

08-1500-CD  
Mortgage Elec. Vs Mark D. Washell

# GOLDBECK McCAFFERTY & McKEEVER

BY: MICHAEL T. McKEEVER

ATTORNEY I.D. #56129

SUITE 5000 – MELLON INDEPENDENCE CENTER  
701 MARKET STREET  
PHILADELPHIA, PA 19106  
(866) 413-2311  
WWW.GOLDBECKLAW.COM  
ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC., ACTING SOLELY AS A NOMINEE FOR  
COUNTRYWIDE HOME LOANS, INC.

7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

*Plaintiff*

vs.

MARK D. WASHELL  
**Mortagor and Real Owner**  
372 Miller Road Extension  
Houtzdale, PA 16651

*Defendant*

# FILED

AUG 13 2008

*m/1:15/was*

William A. Shaw  
Prothonotary/Clerk of Courts

*Court to App + Share*

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2008-1500 - C0

**CIVIL ACTION: MORTGAGE  
FORECLOSURE**

## NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after the 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 claim 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 OR CANNOT AFFORD ONE, 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.

KEYSTONE LEGAL SERVICES  
211 1/2 E. Locust Street  
Clearfield, PA 16830  
814-765-9646

PENNSYLVANIA BAR ASSOCIATION  
P.O. Box 186  
Harrisburg, PA 17108  
800-692-7375

## AVISO

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESSARIO QUE USTED RESPONDA DENTRO DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES NECESSARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA, EL

PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

RECUERDE: SI USTED NO REPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIR QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELÉFONO LA OFICINA FIJADA AQUÍ ABAJO. ESTA OFICINA PUEDE PROVEERÉ CON INFORMACIÓN DE CÓMO CONSEUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ÉSTA OFICINA PUEDE PROVEERÉ INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQ UN HONORARIO REDUCIDO O GRATIS.

KEYSTONE LEGAL SERVICES  
211 1/2 E. Locust Street  
Clearfield, PA 16830  
814-765-9646

PENNSYLVANIA BAR ASSOCIATION  
P.O. Box 186  
Harrisburg, PA 17108  
800-692-7375

**THIS 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.**

Resources available for Homeowners in Foreclosure

**ACT NOW!**

Even though your lender (and our client) has filed an Action of Mortgage Foreclosure against you, you still may be able to **SAVE YOUR HOME FROM FORECLOSURE**.

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 814-765-9646 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website [www.hud.gov](http://www.hud.gov) for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website <http://www.phfa.org/consumers/homeowners/real.aspx>.
- 5). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at [homeretention@goldbecklaw.com](mailto:homeretention@goldbecklaw.com). Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of 69811FC.

Para informacion en espanol puede comunicarse con Loretta al 215-825-6344.

**This Action of Mortgage Foreclosure will continue unless you take action to stop it.**

## COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., 7105 Corporate Drive, PTX C-35 Plano, TX 75024.
2. The names and addresses of the Defendant is MARK D. WASHELL, 372 Miller Road Extension, Houtzdale, PA 16651, who is the mortgagor and real owner of the mortgaged premises hereinafter described.
3. On July 27, 2006 mortgagors made, executed and delivered a mortgage upon the Property hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument # 200612560.. The Mortgage and assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g); which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.
4. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A" ("Property").
5. The mortgage is in default because the monthly payments of principal and interest are due and unpaid for April 01, 2008 and each month thereafter and by the terms of the Mortgage, upon default in such payments for a period of one month or more, the entire principal balance and all interest due and other charges are due and collectible.
6. The following amounts are due to Plaintiff on the Mortgage:

Principal Balance .....	\$53,534.49
Interest from 03/01/2008 through 07/17/2008 at 8.8750%.....	\$1,808.38
Per Diem interest rate at \$13.01	
Reasonable Attorney's Fee at 5% of Principal Balance	
as more fully explained in the next numbered paragraph .....	\$2,676.72
Late Charges from 04/01/2008 to 07/17/2008 .....	\$86.31
Monthly late charge amount at \$21.58	
Costs of suit and Title Search .....	\$900.00
Monthly Escrow amount \$175.27	
	<hr/>
	<b>\$59,005.90</b>

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

9. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant by certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "B". The Defendant have not had the required face-to-face meeting within the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendant through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de *terris* judgment in mortgage foreclosure in the sum of \$59,005.90, together with interest at the rate of \$13.01, per day and other expenses, costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By:   
**GOLDBECK McCAFFERTY & MCKEEVER**  
BY: MICHAEL T. MCKEEVER, ESQUIRE  
ATTORNEY FOR PLAINTIFF

**VERIFICATION**

I, MCALL BACHMAN, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 8/12/08



MCALL BACHMAN, VICE PRESIDENT

372 Miller Road Extension Houtzdale, PA 16651 - MARK D. WASHELL

# *Exhibit A*

**EXHIBIT "A" - Mark D. Washell mortgage to Countrywide Home Loans, Inc.**

ALL that certain lot or piece of land situated in Gulich Township, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a post on an alley; thence South 36° East one hundred and eighty-one and seven tenths (181.7) feet to a post on a street, twenty feet wide; thence along said street South 55  $\frac{1}{2}$ ° West one hundred and seventy-six (176) feet to a post; thence North 34  $\frac{1}{2}$ ° West one hundred and eighty-one and seven tenth (181.7) feet to a post on alley; thence along said alley North 55  $\frac{1}{2}$ ° East, one hundred and seventy (170) feet to a post and place of beginning. Said piece or parcel of land being known as Lots No. 14, 15 & 16 in the plan or plot of lots of G. M. Stanley's Plan which is unrecorded.

BEING known by Clearfield County Tax Map No. 118-L16-152.

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# *Exhibit B*



HOME LOANS  
PO Box 9048  
Temecula, CA 92589-9048



7113 8257 1472 7210 6819

**Send Payments To:**  
PO Box 660694  
Dallas, TX 75266-0694

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

**Send Correspondence to:**  
PO Box 5170, MS SV314B  
Simi Valley, CA 93065

Mark D Washell  
372 MILLER ROAD EXT  
HOUTZDALE, PA 16651-9558

080602-7  
BLOPA:



1054-10





P.O. Box 660694  
Dallas, TX 75266-0694

Send Payments to:  
PO Box 660694  
Dallas, TX 75266-0694

06/02/2008

Certified Mail:  
7113 8257 1472 7210 6819  
Return Receipt Requested  
Regular Mail

Mark D Washell  
372 MILLER ROAD EXT  
HOUTZDALE, PA 16651-9558

Account No.: 140422531  
Property Address:  
372 Miller Road Ext  
Houtzdale, PA 16651-9558

Current Servicer:  
Countrywide Home Loans Servicing LP

# ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

**To see if HEMAP can help, you 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 names, addresses and phone numbers 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 1-717-780-1869).**

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

**LA NOTIFICACIÓN EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACIÓN OBTENGA UNA TRADUCCIÓN INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NÚMERO MENCIONADO ARRIBA. PUEDE SER ELEGIBLE PARA UN PRÉSTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.**

**HOMEOWNER'S NAME(S):**

Mark D Washell

**PROPERTY ADDRESS:**

372 Miller Road Ext  
Houtzdale, PA 16651-9558

**LOAN ACCT. NO.:**

140422531

**ORIGINAL LENDER:**

Countrywide Home Loans Servicing LP

**CURRENT LENDER/SERVICER:**

## HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

Please write your account number on all checks and correspondence.  
We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

Account Number: 140422531-8

Balance Due for charges listed above: \$2,043.99 as of 6/2/2008.

- Make your check payable to Countrywide Home Loans
- Write your account number on your check or money order
- Write in any additional amounts you are including (If total is more than \$5000, please send certified check)
- Don't attach your check to the payment coupon
- Don't include correspondence
- Don't send cash

Please update e-mail information on the reverse side of this coupon.

BLOPA:

Additional Principal

Additional Escrow

Other

Check  
Total

Countrywide  
PO BOX 660694  
Dallas, TX 75266-0694

|||||



140422531800000204399C00204399

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

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

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

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

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

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

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

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

**NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.**

**(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)**

NOTICE OF INTENT TO FORECLOSE

YOUR HOME LOAN IS IN A STATE OF DEFAULT DUE TO THE REASONS MENTIONED IN THIS NOTICE.

YOU MUST TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

**NATURE OF THE DEFAULT** - The MORTGAGE debt held by the above lender on your property located at:

372 Miller Road Ext Houtzdale, PA 16651-9558

IS SERIOUSLY IN DEFAULT because

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

<u>Monthly Charges:</u>	04/01/2008	\$606.91
	05/01/2008	\$1,266.02
<u>Late Charges:</u>	04/01/2008	\$43.16
<u>Other Late Charges</u>	Total Late Charges:	\$107.90
	Uncollected Costs:	\$20.00
	Partial Payment Balance:	(\$0.00)
	<b>TOTAL DUE:</b>	<b>\$2,043.99</b>

E-mail use: Providing your e-mail address below will allow us to send you information on your account  
Account Number: 140422531  
Mark D Washell E-mail address

How we post your payments: All accepted payments of principal and interest will be applied to the longest outstanding installment due, unless otherwise expressly prohibited or limited by law. If you submit an amount in addition to your scheduled monthly amount, we will apply your payments as follows: (i) to outstanding monthly payments of principal and interest, (ii) escrow deficiencies, (iii) late charges and other amounts you owe in connection with your loan and (iv) to reduce the outstanding principal balance of your loan. Please specify if you want an additional amount applied to future payments, rather than principal reduction.

Postdated checks: Countrywide's policy is to not accept postdated checks, unless specifically agreed to by a loan counselor or technician.

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable)

**HOW TO CURE THE DEFAULT** - You may cure the default within **THIRTY (30) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$2,043.99, 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

Countrywide at P.O. Box 660694, Dallas, TX 75266-0694.

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

**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 the 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 begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable 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.** **YOU HAVE THE RIGHT TO REINSTATE AFTER ACCELERATION AND THE RIGHT TO ASSERT IN THE FORECLOSURE PROCEEDING THE NON-EXISTENCE OF A DEFAULT OR ANY OTHER DEFENSE YOU MAY HAVE TO ACCELERATION AND FORECLOSURE.**

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

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

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

**HOW TO CONTACT THE LENDER:**

**Name of Lender:** *Countrywide Home Loans Servicing LP*

**Address:** *P. O. Box 660694 Dallas, TX 75266-0694*

**Phone Number:** *1-800-669-0102*

**Fax Number:** *1-805-577-3432*

**Contact Person:** *MS PTX-36*  
**Attention:** *Loan Counselor*

**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.

Your loan is in default. Pursuant to your loan documents, Countrywide may, enter upon and conduct an inspection of your property. The purposes of such an inspection are to (i) observe the physical condition of your property, (ii) verify that the property is occupied and/or (iii) determine the identity of the occupant. If you do not cure the default prior to the inspection, other actions to protect the mortgagee's interest in the property (including, but not limited to, winterization, securing the property, and valuation services) may be taken. **The costs of the above-described inspections and property preservation efforts will be charged to your account as provided in your security instrument.**

If you are unable to cure the default on or before July 2, 2008, Countrywide wants you to be aware of various options that may be available to you through Countrywide to prevent a foreclosure sale of your property. For example:

- **Repayment Plan:** It is possible that you may be eligible for some form of payment assistance through Countrywide. Our basic plan requires that Countrywide receive, up front, at least 1/2 of the amount necessary to bring the account current, and that the balance of the overdue amount be paid, along with the regular monthly payment, over a defined period of time. Other repayment plans also are available.
- **Loan Modification:** Or, it is possible that the regular monthly payments can be lowered through a modification of the loan by reducing the interest rate and then adding the delinquent payments to the current loan balance. This foreclosure alternative, however, is limited to certain loan types.
- **Sale of Your Property:** Or, if you are willing to sell your home in order to avoid foreclosure, it is possible that the sale of your home can be approved through Countrywide even if your home is worth less than what is owed on it.
- **Deed-in-Lieu:** Or, if your property is free from other liens or encumbrances, and if the default is due to a serious financial hardship which is beyond your control, you may be eligible to deed your property directly to the Noteholder and avoid the foreclosure sale.

If you are interested in discussing any of these foreclosure alternatives with Countrywide, you must contact us immediately. If you request assistance, Countrywide will need to evaluate whether that assistance will be extended to you. In the meantime, Countrywide will pursue all of its rights and remedies under the loan documents and as permitted by law unless it agrees otherwise in writing. Failure to bring your loan current or to enter into a written agreement by July 2, 2008 as outlined above will result in the acceleration of your debt.

Time is of the essence. If you have any questions concerning this notice, please contact Loan Counseling Center immediately at 1-800-669-0102.

#### CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

##### CLEARFIELD COUNTY

CCCS of Northeastern PA

202 W. Hamilton Avenue

State College, PA 16801

814.238.3668

800.922.9537

CCCS of Western PA

219 A College Park Plaza

Johnstown, PA 15904

888.511.2227

CCCS of Western PA

Royal Remax Plaza

917 A Logan Boulevard

Altoona, PA 16602

888.511.2227

Indiana Co. Community Action

Program

827 Water Street

Box 187

Indiana, PA 15701

724.465.2657

Keystone Economic

Development Corp.

1954 Mary Grace Lane

Johnstown, PA 15901

814.535.6556

The NORCAM Group

4200 Crawford Avenue

Suite 200

Northem Cambria, PA 15714

814.945.4444



In the Court of Common Pleas of Clearfield County

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC., ACTING SOLELY AS A NOMINEE FOR  
COUNTRYWIDE HOME LOANS, INC.

7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

No. 2008-1500-CD

MARK D. WASHELL  
(Mortgagor(s) and Record Owner(s))  
372 Miller Road Extension  
Houtzdale, PA 16651

Defendant(s)

**PRAECIPE FOR JUDGMENT**

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.

Enter the Judgment in favor of Plaintiff and against MARK D. WASHELL by default for want of an Answer.

Assess damages as follows:

\$60,923.47

Debt

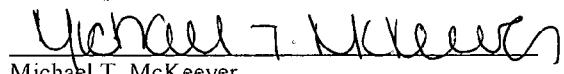
Interest from 10/28/2008 to Date of Sale

Total

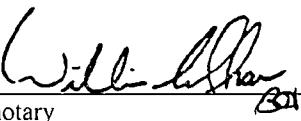
(Assessment of Damages attached)

I CERTIFY THAT FOREGOING ASSESSMENT OF DAMAGES IS FOR SPECIFIED AMOUNTS ALLEGED TO  
BE DUE IN THE COMPLAINT AND IS CALCULABLE AS A SUM CERTAIN FROM THE COMPLAINT.

I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment is to be entered and to his attorney of record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe. A copy of the notice is attached. R.C.P. 237.1

  
Michael T. McKeever  
Attorney for Plaintiff  
I.D. #56129

AND NOW October 28, 2008, Judgment is entered in favor of  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR  
COUNTRYWIDE HOME LOANS, INC. and against MARK D. WASHELL by default for want of an Answer and damages  
assessed in the sum of \$60,923.47 as per the above certification.

  
William A. Shaw  
Prothonotary

FILED Atty pd. 20.00  
M10-37801  
OCT 28 2008 Notice to Def.  
S William A. Shaw Statement to Atty  
Prothonotary/Clerk of Courts (60)

Rule of Civil Procedure No. 236 – Revised

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR  
COUNTRYWIDE HOME LOANS, INC.

7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

No. 2008-1500-CD

vs.

MARK D. WASHELL  
(Mortgagors and Record Owner(s))  
372 Miller Road Extension  
Houtzdale, PA 16651

Defendant(s)

**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.**

NOTICE

Notice is given that a judgment in the above-captioned matter has been entered against you.

William Shaw  
Prothonotary

By:  10/28/08

Deputy

If you have any questions concerning the above, please contact:

Michael T. McKeever  
**Goldbeck McCafferty & McKeever**  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322

VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

1. That the above named Defendant, MARK D. WASHELL, is about unknown years of age, that Defendant's last known residence is 372 Miller Road Extension, Houtzdale, PA 16651, and is engaged in the unknown business located at unknown address.

2. That Defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Action of Congress of 1940 and its Amendments.

Date: 10/27/08

Michael T. McKeown

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.

DATE OF THIS NOTICE: **October 1, 2008**

TO:

**MARK D. WASHELL**  
372 Miller Road Extension  
Houtzdale, PA 16651

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,  
ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE  
HOME LOANS, INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

*Plaintiff*

vs.  
**MARK D. WASHELL**  
(Mortgagor(s) and Record Owner(s))  
372 Miller Road Extension  
Houtzdale, PA 16651

*Defendant(s)*

In the Court of  
Common Pleas  
of Clearfield County

CIVIL ACTION - LAW

Action of  
Mortgage Foreclosure

Term  
No. 2008-1500-CD

TO: **MARK D. WASHELL**  
372 Miller Road Extension  
Houtzdale, PA 16651

**IMPORTANT NOTICE**

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS 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.

PENNSYLVANIA BAR ASSOCIATION  
P.O. Box 186  
Harrisburg, PA 17108  
800-692-7375

KEYSTONE LEGAL SERVICES  
211 1/2 E. Locust Street  
Clearfield, PA 16830  
814-765-9646

*Michael T. McKeever*  
**GOLDBECK McCAFFERTY & MCKEEVER**  
BY: Michael T. McKeever, Esq.  
Attorney for Plaintiff  
Suite 5000 – 701 Market Street.  
Philadelphia, PA 19106 215-825-6318

GOLDBECK McCAFFERTY & McKEEVER  
BY: Michael T. McKeever  
Attorney I.D. #56129  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC., ACTING SOLELY AS A NOMINEE  
FOR COUNTRYWIDE HOME LOANS, INC.

7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

MARK D. WASHELL  
(Mortgagor(s) and Record owner(s))  
372 Miller Road Extension  
Houtzdale, PA 16651

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

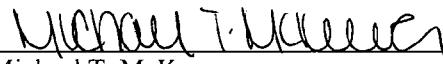
CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-1500-CD

**ORDER FOR JUDGMENT**

Please enter Judgment in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., and against MARK D. WASHELL for failure to file an Answer in the above action within (20) days (or sixty (60) days if defendant is the United States of America) from the date of service of the Complaint, in the sum of \$60,923.47.

  
\_\_\_\_\_  
Michael T. McKeever  
Attorney for Plaintiff

I hereby certify that the above names are correct and that the precise residence address of the judgment creditor is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC. 7105 Corporate Drive PTX C-35 Planc, TX 75024 and that the name(s) and last known address(es) of the Defendant(s) is/are MARK D. WASHELL, 372 Miller Road Extension Houtzdale, PA 16651;

  
\_\_\_\_\_  
GOLDBECK McCAFFERTY & McKEEVER  
BY: Michael T. McKeever  
Attorney for Plaintiff

**ASSESSMENT OF DAMAGES**

TO THE PROTHONOTARY:

Kindly assess the damages in this case to be as follows:

Principal Balance	\$53,534.49
Interest from 03/01/2008 through 10/27/2008	\$3,135.40
Reasonable Attorney's Fee	\$2,676.72
Late Charges	\$151.05
Costs of Suit and Title Search	\$900.00
Escrow Payments Due 3 X \$175.27	\$525.81
<hr/>	
	\$60,923.47

Michael T. McKeever  
GOLDBECK McCAFFERTY & McKEEVER  
BY: Michael T. McKeever  
Attorney for Plaintiff

AND NOW, this 28<sup>th</sup> day of October, 2008 damages are assessed as above.

Will H. Chapman  
Pro Prothy

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

Mortgage Electronic Registration Systems, Inc.  
Plaintiff(s)

No.: 2008-01500-CD

Real Debt: \$60,923.47

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Mark D. Washell  
Defendant(s)

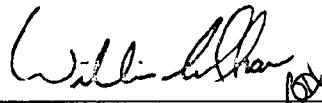
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: October 28, 2008

Expires: October 28, 2013

Certified from the record this 28th day of October, 2008.



William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

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

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

Michael T. McKeever  
Attorney I.D.#56129  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC., ACTING SOLELY AS A NOMINEE  
FOR COUNTRYWIDE HOME LOANS, INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff  
vs.

MARK D. WASHELL  
Mortgagor(s) and Record Owner(s)  
372 Miller Road Extension  
Houtzdale, PA 16651

Defendant(s)

IN THE COURT OF COMMON PLEAS  
of Clearfield County  
CIVIL ACTION – LAW  
ACTION OF MORTGAGE FORECLOSURE

No. 2008-1500-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due	
Interest from 10/28/2008 to Date of Sale at 8.8750%	\$60,923.47
(Costs to be added)	
<b>Prothonotary costs</b>	<b>135.00</b>

FILED Atty pd.  
m/3/15/08 20.00  
OCT 28 2008 ICCalewnts  
S William A. Shaw w/prop. desc.  
Prothonotary/Clerk of Courts to Sheriff

*Michael T. McKeever*  
GOLDBECK McCAFFERTY & McKEEVER  
BY: Michael T. McKeever  
Attorney for Plaintiff

GW

Term  
No. 2008-1500-CD  
**IN THE COURT OF COMMON PLEAS**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC., ACTING SOLELY AS A NOMINEE FOR  
COUNTRYWIDE HOME LOANS, INC.

vs.

MARK D. WASHELL  
(Mortgagor(s) and Record Owner(s))  
372 Miller Road Extension  
Houtzdale, PA 16651

---

**PRAECIPE FOR WRIT OF EXECUTION**  
(Mortgage Foreclosure)

---

Michael T. McKeever  
Attorney for Plaintiff

---

**Goldbeck McCafferty & McKeever**  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322

Goldbeck McCafferty & McKeever  
BY: Michael T. McKeever  
Attorney I.D. #56129  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC., ACTING SOLELY AS A  
NOMINEE FOR COUNTRYWIDE HOME LOANS,  
INC.

7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

MARK D. WASHELL  
**(Mortgagor(s) and Record Owner(s))**  
372 Miller Road Extension  
Houtzdale, PA 16651

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-1500-CD

**AFFIDAVIT PURSUANT TO RULE 3129**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., Plaintiff in the above action, by its attorney, Michael T. McKeever, Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

372 Miller Road Extension  
Houtzdale, PA 16651

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

MARK D. WASHELL  
372 Miller Road Extension  
Houtzdale, PA 16651

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

MARK D. WASHELL  
372 Miller Road Extension  
Houtzdale, PA 16651

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

DOMESTIC RELATIONS OF CLEARFIELD COUNTY  
230 E. Market Street  
Clearfield, PA 16830

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement  
Health and Welfare Bldg. - Room 432  
P.O. Box 2675  
Harrisburg, PA 17105-2675

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

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

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

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.

TENANTS/OCCUPANTS  
372 Miller Road Extension  
Houtzdale, PA 16651

(attach separate sheet if more space is needed)

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. Section 4904 relating to unsworn falsification to authorities.

DATED: October 27, 2008

Michael T. McKeever  
GOLDBECK McCAFFERTY & McKEEVER  
BY: Michael T. McKeever, Esq.  
Attorney for Plaintiff

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

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC., ACTING SOLELY AS A  
NOMINEE FOR COUNTRYWIDE HOME  
LOANS, INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

In the Court of Common Pleas of  
Clearfield County

No. 2008-1500-CD

vs.

MARK D. WASHELL  
372 Miller Road Extension  
Houtzdale, PA 16651

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

**To the Sheriff of Clearfield County, Pennsylvania**

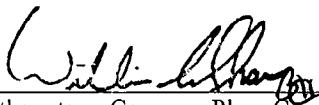
To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following described property:

PREMISES: 372 Miller Road Extension Houtzdale, PA 16651

See Exhibit "A" attached

AMOUNT DUE	\$60,923.47
Interest From 10/28/2008 Through Date of Sale	
(Costs to be added)	
<b>Prothonotary costs</b>	<b>135.00</b>

Dated: 10/28/08

  
Prothonotary, Common Pleas Court  
of Clearfield County, Pennsylvania

Deputy \_\_\_\_\_

Term  
No. 2008-1500-CD

IN THE COURT OF COMMON PLEAS

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,  
ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE  
HOME LOANS, INC.

vs.

MARK D. WASHELL

Mortagor(s)

372 Miller Road Extension Houtzdale, PA 16651

WRIT OF EXECUTION	
(Mortgage Foreclosure)	
REAL DEBT	\$60,923.47
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ <u>135.00</u>
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	\$ _____
Judg. Fee	\$ _____
Cr.	\$ _____
Sat.	\$ _____

Michael T. McKeever  
Attorney for Plaintiff

Goldbeck McCafferty & McKeever  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
(215) 627-1322

ALL that certain lot or piece of land situate in Gulich Township, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a post on an alley; thence South 36 degrees East one hundred and eighty-one and seven tenths (181.7) feet to a post on a street, twenty feet wide; thence along said street South 55 1/2 degrees West one hundred and seventy-six (176) feet to a post; thence North 34 1/2 degrees West one hundred and eighty-one and seven tenths (181.7) feet to a post on alley; thence along said alley North 55 1/2 degrees East, one hundred and seventy (170) feet to a post and place of beginning. Said piece or parcel of land being known as Lots No. 14, 15 & 16 in the Plan or plot of lots of G.M. Stanley's Plan which is unrecorded.

BEING known by Clearfield County Tax Map No. 118-L16-152.

PROPERTY ADDRESS: 372 MILLER ROAD EXTENSION, HOUTZDALE, PA 16651

**GOLDBECK McCAFFERTY & McKEEVER**

BY: Michael T. McKeever  
Attorney I.D. #56129  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC., ACTING SOLELY AS A NOMINEE  
FOR COUNTRYWIDE HOME LOANS, INC.

7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

MARK D. WASHELL  
(Mortgagor(s) and Record Owner(s))  
372 Miller Road Extension  
Houtzdale, PA 16651

Defendant(s)

IN THE COURT OF COMMON PLEAS

OF Clearfield COUNTY

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-1500-CD

**PRAECLP**

**FOR VOLUNTARY SUBSTITUTION OF PLAINTIFF**  
**UNDER Pa.R.C.P. 2352**

TO THE PROTHONOTARY:

Kindly file of record the Praeclp of COUNTRYWIDE HOME LOANS, INC. for Voluntary Substitution under Pa.R.C.P. 2352 and attached Statement of Material Facts in Support of Voluntary Substitution, Verification, Certification of Service. The address for the Plaintiff is 7105 Corporate Drive PTX C-35 Plano, TX 75024.

*Michael T. McKeever*  
MICHAEL T. MCKEEVER, ESQUIRE

FILED NOCC  
M 11.07.08  
NOV 03 2008 G.P.  
S

William A. Shaw  
Prothonotary/Clerk of Courts

**GOLDBECK McCAFFERTY & MCKEEVER**

BY: Michael T. McKeever  
Attorney I.D. #56129  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC., ACTING SOLELY AS A NOMINEE  
FOR COUNTRYWIDE HOME LOANS, INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

MARK D. WASHELL  
(Mortgagor(s) and Record Owner(s))  
372 Miller Road Extension  
Houtzdale, PA 16651

Defendant(s)

IN THE COURT OF COMMON PLEAS

OF Clearfield COUNTY

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-1500-CD

STATEMENT OF MATERIAL FACTS IN  
SUPPORT OF VOLUNTARY SUBSTITUTION UNDER  
Pa.R.C.P. 2352

COUNTRYWIDE HOME LOANS, INC., by counsel, hereby voluntarily substitutes itself as Plaintiff in the above-captioned matter and in support thereof represents as follows:

1. The above-captioned action is one in mortgage foreclosure regarding the premises as noted in the caption.
2. The subject of the above-captioned action is a first mortgage on said premises recorded at Mortgage Instrument # 200612560 in the Office of the Recorder of Deeds for this County.
3. The original Plaintiff is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC..
4. COUNTRYWIDE HOME LOANS, INC. is the successor in interest to the Plaintiff by Assignment lodged for recording in the Office of the Department of Records and is hereby voluntarily substituted as Plaintiff in the above-captioned matter.

Respectfully submitted,

*Michael T. McKeever*  
MICHAEL T. MCKEEVER, ESQUIRE

**GOLDBECK McCAFFERTY & McKEEVER**

BY: MICHAEL T. MCKEEVER

ATTORNEY I.D. #56129

SUITE 5000 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

(215) 627-1322

ATTORNEY FOR PLAINTIFF

---

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC., ACTING SOLELY AS A  
NOMINEE FOR COUNTRYWIDE HOME LOANS,  
INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

MARK D. WASHELL  
(Mortgagor(s) and Record Owner(s))

372 Miller Road Extension  
Houtzdale, PA 16651

Defendant(s)

IN THE COURT OF COMMON PLEAS  
OF Clearfield COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE  
FORECLOSURE

Term  
No. 2008-1500-CD

**CERTIFICATE OF SERVICE**

Michael T. McKeever, Esquire, hereby certifies that he did serve true and correct copies  
of Praecipe for Voluntary Substitution and all supporting papers attached hereto upon Defendant,  
by first class mail, postage pre-paid, on October 31, 2008.

MARK D. WASHELL  
372 Miller Road Extension  
Houtzdale, PA 16651

*Michael T. McKeever*  
Michael T. McKeever, Esq.

# GOLDBECK McCAFFERTY & MCKEEVER

A PROFESSIONAL CORPORATION  
ATTORNEYS AT LAW

SUITE 5000  
MELLON INDEPENDENCE CENTER  
701 MARKET STREET  
PHILADELPHIA, PA 19106  
(215) 627-1322  
FAX (215) 627-7734  
[WWW.GOLDBECKLAW.COM](http://WWW.GOLDBECKLAW.COM)

October 31, 2008

MARK D. WASHELL  
372 Miller Road Extension  
Houtzdale, PA 16651

**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.**

To the Defendants:

I enclose a copy of Plaintiff's Praeclipe for Voluntary Substitution pursuant to Pa.R.C.P. 2352 with regard to the above-referenced matter, the original of which has been duly filed of record with the Court.

Very truly yours,

  
Michael T. McKeever

MTM/nd  
Enclosure  
Andrea Givens  
COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104535  
NO: 08-1500-CD  
SERVICES 1  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: MARK D. WASHELL

**SHERIFF RETURN**

**RETURN COSTS**

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	348981	10.00
SHERIFF HAWKINS	GOLDBECK	348981	60.12

S  
**FILED**  
913-365N  
JAN 07 2009  
W.A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

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



Chester A. Hawkins  
Sheriff

GOLDBECK McCAFFERTY & McKEEVER  
BY: Michael T. McKeever  
Attorney I.D.#56129  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322

Attorney for Plaintiff

COUNTRYWIDE HOME LOANS, INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff  
vs.

MARK D. WASHELL  
Mortgagor(s) and  
Record Owner(s)

372 Miller Road Extension  
Houtzdale, PA 16651

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 2008-1500-CD

S FILED No CC.  
m 11:45 am  
JAN 13 2009  
(L)

William A. Shaw  
Prothonotary/Clerk of Courts

CERTIFICATE OF SERVICE  
PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)

Michael T. McKeever, Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

Personal Service by the Sheriff's Office/competent adult (copy of return attached).  
 Certified mail by Michael T. McKeever (original green Postal return receipt attached).  
 Certified mail by Sheriff's Office.  
 Ordinary mail by Michael T. McKeever, Esquire to Attorney for Defendant(s) of record (proof of mailing attached).  
 Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).  
 Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

**IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.**

Premises was posted by Sheriff's Office/competent adult (copy of return attached).  
 Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).  
 Certified Mail & ordinary mail by Michael T. McKeever (original receipt(s) for Certified Mail attached).  
 Published in accordance with court order (copy of publication attached).

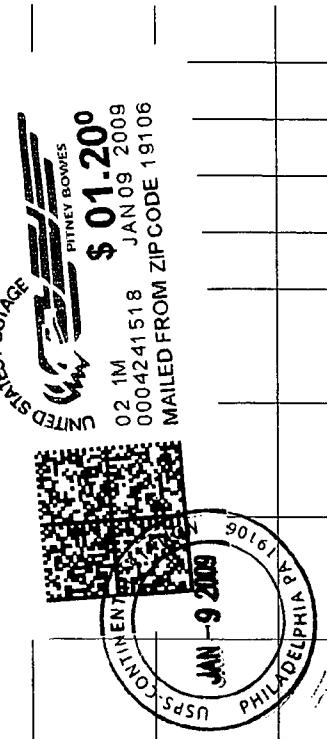
Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Michael T. McKeever, Esquire (copies of proofs of mailing attached).

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

Michael T. McKeever  
BY: Michael T. McKeever, Esquire  
Attorney for Plaintiff

Name and Address of Sender  
**GOLDBECK**  
**SUITE 5000**  
**701 MARKET STREET**  
**PHILADELPHIA, PA**  
**19106-1532**

Check type of mail or service:		Affix Stamp Here (If issued as a certificate of mailing, or for additional copies of this bill)	
<input type="checkbox"/> Certified <input type="checkbox"/> COD <input type="checkbox"/> Delivery Confirmation <input type="checkbox"/> Express Mail <input type="checkbox"/> Insured		<input type="checkbox"/> Recorded Delivery (International) <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation <input type="checkbox"/> Postmark and Date of Receipt	
Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee
1.	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830	TENANTS/OCCUPANTS 372 Miller Road Extension Houzidate, PA 16651	
2.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675		
3.	Harrisburg, PA 17105-2675		
4.			
5.			
6.			
7.			
8.			
Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving employee)	

PS Form **3877**, February 2002 (Page 1 of 2)

Complete by Typewriter, Ink, or Ball Point Pen

69811FC Clearfield County

Sale Date: 02/06/2009

MARK D. WASHELL

See Privacy Act Statement on Reverse

**GOLDBECK McCAFFERTY & McKEEVER**

BY: Michael T. McKeever  
Attorney I.D.#56129  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-825-6320  
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS, INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

MARK D. WASHELL  
**Mortgagor(s) and Record Owner(s)**

372 Miller Road Extension  
Houtzdale, PA 16651

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 2008-1500-CD

**AFFIDAVIT PURSUANT TO RULE 3129**

COUNTRYWIDE HOME LOANS, INC., Plaintiff in the above action, by its attorney, Michael T. McKeever, Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

372 Miller Road Extension  
Houtzdale, PA 16651

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

MARK D. WASHELL  
372 Miller Road Extension  
Houtzdale, PA 16651

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

MARK D. WASHELL  
372 Miller Road Extension  
Houtzdale, PA 16651

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

DOMESTIC RELATIONS OF CLEARFIELD COUNTY  
230 E. Market Street  
Clearfield, PA 16830

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement  
Health and Welfare Bldg. - Room 432  
P.O. Box 2675  
Harrisburg, PA 17105-2675

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

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

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

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.

TENANTS/OCCUPANTS  
372 Miller Road Extension  
Houtzdale, PA 16651

(attach separate sheet if more space is needed)

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. Section 4904 relating to unsworn falsification to authorities.

DATED: January 9, 2009

*Michael T. McKeever*  
GOLDBECK McCAFFERTY & MCKEEVER  
BY: Michael T. McKeever, Esq.  
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20873  
NO: 08-1500-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC.

vs.

DEFENDANT: MARK D. WASHELL

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 10/28/2008

LEVY TAKEN 12/4/2008 @ 10:22 AM

POSTED 12/4/2008 @ 10:22 AM

SALE HELD

SOLD TO

SO'D FOR AMOUNT PLUS COSTS

WRIT RETURNED 5/18/2009

DATE DEED FILED **NOT SOLD**

*5*  
**FILED**  
*0/9/09 2009*  
**MAY 19 2009**  
William A. Shaw  
Prothonotary/Clerk of Courts

**DETAILS**

1/5/2009 @ 11:43 AM SERVED MARK D. WASHELL

SERVED MARK D. WASHELL, DEFENDANT, AT THE CLEARFIELD COUNTY COURTHOUSE, 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MARK D. WASHELL

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

@ SERVED

NOW, JANUARY 23, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR FEBRURAY 6, 2009 TO MARCH 6, 2009.

@ SERVED

NOW, FEBRUARY 16, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR MARCH 6, 2009 TO APRIL 3, 2009.

@ SERVED

NOW, APRIL 1, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR APRIL 3, 2009

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20873  
NO. 08-1500-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR  
COUNTRYWIDE HOME LOANS, INC.

VS.

DEFENDANT: MARK D. WASHELL

Execution REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$317.02

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

*Chester A. Hawkins*  
by Cynthia Butler - Aphenlcet  
Chester A. Hawkins  
Sheriff

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

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC., ACTING SOLELY AS A  
NOMINEE FOR COUNTRYWIDE HOME  
LOANS, INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

In the Court of Common Pleas of  
Clearfield County

No. 2008-1500-CD

vs.

MARK D. WASHELL  
372 Miller Road Extension  
Houtzdale, PA 16651

**WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

Commonwealth of Pennsylvania:

## County of Clearfield

**To the Sheriff of Clearfield County, Pennsylvania**

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

PREMISES: 372 Miller Road Extension Houtzdale, PA 16651

See Exhibit "A" attached

AMOUNT DUE \$60,923.47

Interest From 10/28/2008  
Through Date of Sale

(Costs to be added)

**Prothonotary costs** 135.00

Dated: 10/28/08

Prothonotary, Common Pleas Court  
of Clearfield County, Pennsylvania

Deputy \_\_\_\_\_

Received this writ this 28th day  
of October A.D. 2008  
At 3:00 A.M./P.M.

Chesler A. Hawkins  
Sheriff City of Cynthia Butler - Oneida County

Term  
No. 2008-1500-CD

IN THE COURT OF COMMON PLEAS

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,  
ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE  
HOME LOANS, INC.

vs.

MARK D. WASHELL

Mortagor(s)

372 Miller Road Extension Houtzdale, PA 16651

WRIT OF EXECUTION  
(Mortgage Foreclosure)

REAL DEBT	\$60,923.47
INTEREST from	\$_____
COSTS PAID:	\$_____
PROTHY	\$135.00
SHERIFF	\$_____
STATUTORY	\$_____
COSTS DUE PROTHY	\$_____
Office of Judicial Support	\$_____
Judg. Fee	\$_____
Cr.	\$_____
Sat.	\$_____

Michael T. McKeever  
Attorney for Plaintiff

**Goldbeck McCafferty & McKeever**  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
(215) 627-1322

ALL that certain lot or piece of land situate in Gulich Township, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a post on an alley; thence South 36 degrees East one hundred and eighty-one and seven tenths (181.7) feet to a post on a street, twenty feet wide; thence along said street South 55 1/2 degrees West one hundred and seventy-six (176) feet to a post; thence North 34 1/2 degrees West one hundred and eighty-one and seven tenths (181.7) feet to a post on alley; thence along said alley North 55 1/2 degrees East, one hundred and seventy (170) feet to a post and place of beginning. Said piece or parcel of land being known as Lots No. 14, 15 & 16 in the Plan or plot of lots of G.M. Stanley's Plan which is unrecorded.

BEING known by Clearfield County Tax Map No. 118-L16-152.

PROPERTY ADDRESS: 372 MILLER ROAD EXTENSION, HOUTZDALE, PA 16651

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME MARK D. WASHELL

NO. 08-1500-CD

NOW, May 18, 2009, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of Mark D. Washell 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	21.06
LEVY	15.00
MILEAGE	21.06
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	6.72
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	63.18
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	40.00
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$317.02</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	60,923.47
INTEREST @	0.00
FROM TO	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$60,943.47</b>

**COSTS:**

ADVERTISING	374.50
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	317.02
LEGAL JOURNAL COSTS	126.00
PROTHONOTARY	135.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$952.52</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

GOLDBECK McCAFFERTY & McKEEVER  
A PROFESSIONAL CORPORATION  
SUITE 5000 - MELLON INDEPENDENCE CENTER  
701 MARKET STREET  
PHILADELPHIA, PA 19106-1532  
(215) 627-1322  
FAX (215) 627-7734

January 23, 2009

Chester A. Hawkins  
SHERIFF OF CLEARFIELD COUNTY  
Sheriff's Office  
230 E. Market Street  
Clearfield, PA 16830  
FAX 814-765-5915

Clearfield

**BOOK WRIT**

RE: COUNTRYWIDE HOME LOANS, INC.  
vs.  
MARK D. WASHELL  
Term No. 2008-1500-CD

**Property address:**

372 Miller Road Extension  
Hautzdale, PA 16651

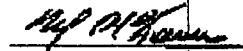
**Sheriff's Sale Date: February 06, 2009**

Dear Sir/Madam:

Kindly postpone the above-captioned Sheriff's Sale scheduled for February 06, 2009 to March 06, 2009.

Thank you for your cooperation.

Very truly yours,



Michael T. McKeever

MTM/JLG

cc: Kayrelyn Henderson  
COUNTRYWIDE HOME LOANS INC.  
Acct. #140422531

**GOLDBECK McCAFFERTY & MCKEEVER**  
A PROFESSIONAL CORPORATION  
SUITE 5000 - MELLON INDEPENDENCE CENTER  
701 MARKET STREET  
PHILADELPHIA, PA 19106-1532  
(215) 627-1322  
FAX (215) 627-7734

February 16, 2009

Clearfield

Chester A. Hawkins  
SHERIFF OF CLEARFIELD COUNTY  
Sheriff's Office  
230 E. Market Street  
Clearfield, PA 16830  
FAX: 814-765-5915

**BOOK WRIT**

RE: **COUNTRYWIDE HOME LOANS, INC.**  
vs.  
**MARK D. WASHELL**  
Term No. 2008-1500-CD

**Property address:**

**372 Miller Road Extension**  
**Houtzdale, PA 16651**

**Sheriff's Sale Date: March 06, 2009**

Dear Sir/Madam:

Kindly postpone the above-captioned Sheriff's Sale scheduled for March 06, 2009 to April 03, 2009.

This is a second postponement as allowed pursuant to Pa. R.C.P 3129.3(b) amended effective January 1, 2007.

Thank you for your cooperation.

Very truly yours,

  
\_\_\_\_\_  
Michael T. McKeever

MTM/tp

cc: Kayrelyn Henderson  
COUNTRYWIDE HOME LOANS INC.  
Acct. #140422531

**GOLDBECK McCAFFERTY & MCKEEVER  
A PROFESSIONAL CORPORATION  
SUITE 5000 - MELLON INDEPENDENCE CENTER  
701 MARKET STREET  
PHILADELPHIA, PA 19106-1532  
(215) 627-1322  
FAX (215) 627-7734**

April 1, 2009

Clearfield

Chester A. Hawkins  
SHERIFF OF CLEARFIELD COUNTY  
Sheriff's Office  
230 E. Market Street  
Clearfield, PA 16830  
FAX: 814-765-5915

**BOOK WRIT**

**RE: COUNTRYWIDE HOME LOANS, INC.  
vs.  
MARK D. WASHELL  
Term No. 2008-1500-CD**

**Property address:** *372 Miller Road Extension  
Houtzdale, PA 16651*

Sheriff's Sale Date: April 03, 2009

Dear Sir/Madam:

Kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs. I collected \$0.00 towards my client's debt.

Thank you for your cooperation.

Very truly yours,

  
MICHAEL T. MCKEEVER

MTM/jlb

cc: Kayrelyn Henderson  
COUNTRYWIDE HOME LOANS INC.

**GOLDBECK McCAFFERTY & MCKEEVER**  
BY: Michael T. McKeever  
Attorney I.D. #56129  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322  
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS, INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff  
vs.

MARK D. WASHELL  
372 Miller Road Extension  
Houtzdale, PA 16651

Defendant(s)

**FILED** *pd \$7.00  
m/3:20pm  
JUN 17 2010*  
No CC

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY

No. 2008-1500-CD

**PRAECIPE TO VACATE JUDGMENT**

TO THE PROTHONOTARY:

Kindly vacate the judgment upon payment of your costs only.

*MICHAEL T. MCKEEVER*  
MICHAEL T. MCKEEVER, ESQUIRE

**GOLDBECK McCAFFERTY & McKEEVER**  
**ATTORNEY FOR PLAINTIFF**  
BY: Michael T. McKeever  
Attorney I.D. #56129  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-825-6321

**FILED** No CC.

7/3/2010  
JUN 17 2010

William A. Shaw  
Prothonotary/Clerk of Courts

COUNTRYWIDE HOME LOANS, INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY

Plaintiff

vs.

MARK D. WASHELL  
372 Miller Road Extension  
Houtzdale, PA 16651

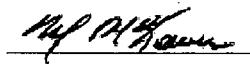
No. 2008-1500-CD

Defendant(s)

**PRAECIPE TO DISCONTINUE AND END**

TO THE PROTHONOTARY:

Kindly mark the above case Discontinued and Ended upon payment of your costs only.

  
Michael T. McKeever, Esquire  
Attorney for Plaintiff