA 16833  
PROPERTY ID NO.: 6-H9-290-21  
TITLE TO SAID PREMISES IS VESTED IN  
BRADLEY HUTTON, UN MARRIED BY DEED  
FROM BRUCE A FAIR AND MARIE M. BELIN,  
SINGLE DATED 3/5/2004  
RECORDED 4/14/04 INSTRUMENT NO.  
200405574.

Mark J. Udren, Stuart Winneg  
Lorraine Doyle, Alan M. Minato and Chandra  
M. Arkema, Attorneys for Plaintiff  
Udren Law Offices, P.C.  
111 Woodcrest Rd., Ste. 200  
Cherry Hill, NJ 08003  
856.482.6900

EXHIBIT B

**NOTICE OF ACTION IN  
MORTGAGE FORECLOSURE  
IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION – LAW  
NO. 2008-1497-CD**

Wells Fargo Bank National Association, as  
Trustee for First Franklin Mortgage Loan Trust  
2004-FFH2, 4708 Mercantile Drive, Ft. Worth,  
TX 76137, PLAINTIFF

v.

Bradley Hutton, 250 Mack Lane, Curwensville,  
PA 16833, DEFENDANT

**NOTICE OF SALE OF REAL PROPERTY**

**TO: Bradley Hutton, DEFENDANT**

250 Mack Lane

Curwensville, PA 16833

Your house (real estate) at 206 McNaul Street,  
Curwensville, PA 16833 is scheduled to be  
sold at the Sheriff's Sale on July 10, 2009 at  
10:00 A.M. in the Clearfield County Court-  
house, 1 North Second Street, Suite 116, to  
enforce the court judgment of \$53,722.89,  
obtained by Plaintiff above (the mortgagee)  
against you. If the sale is postponed, the prop-  
erty will be relisted for the Next Available Sale.

**PROPERTY DESCRIPTION**

All that certain lot or piece of ground situate in  
the Borough of Curwensville, County of Clear-  
field and Commonwealth of Pennsylvania  
bounded and described as follows: Beginning  
at a post, at corner of lot now or formerly of  
Oliver P. Smith and McNaul Street; thence  
along line of said Lot in westerly direction One  
Hundred Eighty (180) feet to a twenty (20) foot  
alley, thence by said alley in a Northerly direc-  
tion forty-five (45) feet to line of Lot now or  
formerly of Harvey M. Smith in an easterly  
direction One Hundred Eighty (180) feet to a  
post on McNaul Street, then by McNaul Street  
in a southerly direction Forty-Five (45) feet to a  
post and place of beginning. Being a lot front-  
ing forty-five (45) feet on McNaul Street and  
extending back One Hundred Eighty (180) feet  
to a twenty (20) foot alley.

Being Parcel ID NO. 6-1H9-290-21

UNDER AND SUBJECT TO Reservations,  
restrictions, easements and rights of way as  
recorded in prior instruments of record.

BEING KNOWN AS: 206 McNaul Street, Cur-  
wensville, PA 16833

PROPERTY ID NO.: 6-H9-290-21

TITLE TO SAID PREMISES IS VESTED IN  
BRADLEY HUTTON, UN MARRIED BY DEED  
FROM BRUCE A FAIR AND MARIE M. BELIN,  
SINGLE DATED 3/5/2004

RECORDED 4/14/04 INSTRUMENT NO.  
200405574.

Mark J. Udren, Stuart Winneg

Lorraine Doyle, Alan M. Minato and Chandra

M. Arkema, Attorneys for Plaintiff

Udren Law Offices, P.C.

111 Woodcrest Rd., Ste. 200

Cherry Hill, NJ 08003

856.482.6900

FROM BRUCE A. PAUL AND MARIE M. DELIN,  
SINGLE DATED 3/5/2004  
RECORDED 4/14/04 INSTRUMENT NO.  
200405574.

Mark J. Udren, Stuart Winneg  
Lorraine Doyle, Alan M. Minato and Chandra  
M. Arkema, Attorneys for Plaintiff  
Udren Law Offices, P.C.  
111 Woodcrest Rd., Ste. 200  
Cherry Hill, NJ 08003  
856.482.6900

---

**SHERIFF'S SALE  
OF VALUABLE REAL ESTATE**

**BY VIRTUE OF:**

Writ of Execution issued out of the Court of  
Common Pleas of Clearfield County, Pennsyl-  
vania and to me directed, there will be exposed  
to public sale in the Sheriffs Office in the Court-  
house in the Borough of Clearfield on Friday,  
July 10, 2009, 10:00 A.M.

**TERMS OF SALE**

The price of sum at which the property shall  
be struck off must be paid at the time of sale or

OFFICE CAN PROVIDE YOU WITH INFOR-  
MATION ABOUT HIRING A LAWYER.

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

CLEARFIELD COUNTY

DAVID S. MEHOLICK, COURT ADMINISTRA-  
TOR

CLEARFIELD COUNTY COURTHOUSE

CLEARFIELD, PA 16830

(814) 765-2641 x 5982

PENNSYLVANIA LAWYER REFERRAL SER-  
VICE

PENNSYLVANIA BAR ASSOCIATION

100 SOUTH STREET

PO BOX 186

HARRISBURG, PA 17108

800-692-7375

---

**NOTICE OF ACTION IN  
MORTGAGE FORECLOSURE  
IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION – LAW  
NO. 2008-1497-CD**

Wells Fargo Bank National Association, as  
Trustee for First Franklin Mortgage Loan Trust  
2001-FFH2 1702 Mercantile Drive Ft Worth

## PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

:

COUNTY OF CLEARFIELD :

On this 3rd day of July AD 2009, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of July 3, 2009, Vol. 21, No. 27. And that all of the allegations of this statement as to the time, place, and character of the publication are true.

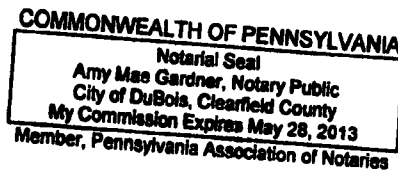


Gary A. Knaresboro, Esquire  
Editor

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



Notary Public  
My Commission Expires



Mark A. Mansfield  
William J. Mansfield, Inc.  
The Woods  
998 Old Eagle School Road  
Suite 1209  
Wayne, PA 19087

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
LOUIS A. SIMONI, ESQUIRE - ID #200869  
ADAM L. KAYES, ESQUIRE - ID #86408  
MARGUERITE L. THOMAS, ESQUIRE - ID #204460  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

FILED NO CC  
10/11/13/2009  
William A. Shaw  
Prothonotary/Clerk of Courts

Wells Fargo Bank National Association, as  
Trustee for First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

NO. 2008-1497-CD

**AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P. RULE 3129.1**

Plaintiff, by its/his/her Attorney hereby verifies that:


1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecept for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.
2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".
3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".
4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: November 6, 2009

UDREN LAW OFFICES, P.C.

BY:   
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE  
LOUIS A. SIMONI, ESQUIRE  
ADAM L. KAYES, ESQUIRE  
MARGUERITE L. THOMAS, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

Wells Fargo Bank National Association,  
as Trustee for First Franklin Mortgage  
Loan Trust 2004-FFH2  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Bradley Hutton  
Defendant(s)

NO. 2008-1497-CD

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY**

**OWNER(S): Bradley Hutton**

**PROPERTY: 206 McNaul Street  
Curwensville, PA 16833**

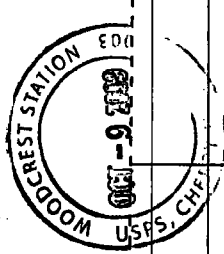
**Improvements: RESIDENTIAL DWELLING**

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on December 4, 2009, at 10:00 A.M., at the Clearfield County Courthouse, 1 North Second Street, Suite 116, Clearfield, PA 16830. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

EXHIBIT A

Name and Address of Sender		UDREN LAW OFFICES, P.C. 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003 ATTN: Jessica Donahue		<input type="checkbox"/> Registered <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified		Return Receipt for Merchandise <input type="checkbox"/> Int'l Recorded Del. <input type="checkbox"/> Express Mail		Check appropriate block for Registered Mail: <input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without postal Insurance		Affix stamp here if issued as certificate of mailing or for additional copies of this bill. Postmark and Date of Receipt		
Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regls.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rat. Del. Fee, Remarks
1		COMMONWEALTH OF PA, DEPT. OF REVENUE, BUREAU OF COMPLIANCE PO Box 281230, Department of Revenue Harrisburg, PA 17128-1230										
2		TENANTS/OCCUPANTS 206 McNaul Street Curwensville, PA 16833										
3		Wells Fargo Bank 4708 Mercantile Drive Ft. Worth, TX 76137										
4		Real Estate Tax Dept. 1 North Second St., Ste. 116 Clearfield, PA 16830										
5		Domestic Relations Section 1 North Second St., Ste. 116 Clearfield, PA 16830										
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
Total number of Pieces Listed by Sender		5		Total Number of Pieces Received at Post Office		5		Postmaster, Per (Name of Receiving Employee)		JW		



The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual of R800, S813, and S821 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and form class parcels.

PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

Bradley-Hutton; #08080071-1 (Clearfield)



UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

LOUIS A. SIMONI, ESQUIRE - ID #200869

ADAM L. KAYES, ESQUIRE - ID #86408

MARGUERITE L. THOMAS, ESQUIRE - ID #204460

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400 pleadings@udren.com

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

4708 Mercantile Drive

Ft. Worth, TX 76137

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Bradley Hutton

250 Mack Lane

Curwensville, PA 16833

NO. 2008-1497-CD

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: October 9, 2009 and October 23, 2009

Bradley Hutton

250 Mack Lane

Curwensville, PA 16833

&

1237 ½ Turnpike Avenue

Clearfield, PA 16830

&

206 McNaul Street

Curwensville, PA 16833

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

Dated: October 26, 2009

UDREN LAW OFFICES, P.C.

BY: 

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

~~LOUIS A. SIMONI, ESQUIRE~~

ADAM L. KAYES, ESQUIRE

MARGUERITE L. THOMAS, ESQUIRE

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

WELLS FARGO BANK NATIONAL ASSOCIATION,  
as TRUSTEE for FIRST FRANKLIN MORTGAGE LOAN  
TRUST 2004-FFH2,

Plaintiff

vs.

BRADLEY HUTTON,

Defendant

\*  
\*  
\*  
\*  
\*  
\*

08-1497-CD

**ORDER**

NOW, this 28<sup>th</sup> day of April, 2009, the Plaintiff is granted leave to serve the  
NOTICE OF SHERIFF'S SALE upon the Defendant **BRADLEY HUTTON** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to 250 Mack Lane, Curwensville, Pa 16833; 1237  
½ Turnpike Avenue, Clearfield, Pa 16830 and 206 McNaul Street,  
Curwensville, Pa 16833;
3. By certified mail, return receipt requested to 250 Mack Lane,  
Curwensville, Pa 16833; 1237 ½ Turnpike Avenue, Clearfield, Pa  
16830 and 206 McNaul Street, Curwensville, Pa 16833; and
4. By posting the mortgaged premises known in this herein action as to  
206 McNaul Street, Curwensville, Pa 16833.

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

Plaintiff's Attorney  
and  
Defendant's Attorney

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

Attest

1003

1003

Name and Address of Sender

UDREN LAW OFFICES, P.C.  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003

ATTN: Jessica Donahue

☐ Registered  
☐ Insured  
☐ COD  
☐ Certified

☐ Return Receipt for Merchandise  
☐ Int'l Recorded Del.  
☐ Express Mail

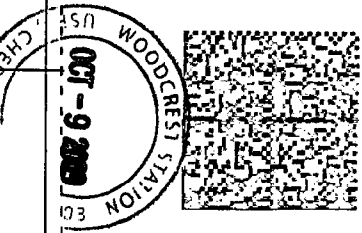
Check appropriate block for Registered Mail:  
☐ With Postal Insurance  
☐ Without postal Insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee
1		Bradley Hutton 250 Mack Lane Curwensville, PA 16833										
2		Bradley Hutton 1237 1/2 Turnpike Avenue Clearfield, PA 16830										
3		Bradley Hutton 206 McNeal Street Curwensville, PA 16833										
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R800, S813, and S821 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.							
3		3	JLH									

016H26519216  
\$0 1.260  
10/09/2009  
United From 08003  
US POSTAGE



PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

Bradley Hutton; #08080071-1 (Clearfield)

Name and Address Of Sender

UDREN LAW OFFICES, P.C.  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003

ATTN: Jessica Donahue

☐ Registered  
☐ Insured  
☐ COD  
☐ Certified

☐ Return Receipt for Merchandise  
☐ Int'l Recorded Del.  
☐ Express Mail

Check appropriate block for Registered Mail:  
☐ With Postal Insurance  
☐ Without postal insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (if Regs.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Ret. Del. Fee
1		Bradley Hutton 206 McNaui Street Curwensville, PA 16833										
2												
3												
4												
5												
6												
7												
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10												
11												
12												
13												
14												
15												
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R800, S813, and S821 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.							
1		1	[Signature]									

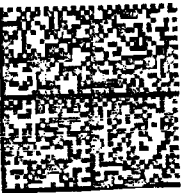
016H26519216

\$01.150

10/23/2009

Mailed From 08003  
US POSTAGE

016H26519216



PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

Bradley Hutton; #08080071-1 (Clearfield)

**U.S. Postal Service<sup>TM</sup>**  
**CERTIFIED MAIL<sup>TM</sup> RECEIPT**  
*(Domestic Mail Only; No Insurance Coverage Provided)*  
 For delivery information visit our website at [www.usps.com](http://www.usps.com)

**Hutton 08003-08003 (Clearfield)**

Postage	\$ 44	Postmark Here
Certified Fee	2.80	
Return Receipt Fee (Endorsement Required)	2.30	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

**Sent To**  
 Street, Apt. No.,  
 or PO Box No.  
 City, State, ZIP+4

Bradley Hutton  
 1237 1/2 Turnpike Avenue  
 Clearfield, PA 16830

PS Form 3800, August 2005 See Reverse for Instructions

2892 2E92 4000 0477 8002  
 2892 2E92 4000 0477 8002



**CERTIFIED MAIL<sup>TM</sup>**  
 PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
 OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

W OFFICES, P.C.  
 CORPORATE CENTER  
 IDCREST ROAD  
 HILL, NJ 08003



Hasler  
 016H26519216  
**\$05.540**  
 10/09/2009  
 Mailed From 08003  
 US POSTAGE

**NOTICE OF SHERIFF'S SALE OF REA**

O: Bradley Hutton  
 1237 1/2 Turnpike Avenue  
 Clearfield, PA 16830

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may **ONLY** be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is **not** available for any class of international mail.
- **NO INSURANCE COVERAGE IS PROVIDED** with Certified Mail. For valuables, please consider insured or registered mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

**SENDER: COMPLETE THIS SECTION**

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

**1. Article Addressed to:**

Bradley Hutton  
1237 1/2 Turnpike Avenue  
Clearfield, PA 16830

**2. Article Number**

(Transfer from service label)

7008 1140 0004 2632 2682

**COMPLETE THIS SECTION ON DELIVERY****A. Signature**

X

☐ Agent

☐ Addressee

**B. Received by (Printed Name)****C. Date of Delivery****D. Is delivery address different from item 1? ☐ Yes**

If YES, enter delivery address below: ☐ No

**3. Service Type**

☒ Certified Mail

☐ Express Mail

☐ Registered

☒ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

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

☐ Yes

W OFFICES, P.C.  
CORPORATE CENTER  
DDCREST ROAD  
HILL, NJ 08003

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

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

HUTTON 0808007-1/CURWEN

Postage	\$ .44	Postmark Here
Certified Fee	2.80	
Return Receipt Fee (Endorsement Required)	2.30	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent to  
Street, Apt. No.,  
or PO Box No.  
City, State, ZIP+4

Bradley Hutton  
206 McNaul Street  
Curwensville, PA 16833

PS Form 3800, August 2006 See Reverse for Instructions

8622 2E92 4000 0477 8002  
8622 2E92 4000 0477 8002

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

**CERTIFIED MAIL<sup>TM</sup>**



Hasler  
016H26519216  
**\$05.540**  
10/23/2009  
Mailed From 08003  
US POSTAGE

NOTICE OF SHERIFF'S SALE OF REAL ESTATE

O: Bradley Hutton  
206 McNaul Street  
Curwensville, PA 16833



**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

Bradley Hutton  
206 McNaul Street  
Curwensville, PA 16833

2. Article Number  
(Transfer from service label)

7008 1140 0004 2632 2798

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

- ☐ Agent  
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

W OFFICES, P.C.  
CORPORATE CENTER  
IDCREST ROAD  
HILL, NJ 08003

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

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

**HUTTON 08003411 (08003411)**

Postage	\$ .44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

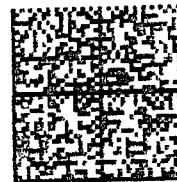
Postmark  
Here

Sent To  
Bradley Hutton  
Street, Apt. No.:  
250 Mack Lane  
or PO Box No.  
Curwensville, PA 16833  
City, State, ZIP+4

PS Form 3800, August 2005 See Reverse for Instructions

6692 2E92 4000 0477 8002  
6692 2E92 4000 0477 8002

**CERTIFIED MAIL<sup>TM</sup>**  
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE



Hasler

016H26519216  
**\$05.540**  
10 09/2009  
Mailed From 08003  
US POSTAGE

**NOTICE OF SHERIFF'S SALE OF REA**

O: Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

# **Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years
- **Important Restrictions:**
  - Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
  - Certified Mail is not available for any class of international mail.
  - NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
  - For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and applicable postage to cover the fee. Endorse mailpieces "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
  - For an additional fee, delivery may be restricted to the addressee or addressees authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
  - If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

## SENDER: COMPLETE THIS SECTION

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

### 1. Article Addressed to:

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

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

7008 1140 0004 2632 2699

## COMPLETE THIS SECTION ON DELIVERY

### A. Signature

X

- ☐ Agent  
☐ Addressee

### B. Received by (Printed Name)

### C. Date of Delivery

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

### 3. Service Type

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

### 4. Restricted Delivery? (Extra Fee)

- ☐ Yes

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

v.  
Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

PRAECIPE TO FILE PROOF OF PUBLICATION

TO THE PROTHONOTARY:

Kindly file the attached Proof of Publication with regard to  
the captioned matter.

DATE: November 4, 2009

UDREN LAW OFFICES, P.C.

BY: \_\_\_\_\_

Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

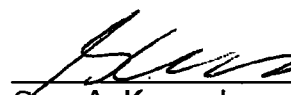
NOTICE OF ACTION  
IN MORTGAGE FORECLOSURE  
IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW  
No. 2008-1497-CD

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

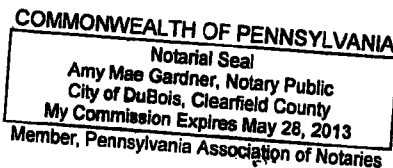
COUNTY OF CLEARFIELD :

On this 23rd day of October AD 2009, before me, the subscriber and for said County and State, personally appeared Gary A. Knaresboro, Editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and he is a true copy of the notice or advertisement published in said public issues of Week of October 23, 2009, Vol. 21, No.43. And that all of this statement as to the time, place, and character of the publication

  
Gary A. Knaresboro,  
Editor

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

  
Notary Public  
My Commission Expires



Mark A. Mansfield  
William J. Mansfield, Inc.  
The Woods  
998 Old Eagle School Road  
Suite 1209  
Wayne PA 19087

Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137, Plaintiff  
v.  
Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833, Defendant  
NOTICE OF SALE OF REAL PROPERTY  
TO: Bradley Hutton, DEFENDANT  
250 Mack Lane  
Curwensville, PA 16833  
Your house (real estate) at 206 McNaul Street, Curwensville, PA 16833 is scheduled to be sold at the Sheriff's Sale on December 4, 2009 at 10:00 A.M. in the Clearfield County Courthouse, 1 North Second Street, Suite 116, Clearfield, PA, to enforce the court judgment of \$53,722.89, obtained by plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be rescheduled for the next Available Sale.  
**PROPERTY DESCRIPTION**  
All that certain lot or piece of ground situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania bounded and described as follows:  
Beginning at a post, at corner of lot now or formerly of Oliver P. Smith and McNaul Street; thence along line of said Lot in westerly direction one Hundred Eighty (180) feet to a twenty (20) foot alley; then by said alley in a Northerly direction Forty-Five (45) feet to line of Lot now or formerly of Harvey N. Smith; thence along the line of said lot now or formerly of Harvey N. Smith in an easterly direction One Hundred Eighty (180) feet to a post on McNaul Street; thence by McNaul Street in a Southerly direction Forty-Five (45) feet to a post and place of beginning. Being a lot fronting Forty-Five (45) feet on McNaul Street and extending back one Hundred Eighty (180) feet to a twenty (20) foot alley.  
BEING PARCEL ID NO. 6-1-H9-290-21  
UNDER AND SUBJECT TO Reservations, restrictions, easements and rights of way as recorded prior instruments of record.  
BEING KNOWN AS: 203 McNaul Street, Curwensville, PA 16833  
PROPERTY ID NO.: 6-1-H9-290-21  
TITLE TO SAID PREMISES IS VESTED IN BRUCE A. FAIR AND MARIE M. BELIN, SINGLE, UNMARRIED BY DEED FROM  
DATED 3/5/2004 RECORDED 4/14/04 INSTRUMENT NO. 200405574.  
Mark J. Udren, Stuart Winneg, Louis A. Simoni, Corrine Doyle, Alan M. Minato, Chandra M. Arkema, Adam K. Kates and Marguerite L. Thomas, Attorneys for Plaintiff  
Jordan Law Offices, P.C.  
11 Woodcrest Rd., Ste. 200  
Cherry Hill, NJ 08003  
856.482.8900

IN MORTGAGE FORECLOSURE  
IN THE COURT  
OF COMMON PLEAS  
OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION-LAW  
NO. 2008-1497-CD

Wells Fargo  
Bank National Association,  
as Trustee for  
First Franklin  
Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

v.  
Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant

NOTICE OF SALE  
OF REAL PROPERTY

To:  
Bradley Hutton, DEFENDANT  
250 Mack Lane  
Curwensville, PA 16833  
Your house (real estate) at 206  
McNaul Street, Curwensville, PA  
16833 is scheduled to be sold at  
the Sheriff's Sale on December 4,  
2009 at 10:00 A.M. in the Clear-  
field County Courthouse, 1 North  
Second Street, Suite 116, Clear-  
field, PA, to enforce the court judg-  
ment of 53,722.89, obtained by  
Plaintiff above (the mortgagee)  
against you. If the sale is post-  
poned, the property will be relisted  
for the Next Available Sale.

PROPERTY DESCRIPTION:

All that certain lot or piece of  
ground situate in the Borough of  
Curwensville, County of Clearfield  
and Commonwealth of Pennsylvania  
bounded and described as fol-  
lows:

Beginning at a post, at corner of lot  
now or formerly of Oliver P. Smith  
and McNaul Street; thence along  
line of said Lot in westerly direction  
One Hundred Eighty (180) feet to a  
twenty (20) foot alley; thence by  
said alley in a Northerly direction  
Forty-Five (45) feet to line of Lot  
now or formerly of Harvey N. Smith;  
thence along the line of said lot now  
or formerly of Harvey N. Smith in an  
easterly direction One Hundred  
Eighty (180) feet to a post on  
McNaul Street; thence by McNaul  
Street in a Southerly direction  
Forty-Five (45) feet to a post and  
place of beginning. Being a Lot  
fronting Forty-Five (45) feet on  
McNaul Street and extending back  
One Hundred Eighty (180) feet to a  
twenty (20) foot alley.

BEING PARCEL ID

NO. 6-1-H9-290-21  
UNDER AND SUBJECT TO Res-  
ervations, restrictions, easements  
and rights-of-way as recorded in  
prior instruments of record.

BEING KNOWN AS:

203 McNaul Street  
Curwensville, PA 16833

PROPERTY ID

NO. 6-1-H9-290-21

TITLE TO SAID PREMISES IS  
VESTED IN BRADLEY HUTTON,  
UNMARRIED BY DEED FROM  
BRUCE A. FAIR AND MARIE M.  
BELIN, SINGLE DATED 3/5/2004  
RECORDED 4/14/04 INSTRU-  
MENT NO. 200405574.

Mark J. Udren, Stuart Winneg,  
Louis A. Simoni,  
Lorraine Doyle, Alan M. Minato,  
Chandra M. Arkema,  
Adam L. Kayes and  
Marguerite L. Thomas,  
Attorneys for Plaintiff  
Jaren Law Offices, P.C.  
Woodcrest Rd., Ste. 200  
Curwensville, PA 16833

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

SS:

COUNTY OF CLEARFIELD :

On this 23rd day of October, A.D. 20 09,  
before me, the subscriber, a Notary Public in and for said County and  
State, personally appeared Margaret E. Krebs, who being duly sworn  
according to law, deposes and says that she is the President of The  
Progressive Publishing Company, Inc., and Associate Publisher of The  
Progress, a daily newspaper published at Clearfield, in the County of  
Clearfield and State of Pennsylvania, and established April 5, 1913, and  
that the annexed is a true copy of a notice or advertisement published in  
said publication in

the regular issues of October 19, 2009

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

*Margaret E. Krebs*

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

*Cheryl J. Robison*  
Notary Public Clearfield, Pa.

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Cheryl J. Robison, Notary Public

Clearfield Boro, Clearfield County

My Commission Expires Oct. 31, 2011

Member, Pennsylvania Association of Notaries

MENT NO. 200405574

Mark J. Udren, Stuart Winneg,

Louis A. Simoni,

Lorraine Doyle, Alan M. Minato,

Chandra M. Arkema,

Adam L. Kayes and

Marguerite L. Thomas,

Attorneys for Plaintiff

Udren Law Offices, P.C.

111 Woodcrest Rd., Ste. 200

Cherry Hill, NJ 08003

856.482.6900

10:19-10-b

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
LOUIS A. SIMONI, ESQUIRE - ID #200869  
ADAM L. KAYES, ESQUIRE - ID #86408  
MARGUERITE L. THOMAS, ESQUIRE - ID #204460  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

v.  
Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

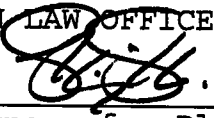
PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to  
the captioned matter.

Date: October 21, 2009

UDREN LAW OFFICES, P.C.

BY:   
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE  
LOUIS A. SIMONI, ESQUIRE  
ADAM L. KAYES, ESQUIRE  
MARGUERITE L. THOMAS, ESQUIRE



Wells Fargo Bank National Association, as Trustee, et. al., Plaintiff(s)  
vs.  
Bradley Hutton, et. al., Defendant(s)



Service of Process by  
APS International, Ltd.  
1-800-328-7171

APS International Plaza  
7800 Glenroy Rd.  
Minneapolis, MN 55439-3122

APS File #: 099632 0001

### AFFIDAVIT OF SERVICE -- Individual

UDREN LAW OFFICES  
Mr. Jessica Donahue  
111 Woodcrest Rd, Ste 200  
Cherry Hill NJ 08003-3620

Service of Process on:

--Bradley Hutton, by posting  
Court Case No. 2008-1497-CD

State of: PA ss.

County of: BLAIR

Name of Server: D.M. ELLIS, undersigned, being duly sworn, deposes and says  
that at the time of service, s/he was of legal age and was not a party to this action:

Date/Time of Service: that on the 13<sup>th</sup> day of OCTOBER, 2009, at 5:15 o'clock PM

Place of Service: at 206 McNaull Street, in Curwensville, PA 16813

Documents Served: the undersigned served the documents described as:  
Notice of Sheriff's Sale of Real Property w/ Order

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:  
Bradley Hutton, by posting

Person Served, and  
Method of Service:

- ☐ By personally delivering them into the hands of the person to be served.
- ☐ By delivering them into the hands of \_\_\_\_\_, a person  
of suitable age, who verified, or who upon questioning stated, that he/she resides with  
Bradley Hutton, by posting  
at the place of service, and whose relationship to the person is: \_\_\_\_\_

Description of Person Receiving Documents: The person receiving documents is described as follows:  
Sex \_\_\_\_; Skin Color \_\_\_\_; Hair Color \_\_\_\_; Facial Hair \_\_\_\_  
Approx. Age \_\_\_\_; Approx. Height \_\_\_\_; Approx. Weight \_\_\_\_  
☐ To the best of my knowledge and belief, said person was not engaged in the US Military at  
the time of service.

Signature of Server: Undersigned declares under penalty of perjury  
that the foregoing is true and correct.

D.M. Ellis  
Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

20<sup>th</sup> day of OCTOBER, 2009

Marilyn A. Campbell  
Notary Public (Commission Expires)

12-6-11

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal  
Marilyn A. Campbell, Notary Public  
City Of Altoona, Blair County  
My Commission Expires Dec. 6, 2011  
Member, Pennsylvania Association of Notaries

UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CD

**PRAECIPE TO ISSUE WRIT OF EXECUTION**

**TO THE PROTHONOTARY:**

Issue Writ of Execution in the above matter:

Amount due

\$53,722.89

Interest From 1/7/09

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$15.63

to actual date of sale including if sale is  
held at a later date

(Costs to be added)

\$ \_\_\_\_\_

169.00 Prothonotary costs

UDREN LAW-OFFICES, P.C.

BY: \_\_\_\_\_

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

FILED  
m12:44/61  
SEP 03 2009

William A. Shaw  
Prothonotary/Clerk of Courts

1cc @ Lewrits  
w/prop. desc.  
to Sheriff

(CW)

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

pleadings@udren.com

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CD

### C E R T I F I C A T E

I hereby state that as the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- ( ) An FHA insured mortgage
- ( ) Non-owner occupied
- ( ) Vacant
- ( X ) Act 91 procedures have been fulfilled.
- ( ) Over 24 months delinquent.

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

UDREN LAW OFFICES, P.C.

BY: \_\_\_\_\_

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

pleadings@udren.com

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FFH2, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 206 McNaul Street, Curwensville, PA 16833

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

Name

Address

Bradley Hutton

250 Mack Lane  
Curwensville, PA 16833

203 McNaul Street  
Curwensville, PA 16833

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

Name

Address

SAME AS #1 ABOVE

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

Name

Address

None

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

Name

Address

Wells Fargo Bank  
National Association,  
as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

4708 Mercantile Drive  
Ft. Worth, TX 76137

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

Name

Address

None

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

Name

Address

Real Estate Tax Dept.

1 North Second St., Suite 116  
Clearfield, PA 16830

Domestic Relations Section

1 North Second St., Suite 116  
Clearfield, PA 16830

Commonwealth of PA,  
Department of Revenue

Bureau of Compliance, PO Box 281230  
Harrisburg, PA 17128-1230

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

Name

Address

Tenants/Occupants

206 McNaul Street  
Curwensville, PA 16833

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

DATED: August 26, 2009

UDREN LAW OFFICES, P.C.

BY: \_\_\_\_\_

Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

COPY

ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CD

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:

206 McNaul Street  
Curwensville, PA 16833  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$53,722.89

Interest From 1/7/09

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$15.63

to actual date of sale including if sale is  
held at a later date

(Costs to be added)

\$

109.00 Prothonotary costs

By

Will. [Signature] Prothonotary  
Clerk

Date

9/9/09

COURT OF COMMON PLEAS  
NO. 2008-1497-CD

=====

Wells Fargo Bank National Association, as Trustee for First  
Franklin Mortgage Loan Trust 2004-FFH2  
vs.  
Bradley Hutton

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 53,722.89

INTEREST \$ \_\_\_\_\_

from 1/7/09  
to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$15.63  
to actual date of sale including if sale is  
held at a later date

COSTS PAID:

PROTHY \$ 1169.00

SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:

206 McNaul Street  
Curwensville, PA 16833

UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
(856) 669-5400  
pleadings@udren.com

All that certain lot or piece of ground situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania bounded and described as follows:

Beginning at a post, at corner of lot now or formerly of Oliver P. Smith and McNaul street; thence along line of said Lot in westerly direction One Hundred Eighty (180) feet to a twenty (20) foot alley; thence by said alley in a Northerly direction Forty-Five (45) feet to line of Lot now or formerly of Harvey M. Smith; thence along the line of said lot now or formerly of Harvey M. Smith in an easterly direction One Hundred Eighty (180) feet to a post on McNaul Street; thence by McNaul Street in a Southerly direction Forty-Five (45) feet to a post and place of beginning. Being a Lot fronting Forty-Five (45) feet on McNaul Street and extending back One Hundred Eighty (180) feet to a twenty (20) foot alley.

Being Parcel Id No. 6-1H9-290-21.

UNDER AND SUBJECT TO Reservations, restrictions, easements and rights of way as recorded in prior instruments of record.

BEING KNOWN AS: 203 McNaul Street, Curwensville, PA 16833

PROPERTY ID NO.: 6-1-H9-290-21

TITLE TO SAID PREMISES IS VESTED IN BRADLEY HUTTON, UNMARRIED BY DEED FROM BRUCE A. FAIR AND MARIE M. BELIN, SINGLE DATED 3/5/2004 RECORDED 4/14/04 INSTRUMENT NO. 200405574.



UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
LOUIS A. SIMONI, ESQUIRE - ID #200869  
ADAM L. KAYES, ESQUIRE - ID #86408  
MARGUERITE L. THOMAS, ESQUIRE - ID #204460  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400 pleadings@udren.com

FILED

OCT 29 2009

William A. Shatt  
Prothonotary/Clerk of Courts

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

NO. 2008-1497-CD

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: October 9, 2009 and October 23, 2009

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
&  
1237 1/2 Turnpike Avenue  
Clearfield, PA 16830  
&  
206 McNaul Street  
Curwensville, PA 16833

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

Dated: October 26, 2009

UDREN LAW OFFICES, P.C.

BY: 

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

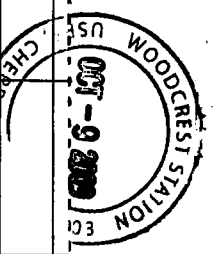
CHANDRA M. ARKEMA, ESQUIRE

~~LOUIS A. SIMONI, ESQUIRE~~

ADAM L. KAYES, ESQUIRE

MARGUERITE L. THOMAS, ESQUIRE

Name and Address Of Sender		UDREN LAW OFFICES, P.C. 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003 ATTN: Jessica Donahue		<input type="checkbox"/> Registered <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified	<input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Int'l Recorded Del. <input type="checkbox"/> Express Mail	Check appropriate block for Registered Mail: <input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without postal Insurance	Affix stamp here if issued as certificate of mailing or for additional copies of this bill.					
Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (if Regis.)	Insured Value	Due Sender if COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee
1		Bradley Hutton 250 Mack Lane Curwensville, PA 16833										
2		Bradley Hutton 1237 1/2 Turnpike Avenue Clearfield, PA 16830										
3		Bradley Hutton 206 McNaui Street Curwensville, PA 16833										
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.							
3		3	912									



PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

Bradley Hutton; #08080071-1 (Clearfield)

Name and Address of Sender

UDREN LAW OFFICES, P.C.  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003

ATTN: Jessica Donahue


☐ Registered  
☐ Insured  
☐ COD  
☐ Certified

☐ Return Receipt for Merchandise  
☐ Int'l Recorded Del.  
☐ Express Mail

Check appropriate block for Registered Mail:  
☐ With Postal Insurance  
☐ Without postal insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

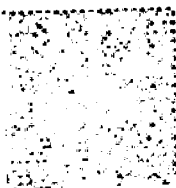
Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee
1		Bradley Hutton 206 McNaui Street Curwensville, PA 16833										
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per document. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable on registered mail, sent by First-Class Mail, Registered Mail, or Special Mail, is \$500. The maximum indemnity payable on Registered Mail, sent by First-Class Mail, Registered Mail, or Special Mail, is \$500. Special handling charges apply only to third and fourth class parcels.							
1		1										

013H26519213

\$01.150

10/23/2009

US POSTAGE



PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

Bradley Hutton; #08080071-1 (Clearfield)

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

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

**Hutton 08003 (Clearfield)**

Postage	\$ 44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark  
Here

Sent To  
Bradley Hutton  
Street, Apt. No. 1237 1/2 Turnpike Avenue  
or PO Box No. Clearfield, PA 16830  
City, State, ZIP+4

PS Form 3800, August 2005 See Reverse for Instructions

2892 2892 4000 0411 8002  
2892 2892 4000 0411 8002

AW OFFICES, P.C.  
CORPORATE CENTER  
ODCREST ROAD  
Y HILL, NJ 08003



**CERTIFIED MAIL™**  
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE



Hasler

016H26519216  
**\$05.540**  
10/09/2009  
Mailed From 08003  
US POSTAGE

**NOTICE OF SHERIFF'S SALE OF REA**

TO: Bradley Hutton  
1237 1/2 Turnpike Avenue  
Clearfield, PA 16830

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

**SENDER: COMPLETE THIS SECTION**

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

**1. Article Addressed to:**

Bradley Hutton  
1237 1/2 Turnpike Avenue  
Clearfield, PA 16830

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

7008 1140 0004 2632 2682

**COMPLETE THIS SECTION ON DELIVERY****A. Signature**

X

- ☐ Agent  
☐ Addressee

**B. Received by (Printed Name)****C. Date of Delivery**

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

**3. Service Type**

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

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

- ☐ Yes

AW OFFICES, P.C.  
CORPORATE CENTER  
ODCREST ROAD  
MY HILL, NJ 08003

TO: Bradley Hutton  
206 McNaul Street  
Curwensville, PA 16833

**NOTICE OF SHERIFF'S SALE OF REAL ESTATE**

U.S. Postal Service<sup>TM</sup>  
**CERTIFIED MAIL<sup>TM</sup> RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)  
For delivery information visit our website at [www.usps.com](http://www.usps.com)

HUTTON 08080074-1 / (Curwensville)

Postage	\$ .44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark  
Here

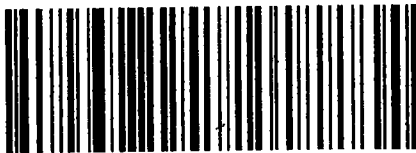
Sent To  
Street, Apt. No.,  
or PO Box No.  
City, State, Zip+4

Bradley Hutton  
206 McNaul Street  
Curwensville, PA 16833

PS Form 3800, August 2006 See Reverse for Instructions

8622 2E92 4000 04TT 8002  
8622 2E92 4000 04TT 8002

**CERTIFIED MAIL<sup>TM</sup>**  
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE



Hasler

016H26519216  
**\$05.54**  
10/23/2009  
Mailed From 08003  
US POSTAGE

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may **ONLY** be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is **not** available for any class of International mail.
- **NO INSURANCE COVERAGE IS PROVIDED** with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain *Return Receipt*, please complete and attach a *Return Receipt* (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement *Restricted Delivery*.
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and attach label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

Bradley Hutton  
206 McNaul Street  
Curwensville, PA 16833

2. Article Number  
(Transfer from service label)

7008 1140 0004 2632 2798

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

- ☐ Agent  
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes



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

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

**Hutton 08003** (Clearfield)

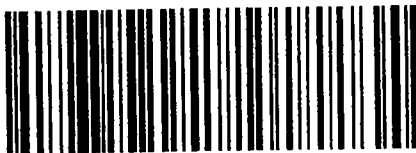
Postage	\$ .44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark  
Here

Sent To  
 Street, Apt. No.: Bradley Hutton  
 or PO Box No. 250 Mack Lane  
 City, State, ZIP+4 Curwensville, PA 16833

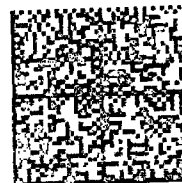
PS Form 3800, August 2006 See Reverse for Instructions

6692 2E92 4000 0411 8002  
 6692 2E92 4000 0411 8002



**CERTIFIED MAIL™**  
 PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
 OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

AW OFFICES, P.C.  
 CORPORATE CENTER  
 DODCREST ROAD  
 HILL, NJ 08003



016H26519216  
**\$05.540**  
 10 09/2009  
 Mailed From 08003  
**US POSTAGE**

Hasler

**NOTICE OF SHERIFF'S SALE OF REA**

TO: Bradley Hutton  
 250 Mack Lane  
 Curwensville, PA 16833

# **Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

## **Important Reminders:**

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is not available for airmail or international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

### **SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833

2. Article Number  
(Transfer from service label)

7008 1140 0004 2632 2699

### **COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

- ☐ Agent  
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

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

WELLS FARGO BANK NATIONAL ASSOCIATION,  
as TRUSTEE for FIRST FRANKLIN MORTGAGE LOAN  
TRUST 2004-FFH2,

Plaintiff

vs.

BRADLEY HUTTON,

Defendant

\*  
\*  
\*  
\*  
\*  
\*

08-1497-CD

**ORDER**

NOW, this 28<sup>th</sup> day of April, 2009, the Plaintiff is granted leave to serve the  
NOTICE OF SHERIFF'S SALE upon the Defendant **BRADLEY HUTTON** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to 250 Mack Lane, Curwensville, Pa 16833; 1237  
½ Turnpike Avenue, Clearfield, Pa 16830 and 206 McNaul Street,  
Curwensville, Pa 16833;
3. By certified mail, return receipt requested to 250 Mack Lane,  
Curwensville, Pa 16833; 1237 ½ Turnpike Avenue, Clearfield, Pa  
16830 and 206 McNaul Street, Curwensville, Pa 16833; and
4. By posting the mortgaged premises known in this herein action as to  
206 McNaul Street, Curwensville, Pa 16833.

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

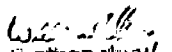
I hereby certify that the foregoing is true  
and correct copy of the original  
statement filed in this court.

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

APR 30 2009

Attest.

  
Prothonotary/  
Clerk of Courts

NOTICE OF ACTION  
IN MORTGAGE FORECLOSURE  
IN THE COURT  
OF COMMON PLEAS  
OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION-LAW  
NO. 2008-1497-CD

Wells Fargo  
Bank National Association,  
as Trustee for  
First Franklin  
Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

v.  
Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant

NOTICE OF SALE  
OF REAL PROPERTY

To:  
Bradley Hutton, DEFENDANT  
250 Mack Lane  
Curwensville, PA 16833

Your house (real estate) at 206  
McNaul Street, Curwensville, PA  
16833 is scheduled to be sold at  
the Sheriff's Sale on December 4,  
2009 at 10:00 A.M. in the Clear-  
field County Courthouse, 1 North  
Second Street, Suite 116, Clear-  
field, PA, to enforce the court judg-  
ment of \$3,722.89, obtained by  
Plaintiff above (the mortgagee)  
against you. If the sale is post-  
poned, the property will be relisted  
for the Next Available Sale.

PROPERTY DESCRIPTION:

All that certain lot or piece of  
ground situate in the Borough of  
Curwensville, County of Clearfield  
and Commonwealth of Pennsylvania  
bounded and described as fol-  
lows:

Beginning at a point, at corner of lot  
now or formerly of Oliver P. Smith  
and McNaul Street; thence by the  
line of said Lot in a southerly direction  
One Hundred Eighty (180) feet to a  
twenty (20) foot alley, thence by  
said alley in a Northerly direction  
Forty-Five (45) feet to line of Lot  
now or formerly of Harvey N. Smith;  
thence along the line of said lot now  
or formerly of Harvey N. Smith in an  
easterly direction One Hundred  
Eighty (180) feet to a post on  
McNaul Street; thence by McNaul  
Street in a Southerly direction  
Forty-Five (45) feet to a post and  
place of beginning. Being a Lot  
fronting Forty-Five (45) feet on  
McNaul Street and extending back  
One Hundred Eighty (180) feet to a  
twenty (20) foot alley.

BEING PARCEL ID

NO. 6-1-H9-290-21  
UNDER AND SUBJECT TO Res-  
ervations, restrictions, easements  
and rights-of-way as recorded in  
prior instruments of record.

BEING KNOWN AS:

203 McNaul Street  
Curwensville, PA 16833

PROPERTY ID

NO. 6-1-H9-290-21

TITLE TO SAID PREMISES IS  
VESTED IN BRADLEY HUTTON,  
UNMARRIED BY DEED FROM  
BRUCE A. FAIR AND MARIE M.  
BELIN, SINGLE DATED 3/5/2004  
RECORDED 4/14/04 INSTRU-  
MENT NO. 200405574.

Mark J. Udren, Stuart Winneg,  
Louis A. Simoni,  
Lorraine Doyle, Alan M. Minato,  
Chandra M. Arkema,  
Adam L. Kayes and  
Marguerite L. Thomas,  
Attorneys for Plaintiff  
Udren Law Offices, P.C.  
111 Woodcrest Rd., Suite 200  
Cherry Hill, NJ 08003  
856.482.6900

10:19-1d-b

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :  
: SS:  
COUNTY OF CLEARFIELD :

On this 23rd day of October, A.D. 20 09,  
before me, the subscriber, a Notary Public in and for said County and  
State, personally appeared Margaret E. Krebs, who being duly sworn  
according to law, deposes and says that she is the President of The  
Progressive Publishing Company, Inc., and Associate Publisher of The  
Progress, a daily newspaper published at Clearfield, in the County of  
Clearfield and State of Pennsylvania, and established April 5, 1913, and  
that the annexed is a true copy of a notice or advertisement published in  
said publication in

the regular issues of October 19, 2009

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

*Margaret E. Krebs*

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

*Cheryl J. Robison*  
Notary Public Clearfield, Pa.

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

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

Member, Pennsylvania Association of Notaries

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

v.  
Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

PRAECIPE TO FILE PROOF OF PUBLICATION

TO THE PROTHONOTARY:

Kindly file the attached Proof of Publication with regard to  
the captioned matter.

DATE: November 4, 2009

UDREN LAW OFFICES, P.C.

BY: \_\_\_\_\_

Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

FILED  
NOV 12 12:43 PM  
2009

NO CC  
GK

William A. Shaw  
Prothonotary/Clerk of Courts

**NOTICE OF ACTION  
IN MORTGAGE FORECLOSURE  
IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION – LAW  
No. 2008-1497-CD**

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137, Plaintiff

v.

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833, Defendant  
NOTICE OF SALE OF REAL PROPERTY  
TO: Bradley Hutton, DEFENDANT  
250 Mack Lane  
Curwensville, PA 16833

Your house (real estate) at 206 McNaull Street,  
Curwensville, PA 16833 is scheduled to be sold at  
the Sheriff's Sale on December 4, 2009 at 10:00  
A.M. in the Clearfield County Courthouse, 1 North  
Second Street, Suite 116, Clearfield, PA, to en-  
force the court judgment of \$53,722.89, obtained  
by plaintiff above (the mortgagee) against you. If  
the sale is postponed, the property will be relisted  
for the next Available Sale.

**PROPERTY DESCRIPTION**

All that certain lot or piece of ground situate in the  
Borough of Curwensville, County of Clearfield and  
Commonwealth of Pennsylvania bounded and  
described as follows:

Beginning at a post, at corner of lot now or formerly  
of Oliver P. Smith and McNaull Street; thence along  
line of said Lot in westerly direction one Hundred  
Eighty (180) feet to a twenty (20) foot alley; thence  
by said alley in a Northerly direction Forty-Five (45)  
feet to line of Lot now or formerly of Harvey N.  
Smith; thence along the line of said lot now or for-  
merly of Harvey N. Smith in an easterly direction  
One Hundred Eighty (180) feet to a post on  
McNaull Street; thence by McNaull Street in a  
Southerly direction Forty-Five (45) feet to a post  
and place of beginning. Being a lot fronting Forty-  
five (45) feet on McNaull Street and extending  
back one Hundred Eighty (180) feet to a twenty  
20) foot alley.

BEING PARCEL ID NO. 6-1-H9-290-21

UNDER AND SUBJECT TO Reservations, restric-  
tions, easements and rights of way as recorded in  
prior instruments of record.

BEING KNOWN AS: 203 McNaull Street, Curwens-  
ville, PA 16833

PROPERTY ID NO.: 6-1-H9-290-21

TITLE TO SAID PREMISES IS VESTED IN BRAD-  
LEY HUTTON, UNMARRIED BY DEED FROM  
BRUCE A. FAIR AND MARIE M. BELIN, SINGLE  
DATED 3/5/2004 RECORDED 4/14/04 INDU-  
MENT NO. 200405574.

Mark J. Udren, Stuart Winneg, Louis A. Simoni,  
Doraine Doyle, Alan M. Minato, Chandra M. Arkema,  
Adam K. Kates and Marguerite L. Thomas, Attorneys for  
Plaintiff

Jrden Law Offices, P.C.  
11 Woodcrest Rd., Ste. 200  
Cherry Hill, NJ 08003  
856.482.6900

TITLE TO SAID PREMISES IS VESTED IN BRUCE A. FAIR AND MARIE M. BELIN, SINGLE, UNMARRIED BY DEED FROM  
BRUCE A. FAIR AND MARIE M. BELIN, SINGLE, UNMARRIED BY DEED FROM  
DATED 3/5/2004 RECORDED 4/14/04 INSTRUMENT NO. 200405574.

Mark J. Udren, Stuart Winneg, Louis A. Simoni,

**LOMBARDO-ENGLISH**

Attorney: **DAVID C. MASON**

P.O. Box 28

Philipsburg, PA 16866

---

**REGISTER & ORPHANS' COURT  
NOTICES**

Notice is hereby given that the following First and Final Accounts have been examined by me and remain in the office of Maureen E. Inlow, Register of Wills for the inspection of the heirs, legatees and creditors and all other interested and will be presented to the Orphans' Court of Clearfield County, PA on the first Monday in October, 2009

The Accounts will be presented to the Orphans' Court for Confirmation NISI on the first Monday in November, 2009, and if no objections or Exceptions are filed to the Account, it will be Confirmed Absolutely, as of course, without further notice by the Court in 10 days.

Beverly Mehaffie, Executrix, Estate of Joan Victoria Neff a/k/a Joan V. Neff, late of Clearfield, Clearfield County.

Gary Brink, Administrator, Estate of Virginia E. Berger, late of Mahaffey, Clearfield County

Fourth & Partial Account, S&T Bank, Trustee, Estate of Georgia May Mellott T/U/W, late of Lawrence Township, Clearfield County.

Mary Jo Ulishney, Administratrix, Estate of Eugene P. Ulishney, late of Sandy Township, Clearfield County.

Eighth & Partial Account, First Commonwealth Bank-Trust Division, Guardian, Estate of Nicole R. Butterbaugh, a minor.

ADV: October 23 & 30, 2009

MAURENE E. INOW, REGISTER OF WILL & CLERK OF ORPHANS' COURT.

---

**NOTICE OF ACTION  
IN MORTGAGE FORECLOSURE  
IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION – LAW  
No. 2008-1497-CD**

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan

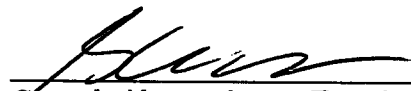
## PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

:

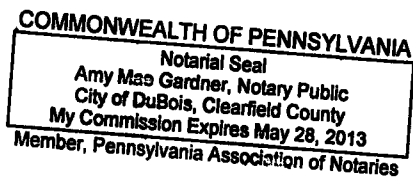
COUNTY OF CLEARFIELD :

On this 23rd day of October AD 2009, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of October 23, 2009, Vol. 21, No.43. And that all of the allegations of this statement as to the time, place, and character of the publication are true.

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

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

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



Mark A. Mansfield  
William J. Mansfield, Inc.  
The Woods  
998 Old Eagle School Road  
Suite 1209  
Wayne, PA 19087



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20906

NO: 08-1497-CD

PLAINTIFF: WELLS FARGO BANK NATIONAL ASSOCIATION, S TRUSTEE FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2004-FFH2

vs.

DEFENDANT: BRADLEY HUTTON

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 1/7/2009

LEVY TAKEN 3/16/2009 @ 2:11 PM

POSTED 3/16/2009 @ 2:11 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 11/20/2009

DATE DEED FILED

PROPERTY ADDRESS 206 MCNAUL STREET CURWENSVILLE , PA 16833

FILED

0/3:30pm  
NOV 20 2009

William A. Shaw  
Prothonotary/Clerk of Courts

SERVICES

SEE ATTACHED SHEET(S) OF SERVICES

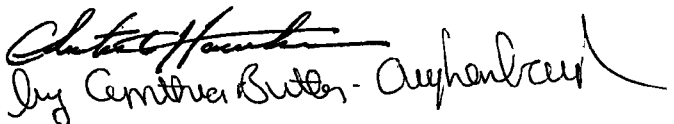
SHERIFF HAWKINS \$273.94

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

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

So Answers,

  
Chester A. Hawkins  
Sheriff

WELLS FARGO BANK NATIONAL ASSOCIATION, S TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST  
2004-FFH2  
vs  
BRADLEY HUTTON

---

1 6/19/2009 @ SERVED BRADLEY HUTTON

SERVED BRADLEY HUTTON, DEFENDANT, BY CERT & REG MAIL TO 250 MACK LANE, CURWENSVILLE, PENNSYLVANIA 16833 CERT #70083230000335907204. RETURNED JULY 6, 2009 UNCLAIMED.

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

---

2 6/24/2009 @ SERVED BRADLEY HUTTON

SERVED BRADLEY HUTTON, DEFENDANT, BY REG & CERT MAIL TO 1237 1/2 TURNPIKE AVENUE, CLEARFIELD, PENNSYLVANIA CERT #70083230000335907198. SIGNED FOR BY BRADLEY HUTTON

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

---

3 6/24/2009 @ 10:44 AM SERVED

POSTED RESIDENCE 206 MCNAUL STREET, CURWENSVILLE, PA. 16833 WITH COURT ORDER.

---

4 6/19/2009 @ SERVED BRADLEY HUTTON

SERVED BRADLEY HUTTON, DEFENDANT, BY REG & CERT MAIL TO 206 MCNAUL STREET, CURWENSVILLE, PENNSYLVANIA 16833 CERT #70083230000335907211 RETURNED UNCLAIMED 6/22/09

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

---

5 @ SERVED

NOW, MARCH 25, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR APRIL 3, 2009 TO JUNE 5, 2009.

---

6 @ SERVED

NOW, APRIL 30, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR JUNE 5, 2009 TO JULY 10, 2009.

---

7 @ SERVED

NOW, JULY 9, 2009 RECEIVED A FAX ORDER OF COURT FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR JULY 10, 2009 TO AUGUST 7, 2009 WITH NO FURTHER ADVERTISING OR

WELLS FARGO BANK NATIONAL ASSOCIATION, S TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST  
2004-FFH2  
vs  
BRADLEY HUTTON

8 @ SERVED

NOW, NOVEMBER 20, 2009 RETURNING THE JANUARY 7, 2009 WRT WITH THE WRONG ADDRESS AND THE  
FEBRUARY 27, 2009 WRIT DUE TO NO REPRESENTATION AT THE AUGUST 7, 2009 SHERIFF SALE.

UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CD

COPY

AMENDED 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:

206 McNaul Street  
Curwensville, PA 16833  
SEE LEGAL DESCRIPTION ATTACHED

Amount due

\$53,722.89

Prothonotary costs 149.00

Interest From 1/7/09

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$15.63

to actual date of sale including if sale is  
held at a later date

(Costs to be added)

\$ \_\_\_\_\_

By

Prothonotary

Clerk

Date

2/26/09

Received this writ this 27th day  
of February A.D. 2009  
At 3:00 A.M./P.M.

Charles G. Houtkins  
Sheriff by Andrea Butler

COURT OF COMMON PLEAS

NO. 2008-1497-CD

=====

Wells Fargo Bank National Association, as Trustee for First  
Franklin Mortgage Loan Trust 2004-FFH2

vs.

Bradley Hutton

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 53,722.89

INTEREST \$ \_\_\_\_\_

from 1/7/09

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$15.63

to actual date of sale including if sale is  
held at a later date

COSTS PAID:

PROTHY

\$ 149.00 Prothonotary costs

SHERIFF

\$ \_\_\_\_\_

STATUTORY

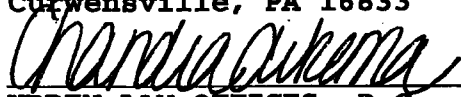
\$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:

206 McNaul Street

Curwensville, PA 16833

  
UDREN LAW OFFICES, P.C.

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

(856) 669-5400

pleadings@udren.com

All that certain lot or piece of ground situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania bounded and described as follows:

Beginning at a post, at corner of lot now or formerly of Oliver F. Smith and McNaul Street; thence along line of said Lot in westerly direction One Hundred Eighty (180) feet to a twenty (20) foot alley; thence by said alley in a Northerly direction Forty-Five (45) feet to line of Lot now or formerly of Harvey M. Smith; thence along the line of said lot now or formerly of Harvey M. Smith in an easterly direction One Hundred Eighty (180) feet to a post on McNaul Street; thence by McNaul Street in a Southerly direction Forty-Five (45) feet to a post and place of beginning. Being a Lot fronting Forty-Five (45) feet on McNaul Street and extending back One Hundred Eighty (180) feet to a twenty (20) foot alley.

Being Parcel Id No. 6-H9-290-21.

UNDER AND SUBJECT TO Reservations, restrictions, easements and rights of way as recorded in prior instruments of record.

BEING KNOWN AS: 206 McNaul Street, Curwensville, PA 16833

PROPERTY ID NO.: 6-H9-290-21

TITLE TO SAID PREMISES IS VESTED IN BRADLEY HUTTON, UNMARRIED BY DEED FROM BRUCE A. FAIR AND MARIE M. BELIN, SINGLE DATED 3/5/2004 RECORDED 4/14/04 INSTRUMENT NO. 200405574.

SEIZED, taken in execution to be sold as the property of BRADLEY HUTTON, at the suit of WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2004-FFH2. JUDGMENT NO. 08-1497-CD

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

pleadings@udren.com

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CD

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:

203 McNaul Street  
Curwensville, PA 16833  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$53,722.89

Interest From 1/7/09

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$15.63

to actual date of sale including if sale is  
held at a later date

(Costs to be added)

\$ \_\_\_\_\_

Prothonotary costs 149.00  
Prothonotary

By William L. Hutton

Clerk

Date 1/6/09

Received this writ this 7th day  
of JANUARY A.D. 2009  
At 11:00 A.M./P.M.

Christopher A. Hutton  
Sheriff by Cynthia Butler-Appl...

COURT OF COMMON PLEAS

NO. 2008-1497-CD

=====

Wells Fargo Bank National Association, as Trustee for First  
Franklin Mortgage Loan Trust 2004-FFH2

vs.

Bradley Hutton

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 53,722.89

INTEREST \$ \_\_\_\_\_

from 1/7/09

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$15.63

to actual date of sale including if sale is  
held at a later date

COSTS PAID:

PROTHY \$ 149.00

SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:

203 McNaul Street

Curwensville, PA 16833



UDREN LAW OFFICES, P.C.

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

(856) 669-5400

pleadings@udren.com



All that certain lot or piece of ground situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania bounded and described as follows:

Beginning at a post, at corner of lot now or formerly of Oliver E. Smith and McNaul street; thence along line of said lot in westerly direction One Hundred Eighty (180) feet to a twenty (20) foot alley; thence by said alley in a Northerly direction Forty-Five (45) feet to line of Lot now or formerly of Harvey M. Smith; thence along the line of said lot now or formerly of Harvey M. Smith in an easterly direction One Hundred Eighty (180) feet to a post on McNaul Street; thence by McNaul Street in a Southerly direction Forty-Five (45) feet to a post and place of beginning. Being a Lot fronting Forty-Five (45) feet on McNaul Street and extending back One Hundred Eighty (180) feet to a twenty (20) foot alley.

Being Parcel Id No. 6-1H9-290-21.

UNDER AND SUBJECT TO Reservations, restrictions, easements and rights of way as recorded in prior instruments of record.

BEING KNOWN AS: 203 McNaul Street, Curwensville, PA 16833

PROPERTY ID NO.: 6-H9-290-21

TITLE TO SAID PREMISES IS VESTED IN BRADLEY HUTTON, UNMARRIED BY DEED FROM BRUCE A. FAIR AND MARIE M. BELIN, SINGLE DATED 3/5/2004 RECORDED 4/14/04 INSTRUMENT NO. 200405574.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME BRADLEY HUTTON

NO. 08-1497-CD

NOW, November 20, 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 August 07, 2009, I exposed the within described real estate of Bradley Hutton to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	6.60
LEVY	15.00
MILEAGE	6.60
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	25.74
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	15.00
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	15.00
CONTINUED SALES	60.00
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$273.94</b>

**DEED COSTS:**

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

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	53,722.89
INTEREST @ 15.6300	3,313.56
FROM 01/07/2009 TO 08/07/2009	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	

<b>TOTAL DEBT AND INTEREST</b>	<b>\$57,056.45</b>
--------------------------------	--------------------

**COSTS:**

ADVERTISING	415.75
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	273.94
LEGAL JOURNAL COSTS	270.00
PROTHONOTARY	149.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	

<b>TOTAL COSTS</b>	<b>\$1,248.69</b>
--------------------	-------------------

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

CHESTER A. HAWKINS, Sheriff

**UDREN LAW OFFICES, P.C.**  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NEW JERSEY 08003-3620  
856. 669. 5400  
FAX: 856. 669. 5399

MARK J. UDREN\*  
STUART WINNEG\*\*  
LORRAINE DOYLE\*\*  
ALAN M. MINATO\*\*\*  
CHANDRA M. ARKEMA\*\*\*  
\*ADMITTED NJ, PA, FL  
\*\*ADMITTED PA  
\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

**PENNSYLVANIA OFFICE**  
215-568-9501

PLEASE RESPOND TO NEW JERSEY OFFICE

March 25, 2009

Sent via telefax #814-765-5915

Clearfield County Sheriff's Office  
Courthouse  
1 North Second Street  
Suite 116  
Clearfield, PA 16830  
ATTN: Cindy

Re: Wells Fargo Bank National Association, as Trustee for First  
Franklin Mortgage Loan Trust 2004-FFH2  
vs.  
Bradley Hutton  
Clearfield County C.C.P. No. 2008-1497-CD  
Premises: 206 McNaul Street  
Curwensville, PA 16833  
SS Date: April 3, 2009

Dear Cindy:

Please Postpone the Sheriff's Sale scheduled for April 3, 2009 to  
June 5, 2009.

Sale is Postponed for the following reason:

Client Moratorium.

Thank you for your attention to this matter.

Sincerely yours,

  
Chris Stears  
Foreclosure Manager

/jld

**UDREN LAW OFFICES, P.C.**  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NEW JERSEY 08003-3620  
856. 669. 5400  
FAX: 856. 669. 5399

MARK J. UDREN\*  
STUART WINNEC\*\*  
LORRAINE DOYLE\*\*  
ALAN M. MINATO\*\*\*  
CHANDRA M. ARKEMA\*\*\*  
\*ADMITTED NJ, PA, FL  
\*\*ADMITTED PA  
\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

**PENNSYLVANIA OFFICE**  
**215-568-9100**

PLEASE RESPOND TO NEW JERSEY OFFICE

April 30, 2009

Sent via telefax #814-765-5915

Clearfield County Sheriff's Office  
Courthouse  
1 North Second Street  
Suite 116  
Clearfield, PA 16830  
ATTN: Cindy

Re: Wells Fargo Bank National Association, as Trustee for First  
Franklin Mortgage Loan Trust 2004-FFH2  
vs.  
Bradley Hutton  
Clearfield County C.C.P. No. 2008-1497-CD  
Premises: 206 McNaul Street  
Curwensville, PA 16833  
SS Date: June 5, 2009

Dear Cindy:

Please Postpone the Sheriff's Sale scheduled for June 5, 2009 to  
July 10, 2009.

Sale is Postponed for the following reason:

Client Moratorium.

Thank you for your attention to this matter.

Sincerely yours,



Chris Stears  
Foreclosure Manager

/jld

## SENDER: COMPLETE THIS SECTION

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

## 1. Article Addressed to:

BRADLEY HUTTON  
1237 1/2 TURNPIKE AVE  
CLEARFIELD, PA 16830

2. Article Number  
(Transfer from service label)

7008 3230 0003 3590 7198

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-154

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

*X Bradley Hutton* ☐ Agent  
☐ Addressee

B. Received by (Printed Name)

JUN 19 2009

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

## 3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only, No Insurance Coverage Provided)

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

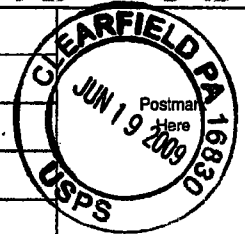
OFFICIAL USE

Postage \$ .61

Certified Fee

Return Receipt Fee  
(Endorsement Required)Restricted Delivery Fee  
(Endorsement Required)

Total Postage &amp; Fees \$5.71



## Sent To

BRADLEY HUTTON  
1237 1/2 TURNPIKE AVE  
CLEARFIELD, PA 16830

PS Form 3811, August 2003

See Reverse for Instructions

7008 3230 0003 3590 7198

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



Haster

016H16505405  
**\$00.61**  
06/19/2009  
Mailed From 16830  
**US POSTAGE**

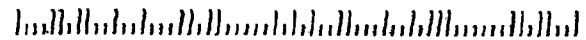
Rec.  
6-23-09

BRADLEY HUTTON  
206 MCNAUL STREET  
CURWENSVILLE, PA 16833

X 165 N7E 1 4086 00 06/22/09  
FORWARD TIME EXP RTN TO SEND  
HUTTON, BRADLEY A  
1237 TURNPIKE AVE  
CLEARFIELD PA 16830-3027

RETURN TO SENDER

1683002472

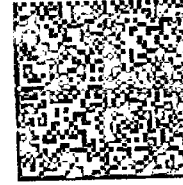


CHESTER A. HAWKINS  
SHERIFF

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



7008 3230 0003 3590 7204



Haster

016H16505405

\$05.71

06/19/2009

Mailed From 16830  
US POSTAGE

1st NOTICE 6-20  
2nd NOTICE 6-25 ✓  
RETURNED 7-5

BRADLEY HUTTON  
250 MACK LANE  
CURWENSVILLE, PA 16833

UNCLAIMED

7-6-09

7008 3230 0003 3590 7204

U.S. Postal Service	
CERTIFIED MAIL RECEIPT	
(Domestic Mail Only. No Insurance Coverage Provided)	
For delivery information, visit our website at <a href="http://www.usps.com">www.usps.com</a>	
OFFICIAL USE	
Postage	\$ .61
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.71

Sent To  
Street, Apt. No.,  
or PO Box No.  
City, State, ZIP+4

BRADLEY HUTTON  
250 MACK LANE  
CURWENSVILLE, PA 16833

Postmark Here  
JUN 19 2009  
CLEARFIELD PA 16830  
USPS

PS Form 3800, August 2006 See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

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

**1. Article Addressed to:**

BRADLEY HUTTON  
250 MACK LANE  
CURWENSVILLE, PA 16833

**COMPLETE THIS SECTION ON DELIVERY****A. Signature****X**☐ Agent☐ Addressee**B. Received by (Printed Name)****C. Date of Delivery**

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

**3. Service Type**☒ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.**4. Restricted Delivery? (Extra Fee)**☐ Yes**2. Article Number***(Transfer from service label)*

7008 3230 0003 3590 7204

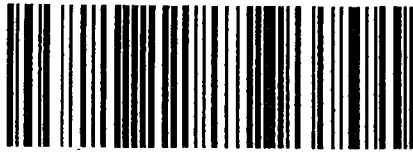
PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540



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



7008 3230 0003 3590 7211



016H16505405  
Hasler  
\$05.71  
06/19/2009  
Mailed From 16830  
US POSTAGE

BRADLEY HUTTON  
206 MCNAUL STREET  
CURWENSVILLE, PA 16833

*vac*

*Re.  
6-25-09*

NIXIE 163 SE 1 00 06/22/09

RETURN TO SENDER  
VACANT  
UNABLE TO FORWARD

BC: 16830247201 \*1173-12285-19-39

168302472



7008 3230 0003 3590 7211

U.S. Postal Service	
CERTIFIED MAIL RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
OFFICIAL USE	
Postage	\$ .61
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.71
Sent To	
BRADLEY HUTTON	
206 MCNAUL STREET	
CURWENSVILLE, PA 16833	
City, State, ZIP+4	
PS Form 3800, August 2006 See Back for Instructions	

CLEARFIELD PA 16830  
JUN 19 2009  
USPS

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

BRADLEY HUTTON  
206 MCNAUL STREET  
CURWENSVILLE, PA 16833

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (*Printed Name*)

C. Date of Delivery

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

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (*Extra Fee*)

☐ Yes

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

7008 3230 0003 3590 7211

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL DIVISION

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

NO. 2008-1497-CD

v.  
Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

## O R D E R

AND NOW, this 10<sup>th</sup> day of July, 2009, after  
consideration of Plaintiff's Petition for Postponement of  
Sheriff's Sale of the mortgaged property located at 206 McNaul  
Street, Curwensville, PA 16833, it is hereby ORDERED that the  
said Sale currently scheduled for July 10, 2009, is extended 1  
(one) Month(s) to the regularly scheduled Clearfield County  
Sheriff's Sale scheduled for August 7, 2009. No further  
advertising or additional notice to lienholders or Defendant(s)  
is required.

BY THE COURT:

/s/ Paul E. Cherry

J.

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

JUL 10 2009

Attest.

*William L. Chen*  
Prothonotary/  
Clerk of Courts

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
LOUIS A. SIMONI, ESQUIRE - ID #200869  
ADAM L. KAYES, ESQUIRE - ID #86408  
MARGUERITE L. THOMAS, ESQUIRE - ID #204460  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

FILED

NO  
CCT 29 2009

William A. Shatt  
Prothonotary/Clerk of Courts

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2  
4708 Mercantile Drive  
Ft. Worth, TX 76137  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2008-1497-CD

v.

Bradley Hutton  
250 Mack Lane  
Curwensville, PA 16833  
Defendant(s)

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to  
the captioned matter.

Date: October 21, 2009

UDREN LAW OFFICES, P.C.

BY: 

Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE  
LOUIS A. SIMONI, ESQUIRE  
ADAM L. KAYES, ESQUIRE  
MARGUERITE L. THOMAS, ESQUIRE

Wells Fargo Bank National Association, as Trustee, et. al., Plaintiff(s)  
vs.  
Bradley Hutton, et. al., Defendant(s)



Service of Process by  
**APS International, Ltd.**  
1-800-328-7171

APS International Plaza  
7800 Glenroy Rd.  
Minneapolis, MN 55439-3122

APS File #: 099632 0001

### AFFIDAVIT OF SERVICE -- Individual

**UDREN LAW OFFICES**

Ms Jessica Donahue

111 Woodcrest Rd, Ste 200

Cherry Hill NJ 08003-3620

Service of Process on:

--Bradley Hutton, by posting  
Court Case No. 2008-1497-CD

State of: PA ss.

County of: BLAIR

Name of Server: D.M. ELLIS, undersigned, being duly sworn, deposes and says  
that at the time of service, s/he was of legal age and was not a party to this action:

Date/Time of Service: that on the 13<sup>th</sup> day of OCTOBER, 2009, at 5:15 o'clock PM

Place of Service: at 206 McNaul Street in Curwensville, PA 16813

Documents Served: the undersigned served the documents described as:  
Notice of Sheriff's Sale of Real Property w/ Order

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:  
Bradley Hutton, by posting

Person Served, and  
Method of Service:

- ☐ By personally delivering them into the hands of the person to be served.
- ☐ By delivering them into the hands of \_\_\_\_\_, a person  
of suitable age, who verified, or who upon questioning stated, that he/she resides with  
Bradley Hutton, by posting  
at the place of service, and whose relationship to the person is: \_\_\_\_\_

Description of Person  
Receiving Documents: The person receiving documents is described as follows:

Sex \_\_\_\_; Skin Color \_\_\_\_; Hair Color \_\_\_\_; Facial Hair \_\_\_\_  
Approx. Age \_\_\_\_; Approx. Height \_\_\_\_; Approx. Weight \_\_\_\_

- ☐ To the best of my knowledge and belief, said person was not engaged in the US Military at  
the time of service.

Signature of Server: Undersigned declares under penalty of perjury  
that the foregoing is true and correct.

D.M. Ellis  
Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

20<sup>th</sup> day of OCTOBER, 2009

Marilyn A. Campbell  
Notary Public (Commission Expires)

12-6-11

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Marilyn A. Campbell, Notary Public

City Of Altoona, Blair County

My Commission Expires Dec. 6, 2011

Member, Pennsylvania Association of Notaries

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 21035

NO: 08-1497-CD

PLAINTIFF: WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2004-FFH2

vs.

DEFENDANT: BRADLEY HUTTON

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 9/9/2009

LEVY TAKEN 10/12/2009 @ 11:25 AM

POSTED 10/12/2009 @ 11:25 AM

SALE HELD 12/4/2009

SOLD TO WELLS FARGO BANK N. A., AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST  
2004-FFH2

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 12/21/2009

DATE DEED FILED 12/21/2009

PROPERTY ADDRESS 206 MCNAUL STREET CURWENSVILLE, PA 16833

SERVICES

10/19/2009 @ SERVED BRADLEY HUTTON

SERVED BRADLEY HUTTON, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 1237 1/2 TURNPIKE AVENUE, CLEARFIELD,  
PENNSYLVANIA CERT #70083230000335907808. CERT & REG MAIL RETURNED UNCLAIMED 10/23/09

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

10/19/2009 @ SERVED BRADLEY HUTTON

SERVED BRADLEY HUTTON, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 206 MCNAUL STREET, CURWENSVILLE,  
PENNSYLVANIA CERT # 70083230000335907815 REG MAIL RETURNED 10/23/09 UNCLAIMED CERT UNCLAIMED 10/26/09

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

10/19/2009 @ SERVED BRADLEY HUTTON

SERVED BRADLEY HUTTON, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 250 MACK LANE, CURWENSVILLE, PA 16833  
CERT #70083230000335907792 CERT & REG MAIL RETD UNCLAIMED 10/26/09

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

FILED

0111:3834  
DEC 22 2009

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 21035

NO: 08-1497-CD

PLAINTIFF: WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE  
LOAN TRUST 2004-FFH2

vs.

DEFENDANT: BRADLEY HUTTON

Execution REAL ESTATE

SHERIFF RETURN

---


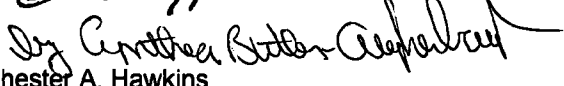
SHERIFF HAWKINS \$213.84

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

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

So Answers,

  
  
Chester A. Hawkins  
Sheriff

UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank National  
Association, as Trustee for  
First Franklin Mortgage Loan  
Trust 2004-FFH2

Plaintiff

v.

Bradley Hutton

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2008-1497-CD

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:

206 McNaul Street  
Curwensville, PA 16833  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$53,722.89

Interest From 1/7/09

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$15.63

to actual date of sale including if sale is  
held at a later date

(Costs to be added)

\$ 169.00 Prothonotary costs

By William L. Hutton Prothonotary  
Clerk

Date 9/9/09

Received this writ this 9th day  
of September A.D. 2009  
At 2:00 AM/PM

*Deane C. Hutton*  
Sheriff of Clearfield County



COURT OF COMMON PLEAS  
NO. 2008-1497-CD

=====

Wells Fargo Bank National Association, as Trustee for First  
Franklin Mortgage Loan Trust 2004-FFH2  
vs.  
Bradley Hutton

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 53,722.89

INTEREST \$ \_\_\_\_\_

from 1/7/09  
to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$15.63  
to actual date of sale including if sale is  
held at a later date

COSTS PAID:

PROTHY \$ 1169.00

SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:

206 McNaul Street  
Curwensville, PA 16833

UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
(856) 669-5400  
pleadings@udren.com

All that certain lot or piece of ground situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania bounded and described as follows:

Beginning at a post, at corner of lot now or formerly of Oliver F. Smith and McNaul street; thence along line of said Lot in westerly direction One Hundred Eighty (180) feet to a twenty (20) foot alley; thence by said alley in a Northerly direction Forty-Five (45) feet to line of Lot now or formerly of Harvey M. Smith; thence along the line of said lot now or formerly of Harvey M. Smith in an easterly direction One Hundred Eighty (180) feet to a post on McNaul Street; thence by McNaul Street in a Southerly direction Forty-Five (45) feet to a post and place of beginning. Being a Lot fronting Forty-Five (45) feet on McNaul Street and extending back One Hundred Eighty (180) feet to a twenty (20) foot alley.

Being Parcel Id No. 6-1H9-290-21.

UNDER AND SUBJECT TO Reservations, restrictions, easements and rights of way as recorded in prior instruments of record.

BEING KNOWN AS: 203 McNaul Street, Curwensville, PA 16833

PROPERTY ID NO.: 6-1-H9-290-21

TITLE TO SAID PREMISES IS VESTED IN BRADLEY HUTTON, UNMARRIED BY DEED FROM BRUCE A. FAIR AND MARIE M. BELIN, SINGLE DATED 3/5/2004 RECORDED 4/14/04 INSTRUMENT NO. 200405574.

All that certain lot or piece of ground situate in the Borough of Curwensville, County of Clearfield and Commonwealth of Pennsylvania bounded and described as follows:

Beginning at a post, at corner of lot now or formerly of Oliver P. Smith and McNaul street; thence along line of said lot in westerly direction One Hundred Eighty (180) feet to a twenty (20) foot alley; thence by said alley in a Northerly direction Forty-Five (45) feet to line of lot now or formerly of Harvey M. Smith; thence along the line of said lot now or formerly of Harvey M. Smith in an easterly direction One Hundred Eighty (180) feet to a post on McNaul Street; thence by McNaul Street in a Southerly direction Forty-Five (45) feet to a post and place of beginning. Being a lot fronting Forty-Five (45) feet on McNaul Street and extending back One Hundred Eighty (180) feet to a twenty (20) foot alley.

Being Parcel Id No. 6-1H9-290-21.

UNDER AND SUBJECT TO Reservations, restrictions, easements and rights of way as recorded in prior instruments of record.

BEING KNOWN AS: 206 McNaul Street, Curwensville, PA 16833

PROPERTY ID NO.: 6-1-H9-290-21

TITLE TO SAID PREMISES IS VESTED IN BRADLEY HUTTON, UNMARRIED BY DEED FROM BRUCE A. FAIR AND MARIE M. BELIN, SINGLE DATED 3/5/2004 RECORDED 4/14/04 INSTRUMENT NO. 200405574.

SEIZED, taken in execution to be sold as the property of BRADLEY HUTTON, at the suit of WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2004-FFH2. JUDGMENT NO. 08-1497-CD

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME BRADLEY HUTTON

NO. 08-1497-CD

NOW, December 22, 2009, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on December 04, 2009, I exposed the within described real estate of Bradley Hutton to public venue or outcry at which time and place I sold the same to WELLS FARGO BANK N. A., AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2004-FFH2 he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	2.00
LEVY	15.00
MILEAGE	6.60
PC STING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	24.24
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	10.00
<b>TOTAL SHERIFF COSTS</b>	<b>\$223.84</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	52.00
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$52.00</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	53,722.89
INTEREST @ 15.6300 %	5,173.53
FROM 01/07/2009 TO 12/04/2009	

PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$58,916.42</b>

**COSTS:**

ADVERTISING	415.75
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	52.00
SHERIFF COSTS	223.84
LEGAL JOURNAL COSTS	243.00
PROTHONOTARY	169.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	491.27
<b>TOTAL COSTS</b>	<b>\$1,739.86</b>

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

CHESTER A. HAWKINS, Sheriff

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

WELLS FARGO BANK NATIONAL ASSOCIATION,  
as TRUSTEE for FIRST FRANKLIN MORTGAGE LOAN  
TRUST 2004-FFH2,

Plaintiff

vs.

BRADLEY HUTTON,

Defendant

ORDER

NOW, this 28<sup>th</sup> day of April, 2009, the Plaintiff is granted leave to serve the  
NOTICE OF SHERIFF'S SALE upon the Defendant **BRADLEY HUTTON** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to 250 Mack Lane, Curwensville, Pa 16833; 1237  
½ Turnpike Avenue, Clearfield, Pa 16830 and 206 McNaul Street,  
Curwensville, Pa 16833;
3. By certified mail, return receipt requested to 250 Mack Lane,  
Curwensville, Pa 16833; 1237 ½ Turnpike Avenue, Clearfield, Pa  
16830 and 206 McNaul Street, Curwensville, Pa 16833; and
4. By posting the mortgaged premises known in this herein action as to  
206 McNaul Street, Curwensville, Pa 16833.

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

I hereby certify that to be a true  
and correct copy of the original  
attached to this in the...

APR 28 2009

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

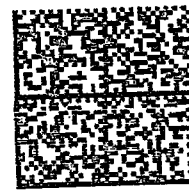
Attest:

*[Signature]*  
Prothonotary  
Clearfield County

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



7008 3230 0003 3590 7792



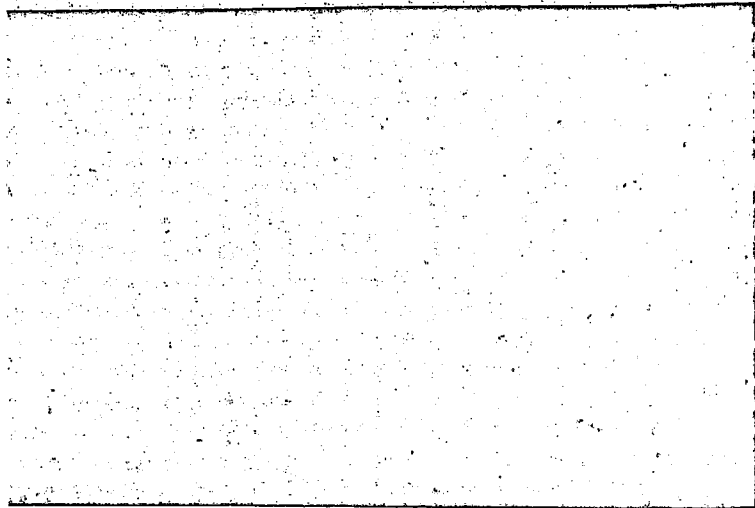
016H16505405  
**\$05.71**  
10/19/2009  
Mailed From 16830  
**US POSTAGE**

*Fwd*

BRADLEY HUTTON  
250 MACK LANE  
CURWENSVILLE, PA 16833

HUTT250 168333442 1708 12 10/24/09  
FORWARD TIME EXP RTN TO SEND  
HUTTON' BRADLEY A  
1237 TURNPIKE AVE  
CLEARFIELD PA 16830-3027

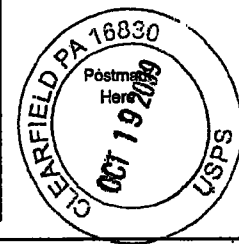
**RETURN TO SENDER**



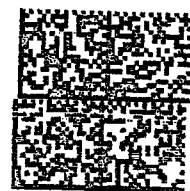
7008 3230 0003 3590 7792

U.S. Postal Service	
<b>CERTIFIED MAIL RECEIPT</b>	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information, visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$ <u>61</u>
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ <u>5.71</u>
Sent To	
Street, Apt. No., or PO Box No.	BRADLEY HUTTON 250 MACK LANE
City, State, ZIP+4	CURWENSVILLE, PA 16833

U.S. Form 3800, August 2006 See Reverse for Instructions



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



016H16505405  
**\$00.61**  
10/19/2009  
Mailed From 16830  
**US POSTAGE**

*UTP*  
BRADLEY HUTTON  
250 MACK LANE  
CURWENSVILLE, PA 16833  
**RETURNED TO SENDER**  
**UNABLE TO FORWARD**

## SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

BRADLEY HUTTON  
250 MACK LANE  
CURWENSVILLE, PA 16833

2. Article Number

(Transfer from service label)

7008 3230 0003 3590 7792

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

## COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

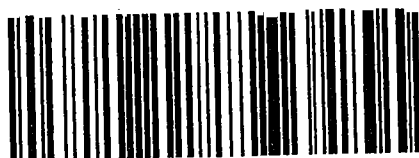
3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

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



7008 3230 0003 3590 7815



Hasler

016H16505405

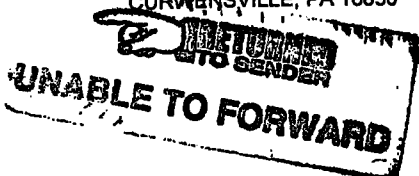
\$05.71

10/19/2009

Mailed From 16830  
US POSTAGE

*Handwritten signature*

BRADLEY HUTTON  
206 MCNAUL STREET  
CURWENSVILLE, PA 16830



US Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only, No Insurance Coverage Provided)

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

**OFFICIAL USE**

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

Sent To  
Street, Apt. No., or PO Box No. BRADLEY HUTTON  
206 MCNAUL STREET  
City, State, ZIP+4 CURWENSVILLE, PA 16830

PS Form 3800, August 2007 See Reverse for Instructions

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



Hasler

016H16505405

\$00.61

10/19/2009

Mailed From 16830  
US POSTAGE

BRADLEY HUTTON  
206 MCNAUL STREET  
CURWENSVILLE, PA 16830

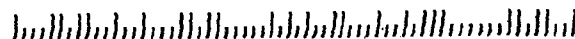
X 155 NEE 1 408C Q2 10/21/09  
RETURN TO SENDER

UNABLE TO FORWARD

RETURN TO SENDER

BC: 16830247201 \*0596-01596-21-25

16830@2472





CERTIFIED MAIL

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

BRADLEY HUTTON  
206 MCNAUL STREET  
CURWENSVILLE, PA 16830

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

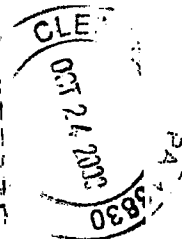
2. Article Number  
(Transfer from service label)


7008 3230 0003 3590 7815

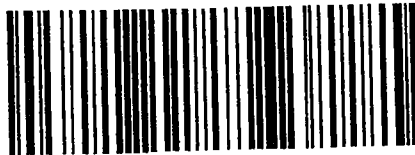
PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540



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



7008 3230 0003 3590 7808



Hasler

016H16505405

**\$05.71**

10/19/2009

Mailed From 16830  
**US POSTAGE**

*U+8*

*CC*

*at*

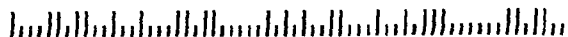
BRADLEY HUTTON  
1237 1/2 TURNPIKE AVENUE  
CLEARFIELD, PA 16830

NIXIE 155 SE 1 Q2 10/21/09

RETURN TO SENDER  
NOT DELIVERABLE AS ADDRESSED  
UNABLE TO FORWARD

BC: 16830247201 \*0595-04230-21-25

16830@2472

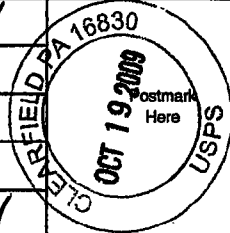


U.S. Postal Service  
**CERTIFIED MAIL - RECEIPT**  
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For delivery information, visit our website at [www.usps.com](http://www.usps.com)


**OFFICIAL USE**

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



7008 3230 0003 3590 7808

Sent To  
Street, Apt. No.,  
or PO Box No. BRADLEY HUTTON  
1237 1/2 TURNPIKE AVENUE  
City, State, ZIP+4 CLEARFIELD, PA 16830

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

*U+8 CC*

BRADLEY HUTTON  
1237 1/2 TURNPIKE AVENUE  
CLEARFIELD, PA 16830



Hasler

016H16505405

**\$00.61**

10/19/2009

Mailed From 16830  
**US POSTAGE**

NIXIE 155 DE 1 Q2 10/21/09

RETURN TO SENDER  
NOT DELIVERABLE AS ADDRESSED  
UNABLE TO FORWARD

BC: 16830247201 \*0595-04211-21-25

16830@2472





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CLEARFIELD, PA 16830

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☐ Express Mail

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☐ Return Receipt for Merchandise

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☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number  
(Transfer from service label)

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PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

