

08-1982-CD
Northwest Savings vs Russell Bloom et al

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

: CASE NO. 08-1982-CD
:
: CIVIL DIVISION
:
: TYPE OF PLEADING:
: **COMPLAINT IN MORTGAGE**
: **FORECLOSURE**
:
: FILED ON BEHALF OF: Plaintiff,
: Northwest Savings Bank
:
: COUNSEL OF RECORD FOR THIS PARTY:
: Kurt L. Sundberg, Esq.
: Marsh Spaeder Baur Spaeder & Schaaf, LLP
: 300 State Street, Suite 300
: Erie, Pennsylvania 16507
: (814) 456-5301

March 9, 2009 Document
Reinstated/Reissued to Sheriff/~~Attorney~~
for service.


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Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

CIVIL ACTION - LAW

NO.

TO: Russell Harry Bloom, Jr.
374 Carbide Road
Curwensville, PA 16833

NOTICE

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THIS COMPLAINT AND NOTICE ARE SERVED, BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND A JUDGMENT MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR ANY MONEY CLAIMED IN THE COMPLAINT OR FOR ANY OTHER CLAIM OR RELIEF REQUESTED BY THE PLAINTIFF. YOU MAY LOSE MONEY OR PROPERTY OR OTHER RIGHTS IMPORTANT TO YOU.

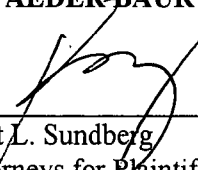
YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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

David S. Meholick, Court Administrator
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830
(814) 765-2641, Ext. 5982

MARSH SPAEDER-BAUR SPAEDER & SCHAAF, LLP

By


Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

:
:
:
:
: CIVIL ACTION - LAW
:
:
:
: NO.

TO: Sharon Lynn Bloom
374 Carbide Road
Curwensville, PA 16833

NOTICE

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THIS COMPLAINT AND NOTICE ARE SERVED, BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND A JUDGMENT MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR ANY MONEY CLAIMED IN THE COMPLAINT OR FOR ANY OTHER CLAIM OR RELIEF REQUESTED BY THE PLAINTIFF. YOU MAY LOSE MONEY OR PROPERTY OR OTHER RIGHTS IMPORTANT TO YOU.

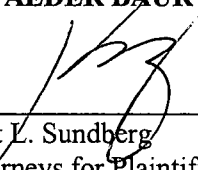
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MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____


Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS
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NORTHWEST SAVINGS BANK,	:	
successor-in-interest to CSB BANK,	:	
Plaintiff	:	
	:	
v.	:	CIVIL ACTION - LAW
	:	
RUSSELL HARRY BLOOM, JR. and	:	
SHARON LYNN BLOOM,	:	
Defendants	:	NO.

COMPLAINT IN MORTGAGE FORECLOSURE

AND NOW, comes the plaintiff, Northwest Savings Bank, by its attorneys, Marsh Spaeder Baur Spaeder & Schaaf, LLP, and files the following Complaint in Mortgage Foreclosure and avers as follows:

1. The plaintiff is Northwest Savings Bank, a bank organized under the laws of the Commonwealth of Pennsylvania with its principal offices situate at 100 Liberty Street, Warren, Pennsylvania 16365 (hereinafter referred to as "MORTGAGEE"). Northwest Savings Bank acquired CSB Bank and therefore is successor-in-interest to CSB Bank.

2. The defendant, Russell Harry Bloom, Jr., is an adult individual who resides at 374 Carbide Road, Curwensville, Pennsylvania 16833. The defendant, Sharon Lynn Bloom, is an adult individual who resides at 374 Carbide Road, Curwensville, Pennsylvania 16833. The defendants, Russell Harry Bloom, Jr. and Sharon Lynn Bloom, are hereinafter jointly and severally referred to as the "MORTGAGORS."

3. At all times material to MORTGAGEE's cause of action, the MORTGAGORS have been the owners of a parcel of land and building situate in the Township of Pike, County of Clearfield, and Commonwealth of Pennsylvania, described as follows:

All that certain parcel or piece of ground situate in Bloomington, Township of Pike, County of Clearfield, Commonwealth of Pennsylvania, bounded and described as follows:

Beginning at an iron pin in center of Highway No. L.R. 17094, at the original location of the S.W. corner of larger tract now or formerly of Walter and Jean Elensky (9.83 acre tract) as allowed by Deed Book 610, page 154, and legal assignments; thence from said found iron pin South 82 degrees 27 minutes 13 seconds East 16.50 feet to a point in the right-of-way of L.R. 17094 on corner of lot now or formerly of Esther Brown; thence by same and further on by land now or formerly of Donald Durandetta, South 82 degrees 27 minutes 13 seconds East 210.70 feet to an iron pipe; thence by other lands now or formerly of Walter Elensky, Jr. and Jean A. Elensky North 7 degrees 39 minutes 29 seconds East 255.93 feet to an iron pipe; thence still by same North 76 degrees 30 minutes 26 seconds West 212.82 feet to a 6 inch square wood post on right-of-way of L.R. 17094; thence by said East right-of-way South 7 degrees 26 minutes 53 seconds West 277.98 feet to the place of beginning.

Containing 1.2943 acres by calculation as shown on survey map prepared by Fred H. Shuss, P.E., dated May 24, 1988.

Being commonly known as 374 Carbide Road, Curwensville, Pennsylvania and bearing Tax Map No. 126-111-000-00126.

Being the same premises conveyed to Russell Harry Bloom, Jr. and Sharon Lynn Bloom, husband and wife, by deed of Russell H. Bloom, Sr., single, dated May 21, 1998, and recorded in the Office of the Recorder of Deeds in Volume 1934, page 572.

(hereinafter referred to as the "Property"). A true and correct copy of said Deed is attached hereto, is incorporated herein by reference, and has been marked EXHIBIT "A."

4. On March 5, 2003, in consideration of the loan of \$30,000.00 made by MORTGAGEE to MORTGAGORS, the MORTGAGORS executed and delivered to MORTGAGEE a Note secured by a Mortgage on the Property above described in the principal amount of \$30,000.00, obligating the MORTGAGORS to pay the sum of \$297.63 per month, which payments were due on or before the first (1st) day of each month, with interest on the unpaid principal balance from the date of said Note, until paid, at the rate of 8.625% per annum.

A true and correct copy of the said Note is attached hereto, is incorporated herein by reference, and has been marked EXHIBIT "B." Said Mortgage is recorded in the office of the Recorder of Deeds of Clearfield County, Pennsylvania, as Instrument No. 200303612, and a true and correct copy of said Mortgage is attached hereto, is incorporated herein by reference, and has been marked EXHIBIT "C."

5. Pursuant to the terms of said Mortgage above recited and its accompanying Note, failure to make a monthly payment when due constitutes a default. The MORTGAGORS have defaulted in their required monthly payments by failing and refusing to pay the MORTGAGEE the required monthly payments of principal and interest for the months of April through September of 2008. The last monthly payment was applied to March of 2008, and the total delinquency amounts to six (6) months. The MORTGAGEE has made repeated demands on the MORTGAGORS to pay said monthly payments, but without success.

6. As of September 16, 2008, the total arrearages due and owing the MORTGAGEE is \$2,593.00. As of the anticipated Sheriff's Sale date, the amount due the MORTGAGEE will be:

Principal Balance	\$24,858.90
Negative Escrow	94.69
Interest to 01/23/09, anticipated date of Sheriff's Sale	2,036.60
Late charges to 01/23/09, anticipated date of Sheriff's Sale	193.78
Collection Fee	<u>2,500.00</u>
TOTAL	\$29,683.97

Plus all costs of any kind or nature.

7. MORTGAGEE certifies that notice of intention to foreclose was given to MORTGAGORS by MORTGAGEE pursuant to Section 403 of Act No. 6 of the General Assembly of the Commonwealth of Pennsylvania. True and correct copies of said Notices of Intention to Foreclose sent to MORTGAGORS and certified mail receipts and domestic return

receipts showing mailing and receipt or nonreceipt by the MORTGAGORS of said Notice are attached hereto, are incorporated herein by reference, and have been marked EXHIBIT "D."

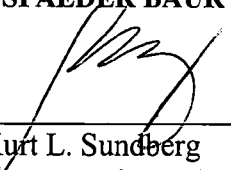
8. MORTGAGEE has given the MORTGAGORS notice pursuant to Section 1680.403c of Article IV-C of the Pennsylvania Housing Finance Agency Law, known as the Pennsylvania Homeowner's Emergency Mortgage Assistance Act. True and correct copies of said Notices sent to MORTGAGORS and certified mail receipts and domestic return receipts showing mailing and receipt or nonreceipt by the MORTGAGORS of said Notices are attached hereto, are incorporated herein by reference, and have been marked EXHIBIT "E." Neither of the MORTGAGORS has met with MORTGAGEE or an approved consumer credit counseling agency within thirty-three (33) days after the postmark date of said Notices.

WHEREFORE, plaintiff demands judgment against the defendants in the amount of \$29,683.97, plus costs of suit, Sheriff's Sale and foreclosure and sale of the mortgaged Property.

Respectfully submitted,

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____



Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

Exhibits Attached:

- "A" Deed
- "B" Note
- "C" Mortgage
- "D" Notice of Intention to Foreclose Mortgage, together with Certified Mail Receipts and Domestic Return Receipts
- "E" Notice Under Homeowner's Emergency Mortgage Assistance Act, together with Certified Mail Receipts and Domestic Return Receipts

VERIFICATION

I, Carol A. Danielson, Collections Specialist for Northwest Savings Bank, hereby verify that the facts contained in the within Complaint in Mortgage Foreclosure are true and correct to the best of my knowledge, information and belief. This statement is made subject to the penalties of 18 Pa.C.S.A. § 4904 relating to unsworn falsification to authorities and is given pursuant to the provisions for verification of pleadings as defined and provided for in Rule 1024 of the Pennsylvania Rules of Civil Procedure.



Carol A. Danielson
Collections Specialist
Northwest Savings Bank

va 1924-572

THIS DEED

MADE this 21st. day of May in the year nineteen hundred and ninety-eight (1998)

BETWEEN RUSSELL H. BLOOM, SR., single, of R.D. 1, Curwensville, Clearfield County, Pennsylvania, Party of the First Part, GRANTOR

AND

RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM, husband and wife, of R.D. 1, Curwensville, Clearfield County, Pennsylvania, as tenants by entireties, Parties of the Second Part, GRANTEES

WITNESSETH, that in consideration of One Dollar (\$1.00) in hand paid, the receipt whereof is hereby acknowledged, the said Grantor does hereby grant and convey to the said Grantees, their heirs and assigns,

ALL that certain parcel or piece of ground situate in Bloomington, Township of Pike, County of Clearfield, State of Pennsylvania, bounded and described as follows:

BEGINNING at an iron pin in center of Highway No. L.R. 17094 at the original location of the S.W. corner of larger tract of Walter and Jean Elenky (9.83 acre tract), as allowed by Deed Book 610, Page 154, and legal assignments; thence from said found iron pin South 82 degrees 27 minutes 13 seconds East 16.50 feet to a point in the right-of-way of L.R. 17094 on corner of lot of Esther Brown; thence by same and further on by Donald Durandetta South 82 degrees 27 minutes 13 seconds East 210.70 feet to an iron pipe; thence by other lands of Walter Elenky, JR. and Jean A. Elenky North 7 degrees 39 minutes 29 seconds East 255.93 feet to an iron pipe; thence still by same North 76 degrees 30 minutes 26 seconds West 212.82 feet to a 6 inch square

THOMAS F. MORGAN
ATTORNEY AT LAW
CLEARFIELD, PA.

EXHIBIT

A

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wood post on right-of-way of L.R. 17094; thence by said East right-of-way South 7 degrees 26 minutes 53 seconds West 277.98 feet to the place of beginning.

CONTAINING 1.2943 acres by calculation as shown on survey map prepared by Fred H. Shuss, P.E. dated May 24, 1988.

BRING the same premises as was conveyed by Russell Harry Bloom, Jr. and Sharon Lynn Bloom to the Grantor herein by a deed dated January 22, 1992 recorded January 23, 1992 in Volume 1439 Page 69.

Being identified in the Office of Mapping and Assessment as No. 126-111-126.

EXCEPTING AND RESERVING, therefrom, such minerals and mineral rights as do not belong to the Grantor.

ALSO EXCEPTING AND RESERVING all the oil or gas in, under or upon the premises described herein, together with any and all rights necessary or convenient to produce, store or transport the same.

For the purpose of complying with the act of July 17, 1957, P.L. 1984, 52 P.S. Supp. 155, as amended, of the General Assembly of Pennsylvania, and for no other purpose, there is incorporated herein the following notice:

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND. THE INCLUSION OF THE NOTICE DOES NOT ENLARGE, RESTRICT OR MODIFY ANY LEGAL RIGHTS OR ESTATES OTHERWISE GRANTED, TRANSFERRED, EXCEPTED OR RESERVED BY THIS INSTRUMENT.

NOTICE

In accordance with the provisions of "The Bituminous Mine Subsidence and Land Conservation Act of 1966" I/we, the undersigned grantee/grantees, hereby certify that I/we know and understand that I/we may not be obtaining the right of protection against subsidence resulting from coal mining operations and that the purchased property may be protected from damage due to mine subsidence by a private contract with the owners of the economic interest in the coal. I/we further certify that this certification is in a color contrasting with that in the deed proper and is printed in twelve point type preceded by the word "notice" printed in twenty-four point type.

Witness:

This _____ day of _____

THOMAS P. MORSE
ATTORNEY AT LAW
CLEANFIELD, PA

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And the said Grantor does hereby warrant specially the property hereby conveyed.

IN WITNESS WHEREOF, said Grantor has hereunto set his hand and seal the day and year first above written.

Sealed and delivered
in the presence of:

[Signature]

Russell H. Bloom, Sr.
Russell H. Bloom, Sr.

CERTIFICATE OF RESIDENCE

I hereby certify that the precise residence of the Grantees herein is as follows:

R.R. 1, Box 152
Curwensville, PA 16833

Thomas F. Bowman
Attorney or Agent for Grantees

THIS IS A CONVEYANCE FROM FATHER TO SON AND DAUGHTER-IN-LAW AND THEREFORE NO TRANSFER TAX IS DUE.

THOMAS F. BOWMAN
ATTORNEY AT LAW
CURWENSVILLE, PA

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STATE OF PENNSYLVANIA:
COUNTY OF CLEARFIELD, SS:

On this, the 21st day of May, 1998, before me the undersigned officer, personally appeared Russell H. Bloom, Sr., known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I have set my hand and seal.

NOTARIAL SEAL
ANNE L. KORGAN, Notary Public
Clearfield, Clearfield County, Pa.
My Commission Expires Feb. 11, 1999

CLEARFIELD COUNTY
ENTERED OF RECORD
TIME 9:26 5-26-98
BY *[Signature]*
FEES *[Signature]*
Karen L. Storch, Recorder

recorded in the Recorder's Office of
Clearfield County, Pennsylvania.



[Signature]
Karen L. Storch
Recorder of Deeds

THOMAS F. MORGAN
ATTORNEY AT LAW
CLEARFIELD, PA

Entered of Record 5-26-98 9:15 AM Karen L. Storch, Recorder

NOTE

March 5, 2003

[Date]

Clearfield

[City]

PA

[State]

R. R. 1, Box 152, Curwensville, PA 16833

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 30,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is CSB Bank

I will make all payments under this Note in the form of cash, check or money order.

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

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.625 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on May 1, 2003. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on April 1, 2018, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at P. O. Box 29, Curwensville, PA 16833-0029

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

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 297.63

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

VMP -5N (0005)

Form 3200 1/01

VMP MORTGAGE FORMS - (800)521-7291

Page 1 of 3

Printed on Recycled Paper

Initials:

RAB
SLB

EXHIBIT

B

TABLET



5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. GIVING OF NOTICES

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

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

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8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

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

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

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

Barbara M. Myers (Seal)
Witness
to sale
-Borrower

Russell Harry Bloom Jr (Seal)
Harry Russell Bloom, Jr
-Borrower

____ (Seal)
-Borrower

Sharon Lynn Bloom (Seal)
Sharon Lynn Bloom
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

[Sign Original Only]

ACT 91 NOTICE

Date: July 2, 2008

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 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 an attorney in your area. The local bar association may be able to help you find a lawyer.

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

HOMEOWNER'S NAME(S):	Russell H. Bloom Jr & Sharon L. Bloom
PROPERTY ADDRESS:	374 Carbide Rd Curwensville, PA 16833 - 6625
LOAN ACCT. NO.:	2865002477
ORIGINAL LENDER:	Northwest Savings Bank
CURRENT LENDER/SERVICER:	Northwest Savings Bank

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

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

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

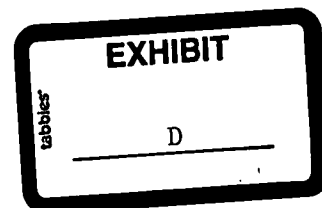
CONSUMER CREDIT COUNSELING AGENCIES—If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit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

APPLICATION FOR MORTGAGE ASSISTANCE—Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, 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



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 \$ 1743.66 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:

Northwest Savings Bank
P.O. Box 337, 100 Liberty St.
Warren, Pa. 16365

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 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 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.

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 4 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: Northwest Savings Bank
Address: P.O. Box 337, 100 Liberty St.
Warren, Pa. 16365
Phone Number: 1-800-789-8075
Fax Number: 1-814-728-7740
Contact Person: James Vile

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

ASSUMPTION OF MORTGAGE—You ☐ may or ☒ may not (CHECK ONE) sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale 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

PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES

CLEARFIELD COUNTY

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

Indiana Co. Comm Action Progm
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS of Northeastern PA
208 Hamilton Ave, Suite 1
Hamilton Square Plaza
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

7007 2680 0001 1291 1200

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

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

Sent To: *Russell H. Bloom Jr.*
Street, Apt. No., or PO Box No.: *211 W. School Ave Apt A*
City, State, ZIP+4: *CLEARFIELD PA 16830-1664*

PS Form 3800, August 2006 See Reverse for Instructions

7007 2680 0001 1281 1194

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

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

Sent To: *Russell H. Bloom Jr.*
Street, Apt. No., or PO Box No.: *374 Curwensville Rd.*
City, State, ZIP+4: *CURWENSVILLE PA 16833-6625*

PS Form 3800, August 2006 See Reverse for Instructions

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

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

Sent To: *SHARON L. Bloom*
Street, Apt. No., or PO Box No.: *211 W. School Ave Apt A*
City, State, ZIP+4: *CLEARFIELD PA 16830-1664*

PS Form 3800, August 2006 See Reverse for Instructions

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

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

Sent To: *SHARON L. Bloom*
Street, Apt. No., or PO Box No.: *374 Curwensville Rd.*
City, State, ZIP+4: *CURWENSVILLE PA 16833-6625*

PS Form 3800, August 2006 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

Article Addressed To: *SHARON L. BLOOM
211 W SCHOOL AVE, APT A
CLEARFIELD PA 16830-1664*

Article Number: *7007 2680 0001 1281 1217*

PS Form 3811, February 2004 See Reverse for Instructions

COMPLETE THIS SECTION ON DELIVERY

A. Signature of Addressee: *Sharon L. Bloom*

B. Received by (Printed Name): *Sharon L. Bloom*

C. Date: *08/08/06*

D. If delivery address differs from item 1, enter delivery address below:

E. Service Type: ☒ Certified Mail ☐ Registered Mail ☐ Return Receipt for Merchandise ☐ Restricted Delivery (Extra Fee)

F. If YES, enter delivery address below:

G. If YES, enter delivery address below:

H. If YES, enter delivery address below:

I. If YES, enter delivery address below:

J. If YES, enter delivery address below:

K. If YES, enter delivery address below:

L. If YES, enter delivery address below:

M. If YES, enter delivery address below:

N. If YES, enter delivery address below:

O. If YES, enter delivery address below:

P. If YES, enter delivery address below:

Q. If YES, enter delivery address below:

R. If YES, enter delivery address below:

S. If YES, enter delivery address below:

T. If YES, enter delivery address below:

U. If YES, enter delivery address below:

V. If YES, enter delivery address below:

W. If YES, enter delivery address below:

X. If YES, enter delivery address below:

Y. If YES, enter delivery address below:

Z. If YES, enter delivery address below:

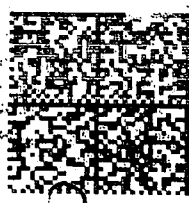
7-5-08
7-10
7-20

RUSSELL H BLOOM JR
11 W SCHOOL AVE, APT A
CLEARFIELD, PA 16830 - 1664

ATTEMPTED UNKNOWN
RETURNED TO SENDER

ALK

US POSTAGE
Mailed From 16365
07/02/2008
\$05.320
049J82037278



7007 2680 0001 1281 1200



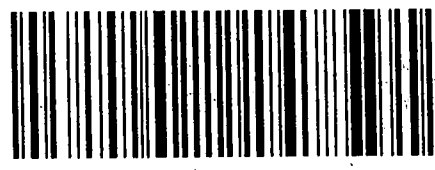
TURN SERVICE REQUESTED

NORTHWEST SAVINGS BANK
Where people make the difference.
100 LIBERTY STREET
P. O. BOX 337
WARREN, PENNSYLVANIA 16365

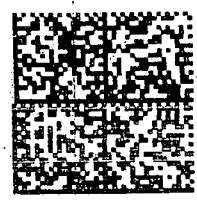
CERTIFIED MAIL



NORTHWEST SAVINGS BANK
Where people make the difference.
100 LIBERTY STREET
P. O. BOX 337
WARREN, PENNSYLVANIA 16365



7007 2680 0001 1281 1194



049J82
\$05.
07/02/
Mailed From
US PO

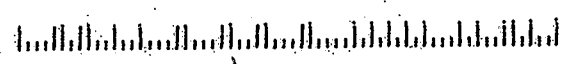
TEMP. - RETURN SERVICE REQUESTED

RUSSELL H BLOOM JR
374 CARBIDE RD
CURWENSVILLE, PA 16833-6625

1st NOTICE 7-5
2nd NOTICE 7-10
RETURNED 7-20

NIXIE 2062 1 12 07/25/08

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD
RETURN TO SENDER



ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

Date: July 2, 2008

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.

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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.

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HOMEOWNER'S NAME(S):	Russell H. Bloom Jr & Sharon L. Bloom
PROPERTY ADDRESS:	374 Carbide Rd Curwensville, PA 16833 - 6625
LOAN ACCT. NO.:	2865002477
ORIGINAL LENDER:	Northwest Savings Bank
CURRENT LENDER/SERVICER:	Northwest Savings Bank

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

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

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

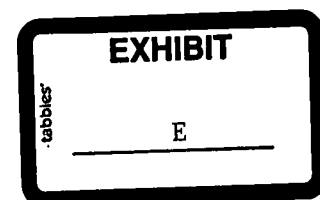
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NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE



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 \$ 1743.66 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:

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Phone Number: 1-800-789-8075
Fax Number: 1-814-728-7740
Contact Person: James Vile

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• 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

PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES

CLEARFIELD COUNTY

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

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827 Water Street, Box 187
Indiana, PA 15701
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FAX (412) 465-5118

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS of Northeastern PA
208 Hamilton Ave, Suite 1
Hamilton Square Plaza
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

7007 2680 0001 1281 1203

U.S. Postal ServiceTM
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For delivery information visit our website at www.usps.com

OFFICIAL USE

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

Sent To: Russell H. Bloom Jr.
Street, Apt. No., or PO Box No.: 211 W. School Ave Apt A
City, State, ZIP+4: CLEARFIELD PA 16830-1664
PS Form 3800, August 2005 See Reverse for Instructions

Postmark
2008
HARRISBURG

7007 2680 0001 1261 1194

U.S. Postal ServiceTM
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Postage \$
Certified Fee \$
Return Receipt Fee (Endorsement Required) \$
Restricted Delivery Fee (Endorsement Required) \$
Total Postage & Fees \$

Sent To: Russell H. Bloom Jr.
Street, Apt. No., or PO Box No.: 374 Carnegie Rd.
City, State, ZIP+4: CURLENSVILLE PA 16833-6625
PS Form 3800, August 2006 See Reverse for Instructions

Postmark
2008
HARRISBURG

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)
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OFFICIAL USE

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

Sent To: SHARON L. Bloom
Street, Apt. No., or PO Box No.: 211 W. School Ave Apt A
City, State, ZIP+4: CLEARFIELD PA 16830-1664
PS Form 3800, August 2005 See Reverse for Instructions

Postmark
2008
HARRISBURG

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)
For delivery information visit our website at www.usps.com

OFFICIAL USE

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

Sent To: SHARON L. Bloom
Street, Apt. No., or PO Box No.: 374 Carnegie Rd.
City, State, ZIP+4: CURLENSVILLE PA 16833-6625
PS Form 3800, August 2005 See Reverse for Instructions

Postmark
2008
HARRISBURG

SENDER: COMPLETE THIS SECTION

1. Article Number (Transfer from service label) 7007 2680 0001 1281 1217
PS Form 3811, February 2004 Domestic Return Receipt

2. Article Addressed to:
SHARON L. BLOOM
211 W SCHOOL AVE., APT A
CLEARFIELD, PA 16830-1664

3. Service Type
☒ Certified Mail
☐ Registered Mail
☐ Insured Mail
☐ C.O.D.
☐ Restricted Delivery (Extra Fee)
☐ Yes

4. 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.

COMPLETE THIS SECTION ON DELIVERY

A. Signature
Sharon L. Bloom
B. Received by (Printed Name)
Sharon L. Bloom
C. Title
D. Is delivery address different from item 2? (If YES, enter delivery address below.)
E. Agent
F. Agent Address
G. Agent City, State, ZIP+4
H. Agent Phone
I. Agent Fax
J. Agent Email
K. Agent Website
L. Agent Other
M. Agent Signature
N. Agent Title
O. Agent Address
P. Agent City, State, ZIP+4
Q. Agent Phone
R. Agent Fax
S. Agent Email
T. Agent Website
U. Agent Other

Postmark
2008
HARRISBURG

1 6630+1664

ATTEMPTED UNKNOWN
RETURNED TO SENDER
RUSSELL H BLOOM JR
11 W SCHOOL AVE., APT A
CLEARFIELD, PA 16830 - 1664

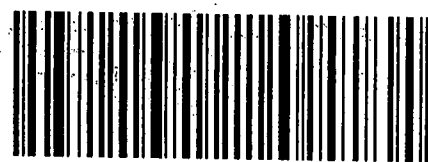
AKK

7-5-08
7-10
7-20

US POSTAGE
Mailed From 16365
07/02/2008
\$05.320
049J82037278



7007 2680 0001 1281 1200



NORTHWEST
SAVINGS BANK
Where people make the difference.
100 LIBERTY STREET
P. O. BOX 337
WARREN, PENNSYLVANIA 16365

TURN SERVICE REQUESTED

CERTIFIED MAIL

CERTIFIED MAIL



**NORTHWEST
SAVINGS BANK**
Where people make the difference.
100 LIBERTY STREET
P. O. BOX 337
WARREN, PENNSYLVANIA 16365

TEMP. - RETURN SERVICE REQUESTED



7007 2680 0001 1281 1194



usps.com

049J820
\$05.
07/02/08
Mailed From
US PS

RUSSELL H BLOOM JR
374 CARBIDE RD
CURWENSVILLE, PA 16833-6625

1st NOTICE 7-5
2nd NOTICE 7-10
RETURNED 7-20

NIXIE 2062 1 12 07/25/08

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD
RETURN TO SENDER



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1982-CD

NORTHWEST SAVINGS BANK, successor -in-interest to CSB BANK

vs

SERVICE # 1 OF 2

RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: ASAP HEARING: PAGE: 104843

DEFENDANT: RUSSELL HARRY BLOOM, JR.

ADDRESS: 374 CARBIDE ROAD
CURWENSVILLE, PA 16833

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/PIC

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS 11-17-08 - 9:36 a.m. - House empty - (Windows broken & Boarded up.

SHERIFF'S RETURN

NOW, _____ AT _____ AM / PM **SERVED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE ON RUSSELL HARRY BLOOM, JR., 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 RUSSELL HARRY BLOOM, JR.

AT (ADDRESS) _____

NOW 11-17-08 AT 9:48 AM PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO RUSSELL HARRY BLOOM, JR.

REASON UNABLE TO LOCATE House Empty - Doors & Windows Boarded.

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Dominic L. Morgillo
Deputy Signature

Dominic L. Morgillo
Print Deputy Name

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

: CASE NO. 08-1982-CD
:
: CIVIL DIVISION
:
: TYPE OF PLEADING:
: **COMPLAINT IN MORTGAGE**
: **FORECLOSURE**
:
: FILED ON BEHALF OF: Plaintiff,
: Northwest Savings Bank
:
: COUNSEL OF RECORD FOR THIS PARTY:
: Kurt L. Sundberg, Esq.
: Marsh Spaeder Baur Spaeder & Schaaf, LLP
: 300 State Street, Suite 300
: Erie, Pennsylvania 16507
: (814) 456-5301

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

OCT 16 2008

Attest.



William A. Baur
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

CIVIL ACTION - LAW

NO.

TO: Sharon Lynn Bloom
374 Carbide Road
Curwensville, PA 16833

NOTICE

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THIS COMPLAINT AND NOTICE ARE SERVED, BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND A JUDGMENT MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR ANY MONEY CLAIMED IN THE COMPLAINT OR FOR ANY OTHER CLAIM OR RELIEF REQUESTED BY THE PLAINTIFF. YOU MAY LOSE MONEY OR PROPERTY OR OTHER RIGHTS IMPORTANT TO YOU.

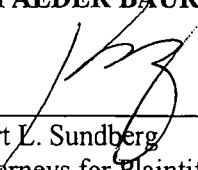
YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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

David S. Meholick, Court Administrator
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830
(814) 765-2641, Ext. 5982

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By


Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

:
:
:
:
: CIVIL ACTION - LAW
:
:
:
: NO.

COMPLAINT IN MORTGAGE FORECLOSURE

AND NOW, comes the plaintiff, Northwest Savings Bank, by its attorneys, Marsh Spaeder Baur Spaeder & Schaaf, LLP, and files the following Complaint in Mortgage Foreclosure and avers as follows:

1. The plaintiff is Northwest Savings Bank, a bank organized under the laws of the Commonwealth of Pennsylvania with its principal offices situate at 100 Liberty Street, Warren, Pennsylvania 16365 (hereinafter referred to as "MORTGAGEE"). Northwest Savings Bank acquired CSB Bank and therefore is successor-in-interest to CSB Bank.

2. The defendant, Russell Harry Bloom, Jr., is an adult individual who resides at 374 Carbide Road, Curwensville, Pennsylvania 16833. The defendant, Sharon Lynn Bloom, is an adult individual who resides at 374 Carbide Road, Curwensville, Pennsylvania 16833. The defendants, Russell Harry Bloom, Jr. and Sharon Lynn Bloom, are hereinafter jointly and severally referred to as the "MORTGAGORS."

3. At all times material to MORTGAGEE's cause of action, the MORTGAGORS have been the owners of a parcel of land and building situate in the Township of Pike, County of Clearfield, and Commonwealth of Pennsylvania, described as follows:

All that certain parcel or piece of ground situate in Bloomington, Township of Pike, County of Clearfield, Commonwealth of Pennsylvania, bounded and described as follows:

Beginning at an iron pin in center of Highway No. L.R. 17094, at the original location of the S.W. corner of larger tract now or formerly of Walter and Jean Elensky (9.83 acre tract) as allowed by Deed Book 610, page 154, and legal assignments; thence from said found iron pin South 82 degrees 27 minutes 13 seconds East 16.50 feet to a point in the right-of-way of L.R. 17094 on corner of lot now or formerly of Esther Brown; thence by same and further on by land now or formerly of Donald Durandetta, South 82 degrees 27 minutes 13 seconds East 210.70 feet to an iron pipe; thence by other lands now or formerly of Walter Elensky, Jr. and Jean A. Elensky North 7 degrees 39 minutes 29 seconds East 255.93 feet to an iron pipe; thence still by same North 76 degrees 30 minutes 26 seconds West 212.82 feet to a 6 inch square wood post on right-of-way of L.R. 17094; thence by said East right-of-way South 7 degrees 26 minutes 53 seconds West 277.98 feet to the place of beginning.

Containing 1.2943 acres by calculation as shown on survey map prepared by Fred H. Shuss, P.E., dated May 24, 1988.

Being commonly known as 374 Carbide Road, Curwensville, Pennsylvania and bearing Tax Map No. 126-111-000-00126.

Being the same premises conveyed to Russell Harry Bloom, Jr. and Sharon Lynn Bloom, husband and wife, by deed of Russell H. Bloom, Sr., single, dated May 21, 1998, and recorded in the Office of the Recorder of Deeds in Volume 1934, page 572.

(hereinafter referred to as the "Property"). A true and correct copy of said Deed is attached hereto, is incorporated herein by reference, and has been marked EXHIBIT "A."

4. On March 5, 2003, in consideration of the loan of \$30,000.00 made by MORTGAGEE to MORTGAGORS, the MORTGAGORS executed and delivered to MORTGAGEE a Note secured by a Mortgage on the Property above described in the principal amount of \$30,000.00, obligating the MORTGAGORS to pay the sum of \$297.63 per month, which payments were due on or before the first (1st) day of each month, with interest on the unpaid principal balance from the date of said Note, until paid, at the rate of 8.625% per annum.

A true and correct copy of the said Note is attached hereto, is incorporated herein by reference, and has been marked EXHIBIT "B." Said Mortgage is recorded in the office of the Recorder of Deeds of Clearfield County, Pennsylvania, as Instrument No. 200303612, and a true and correct copy of said Mortgage is attached hereto, is incorporated herein by reference, and has been marked EXHIBIT "C."

5. Pursuant to the terms of said Mortgage above recited and its accompanying Note, failure to make a monthly payment when due constitutes a default. The MORTGAGORS have defaulted in their required monthly payments by failing and refusing to pay the MORTGAGEE the required monthly payments of principal and interest for the months of April through September of 2008. The last monthly payment was applied to March of 2008, and the total delinquency amounts to six (6) months. The MORTGAGEE has made repeated demands on the MORTGAGORS to pay said monthly payments, but without success.

6. As of September 16, 2008, the total arrearages due and owing the MORTGAGEE is \$2,593.00. As of the anticipated Sheriff's Sale date, the amount due the MORTGAGEE will be:

Principal Balance	\$24,858.90
Negative Escrow	94.69
Interest to 01/23/09, anticipated date of Sheriff's Sale	2,036.60
Late charges to 01/23/09, anticipated date of Sheriff's Sale	193.78
Collection Fee	<u>2,500.00</u>
TOTAL	\$29,683.97

Plus all costs of any kind or nature.

7. MORTGAGEE certifies that notice of intention to foreclose was given to MORTGAGORS by MORTGAGEE pursuant to Section 403 of Act No. 6 of the General Assembly of the Commonwealth of Pennsylvania. True and correct copies of said Notices of Intention to Foreclose sent to MORTGAGORS and certified mail receipts and domestic return

receipts showing mailing and receipt or nonreceipt by the MORTGAGORS of said Notice are attached hereto, are incorporated herein by reference, and have been marked EXHIBIT "D."

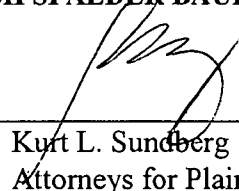
8. MORTGAGEE has given the MORTGAGORS notice pursuant to Section 1680.403c of Article IV-C of the Pennsylvania Housing Finance Agency Law, known as the Pennsylvania Homeowner's Emergency Mortgage Assistance Act. True and correct copies of said Notices sent to MORTGAGORS and certified mail receipts and domestic return receipts showing mailing and receipt or nonreceipt by the MORTGAGORS of said Notices are attached hereto, are incorporated herein by reference, and have been marked EXHIBIT "E." Neither of the MORTGAGORS has met with MORTGAGEE or an approved consumer credit counseling agency within thirty-three (33) days after the postmark date of said Notices.

WHEREFORE, plaintiff demands judgment against the defendants in the amount of \$29,683.97, plus costs of suit, Sheriff's Sale and foreclosure and sale of the mortgaged Property.

Respectfully submitted,

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____

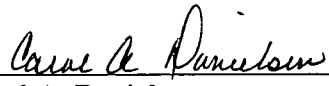

Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

Exhibits Attached:

- "A" Deed
- "B" Note
- "C" Mortgage
- "D" Notice of Intention to Foreclose Mortgage, together with Certified Mail Receipts and Domestic Return Receipts
- "E" Notice Under Homeowner's Emergency Mortgage Assistance Act, together with Certified Mail Receipts and Domestic Return Receipts

VERIFICATION

I, Carol A. Danielson, Collections Specialist for Northwest Savings Bank, hereby verify that the facts contained in the within Complaint in Mortgage Foreclosure are true and correct to the best of my knowledge, information and belief. This statement is made subject to the penalties of 18 Pa.C.S.A. § 4904 relating to unsworn falsification to authorities and is given pursuant to the provisions for verification of pleadings as defined and provided for in Rule 1024 of the Pennsylvania Rules of Civil Procedure.



Carol A. Danielson
Collections Specialist
Northwest Savings Bank

va 1974-572

THIS DEED

MADE this 21st. day of May in the year nineteen hundred and ninety-eight (1998)

BETWEEN RUSSELL H. BLOOM, SR., single, of R.D. 1, Curwensville, Clearfield County, Pennsylvania, Party of the First Part, GRANTOR

AND

RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM, husband and wife, of R.D. 1, Curwensville, Clearfield County, Pennsylvania, as tenants by entireties, Parties of the Second Part, GRANTEES

WITNESSETH, that in consideration of One Dollar (\$1.00) in hand paid, the receipt whereof is hereby acknowledged, the said Grantor does hereby grant and convey to the said Grantees, their heirs and assigns,

ALL that certain parcel or piece of ground situate in Bloomington, Township of Pike, County of Clearfield, State of Pennsylvania, bounded and described as follows:

BEGINNING at an iron pin in center of Highway No. L.R. 17094, at the original location of the S.W. corner of larger tract of Walter and Jean Elensky (9.83 acre tract), as allowed by Deed Book 610, Page 154, and legal assignments; thence from said found iron pin South 82 degrees 27 minutes 13 seconds East 16.50 feet to a point in the right-of-way of L.R. 17094 on corner of lot of Esther Brown; thence by same and further on by Donald Durandetta South 82 degrees 27 minutes 13 seconds East 210.70 feet to an iron pipe; thence by other lands of Walter Elensky, Jr. and Jean A. Elensky North 7 degrees 39 minutes 29 seconds East 255.93 feet to an iron pipe; thence still by same North 76 degrees 30 minutes 26 seconds West 212.82 feet to a 6 inch square

THOMAS F. MORGAN
ATTORNEY AT LAW
CLEARFIELD, PA.

EXHIBIT

A

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wood post on right-of-way of L.R. 17094; thence by said East right-of-way South 7 degrees 26 minutes 53 seconds West 277.98 feet to the place of beginning.

CONTAINING 1.2943 acres by calculation as shown on survey map prepared by Fred H. Shuss, P.E. dated May 24, 1988.

BRING the same premises as was conveyed by Russell Harry Bloom, Jr. and Sharon Lynn Bloom to the Grantor herein by a deed dated January 22, 1992 recorded January 23, 1992 in Volume 1439 Page 69.

Being identified in the Office of Mapping and Assessment as No. 126-III-126.

EXCEPTING AND RESERVING, therefrom, such minerals and mineral rights as do not belong to the Grantor.

ALSO EXCEPTING AND RESERVING all the oil or gas in, under or upon the premises described herein, together with any and all rights necessary or convenient to produce, store or transport the same.

For the purpose of complying with the act of July 17, 1957, P.L. 1984, 52 P.S. Supp. 155, as amended, of the General Assembly of Pennsylvania, and for no other purpose, there is incorporated herein the following notice:

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND. THE INCLUSION OF THE NOTICE DOES NOT ENLARGE, RESTRICT OR MODIFY ANY LEGAL RIGHTS OR ESTATES OTHERWISE GRANTED, TRANSFERRED, EXCEPTED OR RESERVED BY THIS INSTRUMENT.

NOTICE

In accordance with the provisions of "The Bituminous Mine Subsidence and Land Conservation Act of 1966" I/we, the undersigned grantee/grantees, hereby certify that I/we know and understand that I/we may not be obtaining the right of protection against subsidence resulting from coal mining operations and that the purchased property may be protected from damage due to mine subsidence by a private contract with the owners of the economic interest in the coal. I/we further certify that this certification is in a color contrasting with that in the deed proper and is printed in twelve point type preceded by the word "notice" printed in twenty-four point type.

Witness:

This _____ day of _____

THOMAS P. MORSE
ATTORNEY AT LAW
CLEVELAND, PA

VOL 1934 PAGE 574

And the said Grantor does hereby warrant specially the property hereby conveyed.

IN WITNESS WHEREOF, said Grantor has hereunto set his hand and seal the day and year first above written.

Sealed and delivered
in the presence of:

[Signature]

Russell H. Bloom, Sr.
Russell H. Bloom, Sr.

CERTIFICATE OF RESIDENCE

I hereby certify that the precise residence of the Grantees herein is as follows:

R.R. 1, Box 152
Curwensville, PA 16833

Thomas F. Moran
Attorney or Agent for Grantees

THIS IS A CONVEYANCE FROM FATHER TO SON AND DAUGHTER-IN-LAW AND THEREFORE NO TRANSFER TAX IS DUE.

THOMAS F. MORAN
ATTORNEY AT LAW
CURWENSVILLE, PA

VOL 1974 PAGE 575

STATE OF PENNSYLVANIA:
COUNTY OF CLEARFIELD, SS:

On this, the 21st day of May, 1998, before me the undersigned officer, personally appeared Russell H. Bloom, Sr., known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I have set my hand and seal.

Anne L. Morgan
NOTARIAL SEAL
ANNE L. MORGAN, Notary Public
Clearfield, Clearfield County, Pa.
My Commission Expires Feb. 11, 1999

CLEARFIELD COUNTY
ENTERED OF RECORD
TIME 9:26 5-26-98
BY *[Signature]*
PES
Karen L. Stark, Recorder

THIS INSTRUMENT WAS
RECORDED IN THE RECORDER'S OFFICE OF
CLEARFIELD COUNTY, PENNSYLVANIA.



Karen L. Stark
Karen L. Stark
Recorder of Deeds

THOMAS P. MORGAN
ATTORNEY AT LAW
CLEARFIELD, PA

Entered of Record 5-26-98 9:15 Karen L. Stark, Recorder

NOTE

March 5, 2003

[Date]

Clearfield

[City]

PA

[State]

R. R. 1, Box 152, Curwensville, PA 16833

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 30,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is CSB Bank

I will make all payments under this Note in the form of cash, check or money order.

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

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.625 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on May 1, 2003. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on April 1, 2018, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at P. O. Box 29, Curwensville, PA 16833-0029

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

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 297.63

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

VMP -5N (0005)

Form 3200 1/01

VMP MORTGAGE FORMS - (800)521-7291

Page 1 of 3

Printed on Recycled Paper

Initials: RAB

SLB

EXHIBIT

B

EXHIBIT



5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. GIVING OF NOTICES

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

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

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

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

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

Patricia M. Myers (Seal)
Witness
to full
-Borrower

Russell Harry Bloom Jr (Seal)
Harry Russell Bloom, Jr -Borrower

____ (Seal)
-Borrower

Sharon Lynn Bloom (Seal)
Sharon Lynn Bloom -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

[Sign Original Only]

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

Date: July 2, 2008

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 an attorney in your area. The local bar association may be able to help you find a lawyer.

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

HOMEOWNER'S NAME(S):	Russell H. Bloom Jr & Sharon L. Bloom
PROPERTY ADDRESS:	374 Carbide Rd Curwensville, PA 16833 - 6625
LOAN ACCT. NO.:	2865002477
ORIGINAL LENDER:	Northwest Savings Bank
CURRENT LENDER/SERVICER:	Northwest Savings Bank

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

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

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

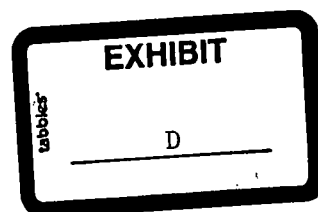
CONSUMER CREDIT COUNSELING AGENCIES—If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit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

APPLICATION FOR MORTGAGE ASSISTANCE—Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, 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



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 \$ 1743.66 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:

Northwest Savings Bank
P.O. Box 337, 100 Liberty St.
Warren, Pa. 16365

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 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 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.

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 4 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: Northwest Savings Bank
Address: P.O. Box 337, 100 Liberty St.
Warren, Pa. 16365
Phone Number: 1-800-789-8075
Fax Number: 1-814-728-7740
Contact Person: James Vile

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

ASSUMPTION OF MORTGAGE—You ☐ may or ☒ may not (CHECK ONE) sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale 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

PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES

CLEARFIELD COUNTY

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

Indiana Co. Comm Action Progm
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS of Northeastern PA
208 Hamilton Ave, Suite 1
Hamilton Square Plaza
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

7007 2650 0001 1261 1201

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$
Certified Fee	\$
Return Receipt Fee (Endorsement Required)	\$
Restricted Delivery Fee (Endorsement Required)	\$
Total Postage & Fees	\$
Postmark 2008 FEB 21 CLEARFIELD, PA	
Sent To Russell H Bloom Jr Street, Apt. No., or PO Box No. 211 W School Ave Apt A City, State, ZIP+4 [®] CLEARFIELD, PA 16830-1664 PS Form 3800, August 2005 See Reverse for Instructions	

7007 2680 0001 1261 1194

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$
Certified Fee	\$
Return Receipt Fee (Endorsement Required)	\$
Restricted Delivery Fee (Endorsement Required)	\$
Total Postage & Fees	\$
Postmark 2008 FEB 21 CLEARFIELD, PA	
Sent To Russell H Bloom Jr Street, Apt. No., or PO Box No. 374 Carnegie Rd City, State, ZIP+4 [®] CURTISVILLE, PA 16833-6625 PS Form 3800, August 2005 See Reverse for Instructions	

2007 1221 1221 1000 0992 2002

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$
Certified Fee	\$
Return Receipt Fee (Endorsement Required)	\$
Restricted Delivery Fee (Endorsement Required)	\$
Total Postage & Fees	\$
Postmark 2008 FEB 21 CLEARFIELD, PA	
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2007 1221 1221 1000 0992 2002

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OFFICIAL USE	
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Total Postage & Fees	\$
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Sent To SHARON L. Bloom Street, Apt. No., or PO Box No. 374 Carnegie Rd City, State, ZIP+4 [®] CURTISVILLE, PA 16833-6625 PS Form 3800, August 2005 See Reverse for Instructions	

SENDER: COMPLETE THIS SECTION	
<p>1. Article Addressed to:</p> <p>SHARON L BLOOM 211 W SCHOOL AVE., APT A CLEARFIELD, PA 16830-1664</p>	
<p>2. Article Number</p> <p>7007 2680 0001 1261 1217</p> <p>PS Form 3811, February 2004 Domestic Return Receipt</p>	
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered Mail <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>5. Signature</p> <p>Sharon L Bloom</p> <p>6. Received by (Printed Name) Sharon L Bloom</p> <p>7. Date Received 2/21/08</p> <p>8. Is delivery address different from item 1? <input type="checkbox"/> Yes</p> <p>9. If Yes, enter delivery address below:</p>	
<p>COMPLETE THIS SECTION ON DELIVERY</p> <p>10. Signature of Agent</p> <p>11. Date of Delivery</p> <p>12. City, State, ZIP+4[®]</p> <p>13. Postmark</p>	

THE UNIVERSITY OF CHICAGO

RUSSELL H BLOOM JR
211 W SCHOOL AVE., APT A
CLEARFIELD, PA 16830 - 1664

AMK

002T T82T T000 0892 2002

Where people make the difference.

049J82037278

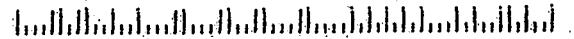
**CERTIFIED MAIL**

TEMP. - RETURN SERVICE REQUESTED

1st NOTICE.
2nd NOTICE
RETURNED.

7-5 ✓
~~7-10~~
~~7-30~~

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD
RETURN TO SENDER



ACT 91 NOTICE

Date: July 2, 2008

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 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).

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HOMEOWNER'S NAME(S):	Russell H. Bloom Jr & Sharon L. Bloom
PROPERTY ADDRESS:	374 Carbide Rd Curwensville, PA 16833 - 6625
LOAN ACCT. NO.:	2865002477
ORIGINAL LENDER:	Northwest Savings Bank
CURRENT LENDER/SERVICER:	Northwest Savings Bank

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

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

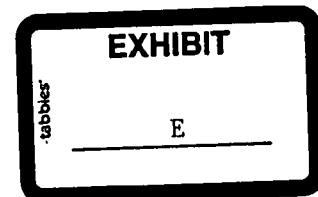
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YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.

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P.O. Box 337, 100 Liberty St.
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Address: P.O. Box 337, 100 Liberty St.
Warren, Pa. 16365
Phone Number: 1-800-789-8075
Fax Number: 1-814-728-7740
Contact Person: James Vile

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• 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

PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES

CLEARFIELD COUNTY

Keystone Economic Development Corporation
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Indiana Co. Comm Action Progm
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Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS of Northeastern PA
208 Hamilton Ave, Suite 1
Hamilton Square Plaza
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

7007 2680 0001 1281 1200

U.S. Postal ServiceTM
CERTIFIED MAIL[®] RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

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

Sent To: Russell A Bloom Jr
Street, Apt. No., or PO Box No.: 211 W School Ave Apt A
City, State, ZIP+4: Clearfield PA 16830-1664

PS Form 3800, August 2006 See Reverse for Instructions

7007 2680 0001 1281 1194

U.S. Postal ServiceTM
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OFFICIAL USE

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

Sent To: Russell A Bloom Jr
Street, Apt. No., or PO Box No.: 374 Curwensville Rd
City, State, ZIP+4: Curwensville PA 16833-6625

PS Form 3800, August 2006 See Reverse for Instructions

U.S. Postal ServiceTM
CERTIFIED MAIL[®] RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

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

Sent To: SHARON L. BLOOM
Street, Apt. No., or PO Box No.: 211 W School Ave Apt A
City, State, ZIP+4: Clearfield PA 16830-1664

PS Form 3800, August 2006 See Reverse for Instructions

U.S. Postal ServiceTM
CERTIFIED MAIL[®] RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

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

Sent To: SHARON L. BLOOM
Street, Apt. No., or PO Box No.: 374 Curwensville Rd
City, State, ZIP+4: Curwensville PA 16833-6625

PS Form 3800, August 2006 See Reverse for Instructions

2. Article Number (Required from sender)

7007 2680 0001 1281 1217

PS Form 3811, February 2004 Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

1. Article addressed to:
SHARON L. BLOOM
211 W SCHOOL AVE, APT A
CLEARFIELD, PA 16830-1664

3. Service Type
☒ Certified Mail
☐ Registered
☐ Return Receipt for Merchandise
☐ Insured Mail
☐ C.O.D.
☐ Restricted Delivery (Extra Fee)
☐ Yes

COMPLETE THIS SECTION ON DELIVERY

A. Signature
Sharon L. Bloom
B. Agent
C. Date of Delivery
D. Is delivery address different from item 1? ☐ Yes ☒ No
If "Yes", enter delivery address below:

2007 08 21 10:00 AM

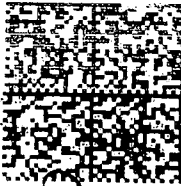
2007 08 21 10:00 AM

[Illegible handwritten notes]

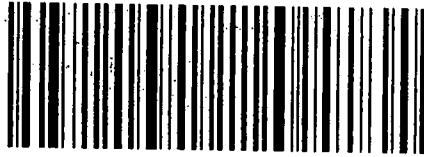
RUSSELL H BLOOM JR
211 W SCHOOL AVE., APT A
CLEARFIELD, PA 16830 - 1664

ANK

neopost



002T T82T T000 0892 2002



TURN SERVICE REQUESTED

What people make the difference.

NORTHWEST
SAVINGS BANK

CERTIFIED MAIL

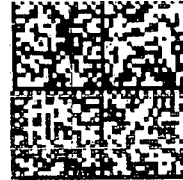
CERTIFIED MAIL™



WARREN, PENNSYLVANIA 16365



7007 2680 0001 1281 1194



2509030

Mailed From
US POE

TEMP. - RETURN SERVICE REQUESTED

RUSSELL H BLOOM JR
374 CARBIDE RD
CURWENSVILLE, PA 16833-6625

1st NOTICE
2nd NOTICE
RETURNED

7-5 ✓
~~7-10~~
~~7-50~~

NIXIE 2062 1 12 07/25/08

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD
RETURN TO SENDER



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1982-CD

NORTHWEST SAVINGS BANK, successor -in-interest to CSB BANK

vs

SERVICE # 2 OF 2

RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: ASAP HEARING: PAGE: 104843

DEFENDANT: SHARON LYNN BLOOM
ADDRESS: 374 CARBIDE ROAD
CURWENSVILLE, PA 16833

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/PIC

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS 11-17-08 9:36 AM House Empty - Windows & doors boarded -

SHERIFF'S RETURN

NOW, _____ AT _____ AM / PM **SERVED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE ON SHARON LYNN BLOOM, 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 SHARON LYNN BLOOM

AT (ADDRESS) _____

NOW 11-17-08 AT 9:48 AM PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO SHARON LYNN BLOOM

REASON UNABLE TO LOCATE House Empty - Doors & windows Boarded

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Dominic L Morsicco
Deputy Signature

Dominic L Morsicco
Print Deputy Name

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

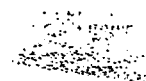
RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

: CASE NO. 08-1982-CD
:
: CIVIL DIVISION
:
: TYPE OF PLEADING:
: **COMPLAINT IN MORTGAGE**
: **FORECLOSURE**
:
: FILED ON BEHALF OF: Plaintiff,
: Northwest Savings Bank
:
: COUNSEL OF RECORD FOR THIS PARTY:
: Kurt L. Sundberg, Esq.
: Marsh Spaeder Baur Spaeder & Schaaf, LLP
: 300 State Street, Suite 300
: Erie, Pennsylvania 16507
: (814) 456-5301

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

OCT 16 2008

Attest.



William L. Shaw
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

CIVIL ACTION - LAW

NO.

TO: Russell Harry Bloom, Jr.
374 Carbide Road
Curwensville, PA 16833

NOTICE

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THIS COMPLAINT AND NOTICE ARE SERVED, BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND A JUDGMENT MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR ANY MONEY CLAIMED IN THE COMPLAINT OR FOR ANY OTHER CLAIM OR RELIEF REQUESTED BY THE PLAINTIFF. YOU MAY LOSE MONEY OR PROPERTY OR OTHER RIGHTS IMPORTANT TO YOU.

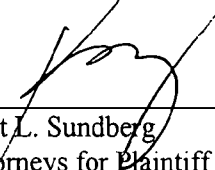
YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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

David S. Meholick, Court Administrator
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830
(814) 765-2641, Ext. 5982

MARSH SPAEDER-BAUR SPAEDER & SCHAAF, LLP

By _____


Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

:
:
:
:
:
:
:
:
:
:

CIVIL ACTION - LAW

NO.

COMPLAINT IN MORTGAGE FORECLOSURE

AND NOW, comes the plaintiff, Northwest Savings Bank, by its attorneys, Marsh Spaeder Baur Spaeder & Schaaf, LLP, and files the following Complaint in Mortgage Foreclosure and avers as follows:

1. The plaintiff is Northwest Savings Bank, a bank organized under the laws of the Commonwealth of Pennsylvania with its principal offices situate at 100 Liberty Street, Warren, Pennsylvania 16365 (hereinafter referred to as "MORTGAGEE"). Northwest Savings Bank acquired CSB Bank and therefore is successor-in-interest to CSB Bank.

2. The defendant, Russell Harry Bloom, Jr., is an adult individual who resides at 374 Carbide Road, Curwensville, Pennsylvania 16833. The defendant, Sharon Lynn Bloom, is an adult individual who resides at 374 Carbide Road, Curwensville, Pennsylvania 16833. The defendants, Russell Harry Bloom, Jr. and Sharon Lynn Bloom, are hereinafter jointly and severally referred to as the "MORTGAGORS."

3. At all times material to MORTGAGEE's cause of action, the MORTGAGORS have been the owners of a parcel of land and building situate in the Township of Pike, County of Clearfield, and Commonwealth of Pennsylvania, described as follows:

All that certain parcel or piece of ground situate in Bloomington, Township of Pike, County of Clearfield, Commonwealth of Pennsylvania, bounded and described as follows:

Beginning at an iron pin in center of Highway No. L.R. 17094, at the original location of the S.W. corner of larger tract now or formerly of Walter and Jean Elensky (9.83 acre tract) as allowed by Deed Book 610, page 154, and legal assignments; thence from said found iron pin South 82 degrees 27 minutes 13 seconds East 16.50 feet to a point in the right-of-way of L.R. 17094 on corner of lot now or formerly of Esther Brown; thence by same and further on by land now or formerly of Donald Durandetta, South 82 degrees 27 minutes 13 seconds East 210.70 feet to an iron pipe; thence by other lands now or formerly of Walter Elensky, Jr. and Jean A. Elensky North 7 degrees 39 minutes 29 seconds East 255.93 feet to an iron pipe; thence still by same North 76 degrees 30 minutes 26 seconds West 212.82 feet to a 6 inch square wood post on right-of-way of L.R. 17094; thence by said East right-of-way South 7 degrees 26 minutes 53 seconds West 277.98 feet to the place of beginning.

Containing 1.2943 acres by calculation as shown on survey map prepared by Fred H. Shuss, P.E., dated May 24, 1988.

Being commonly known as 374 Carbide Road, Curwensville, Pennsylvania and bearing Tax Map No. 126-111-000-00126.

Being the same premises conveyed to Russell Harry Bloom, Jr. and Sharon Lynn Bloom, husband and wife, by deed of Russell H. Bloom, Sr., single, dated May 21, 1998, and recorded in the Office of the Recorder of Deeds in Volume 1934, page 572.

(hereinafter referred to as the "Property"). A true and correct copy of said Deed is attached hereto, is incorporated herein by reference, and has been marked EXHIBIT "A."

4. On March 5, 2003, in consideration of the loan of \$30,000.00 made by MORTGAGEE to MORTGAGORS, the MORTGAGORS executed and delivered to MORTGAGEE a Note secured by a Mortgage on the Property above described in the principal amount of \$30,000.00, obligating the MORTGAGORS to pay the sum of \$297.63 per month, which payments were due on or before the first (1st) day of each month, with interest on the unpaid principal balance from the date of said Note, until paid, at the rate of 8.625% per annum.

A true and correct copy of the said Note is attached hereto, is incorporated herein by reference, and has been marked EXHIBIT "B." Said Mortgage is recorded in the office of the Recorder of Deeds of Clearfield County, Pennsylvania, as Instrument No. 200303612, and a true and correct copy of said Mortgage is attached hereto, is incorporated herein by reference, and has been marked EXHIBIT "C."

5. Pursuant to the terms of said Mortgage above recited and its accompanying Note, failure to make a monthly payment when due constitutes a default. The MORTGAGORS have defaulted in their required monthly payments by failing and refusing to pay the MORTGAGEE the required monthly payments of principal and interest for the months of April through September of 2008. The last monthly payment was applied to March of 2008, and the total delinquency amounts to six (6) months. The MORTGAGEE has made repeated demands on the MORTGAGORS to pay said monthly payments, but without success.

6. As of September 16, 2008, the total arrearages due and owing the MORTGAGEE is \$2,593.00. As of the anticipated Sheriff's Sale date, the amount due the MORTGAGEE will be:

Principal Balance	\$24,858.90
Negative Escrow	94.69
Interest to 01/23/09, anticipated date of Sheriff's Sale	2,036.60
Late charges to 01/23/09, anticipated date of Sheriff's Sale	193.78
Collection Fee	<u>2,500.00</u>
TOTAL	\$29,683.97

Plus all costs of any kind or nature.

7. MORTGAGEE certifies that notice of intention to foreclose was given to MORTGAGORS by MORTGAGEE pursuant to Section 403 of Act No. 6 of the General Assembly of the Commonwealth of Pennsylvania. True and correct copies of said Notices of Intention to Foreclose sent to MORTGAGORS and certified mail receipts and domestic return

receipts showing mailing and receipt or nonreceipt by the MORTGAGORS of said Notice are attached hereto, are incorporated herein by reference, and have been marked EXHIBIT "D."

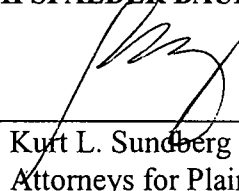
8. MORTGAGEE has given the MORTGAGORS notice pursuant to Section 1680.403c of Article IV-C of the Pennsylvania Housing Finance Agency Law, known as the Pennsylvania Homeowner's Emergency Mortgage Assistance Act. True and correct copies of said Notices sent to MORTGAGORS and certified mail receipts and domestic return receipts showing mailing and receipt or nonreceipt by the MORTGAGORS of said Notices are attached hereto, are incorporated herein by reference, and have been marked EXHIBIT "E." Neither of the MORTGAGORS has met with MORTGAGEE or an approved consumer credit counseling agency within thirty-three (33) days after the postmark date of said Notices.

WHEREFORE, plaintiff demands judgment against the defendants in the amount of \$29,683.97, plus costs of suit, Sheriff's Sale and foreclosure and sale of the mortgaged Property.

Respectfully submitted,

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By




Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

Exhibits Attached:

- "A" Deed
- "B" Note
- "C" Mortgage
- "D" Notice of Intention to Foreclose Mortgage, together with Certified Mail Receipts and Domestic Return Receipts
- "E" Notice Under Homeowner's Emergency Mortgage Assistance Act, together with Certified Mail Receipts and Domestic Return Receipts

VERIFICATION

I, Carol A. Danielson, Collections Specialist for Northwest Savings Bank, hereby verify that the facts contained in the within Complaint in Mortgage Foreclosure are true and correct to the best of my knowledge, information and belief. This statement is made subject to the penalties of 18 Pa.C.S.A. § 4904 relating to unsworn falsification to authorities and is given pursuant to the provisions for verification of pleadings as defined and provided for in Rule 1024 of the Pennsylvania Rules of Civil Procedure.



Carol A. Danielson
Collections Specialist
Northwest Savings Bank

va 1874-572

THIS DEED

MADE this 21st. day of May in the year nineteen hundred and ninety-eight (1998)

BETWEEN RUSSELL H. BLOOM, SR., single, of R.D. 1, Curwensville, Clearfield County, Pennsylvania, Party of the First Part, GRANTOR

AND

RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM, husband and wife, of R.D. 1, Curwensville, Clearfield County, Pennsylvania, as tenants by entireties, Parties of the Second Part, GRANTEES

WITNESSETH, that in consideration of One Dollar (\$1.00) in hand paid, the receipt whereof is hereby acknowledged, the said Grantor does hereby grant and convey to the said Grantees, their heirs and assigns,

ALL that certain parcel or piece of ground situate in Bloomington, Township of Pike, County of Clearfield, State of Pennsylvania, bounded and described as follows:

BEGINNING at an iron pin in center of Highway No. L.R. 17094 at the original location of the S.W. corner of larger tract of Walter and Jean Elensky (9.83 acre tract), as allowed by Deed Book 610, Page 154, and legal assignments; thence from said found iron pin South 82 degrees 27 minutes 13 seconds East 16.50 feet to a point in the right-of-way of L.R. 17094 on corner of lot of Esther Brown; thence by same and further on by Donald Durandetta South 82 degrees 27 minutes 13 seconds East 210.70 feet to an iron pipe; thence by other lands of Walter Elensky, Jr. and Jean A. Elensky North 7 degrees 39 minutes 29 seconds East 255.93 feet to an iron pipe; thence still by same North 76 degrees 30 minutes 26 seconds West 212.82 feet to a 6 inch square

THOMAS F. MORRIS
ATTORNEY AT LAW
CLEARFIELD, PA.

EXHIBIT

A

VOL 1824 PAGE 573

wood post on right-of-way of L.R. 17094; thence by said East right-of-way South 7 degrees 26 minutes 53 seconds West 277.98 feet to the place of beginning.

CONTAINING 1.2943 acres by calculation as shown on survey map prepared by Fred H. Shuss, P.E. dated May 24, 1988.

BEING the same premises as was conveyed by Russell Harry Bloom, Jr. and Sharon Lynn Bloom to the Grantor herein by a deed dated January 22, 1992 recorded January 23, 1992 in Volume 1439 Page 69.

Being identified in the Office of Mapping and Assessment as No. 126-111-126.

EXCEPTING AND RESERVING, therefrom, such minerals and mineral rights as do not belong to the Grantor.

ALSO EXCEPTING AND RESERVING all the oil or gas in, under or upon the premises described herein, together with any and all rights necessary or convenient to produce, store or transport the same.

For the purpose of complying with the act of July 17, 1957, P.L. 1984; 52 P.S. Supp. 155, as amended, of the General Assembly of Pennsylvania, and for no other purpose, there is incorporated herein the following notice:

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND. THE INCLUSION OF THE NOTICE DOES NOT ENLARGE, RESTRICT OR MODIFY ANY LEGAL RIGHTS OR ESTATES OTHERWISE GRANTED, TRANSFERRED, EXCEPTED OR RESERVED BY THIS INSTRUMENT.

NOTICE

In accordance with the provisions of "The Bituminous Mine Subsidence and Land Conservation Act of 1966" I/we, the undersigned grantee/grantees, hereby certify that I/we know and understand that I/we may not be obtaining the right of protection against subsidence resulting from coal mining operations and that the purchased property may be protected from damage due to mine subsidence by a private contract with the owners of the economic interest in the coal. I/we further certify that this certification is in a color contrasting with that in the deed proper and is printed in twelve point type preceded by the word "notice" printed in twenty-four point type.

Witness:

This _____ day of _____

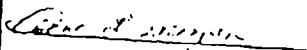
THOMAS F. MORE
ATTORNEY AT LAW
EVANSTON, PA

VOL 1974 PAGE 574

And the said Grantor does hereby warrant specially the property hereby conveyed.

IN WITNESS WHEREOF, said Grantor has hereunto set his hand and seal the day and year first above written.

Sealed and delivered
in the presence of:





Russell H. Bloom, Sr.

CERTIFICATE OF RESIDENCE

I hereby certify that the precise residence of the Grantee herein is as follows:

R.R. 1, Box 152
Curwensville, PA 16833


Attorney or Agent for Grantee

THIS IS A CONVEYANCE FROM FATHER TO SON AND DAUGHTER-IN-LAW AND THEREFORE NO TRANSFER TAX IS DUE.

THOMAS F. MORGAN
ATTORNEY AT LAW
CURWENSVILLE, PA

VOL 1974 PAGE 575

STATE OF PENNSYLVANIA:
COUNTY OF CLEARFIELD, SS:

On this, the 21st day of May, 1998, before me the undersigned officer, personally appeared Russell H. Bloom, Sr., known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I have set my hand and seal.

Anne L. Morgan
NOTARIAL SEAL
ANNE L. MORGAN, Notary Public
Clearfield, Clearfield County, Pa.
My Commission Expires Feb. 11, 1999

CLEARFIELD COUNTY
ENTERED OF RECORD
TIME 9:26 5-26-98
BY *[Signature]*
FEES *[Signature]*
Karen L. Stark, Recorder

recorded in the Recorder's Office of
Clearfield County, Pennsylvania.



Karen L. Stark
Karen L. Stark
Recorder of Deeds

THOMAS P. MORGAN
ATTORNEY AT LAW
CLEARFIELD, PA.

Entered of Record 5-26-98 9:15 *Karen L. Stark, Recorder*

NOTE

March 5, 2003

[Date]

Clearfield

[City]

PA

[State]

R. R. 1, Box 152, Curwensville, PA 16833

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 30,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is CSB Bank

I will make all payments under this Note in the form of cash, check or money order.

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

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.625 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on May 1, 2003. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on April 1, 2018, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at P. O. Box 29, Curwensville, PA 16833-0029

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

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 297.63

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

UMP -5N (0005)

Form 3200 1/01

VMP MORTGAGE FORMS - (800)521-7291

Page 1 of 3

Printed on Recycled Paper

Initials:

RHB
SLB

EXHIBIT

B

TABLE



5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. GIVING OF NOTICES

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

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

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

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

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

Steven M. Myers (Seal)
Witness to all
-Borrower

Russell Harry Bloom Jr (Seal)
Harry Russell Bloom, Jr
-Borrower

____ (Seal)
-Borrower

Sharon Lynn Bloom (Seal)
Sharon Lynn Bloom
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

[Sign Original Only]

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

Date: July 2, 2008

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 an attorney in your area. The local bar association may be able to help you find a lawyer.

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

HOMEOWNER'S NAME(S):	Russell H. Bloom Jr & Sharon L. Bloom
PROPERTY ADDRESS:	374 Carbide Rd Curwensville, PA 16833 - 6625
LOAN ACCT. NO.:	2865002477
ORIGINAL LENDER:	Northwest Savings Bank
CURRENT LENDER/SERVICER:	Northwest Savings Bank

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

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

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

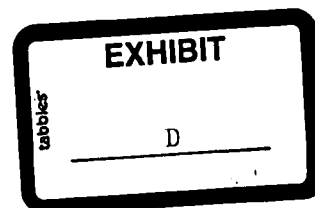
CONSUMER CREDIT COUNSELING AGENCIES—If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit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

APPLICATION FOR MORTGAGE ASSISTANCE—Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, 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



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 \$ 1743.66 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:

Northwest Savings Bank
P.O. Box 337, 100 Liberty St.
Warren, Pa. 16365

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 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 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.

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 4 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: Northwest Savings Bank
Address: P.O. Box 337, 100 Liberty St.
Warren, Pa. 16365
Phone Number: 1-800-789-8075
Fax Number: 1-814-728-7740
Contact Person: James Vile

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

ASSUMPTION OF MORTGAGE—You ☐ may or ☒ may not (CHECK ONE) sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale 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

PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES

CLEARFIELD COUNTY

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

Indiana Co. Comm Action Progm
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS of Northeastern PA
208 Hamilton Ave, Suite 1
Hamilton Square Plaza
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

7007 2680 0001 1261 1200

U.S. Postal Service TM CERTIFIED MAILTM RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$
Certified Fee	\$
Return Receipt Fee (Endorsement Required)	\$
Restricted Delivery Fee (Endorsement Required)	\$
Total Postage & Fees	\$
Postmark Here 2008	
Sent to Russell H. Bloom Jr. Street, Apt. No., or PO Box No. 211 W. School Ave Apt A City, State, ZIP+4 [®] CLEARFIELD, PA 16830-1664 PS Form 3800, August 2006 See Reverse for Instructions	

7007 2680 0001 1261 1194

U.S. Postal Service TM CERTIFIED MAILTM RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$
Certified Fee	\$
Return Receipt Fee (Endorsement Required)	\$
Restricted Delivery Fee (Endorsement Required)	\$
Total Postage & Fees	\$
Postmark Here 2008	
Sent to Russell H. Bloom Jr. Street, Apt. No., or PO Box No. 374 CARBIDE RD. City, State, ZIP+4 [®] CURTISVILLE, PA 16833-6625 PS Form 3800, August 2006 See Reverse for Instructions	

U.S. Postal Service TM CERTIFIED MAILTM RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	

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

Sent to SHARON L. Bloom Street, Apt. No., or PO Box No. 211 W. School Ave Apt A City, State, ZIP+4 [®] CLEARFIELD, PA 16830-1664 PS Form 3800, August 2006 See Reverse for Instructions	
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For delivery information visit our website at www.usps.com	
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Postage	\$
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Return Receipt Fee (Endorsement Required)	\$
Restricted Delivery Fee (Endorsement Required)	\$
Total Postage & Fees	\$

Sent to SHARON L. Bloom Street, Apt. No., or PO Box No. 374 CARBIDE RD. City, State, ZIP+4 [®] CURTISVILLE, PA 16833-6625 PS Form 3800, August 2006 See Reverse for Instructions	
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SENDER: COMPLETE THIS SECTION	
<p>1. Article Addressed to: SHARON L. BLOOM 211 W SCHOOL AVE., APT A CLEARFIELD, PA 16830-1664</p>	
<p>2. Article Number (Indicate from which label)</p>	
<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered, <input type="checkbox"/> Insured Mail <input type="checkbox"/> Restricted Delivery (Extra Fee) <input type="checkbox"/> Express Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> C.O.D. <input type="checkbox"/> Yes </p>	
<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No </p>	
<p>5. Signature Sharon L. Bloom Received by: Printed Name C. Date D. Is delivery address different from item? If yes, enter delivery address below: Sharon L. Bloom 211 W School Ave Clearfield, PA 16830 </p>	
<p>6. Agent <input type="checkbox"/> Agent <input type="checkbox"/> Post Office <input type="checkbox"/> Other </p>	

2007 2680 0001 1261 1200

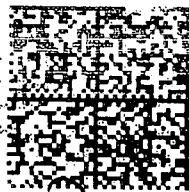
2007 2680 0001 1261 1194

7-5-08
7-10
7-20

ATTEMPTED UNKNOWN
RETURNED TO SENDER
RUSSELL H BLOOM JR
11 W SCHOOL AVE., APT A
CLEARFIELD, PA 16830 - 1664

ALV

US POSTAGE
Mailed From 16365
07/02/2008
\$05.320
049J82037278



7007 2680 0001 1281 1200



NORTHWEST
SAVINGS BANK
Where people make the difference.
200 LIBERTY STREET
P. O. BOX 337
WARREN, PENNSYLVANIA 16365

TURN SERVICE REQUESTED

CERTIFIED MAIL™
CERTIFIED MAIL™



**NORTHWEST
SAVINGS BANK**
Where people make the difference.
100 LIBERTY STREET
P. O. BOX 337
WARREN, PENNSYLVANIA 16365



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07/02/
Mailed From
US PS

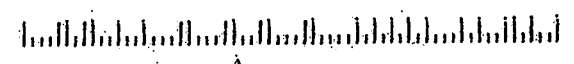
TEMP. - RETURN SERVICE REQUESTED

RUSSELL H BLOOM JR
374 CARBIDE RD
CURWENSVILLE, PA 16833-6625

1st NOTICE 7-5
2nd NOTICE 7-10
RETURNED 7-30

NIXIE 2062 1 12 07/25/08

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD
RETURN TO SENDER



ACT 91 NOTICE

Date: July 2, 2008

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 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.

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HOMEOWNER'S NAME(S):	Russell H. Bloom Jr & Sharon L. Bloom
PROPERTY ADDRESS:	374 Carbide Rd Curwensville, PA 16833 - 6625
LOAN ACCT. NO.:	2865002477
ORIGINAL LENDER:	Northwest Savings Bank
CURRENT LENDER/SERVICER:	Northwest Savings Bank

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

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

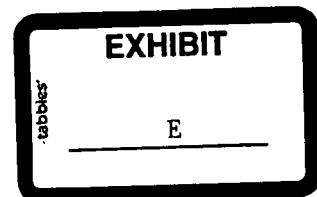
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HOW TO CURE THE DEFAULT—You may cure the default within THIRTY (30) DAYS of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER**, WHICH IS \$ 1743.66 PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cashier's check, certified check or money order made payable and sent to:

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Phone Number: 1-800-789-8075
Fax Number: 1-814-728-7740
Contact Person: James Vile

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- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED IF YOU

PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES

CLEARFIELD COUNTY

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

Indiana Co. Comm Action Progm
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS of Northeastern PA
208 Hamilton Ave, Suite 1
Hamilton Square Plaza
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

7007 2680 0001 1281 1200

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com.	
OFFICIAL USE	
Postage \$	Postmark 2008 HARRISBURG PA
Certified Fee \$	Return Receipt Fee (Endorsement Required)
Restricted Delivery Fee (Endorsement Required)	Postage & Fees \$
Sent To Street, Apt. No., or PO Box No. City, State, ZIP+4 Russell A. Bloom Jr. 211 W. School Ave Apt A Clearfield, PA 16830-1664 PS Form 3800, August 2006 See Reverse for Instructions	

7007 2680 0001 1281 1194

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com.	
OFFICIAL USE	
Postage \$	Postmark 2008 HARRISBURG PA
Certified Fee \$	Return Receipt Fee (Endorsement Required)
Restricted Delivery Fee (Endorsement Required)	Postage & Fees \$
Sent To Street, Apt. No., or PO Box No. City, State, ZIP+4 Russell A. Bloom Jr. 374 Carlside Rd. Curwensville, PA 16833-6625 PS Form 3800, August 2006 See Reverse for Instructions	

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com.

OFFICIAL USE

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

Sent To	SHARON L. BLOOM
Street, Apt. No., or PO Box No.	211 W. SCHOOL AVE, APT A
City, State, ZIP+4	CLEARFIELD, PA 16830-1664

PS Form 3800, August 2006 See Reverse for Instructions

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com.

OFFICIAL USE

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

Sent To	SHARON L. BLOOM
Street, Apt. No., or PO Box No.	374 CARLSIDE RD.
City, State, ZIP+4	CURWENSVILLE, PA 16833-6625

PS Form 3800, August 2006 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION	
<p>1. Article Number</p> <p>2. Article Addressed to:</p> <p>SHARON L. BLOOM 211 W SCHOOL AVE, APT A CLEARFIELD, PA 16830-1664</p>	
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>5. Signature</p> <p>Sharon L. Bloom</p> <p>6. Date</p> <p>7. Agent</p> <p>8. Delivery address different from item 1? <input type="checkbox"/> Yes</p> <p>9. If YES, enter delivery address below:</p>	
<p>10. Delivery address different from item 1? <input type="checkbox"/> Yes</p> <p>11. If YES, enter delivery address below:</p>	

2. Article Number (Handwritten from article label) 7007 2680 0001 1281 1217

PS Form 3811, February 2004 Domestic Return Receipt 10235-02-000-1540

1 6830+1664

ATTEMPTED UNKNOWN
RETURNED TO SENDER
RUSSELL H BLOOM JR
11 W SCHOOL AVE., APT A
CLEARFIELD, PA 16830 - 1664

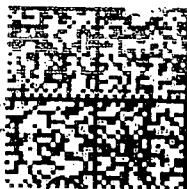
ALV

7-5-08
7-10
7-20

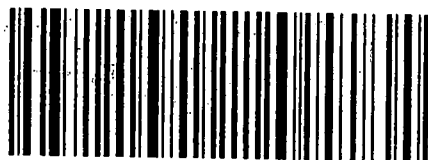
US POSTAGE
Mailed From 16365

\$05.32
07/02/2008

049J82037278



7007 2680 0001 1281 1200



TURN SERVICE REQUESTED

NORTHWEST SAVINGS BANK
Where people make the difference.
100 LIBERTY STREET
P. O. BOX 337
WARREN, PENNSYLVANIA 16365

CERTIFIED MAIL

CERTIFIED MAIL



NORTHWEST SAVINGS BANK

Where people make the difference.

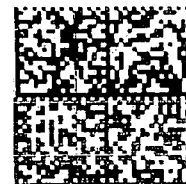
100 LIBERTY STREET

P. O. BOX 337

WARREN, PENNSYLVANIA 16365



7007 2680 0001 1281 1194



049J82

\$05.

07/02/

Mailed From

US POS

neopost

TEMP. - RETURN SERVICE REQUESTED

RUSSELL H BLOOM JR
374 CARBIDE RD
CURWENSVILLE, PA 16833-6625

1st NOTICE
2nd NOTICE
RETURNED

7-5
7-10
7-20

NIXIE

2062 1

12 07/25/08

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD
RETURN TO SENDER



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104843
NO: 08-1982-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: NORTHWEST SAVINGS BANK, successor -in-interest to CSB BANK
vs.
DEFENDANT: RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	MARSH	6003	20.00
SHERIFF HAWKINS	MARSH	6003	26.02

9
FILED
013:45 cm
FEB 11 2009
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2009

So Answers,



Chester A. Hawkins
Sheriff

UB

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

: CASE NO. 08-1982-CD
:
: CIVIL DIVISION
:
: TYPE OF PLEADING:
: **MOTION FOR SERVICE PURSUANT**
: **TO SPECIAL ORDER OF COURT**
:
: FILED ON BEHALF OF: Plaintiff,
: Northwest Savings Bank
:
: COUNSEL OF RECORD FOR THIS PARTY:
: Kurt L. Sundberg, Esq.
: Marsh Spaeder Baur Spaeder & Schaaf, LLP
: 300 State Street, Suite 300
: Erie, Pennsylvania 16507
: (814) 456-5301

FILED
MAY 31 2009
FEB 23 2009

EW

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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CIVIL ACTION - LAW

NO. 08-1982-CD

MOTION FOR SERVICE PURSUANT TO SPECIAL ORDER OF COURT

AND NOW, comes the plaintiff, NORTHWEST SAVINGS BANK, by and through its attorneys, **Marsh Spaeder Baur Spaeder & Schaaf, LLP**, and files the within Motion for Service Pursuant to Special Order of Court and pursuant to Rules 430(a) and 410(c) of the Pennsylvania Rules of Civil Procedure and sets forth as follows:

1. The defendants, Russell Harry Bloom, Jr. and Sharon Lynn Bloom (the "defendants"), are adult individuals and the owners of all that certain piece or parcel of land situate in the Township of Pike, County of Clearfield and Commonwealth of Pennsylvania, commonly known as 374 Carbide Road, Curwensville, Pennsylvania and bearing Tax Map No. 126-111-000-00126 (hereinafter referred to as the "Property").

2. The plaintiff instituted a Complaint in Mortgage Foreclosure against the defendants with regard to the Property on October 14, 2008.

3. Despite attempts to serve the Complaint in Mortgage Foreclosure on the defendants, the Sheriff's Office of Clearfield County, Pennsylvania has been unable to serve the Complaint on them because their last known address is now vacant, without power, the doors

and windows are boarded and there is no forwarding address and there is no information provided at the local post office as to their whereabouts. See, Exhibit “A”.

4. In addition, plaintiff has checked with Mr. Bloom’s employer and has been advised that he is no longer employed and his whereabouts are unknown.

5. Rule 430 of the Pennsylvania Rules of Civil Procedure provides that if service cannot be made under the applicable rule, the plaintiff may move the Court for a special order directing the method of service.

6. Rule 410(c) of the Pennsylvania Rules of Civil Procedure provides that if service is made pursuant to an Order of Court under Rule 430(a), the Court shall direct one or more of the following methods of service (a) publication as provided in Rule 430(b), (2) posting a copy of the original process on the most public part of the Property, (3) registered mail to the defendants’ last known address, and (4) such other methods, if any, as the Court deems appropriate to give notice to the defendants.

7. Attached hereto, incorporated herein by reference and marked Exhibit “B” is the Affidavit of Kurt L. Sundberg, Esq., stating the nature and extent of the investigation that has been made to determine the whereabouts of the defendants.

8. Despite good faith efforts to locate the defendants, service of the Complaint in Mortgage Foreclosure cannot be made on them because their whereabouts remain unknown.

9. A copy of the proposed public notice of the action to be published in the Clearfield County Legal Journal and The Progress is attached hereto, incorporated herein by reference and marked Exhibit “C”.

WHEREFORE, the plaintiff respectfully requests that this Honorable Court enter a Special Order of Court directing that the plaintiff may make service of the Complaint in Mortgage Foreclosure upon the defendants by:

(a) Posting a copy of the Complaint in Mortgage Foreclosure on the front door of the Property, the front door being the most public part of the Property;

(b) Mailing a copy of the Complaint in Mortgage Foreclosure to the defendants at their last known addresses by ordinary mail with a U.S. Postal Service Form 3817 Certificate of Mailing;

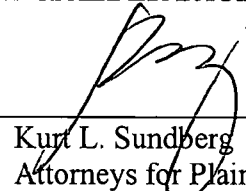
(c) Advertising a notice of the action once in the Clearfield County Legal Journal;
and

(d) Advertising a notice of the action once in The Progress, which is a newspaper of general circulation within Clearfield County.

Respectfully submitted,

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____


Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1982-CD

NORTHWEST SAVINGS BANK, successor -in-interest to CSB BANK

SERVICE # 1 OF 2

vs

RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: ¹¹⁻¹⁶⁻⁰⁸ ASAP HEARING: PAGE: 104843

COPY

DEFENDANT: RUSSELL HARRY BLOOM, JR.
ADDRESS: 374 CARBIDE ROAD
CURWENSVILLE, PA 16833

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/PIC

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS 11-17-08 - 9:36 a.m. - House empty - (windows broken + Boarded up.)

SHERIFF'S RETURN

NOW, _____ AT _____ AM / PM **SERVED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE ON RUSSELL HARRY BLOOM, JR., 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 RUSSELL HARRY BLOOM, JR.

AT (ADDRESS) _____

NOW 11-17-08 AT 9:48 AM PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO RUSSELL HARRY BLOOM, JR.

REASON UNABLE TO LOCATE House Empty - Doors & Windows Boarded.

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Dominic L. Mangillo
Deputy Signature

Dominic L. Mangillo
Print Deputy Name

EXHIBIT

A

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1982-CD

NORTHWEST SAVINGS BANK, successor -in-interest to CSB BANK

VS

SERVICE # 2 OF 2

RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM

COMPLAINT IN MORTGAGE FORECLOSURE

COPY

11-16-08
SERVE BY: ASAP HEARING: PAGE: 104843

DEFENDANT: SHARON LYNN BLOOM
ADDRESS: 374 CARBIDE ROAD
CURWENSVILLE, PA 16833

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/PIC

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS 11-17-08 - 9:36 AM. House Empty - Windows & doors boarded -

SHERIFF'S RETURN

NOW, _____ AT _____ AM / PM **SERVED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE ON SHARON LYNN BLOOM, 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 SHARON LYNN BLOOM

AT (ADDRESS) _____

NOW 11-17-08 AT 9:48 AM PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO SHARON LYNN BLOOM

REASON UNABLE TO LOCATE House Empty - Doors & windows Boarded

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Dominic L. Moricco
Deputy Signature

Dominic L Moricco
Print Deputy Name

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

:
:
:
:
:
: CIVIL ACTION - LAW
:
:
: NO. 08-1982-CD

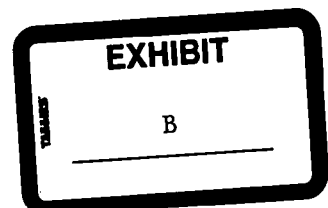
**AFFIDAVIT PURSUANT TO RULE 430(a) OF
THE PENNSYLVANIA RULES OF CIVIL PROCEDURE**

COMMONWEALTH OF PENNSYLVANIA :
: ss:
COUNTY OF ERIE :

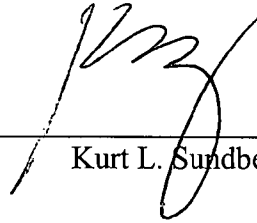
I, Kurt L. Sundberg, Esq., of Marsh Spaeder Baur Spaeder & Schaaf, LLP, attorneys for the plaintiff, Northwest Savings Bank, do depose and say that:

1. Efforts by the Sheriff's Office of Clearfield County, Pennsylvania to serve the Complaint in Mortgage Foreclosure in the above-captioned matter on the defendants, Russell Harry Bloom, Jr. and Sharon Lynn Bloom, have been unsuccessful, as it is believed that the defendants have moved from and abandoned their residence at 374 Carbide Road, Curwensville, Pennsylvania.

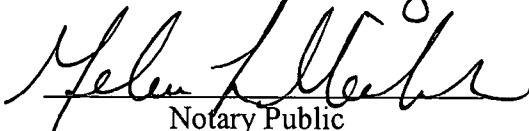
2. This office has made a good faith effort to locate the defendants, including inquiries of known relatives, former employers and examination of local telephone directories, voter registration records and local tax records. This office has also conducted computer Internet searches, including searches of Lexis Nexis Public Records, Google Search, Yahoo People Search, SuperPages.com telephone book search and Reunion.com.

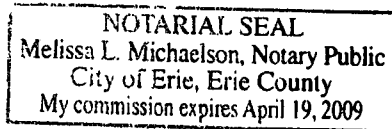


3. Despite good faith efforts to locate the defendants, the whereabouts of the defendants remain unknown and, therefore, service of the Complaint in Mortgage Foreclosure in the above-captioned matter cannot be made.


Kurt L. Sundberg

Sworn to and subscribed before me
this 19th day of February 2009.


Notary Public



IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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:
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:
:
: CIVIL ACTION - LAW
:
:
: NO. 08-1982-CD

RUSSELL HARRY BLOOM, JR. AND SHARON LYNN BLOOM SHOULD TAKE NOTICE that Northwest Savings Bank has filed a Complaint in Mortgage Foreclosure against them concerning the property commonly known as 374 Carbide Road, Curwensville, Pennsylvania.

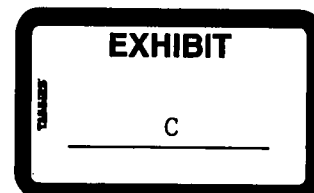
NOTICE

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THIS COMPLAINT AND NOTICE ARE SERVED, BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND A JUDGMENT MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR ANY MONEY CLAIMED IN THE COMPLAINT OR FOR ANY OTHER CLAIM OR RELIEF REQUESTED BY THE PLAINTIFF. YOU MAY LOSE MONEY OR PROPERTY OR OTHER RIGHTS IMPORTANT TO YOU.

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

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

David S. Meholick, Court Administrator
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830
(814) 765-2641, Ext. 5982



IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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: CIVIL ACTION - LAW
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:
: NO. 08-1982-CD

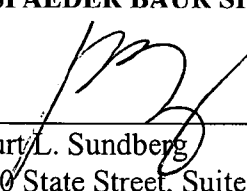
CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the within Motion Pursuant to Special Order of Court was mailed by first class mail, postage prepaid, or hand delivered to Court House box this 19th day of February, 2009, to all counsel of record and unrepresented parties in the above-captioned matter as follows:

Russell Harry Bloom, Jr.
Sharon Lynn Bloom
374 Carbide Road
Curwensville, PA 16833

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____


Kurt L. Sundberg
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

: CASE NO. 08-1982-CD
:
: CIVIL DIVISION
:
: TYPE OF PLEADING:
: **PRAECIPE TO REINSTATE**
: **COMPLAINT**
:
: FILED ON BEHALF OF: Plaintiff,
: Northwest Savings Bank
:
: COUNSEL OF RECORD FOR THIS PARTY:
: Kurt L. Sundberg, Esq.
: Marsh Spaeder Baur Spaeder & Schaaf, LLP
: 300 State Street, Suite 300
: Erie, Pennsylvania 16507
: (814) 456-5301

FILED

MAR 09 2009

William A. Shaw
Prothonotary/Clerk of Courts

Any pd.
7.00
1 Compl. Reinstated
to Sheriff

610

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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:
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:
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: CIVIL ACTION - LAW
:
:
: NO. 08-1982-CD

PRAECIPE TO REINSTATE COMPLAINT

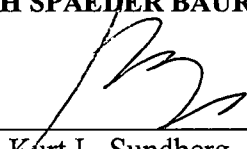
TO THE PROTHONOTARY:

Please reinstate the Complaint in Mortgage foreclosure in the above-captioned matter.

Respectfully submitted,

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By


Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

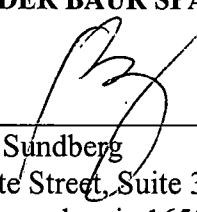
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: CIVIL ACTION - LAW
:
:
: NO. 08-1982-CD

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the within Praeceptum to Reinstate Complaint was mailed by first class mail, postage prepaid, or hand delivered to Court House box this 5th day of March, 2008, to all counsel of record and unrepresented parties in the above-captioned matter.

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____


Kurt L. Sundberg
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1982-CD

NORTHWEST SAVINGS BANK, successor-in-interest to CSB BANK

vs

SERVICE # 1 OF 1

RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM

COMPLAINT IN MORTGAGE FORECLOSURE & ORDER

SERVE BY: 04/08/2009

HEARING:

PAGE: 105395

DEFENDANT: RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM

ADDRESS: 374 CARBIDE ROAD

CURWENSVILLE, PA 16833

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: POST ON PROPERTY

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

SHERIFF'S RETURN

NOW, _____ AT _____ AM / PM **SERVED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE & ORDER ON RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM, 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 3-16-09 AT 10:49 (AM) PM **POSTED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE & ORDER FOR RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM

AT (ADDRESS) 374 Carbide Road
Curwensville, PA. 16833

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

I MAKE RETURN OF **NOT FOUND** AS TO RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2009

So Answers: CHESTER A. HAWKINS SHERIFF

BY:

James E. Davis
Deputy Signature

JAMES E. DAVIS
Print Deputy Name

FILED
013129804
MAR 16 2009
William A. Shaw
Prothonotary/Clerk of Courts

UP

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

NORTHWEST SAVINGS BANK, successor-in-interest*
to CSB BANK, *

Plaintiff *

vs. *

RUSSELL HARRY BLOOM, JR. and SHARON
LYNN BLOOM, *

Defendants *

NO. 08-1982-CD

ORDER

NOW, this 24th day of February, 2009, the Plaintiff is granted leave to serve the
Complaint upon the Defendants **RUSSELL HARRY BLOOM, JR. and SHARON
LYNN BLOOM** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to 374 Carbide Road, Curwensville, PA 16833;
3. By certified mail, return receipt requested to 374 Carbide Road,
Curwensville, PA 16833; and
4. By posting the mortgaged premises known in this herein action as to
374 Carbide Road, 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.

FILED

06/04/09
FEB 24 2009

4cc
Atty Sundberg

William A. Shaw
Prothonotary/Clerk of Courts

BY THE COURT,

Fredric J. Ammerman

FREDRIC J. AMMERMAN
President Judge

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

: CASE NO. 08-1982-CD
:
: CIVIL DIVISION
:
: TYPE OF PLEADING:
: **IMPORTANT NOTICE**
:
: FILED ON BEHALF OF: Plaintiff,
: Northwest Savings Bank
:
: COUNSEL OF RECORD FOR THIS PARTY:
: Kurt L. Sundberg, Esq.
: Marsh Spaeder Baur Spaeder & Schaaf, LLP
: 300 State Street, Suite 300
: Erie, Pennsylvania 16507
: (814) 456-5301

FILED

APR 08 2009

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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: CIVIL ACTION - LAW
:
:
: NO. 08-1982-CD

TO: Russell Harry Bloom, Jr.
374 Carbide Road
Curwensville, PA 16833

Date of Notice: April 6, 2009

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.

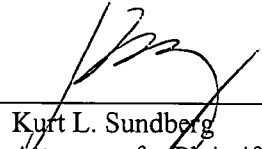
YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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.

David S. Meholick, Court Administrator
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830
(814) 765-2641, Ext. 5982

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____


Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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: CIVIL ACTION - LAW
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: NO. 08-1982-CD

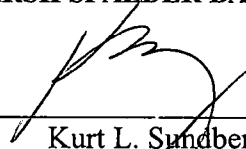
CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the within Important Notice was mailed by first class mail, postage prepaid, or hand delivered this 6th day of April, 2009, to all counsel of record and unrepresented parties in the above-captioned matter as follows:

Russell Harry Bloom, Jr.
374 Carbide Road
Curwensville, PA 16833

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By


Kurt L. Sundberg
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

: CASE NO. 08-1982-CD
:
: CIVIL DIVISION
:
: TYPE OF PLEADING:
: **IMPORTANT NOTICE**
:
: FILED ON BEHALF OF: Plaintiff,
: Northwest Savings Bank
:
: COUNSEL OF RECORD FOR THIS PARTY:
: Kurt L. Sundberg, Esq.
: Marsh Spaeder Baur Spaeder & Schaaf, LLP
: 300 State Street, Suite 300
: Erie, Pennsylvania 16507
: (814) 456-5301

FILED

APR 08 2009

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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:
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:
: CIVIL ACTION - LAW
:
:
: NO. 08-1982-CD

TO: Sharon Lynn Bloom
374 Carbide Road
Curwensville, PA 16833

Date of Notice: April 6, 2009

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.

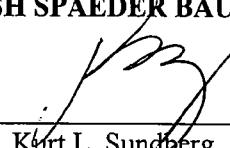
YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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.

David S. Meholick, Court Administrator
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830
(814) 765-2641, Ext. 5982

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____


Kurt L. Sungberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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CIVIL ACTION - LAW

NO. 08-1982-CD

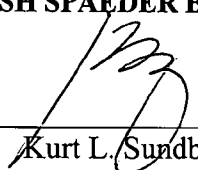
CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the within Important Notice was mailed by first class mail, postage prepaid, or hand delivered this 6th day of April, 2009, to all counsel of record and unrepresented parties in the above-captioned matter as follows:

Sharon Lynn Bloom
374 Carbide Road
Curwensville, PA 16833

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By


Kurt L. Sundberg
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

: CASE NO. 08-1982-CD
:
: CIVIL DIVISION
:
: TYPE OF PLEADING:
: **AFFIDAVIT OF SERVICE**
:
: FILED ON BEHALF OF: Plaintiff,
: Northwest Savings Bank
:
: COUNSEL OF RECORD FOR THIS PARTY:
: Kurt L. Sundberg, Esq.
: Marsh Spaeder Baur Spaeder & Schaaf, LLP
: 300 State Street, Suite 300
: Erie, Pennsylvania 16507
: (814) 456-5301

FILED
M10:54
APR 08 2009
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

CIVIL ACTION - LAW

NO. 08-1982-CD

AFFIDAVIT OF SERVICE

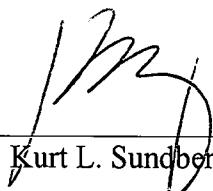
Pursuant to the Order of February 24, 2009 in the above-captioned case, Kurt L. Sundberg, being duly sworn according to law, does hereby depose and state that the Complaint in Mortgage Foreclosure was served upon the defendants as follows:

1. By publication one time in The Progress (Clearfield) and the Clearfield County Legal Journal, as evidenced by the Proofs of Publication attached hereto, incorporated herein by reference and marked Exhibit "A".

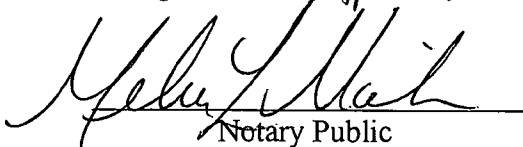
2. By first class mail to 374 Carbide Road, Curwensville, Pennsylvania 16833.

3. By certified mail, return receipt requested, to 374 Carbide Road, Curwensville, Pennsylvania 16833, as evidenced by the certified mail receipt and domestic return receipt attached hereto, incorporated herein by reference and marked Exhibit "B".

4. By posting the mortgaged premises known in this herein action as 374 Carbide Road, Curwensville, Pennsylvania 16833, as evidenced by the Sheriff's Return attached hereto, incorporated herein by reference and marked Exhibit "C".


Kurt L. Sundberg

Sworn to and subscribed before me
this 6th day of April, 2009.


Notary Public

NOTARIAL SEAL
Melissa L. Michaelson, Notary Public
City of Erie, Erie County
My commission expires April 19, 2009

IN THE COURT
OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION-LAW
NO. 08-1982-CD

NORTHWEST SAVINGS BANK,
successor-in-interest
to CSB BANK,
Plaintiff

v.
RUSSELL HARRY BLOOM, JR.
and SHARON LYNN BLOOM,
Defendants

RUSSELL HARRY BLOOM, JR.
AND SHARON LYNN BLOOM
SHOULD TAKE NOTICE that
Northwest Savings Bank has filed a
Complaint in Mortgage Foreclosure
against them concerning the prop-
erty commonly known as 374 Car-
bide Road, Curwensville, Pennsyl-
vania.

NOTICE

YOU HAVE BEEN SUED IN
COURT. IF YOU WISH TO DE-
FEND AGAINST THE CLAIMS SET
FORTH IN THE FOLLOWING PA-
GES, YOU MUST TAKE ACTION
WITHIN TWENTY (20) DAYS
AFTER THIS COMPLAINT AND
NOTICE ARE SERVED, BY EN-
TERING A WRITTEN APPEAR-
ANCE PERSONALLY OR BY AT-
TORNEY AND FILING IN WRITING
WITH THE COURT YOUR DE-
FENSES 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 JUDG-
MENT 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 RE-
QUESTED BY THE PLAINTIFF.
YOU MAY LOSE MONEY OR
PROPERTY OR OTHER RIGHTS
IMPORTANT TO YOU.

YOU SHOULD TAKE THIS PA-
PER 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 HIR-
ING 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.

David S. Meholick,
Court Administrator
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830
(814) 765-2641, Ext. 5982

3:4-1d-b

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :
COUNTY OF CLEARFIELD : SS:

On this 9th day of March, 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 March 4, 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

A

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

:

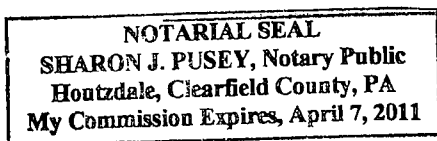
COUNTY OF CLEARFIELD :

On this 13th day of March 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 March 13, 2009, Vol. 21, No.11. 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



Kurt L. Sundberg
300 State Street, Suite 300
Erie, PA 16507

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
NO. 08-1982-CD
CIVIL ACTION-LAW

NORTHWEST SAVINGS BANK,
Successor-in-interest to CSB BANK,
Plaintiff

V.
RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

RUSSELL HARRY BLOOM, JR. AND
SHARON LYNN BLOOM SHOULD TAKE
NOTICE that Northwest Savings Bank has
filed a complaint in Mortgage Foreclosure
against them concerning the property com-
monly known as 374 Carbide Road, Curwens-
ville, Pennsylvania.

NOTICE

YOU HAVE BEEN SUED IN COURT. IF
YOU WISH TO DEFEND AGAINST THE
CLAIMS SET FORTH IN THE FOLLOWING
PAGES, YOU MUST TAKE ACTION WITHIN
TWENTY (20) DAYS AFTER THIS COM-
PLAINT 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 WITH-
OUT YOU AND A JUDGMENT MAY BE EN-
TERED AGAINST YOU BY THE COURT
WITHOUT FURTHER NOTICE FOR ANY
MONEY CLAIMED IN THE COMPLAINT OR
FOR ANY OTHER CLAIM OR RELIEF RE-
QUESTED 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
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IF YOU CANNOT AFFORD TO HIRE A LAW-
YER, THIS OFFICE MAY BE ABLE TO PRO-
VIDE YOU WITH INFORMATION ABOUT
AGENCIES THAT MAY OFFER LEGAL SER-
VICES TO ELIGIBLE PERSONS AT A RE-
DUCED FEE OR NO FEE.

David S. Meholick, Court Administrator Clear-
field County Courthouse 230 E. Market Street
Clearfield, PA 16830, (814) 765-2641, Ext.
5982.
Kurt L. Sundberg Attorney, Suite 300, 300
State Street Erie PA 16507.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1982-CD

NORTHWEST SAVINGS BANK, successor-in-interest to CSB BANK

vs

SERVICE # 1 OF 1

RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM

COMPLAINT IN MORTGAGE FORECLOSURE & ORDER

SERVE BY: 04/08/2009

HEARING:

PAGE: 105395

DEFENDANT:

RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM

ADDRESS:

374 CARBIDE ROAD

CURWENSVILLE, PA 16833

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: POST ON PROPERTY

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

SHERIFF'S RETURN

NOW, _____ AT _____ AM / PM **SERVED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE & ORDER ON RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM, 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 3-16-09 AT 10:49 AM / PM **POSTED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE & ORDER FOR RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM

AT (ADDRESS) 374 Carbide Road
Curwensville, PA. 16833

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

I MAKE RETURN OF **NOT FOUND** AS TO RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2009

So Answers: CHESTER A. HAWKINS, SHERIFF,

BY:

James E. Davis
Deputy Signature

JAMES E. DAVIS
Print Deputy Name

EXHIBIT

C

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

FILED *Any pd*
7/3/11 BDR 20.00
JUN 08 2009
William A. Shaw
Prothonotary/Clerk of Courts *Notice to Defs.*
(310)

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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: CIVIL ACTION - LAW
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: NO. 08-1982-CD

PRAECIPE TO ENTER JUDGMENT

TO THE CLEARFIELD COUNTY PROTHONOTARY:

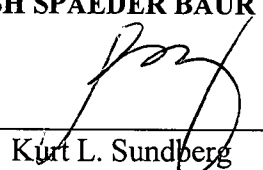
Please enter judgment by default for failure of defendants to appear and answer, in the amount of \$29,683.97 in the above stated case, which amount is comprised of the following:

Principal Balance	\$24,858.90
Negative Escrow	2,392.35
Interest to 09/04/09, date of Sheriff's Sale	3,287.59
Late charges to 09/04/09, date of Sheriff's Sale	327.70
Collection Fee	<u>2,900.00</u>
TOTAL	\$33,766.54

Plus all costs of any nature or kind, and foreclosure and Sheriff's sale of the Property commonly known as 374 Carbide Road, Curwensville, Pennsylvania, and bearing Tax Map No. 126-111-000-00126.

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By


Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

Dated: 6/4/09

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

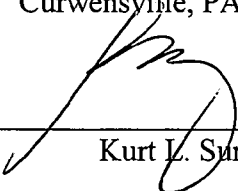
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: NO. 08-1982-CD

AFFIDAVIT OF MILITARY SERVICE AND LAST KNOWN ADDRESS

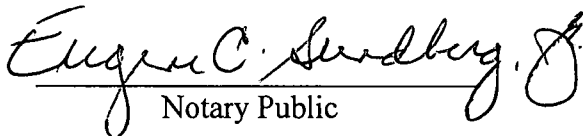
The undersigned, being duly sworn according to law, deposes and says that the defendants in the above entitled case are not engaged in the military service of the United States of America, and that the last known addresses of the defendants are:

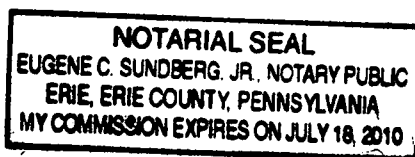
Russell Harry Bloom, Jr.
374 Carbide Road
Curwensville, PA 16833

Sharon Lynn Bloom
374 Carbide Road
Curwensville, PA 16833


Kurt L. Sundberg, Esq.

Sworn to and subscribed before me
this 4th day of June, 2009.


Notary Public



IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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: CIVIL ACTION - LAW
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: NO. 08-1982-CD

NOTICE OF JUDGMENT DEBTOR

The attached paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

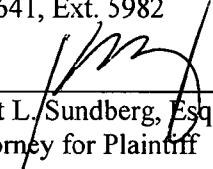
You, as a debtor, are herewith informed that you may file a Motion to Open or Strike the Judgment upon which this Writ of Execution to sell your property has been issued. This you may do under the Pennsylvania Rules of Civil Procedure by going to your lawyer at once.

You are hereby further informed of your right to set aside the sale of your property for a grossly inadequate price in accordance with Pennsylvania Rule of Civil Procedure 3132, which must be done before delivery of the Sheriff's Deed to the real property after the Sheriff's Sale. In order to file this petition, you should take this document to your lawyer immediately.

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.

David S. Meholick, Court Administrator
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830
(814) 765-2641, Ext. 5982


Kurt L. Sundberg, Esq.
Attorney for Plaintiff

NOTE TO SHERIFF: The foregoing Notice must be served with each Writ of Execution for Sale of Real Estate.

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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: CIVIL ACTION - LAW
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:
: NO. 08-1982-CD

DESCRIPTION OF PROPERTY

All that certain parcel or piece of ground situate in Bloomington, Township of Pike, County of Clearfield, Commonwealth of Pennsylvania, bounded and described as follows:

Beginning at an iron pin in center of Highway No. L.R. 17094, at the original location of the S.W. corner of larger tract now or formerly of Walter and Jean Elensky (9.83 acre tract) as allowed by Deed Book 610, page 154, and legal assignments; thence from said found iron pin South 82 degrees 27 minutes 13 seconds East 16.50 feet to a point in the right-of-way of L.R. 17094 on corner of lot now or formerly of Esther Brown; thence by same and further on by land now or formerly of Donald Durandetta, South 82 degrees 27 minutes 13 seconds East 210.70 feet to an iron pipe; thence by other lands now or formerly of Walter Elensky, Jr. and Jean A. Elensky North 7 degrees 39 minutes 29 seconds East 255.93 feet to an iron pipe; thence still by same North 76 degrees 30 minutes 26 seconds West 212.82 feet to a 6 inch square wood post on right-of-way of L.R. 17094; thence by said East right-of-way South 7 degrees 26 minutes 53 seconds West 277.98 feet to the place of beginning.

Containing 1.2943 acres by calculation as shown on survey map prepared by Fred H. Shuss, P.E., dated May 24, 1988.

Being commonly known as 374 Carbide Road, Curwensville, Pennsylvania and bearing Tax Map No. 126-111-000-00126.

Being the same premises conveyed to Russell Harry Bloom, Jr. and Sharon Lynn Bloom, husband and wife, by deed of Russell H. Bloom, Sr., single, dated May 21, 1998, and recorded in the Office of the Recorder of Deeds in Volume 1934, page 572

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____

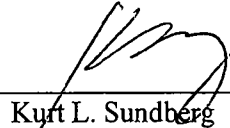

Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

EXHIBIT "A"

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

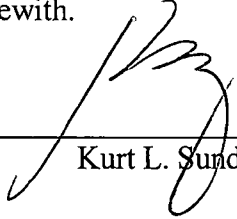
v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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: CIVIL ACTION - LAW
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:
:
: NO. 08-1982-CD

CERTIFICATION PURSUANT TO Pa.R.C.P. 237.1

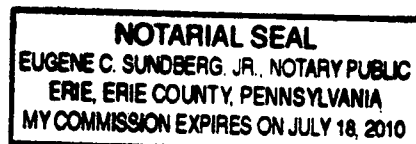
I, Kurt L. Sundberg, Esq., counsel for the plaintiff in the above-captioned matter, do hereby certify, pursuant to Rule 237.1 of the Pennsylvania Rules of Civil Procedure, that a written Notice of Intention to File the Praeipce to Enter Judgment was mailed by First Class Mail, postage prepaid, on April 6, 2009, to the defendants, after failure of the defendants to plead to the Complaint, which mailing date was at least ten (10) days prior to the filing of the Praeipce to Enter Judgment being filed contemporaneously herewith.


Kurt L. Sundberg, Esq.

Sworn to and subscribed before me
this 4th day of June, 2009.


Notary Public

My Commission Expires:



IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

: CASE NO. 08-1982-CD
:
: CIVIL DIVISION
:
: TYPE OF PLEADING:
: **IMPORTANT NOTICE**
:
: FILED ON BEHALF OF: Plaintiff,
: Northwest Savings Bank
:
: COUNSEL OF RECORD FOR THIS PARTY:
: Kurt L. Sundberg, Esq.
: Marsh Spaeder Baur Spaeder & Schaaf, LLP
: 300 State Street, Suite 300
: Erie, Pennsylvania 16507
: (814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

:
:
:
:
:
: CIVIL ACTION - LAW

:
:
: NO. 08-1982-CD

TO: Russell Harry Bloom, Jr.
374 Carbide Road
Curwensville, PA 16833

Date of Notice: April 6, 2009

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.

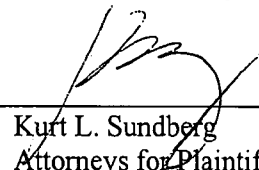
YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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.

David S. Meholic, Court Administrator
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830
(814) 765-2641, Ext. 5982

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____


Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
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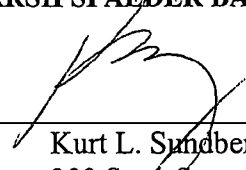
CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the within Important Notice was mailed by first class mail, postage prepaid, or hand delivered this 6th day of April, 2009, to all counsel of record and unrepresented parties in the above-captioned matter as follows:

Russell Harry Bloom, Jr.
374 Carbide Road
Curwensville, PA 16833

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By


Kurt L. Sundberg
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

: CASE NO. 08-1982-CD
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: CIVIL DIVISION
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: FILED ON BEHALF OF: Plaintiff,
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: COUNSEL OF RECORD FOR THIS PARTY:
: Kurt L. Sundberg, Esq.
: Marsh Spaeder Baur Spaeder & Schaaf, LLP
: 300 State Street, Suite 300
: Erie, Pennsylvania 16507
: (814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

:
:
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:
: CIVIL ACTION - LAW
:
:
: NO. 08-1982-CD

TO: Sharon Lynn Bloom
374 Carbide Road
Curwensville, PA 16833

Date of Notice: April 6, 2009

IMPORTANT NOTICE

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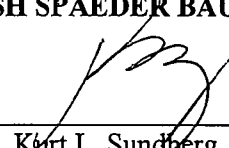
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David S. Meholick, Court Administrator
Clearfield County Courthouse
230 E. Market Street
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By _____


Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
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IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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: CIVIL ACTION - LAW

:
:
: NO. 08-1982-CD


CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the within Important Notice was mailed by first class mail, postage prepaid, or hand delivered this 6th day of April, 2009, to all counsel of record and unrepresented parties in the above-captioned matter as follows:

Sharon Lynn Bloom
374 Carbide Road
Curwensville, PA 16833

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____


Kurt L. Sundberg
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

COPY

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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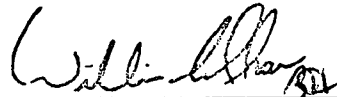
NOTICE OF ENTRY OF JUDGMENT BY DEFAULT

TO: Russell Harry Bloom, Jr.
374 Carbide Road
Curwensville, PA 16833

You are hereby notified as required by law that a judgment by default has been entered against you in the amount of \$ 33,766.54, plus costs of suit, Sheriff's sale, and foreclosure and sale of the Property commonly known as 374 Carbide Road, Curwensville, Pennsylvania, and bearing Tax Map No. 126-111-000-00126.

If a judgment has been entered by confession you will find enclosed copies of all documents filed in this office in support of the confession of judgment.

Dated: 6/18/09



PROTHONOTARY

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

COPY

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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: CIVIL ACTION - LAW
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: NO. 08-1982-CD

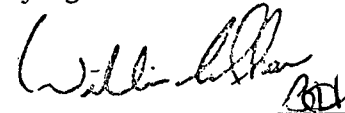
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TO: Sharon Lynn Bloom
374 Carbide Road
Curwensville, PA 16833

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Dated: 6/8/09



PROTHONOTARY

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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: CIVIL ACTION - LAW
:
:
: NO. 08-1982-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Please issue a writ of execution in the above matter:

Principal Balance	\$24,858.90
Negative Escrow	2,392.35
Interest to 09/04/09, date of Sheriff's Sale	3,287.59
Late charges to 09/04/09, date of Sheriff's Sale	327.70
Collection Fee	<u>2,900.00</u>
TOTAL	\$33,766.54
	Prothonotary costs 142.00

Plus all costs of any nature or kind, and foreclosure and Sheriff's sale of the Property commonly known as 374 Carbide Road, Curwensville, Pennsylvania, and bearing Tax Map No. 126-111-000-00126 and more particularly described in Exhibit "A" attached hereto.

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____

Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

Prothonotary # _____

FILED

JUN 08 2009

William A. Shaw
Prothonotary/Clerk of Courts

Any pd.
20.00

ICC elewrits

w/prop desc.

to Sheriff

(64)

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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: CIVIL ACTION - LAW
:
:
: NO. 08-1982-CD

DESCRIPTION OF PROPERTY

All that certain parcel or piece of ground situate in Bloomington, Township of Pike, County of Clearfield, Commonwealth of Pennsylvania, bounded and described as follows:

Beginning at an iron pin in center of Highway No. L.R. 17094, at the original location of the S.W. corner of larger tract now or formerly of Walter and Jean Elensky (9.83 acre tract) as allowed by Deed Book 610, page 154, and legal assignments; thence from said found iron pin South 82 degrees 27 minutes 13 seconds East 16.50 feet to a point in the right-of-way of L.R. 17094 on corner of lot now or formerly of Esther Brown; thence by same and further on by land now or formerly of Donald Durandetta, South 82 degrees 27 minutes 13 seconds East 210.70 feet to an iron pipe; thence by other lands now or formerly of Walter Elensky, Jr. and Jean A. Elensky North 7 degrees 39 minutes 29 seconds East 255.93 feet to an iron pipe; thence still by same North 76 degrees 30 minutes 26 seconds West 212.82 feet to a 6 inch square wood post on right-of-way of L.R. 17094; thence by said East right-of-way South 7 degrees 26 minutes 53 seconds West 277.98 feet to the place of beginning.

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Being the same premises conveyed to Russell Harry Bloom, Jr. and Sharon Lynn Bloom, husband and wife, by deed of Russell H. Bloom, Sr., single, dated May 21, 1998, and recorded in the Office of the Recorder of Deeds in Volume 1934, page 572

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____

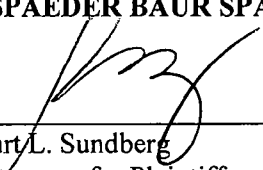

Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

EXHIBIT "A"

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,	:	
successor-in-interest to CSB BANK,	:	
Plaintiff	:	
	:	
v.	:	CIVIL ACTION - LAW
	:	
RUSSELL HARRY BLOOM, JR. and	:	
SHARON LYNN BLOOM,	:	
Defendants	:	NO. 08-1982-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

Northwest Savings Bank, plaintiff in the above action, by its undersigned attorney-in-fact, sets forth as of the date the praecipe for the writ of execution was filed, the following information concerning the real property described in Exhibit "A" and attached hereto:

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

Russell Harry Bloom, Jr.	Sharon Lynn Bloom
374 Carbide Road	374 Carbide Road
Curwensville, PA 16833	Curwensville, PA 16833

2. Name and address of defendants in the judgment:

Russell Harry Bloom, Jr.	Sharon Lynn Bloom
374 Carbide Road	374 Carbide Road
Curwensville, PA 16833	Curwensville, PA 16833

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

Unifund CCR Partners
c/o Michael F. Ratchford, Esquire
1729 Pittston Avenue
Scranton, PA 15808
Case No. 2209-CD-2008

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

Northwest Savings Bank (Plaintiff)
121 West 26th Street
Erie, PA 16508
Instrument No. 200303612

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

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:

None

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:

Clearfield County Tax Claim Bureau
230 East Market Street
Clearfield, PA 16830

Clearfield County Domestic Relations Office
230 E. Market Street
Clearfield, PA 16830

PA Dept. of Public Welfare
Bureau of Child Support Enforcement
Health and Welfare Building - Room 432
Harrisburg, PA 17105

Commonwealth of Pennsylvania
Department of Public Welfare
Bureau of Financial Operations
TPL Section – Casualty Unit
P.O. Box 8486
Harrisburg, PA 17105

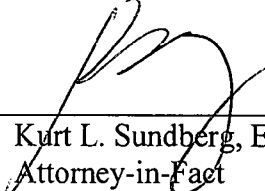
I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. § 4904 relating to unsworn falsification to authorities.

NORTHWEST SAVINGS BANK

Dated: _____

6/4/09

By _____


Kurt L. Sundberg, Esq.
Attorney-in-Fact
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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: CIVIL ACTION - LAW
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: NO. 08-1982-CD

DESCRIPTION OF PROPERTY

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Containing 1.2943 acres by calculation as shown on survey map prepared by Fred H. Shuss, P.E., dated May 24, 1988.

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MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____

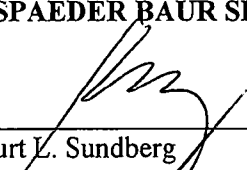

Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

EXHIBIT "A"

COPY

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

:
:
:
:
: CIVIL ACTION - LAW
:
:
: NO. 08-1982-CD

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA :
: ss:
COUNTY OF CLEARFIELD :

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 real property commonly known as 374 Carbide Road, Curwensville, Pennsylvania, and bearing Tax Map No. 126-111-000-00126, and more particularly described in the Description of Property attached hereto.

Principal Balance	\$24,858.90
Negative Escrow	2,392.35
Interest to 09/04/09, date of Sheriff's Sale	3,287.59
Late charges to 09/04/09, date of Sheriff's Sale	327.70
Collection Fee	<u>2,900.00</u>
TOTAL	\$33,766.54
	Prothonotary costs 142.00

Plus all costs of any nature or kind.

CLEARFIELD COUNTY PROTHONOTARY:

By William L. Shaver
Deputy

SEAL OF THE COURT:

Date: 6/8/09

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
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By _____

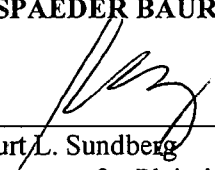

Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

EXHIBIT "A"

CM

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

: CASE NO. 08-1982-CD
:
: CIVIL DIVISION
:
: TYPE OF PLEADING:
: **MOTION FOR SERVICE OF NOTICE**
: **OF SHERIFF SALE PURSUANT**
: **TO SPECIAL ORDER OF COURT**
:
: FILED ON BEHALF OF: Plaintiff,
: Northwest Savings Bank
:
: COUNSEL OF RECORD FOR THIS PARTY:
: Kurt L. Sundberg, Esq.
: Marsh Spaeder Baur Spaeder & Schaaf, LLP
: 300 State Street, Suite 300
: Erie, Pennsylvania 16507
: (814) 456-5301

FILED

JUL 19 14:30
JUL 06 2009

icc

Atty Sundberg

(60)

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

:
:
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: CIVIL ACTION - LAW
:
:
: NO. 08-1982-CD

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

AND NOW, comes the plaintiff, NORTHWEST SAVINGS BANK, by and through its attorneys, **Marsh Spaeder Baur Spaeder & Schaaf, LLP**, and files the within Motion for Service of Notice of Sheriff Sale Pursuant to Special Order of Court and pursuant to Rules 430(a) and 410(c) of the Pennsylvania Rules of Civil Procedure and sets forth as follows:

1. The defendants, Russell Harry Bloom, Jr. and Sharon Lynn Bloom (the "defendants"), are adult individuals and the owners of all that certain piece or parcel of land situate in the Township of Pike, County of Clearfield and Commonwealth of Pennsylvania, commonly known as 374 Carbide Road, Curwensville, Pennsylvania and bearing Tax Map No. 126-111-000-00126 (hereinafter referred to as the "Property").

2. The plaintiff instituted a Complaint in Mortgage Foreclosure against the defendants with regard to the Property on October 14, 2008.

3. Despite attempts to serve the Complaint in Mortgage Foreclosure on the defendants, the Sheriff's Office of Clearfield County, Pennsylvania was unable to serve the Complaint on them because their last known address is now vacant, without power, the doors

and windows are boarded and there is no forwarding address and there is no information provided at the local post office as to their whereabouts. See, Exhibit "A".

4. In addition, plaintiff checked with Mr. Bloom's employer and has been advised that he is no longer employed and his whereabouts are unknown.

5. Pursuant to Special Order of Court dated February 24, 2009, the Complaint in Mortgage Foreclosure in the above-captioned case was served upon the defendants as follows:

(a) By posting a copy of the Complaint on the front door of the Property, the front door being the most public part of said Property;

(b) By mailing the Complaint to the defendants at their last known addresses by certified mail return receipt requested and by ordinary mail with a U.S. Postal Service Form 3817 Certificate of Mailing;

(c) By advertising notice of the action in the Clearfield County Legal Journal;
and

(d) By advertising notice of the action in The Progress News, which is a newspaper of general circulation within Clearfield County.

6. Rule 3129.2(a) requires that Notice of the Sheriff Sale of Real Property shall be given by:

(a) Handbills posted by the Sheriff in the Sheriff's Office and on the Property pursuant to Rule 3129.2(b);

(b) By written notice prepared by the plaintiff and served in the manner set forth in Rule 3129.2(c)(1) on all persons whose names and addresses are set forth in the Affidavit required by Rule 3129.1; and

(c) By publication as provided by Rule 3129.2(d).

See, Pa.R.C.P. No. 3129.2(a), 42 Pa.C.S.A.

7. Pursuant to Rule 3129.2(b), the Sheriff shall post the handbills in the Sheriff's office and upon the Property in question.

8. Pursuant to Rule 3129.2(d), the Notice of Sheriff Sale shall be published by the Sheriff once a week for three successive weeks in a newspaper of general circulation in the county and in the legal publication designated by Rule of Court for publication of notices.

9. Rule 3129.2(c) provides that the Notice of Sheriff Sale prepared by the plaintiff shall be served by the plaintiff on all persons whose names and addresses are set forth in the Affidavit required by 3129.1, which service shall be by the Sheriff or by competent adult in the manner prescribed by Rule 402(a) for the service of original process upon a defendant (hand delivery), or by the Plaintiff mailing a copy in the manner prescribed by Rule 403 (certified mail return receipt).

10. Service of the Notice of Sheriff Sale cannot be made pursuant to Rule 402 (i.e., hand delivery) because the whereabouts of the defendants remain unknown.

11. Attempts to serve the defendants in the manner prescribed by Rule 403 have been unsuccessful, as the certified mail has been returned to the plaintiff with a notation by the postal authorities that it was unclaimed, and the defendants do not have a forwarding address.

12. Rule 3129.2(c)(1)(C) provides that if service cannot be made as provided, Notice of the Sheriff Sale shall be served pursuant to Special Order of Court as prescribed by Rule 430, except that if original process was served pursuant to a Special Order of Court under Rule 430 upon the defendants, the Notice of Sheriff Sale may be served upon the defendants in the manner provided by the Order for Service of original process without further application to the Court.

13. As indicated above, service of the Complaint in Mortgage Foreclosure was made upon the defendants pursuant to a Special Order of Court dated February 24, 2009.

14. In conformance with Rule 3129.2(c)(1)(C) and Rule 430, the defendants are already being served with handbills and Notice of the Sheriff Sale by the following methods of service: (a) posting by the Sheriff, as provided by Rule 3129.2(b), (b) certified mail return receipt requested to the defendants' last known address as provided by Rule 3129.2(c)(1)(B) and Rule 403, (c) publication as provided by Rule 3129.2(d) and Rule 430(b).

15. The Special Order of Court dated February 24, 2009, also provided for service of the Complaint by first class mail to the Property in question, 374 Carbide Road, Curwensville, Pennsylvania, 16833

16. Attached hereto, incorporated herein by reference and marked Exhibit "B" is the Affidavit of Kurt L. Sundberg, Esq., stating the nature and extent of the investigation that has been made to determine the whereabouts of the defendants.

17. Despite good faith efforts to locate the defendants, their whereabouts remain unknown.

WHEREFORE, the plaintiff respectfully requests that this Honorable Court enter a Special Order of Court directing that service of the handbills and Notice of Sheriff Sale upon the defendants shall be sufficient service if done in the following manner:

(a) By posting in the Sheriff's office and on the front door of the Property, the front door being the most public part of the Property, in the manner provided by Rule 3129.2(b);

(b) By mailing to the defendants at their last known addresses by certified mail return receipt requested and by ordinary mail with a U.S. Postal Service Form 3817 Certificate of Mailing;

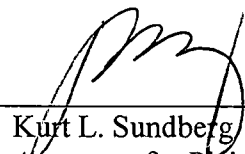
(c) By advertising notice of the Sheriff sale in the Clearfield County Legal Journal in the manner provided by Rule 3129.2(d); and

(d) By advertising notice of the Sheriff sale in The Progress, which is a newspaper of general circulation within Clearfield County, in the manner provided by Rule 3129.2(d).

Respectfully submitted,

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By



Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1982-CD

NORTHWEST SAVINGS BANK, successor -in-interest to CSB BANK

SERVICE # 1 OF 2

VS
RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM
COMPLAINT IN MORTGAGE FORECLOSURE

11-16-08
SERVE BY: ASAP HEARING: PAGE: 104843

COPY

DEFENDANT: RUSSELL HARRY BLOOM, JR.
ADDRESS: 374 CARBIDE ROAD
CURWENSVILLE, PA 16833

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/PIC

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS 11-17-08 - 9:36 AM - House empty - (windows broken + Boarded up)

SHERIFF'S RETURN

NOW, _____ AT _____ AM / PM **SERVED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE ON RUSSELL HARRY BLOOM, JR., 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 RUSSELL HARRY BLOOM, JR.

AT (ADDRESS) _____

NOW 11-17-08 AT 9:48 AM PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO RUSSELL HARRY BLOOM, JR.

REASON UNABLE TO LOCATE House Empty - Doors & Windows Boarded

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Dominic L. Magallon
Deputy Signature

Dominic L. Magallon
Print Deputy Name

EXHIBIT

A

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1982-CD

NORTHWEST SAVINGS BANK, successor -in-interest to CSB BANK

vs

SERVICE # 2 OF 2

RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: ¹¹⁻¹⁷⁻⁰⁸ ASAP HEARING: PAGE: 104843

DEFENDANT: SHARON LYNN BLOOM
ADDRESS: 374 CARBIDE ROAD
CURWENSVILLE, PA 16833
ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/PIC

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS: 11-17-08 9:36 AM House Empty - Windows & doors boarded -

SHERIFF'S RETURN

NOW, _____ AT _____ AM / PM **SERVED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE ON SHARON LYNN BLOOM, 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 SHARON LYNN BLOOM

AT (ADDRESS) _____

NOW 11-17-08 AT 9:48 AM PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO SHARON LYNN BLOOM

REASON UNABLE TO LOCATE House Empty - Doors & windows Boarded

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Dominic L. Moricello
Deputy Signature

Dominic L. Moricello
Print Deputy Name

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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CIVIL ACTION - LAW

NO. 08-1982-CD

**AFFIDAVIT PURSUANT TO RULE 430(a) OF
THE PENNSYLVANIA RULES OF CIVIL PROCEDURE**

COMMONWEALTH OF PENNSYLVANIA :

: SS:

COUNTY OF ERIE :

I, Kurt L. Sundberg, Esq., of Marsh Spaeder Baur Spaeder & Schaaf, LLP, attorneys for
the plaintiff, Northwest Savings Bank, do depose and say that:

1. Efforts by the Sheriff's Office of Clearfield County, Pennsylvania to serve the
Notice of Sheriff Sale in the above-captioned matter on the defendants, Russell Harry Bloom, Jr.
and Sharon Lynn Bloom, have been unsuccessful, as it is believed that the defendants have
moved from and abandoned their residence at 374 Carbide Road, Curwensville, Pennsylvania.

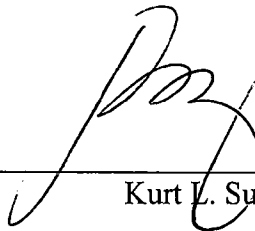
2. This office has made a good faith effort to locate the defendants, including
inquiries of known relatives, former employers and examination of local telephone directories,
voter registration records and local tax records. This office has also conducted computer Internet
searches, including searches of Lexis Nexis Public Records, Google Search, Yahoo People
Search, SuperPages.com telephone book search and Reunion.com.

EXHIBIT

tabbles


B

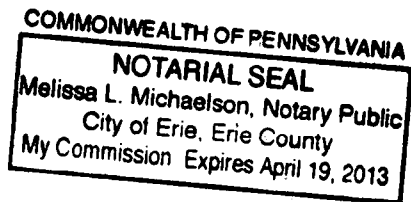
3. Despite good faith efforts to locate the defendants, the whereabouts of the defendants remain unknown and, therefore, personal service of the Notice of Sheriff Sale in the above-captioned matter cannot be made.


Kurt L. Sundberg

Sworn to and subscribed before me

this 1st day of July, 2009.


Notary Public



IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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: CIVIL ACTION - LAW
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: NO. 08-1982-CD

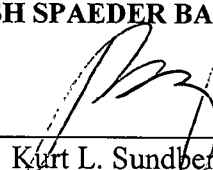
CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the within Motion for Service Pursuant to Special Order of Court was mailed by first class mail, postage prepaid, or hand delivered to Court House box this 1ST day of July, 2009, to all counsel of record and unrepresented parties in the above-captioned matter as follows:

Russell Harry Bloom, Jr.
Sharon Lynn Bloom
374 Carbide Road
Curwensville, PA 16833

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____


Kurt L. Sundberg
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

FILED

07/08/2009
JUL 08 2009

William A. Shaw
Prothonotary/Clerk of Courts

1cc
Atty
Sundberg
(610)

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

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: CIVIL ACTION - LAW
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: NO. 08-1982-CD

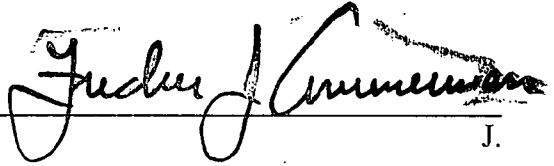
ORDER

AND NOW, this 7th day of July, 2009, upon consideration of plaintiff's Motion for Service of Notice of Sheriff Sale Pursuant to Special Order of Court, it is hereby ORDERED that pursuant to Rules 3129.2(c)(1)(C) of the Pennsylvania Rules of Civil Procedure, service upon the defendants in the above-captioned matter shall be sufficient if made in the following manner:

1. By posting handbills in the Sheriff's office and on the front door of the Property in question, being 374 Carbide Road, Curwensville, Pennsylvania, the front door being the most public part of said Property, in the manner provided by Rule 3129.2(b);
2. By mailing Notice of Sheriff Sale to the defendants at their last known addresses by certified mail return receipt requested and by ordinary mail with a U.S. Postal Service Form 3817 Certificate of Mailing;
3. By advertising notice of the Sheriff sale in the Clearfield County Legal Journal in the manner provided by Rule 3129.2(d); and

4. By advertising notice of the Sheriff sale in The Progress News, which is a newspaper of general circulation within Clearfield County, in the manner provided by Rule 3129(d).

BY THE COURT:


J.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 105395
NO: 08-1982-CD
SERVICES 1

COMPLAINT IN MORTGAGE FORECLOSURE & ORDER

PLAINTIFF: NORTHWEST SAVINGS BANK, successor-in-interest to CSB BANK
vs.
DEFENDANT: RUSSELL HARRY BLOOM, JR. and SHARON LYNN BLOOM

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	MARSH	7425	10.00
SHERIFF HAWKINS	MARSH	7425	16.02

⁴ FILED
9/3:30am
JUL 15 2009
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2009

So Answers,



Chester A. Hawkins
Sheriff

FILED


JUL 22 2009
m 10:45/W
William A. Shaw
Prothonotary/Clerk of Courts

CIVIL ACTION - LAW

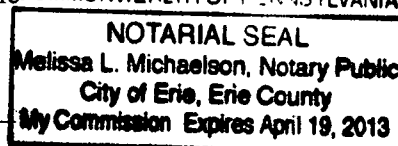
NO. 08-1982-CD

Kurt L. Sundberg, Esq.

this 20th day of July, 2009.



Notary Public



IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

:
:
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: CIVIL ACTION - LAW
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: NO. 08-1982-CD

NOTICE OF SHERIFF SALE OF REAL PROPERTY

TO: Russell Harry Bloom, Jr.
374 Carbide Road
Curwensville, PA 16833

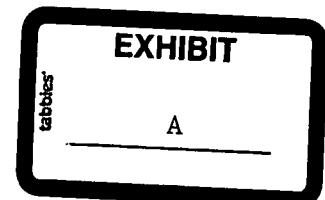
Sharon Lynn Bloom
374 Carbide Road
Curwensville, PA 16833

Your house and lot (real estate) at 374 Carbide Road, Curwensville, Pennsylvania, is scheduled to be sold at Sheriff Sale on September 4, 2009, at 10:00 a.m. prevailing time at the Sheriff's Office, Clearfield County Courthouse, 230 E. Market Street, Clearfield, Pennsylvania 16830, to enforce the Court judgment obtained by Northwest Savings Bank against you.

NOTICE OF OWNER'S RIGHTS

You may be able to prevent this Sheriff Sale. To prevent this Sheriff Sale, you must take immediate action:

1. The sale will be canceled if you pay the amount of back payments, late charges, court costs and reasonable attorney fees. To find out how much you must pay, you may call Northwest Savings Bank, 100 Liberty Street, Warren, Pennsylvania 16365, telephone (877) 300-5779.



2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the better chance you will have of stopping the sale.

You may still be able to save your property and you have other rights even if the Sheriff's Sale does take place.

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the bid price by calling the Sheriff's Office, Clearfield County Courthouse, (814) 765-2641.

2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff's Office, Clearfield County Courthouse, (814) 765-2641.

4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.

5. You have a right to remain in the property until the full amount is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your house and real estate. A schedule of distribution of the money bid for your house and real estate will be filed by the Sheriff of Clearfield County on a date specified by the sheriff not later than thirty

(30) days after the sale and distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten days (10) after the filing of the schedule.

7. You may also have other rights and defenses, or ways of getting your house back if you act immediately after the sale.

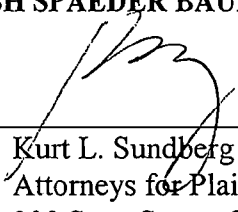
YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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.

David S. Meholick, Court Administrator
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830
(814) 765-2641, Ext. 5982

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By _____


Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

Dated: _____

6/4/09

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

CIVIL ACTION - LAW

NO. 08-1982-CD

DESCRIPTION OF PROPERTY

All that certain parcel or piece of ground situate in Bloomington, Township of Pike, County of Clearfield, Commonwealth of Pennsylvania, bounded and described as follows:

Beginning at an iron pin in center of Highway No. L.R. 17094, at the original location of the S.W. corner of larger tract now or formerly of Walter and Jean Elensky (9.83 acre tract) as allowed by Deed Book 610, page 154, and legal assignments; thence from said found iron pin South 82 degrees 27 minutes 13 seconds East 16.50 feet to a point in the right-of-way of L.R. 17094 on corner of lot now or formerly of Esther Brown; thence by same and further on by land now or formerly of Donald Durandetta, South 82 degrees 27 minutes 13 seconds East 210.70 feet to an iron pipe; thence by other lands now or formerly of Walter Elensky, Jr. and Jean A. Elensky North 7 degrees 39 minutes 29 seconds East 255.93 feet to an iron pipe; thence still by same North 76 degrees 30 minutes 26 seconds West 212.82 feet to a 6 inch square wood post on right-of-way of L.R. 17094; thence by said East right-of-way South 7 degrees 26 minutes 53 seconds West 277.98 feet to the place of beginning.

Containing 1.2943 acres by calculation as shown on survey map prepared by Fred H. Shuss, P.E., dated May 24, 1988.

Being commonly known as 374 Carbide Road, Curwensville, Pennsylvania and bearing Tax Map No. 126-111-000-00126.

Being the same premises conveyed to Russell Harry Bloom, Jr. and Sharon Lynn Bloom, husband and wife, by deed of Russell H. Bloom, Sr., single, dated May 21, 1998, and recorded in the Office of the Recorder of Deeds in Volume 1934, page 572

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By

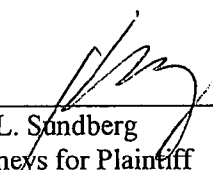

Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

EXHIBIT "A"

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

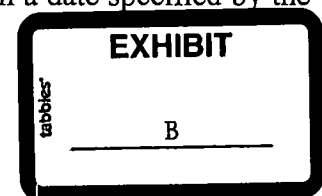
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: NO. 08-1982-CD

**NOTICE OF SHERIFF SALE TO DEFENDANTS, OWNERS,
LIENHOLDERS AND PERSONS HAVING AN
INTEREST IN THE PROPERTY PURSUANT TO RULE
3129.2 OF THE PENNSYLVANIA RULES OF CIVIL PROCEDURE**

TO: Defendants, Owners, Lienholders and Persons Having an Interest in the Property:

PLEASE TAKE NOTICE that by virtue of Writ of Execution issued by the Court of Common Pleas of Clearfield County, Pennsylvania, on judgment entered in the above-titled case in favor of Northwest Savings Bank, all that certain parcel of land and building(s) and/or improvement(s) thereon in Bloomington, Township of Pike, County of Clearfield and Commonwealth of Pennsylvania, commonly known as 374 Carbide Road, Curwensville, Pennsylvania, and bearing Tax Map No. 126-111-000-00126, and more particularly described in Exhibit "A" attached hereto and incorporated herein by reference, will be sold by the Sheriff of Clearfield County, at the Clearfield County Courthouse on September 4, 2009, at 10:00 a.m. prevailing time. The names of the owners of said property are: Russell Harry Bloom, Jr. and Sharon Lynn Bloom.

All parties in interest, including yourself and claimant, are further notified that a schedule of distribution will be on file in the Clearfield County Sheriff's Office on a date specified by the

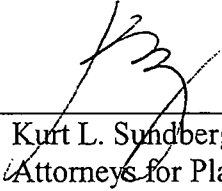


Sheriff not later than thirty (30) days after the date of sale of said property and that distribution of the proceeds will be made in accordance with the scheduled distribution, unless exceptions are filed with the Sheriff's Office within ten (10) days after said filing. If the money is not paid immediately after the property is struck off, it will be put up again and sold and the purchaser held responsible for any loss, and in no case will a deed be delivered until the money is paid.

You and each of you have until one (1) hour before the commencement of bidding at the Sheriff's sale to pay all of the current indebtedness, costs and reasonable fees if you wish to stop the Sheriff's sale of this property, otherwise, the same shall proceed in accordance with law. You may petition the Court at any time prior to Sheriff Sale to stay this sale.

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By


Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

Dated: _____

6/4/09

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
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Defendants

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: NO. 08-1982-CD

DESCRIPTION OF PROPERTY

All that certain parcel or piece of ground situate in Bloomington, Township of Pike, County of Clearfield, Commonwealth of Pennsylvania, bounded and described as follows:

Beginning at an iron pin in center of Highway No. L.R. 17094, at the original location of the S.W. corner of larger tract now or formerly of Walter and Jean Elensky (9.83 acre tract) as allowed by Deed Book 610, page 154, and legal assignments; thence from said found iron pin South 82 degrees 27 minutes 13 seconds East 16.50 feet to a point in the right-of-way of L.R. 17094 on corner of lot now or formerly of Esther Brown; thence by same and further on by land now or formerly of Donald Durandetta, South 82 degrees 27 minutes 13 seconds East 210.70 feet to an iron pipe; thence by other lands now or formerly of Walter Elensky, Jr. and Jean A. Elensky North 7 degrees 39 minutes 29 seconds East 255.93 feet to an iron pipe; thence still by same North 76 degrees 30 minutes 26 seconds West 212.82 feet to a 6 inch square wood post on right-of-way of L.R. 17094; thence by said East right-of-way South 7 degrees 26 minutes 53 seconds West 277.98 feet to the place of beginning.

Containing 1.2943 acres by calculation as shown on survey map prepared by Fred H. Shuss, P.E., dated May 24, 1988.

Being commonly known as 374 Carbide Road, Curwensville, Pennsylvania and bearing Tax Map No. 126-111-000-00126.

Being the same premises conveyed to Russell Harry Bloom, Jr. and Sharon Lynn Bloom, husband and wife, by deed of Russell H. Bloom, Sr., single, dated May 21, 1998, and recorded in the Office of the Recorder of Deeds in Volume 1934, page 572

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By

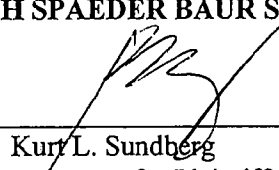

Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

EXHIBIT "A"

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

:
:
:
:
: CIVIL ACTION - LAW
:
:
:
: NO. 08-1982-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

Northwest Savings Bank, plaintiff in the above action, by its undersigned attorney-in-fact, sets forth as of the date the praecipe for the writ of execution was filed, the following information concerning the real property described in Exhibit "A" and attached hereto:

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

Russell Harry Bloom, Jr.
374 Carbide Road
Curwensville, PA 16833

Sharon Lynn Bloom
374 Carbide Road
Curwensville, PA 16833

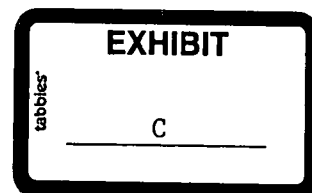
2. Name and address of defendants in the judgment:

Russell Harry Bloom, Jr.
374 Carbide Road
Curwensville, PA 16833

Sharon Lynn Bloom
374 Carbide Road
Curwensville, PA 16833

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

Unifund CCR Partners
c/o Michael F. Ratchford, Esquire
1729 Pittston Avenue
Scranton, PA 15808
Case No. 2209-CD-2008



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

Northwest Savings Bank (Plaintiff)
121 West 26th Street
Erie, PA 16508
Instrument No. 200303612

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

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:

None

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:

Clearfield County Tax Claim Bureau
230 East Market Street
Clearfield, PA 16830

Clearfield County Domestic Relations Office
230 E. Market Street
Clearfield, PA 16830

PA Dept. of Public Welfare
Bureau of Child Support Enforcement
Health and Welfare Building - Room 432
Harrisburg, PA 17105

Commonwealth of Pennsylvania
Department of Public Welfare
Bureau of Financial Operations
TPL Section – Casualty Unit
P.O. Box 8486
Harrisburg, PA 17105

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. § 4904 relating to unsworn falsification to authorities.

NORTHWEST SAVINGS BANK

Dated: _____

6/4/09

By _____

Kurt L. Sundberg, Esq.

Attorney-in-Fact

300 State Street, Suite 300

Erie, Pennsylvania 16507

(814) 456-5301

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

CIVIL ACTION - LAW

NO. 08-1982-CD

DESCRIPTION OF PROPERTY

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Being the same premises conveyed to Russell Harry Bloom, Jr. and Sharon Lynn Bloom, husband and wife, by deed of Russell H. Bloom, Sr., single, dated May 21, 1998, and recorded in the Office of the Recorder of Deeds in Volume 1934, page 572

MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

By

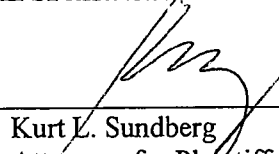

Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

EXHIBIT "A"

7006 2150 0005 6451 2477

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

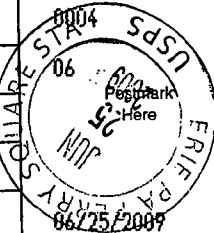
For delivery information visit our website at www.usps.com

OFFICIAL USE
 CURWENSVILLE PA 16833

Postage	\$	\$0.78
Certified Fee		\$2.80
Return Receipt Fee (Endorsement Required)		\$2.30
Restricted Delivery Fee (Endorsement Required)		\$0.00
Total Postage & Fees	\$	\$5.88

Sent To: Sharon Lynn Bloom
 Street, Apt. No., or PO Box No.: 374 Carbide Road
 City, State, ZIP+4: Curwensville, PA 16833

PS Form 3800, August 2006 See Reverse for Instructions



7006 2150 0005 6451 2477

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

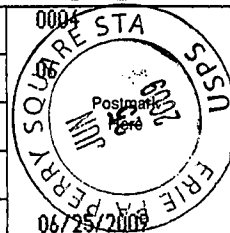
For delivery information visit our website at www.usps.com

OFFICIAL USE
 CURWENSVILLE PA 16833

Postage	\$	\$0.78
Certified Fee		\$2.80
Return Receipt Fee (Endorsement Required)		\$2.30
Restricted Delivery Fee (Endorsement Required)		\$0.00
Total Postage & Fees	\$	\$5.88

Sent To: Russell Harry Bloom, Jr.
 Street, Apt. No., or PO Box No.: 374 Carbide Road
 City, State, ZIP+4: Curwensville, PA 16833

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:

Russell Harry Bloom, Jr.
 374 Carbide Road
 Curwensville, PA 16833

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☒ Addressee
Russell H Bloom Jr

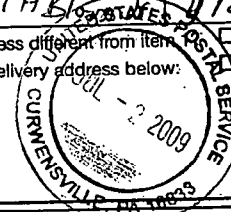
B. Received by (Printed Name) *Russell H Bloom Jr*

C. Date of Delivery *7/2/09*

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

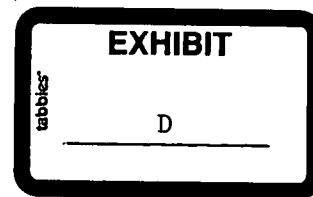
3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes



2. Article Number (Transfer from service label) 7006 2150 0005 6451 2477

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540



U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE—POSTMASTER

Received From:

Kurt L. Sundberg, Esquire

300 State Street, Suite 300

Erie, PA 16507

One piece of ordinary mail addressed to:

Unifund CCR Partners

c/o Michael F. Ratchford, Esquire

1729 Pittston Avenue

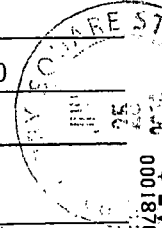
Scranton, PA ~~15008~~ 18508

PS Form 3817, Mar. 1989

GPO : 1993 O - 151-

1000

UNITED STATES
POSTAL SERVICE



U.S. POSTAGE
PAID
ERIE PA
JUN 23 1991
MOUNT
\$1.15
00018703-06

U.S. POSTAGE
PAID
ERIE PA
JUN 23 1991
MOUNT

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U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE—POSTMASTER

Received From:

Kurt L. Sundberg, Esquire

300 State Street, Suite 300

Erie, PA 16507

One piece of ordinary mail addressed to:

Clearfield County Tax Claim Bureau

230 East Market Street

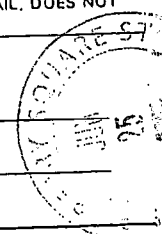
Clearfield, PA 16830

PS Form 3817, Mar. 1989

GPO : 1993 O - 151-051

1000

UNITED STATES
POSTAL SERVICE



U.S. POSTAGE
PAID
ERIE PA
JUN 23 1991
MOUNT
\$1.15
00018703-06

U.S. POSTAGE
PAID
ERIE PA
JUN 23 1991
MOUNT

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE—POSTMASTER

Received From:

Kurt L. Sundberg, Esquire

300 State Street, Suite 300

Erie, PA 16507

One piece of ordinary mail addressed to:

Clearfield County Domestic Relations
Office

230 East Market Street

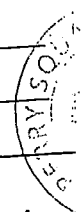
Clearfield, PA 16830

PS Form 3817, Mar. 1989

GPO : 1993 O - 151-051

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UNITED STATES
POSTAL SERVICE



U.S. POSTAGE
PAID
ERIE PA
JUN 23 1991
MOUNT
\$1.15
00018703-06

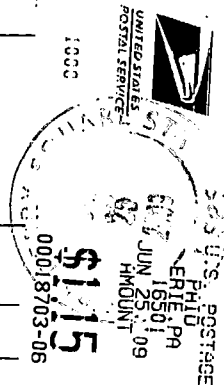
U.S. POSTAGE
PAID
ERIE PA
JUN 23 1991
MOUNT

EXHIBIT

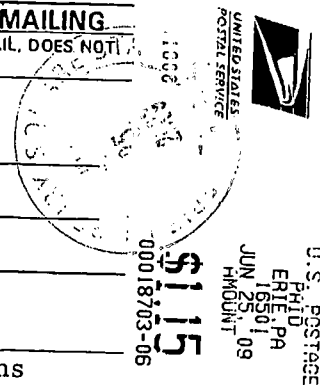
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U.S. POSTAL SERVICE	
CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER	
Received From:	
Kurt L. Sundberg, Esquire	
300 State Street, Suite 300	
Erie, PA 16507	
One piece of ordinary mail addressed to:	
PA Department of Public Welfare	
Bureau of Child Support Enforcement	
Health and Welfare Building, Room 432	
Harrisburg, PA 17105	
PS Form 3817, Mar. 1989	GPO : 1993 O - 151-051



U.S. POSTAL SERVICE	
CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER	
Received From:	
Kurt L. Sundberg, Esquire	
300 State Street, Suite 300	
Erie, PA 16507	
One piece of ordinary mail addressed to:	
Commonwealth of Pennsylvania	
Department of Public Welfare	
Bureau of Financial Operations	
TPL Section - Casualty Unit	
P.O. Box 8486	
Harrisburg, PA 17105	
PS Form 3817, Mar. 1989	GPO : 1993 O - 151-051



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20988

NO: 08-1982-CD

PLAINTIFF: NORTHWEST SAVINGS BANK, SUCCEOSSOR-IN-INTEREST TO CSB BANK

vs.

DEFENDANT: RUSSELL HARRY BLOOM, JR. AND SHARON LYNN BLOOM

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 6/9/2009

LEVY TAKEN 6/25/2009 @ 11:40 AM

POSTED 6/25/2009 @ 11:40 AM

SALE HELD 9/4/2009

SOLD TO MATTHEW ROWLES

SOLD FOR AMOUNT \$15,700.00 PLUS COSTS

WRIT RETURNED 9/22/2009

DATE DEED FILED 9/22/2009

PROPERTY ADDRESS 374 CARBIDE ROAD CURWENSVILLE , PA 16833

FILED
013:4181
SEP 22 2009
William A. Shaw
Prothonotary/Clerk of Courts

SERVICES

7/17/2009 @ SERVED RUSSELL HARRY BLOOM, JR.

SERVED RUSSELL HARRY BLOOM, JR., DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 374 CARBIDE ROAD, CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA CERT #70083230000335907778. CERT RETURNED UNCLAIMED 8/5/09

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

7/17/2009 @ SERVED SHARON LYNN BLOOM

SERVED, SHARON LYNN BLOOM, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 374 CARBIDE ROAD, CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA CERT #70083230000335908126. CERT RETRUNED UNCLAIMED 8/5/09

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

7/20/2009 @ 1:45 PM SERVED

POSTED 374 CARBIDE ROAD, CURWENSVILLE, PA WITH THE NOTICE OF SALE AND COURT ORDER, PER COURT ORDER.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20988
NO: 08-1982-CD

PLAINTIFF: NORTHWEST SAVINGS BANK, SUCCEOSSOR-IN-INTEREST TO CSB BANK
vs.
DEFENDANT: RUSSELL HARRY BLOOM, JR. AND SHARON LYNN BLOOM

Execution REAL ESTATE

SHERIFF RETURN


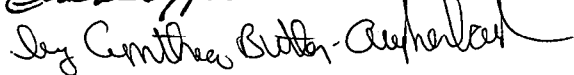
SHERIFF HAWKINS \$555.12

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

_____ Day of _____ 2008

So Answers,



Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

:
:
:
:
: CIVIL ACTION - LAW
:
:
: NO. 08-1982-CD

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA :
: ss:
COUNTY OF CLEARFIELD :

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 real property commonly known as 374 Carbide Road, Curwensville, Pennsylvania, and bearing Tax Map No. 126-111-000-00126, and more particularly described in the Description of Property attached hereto.

Principal Balance	\$24,858.90
Negative Escrow	2,392.35
Interest to 09/04/09, date of Sheriff's Sale	3,287.59
Late charges to 09/04/09, date of Sheriff's Sale	327.70
Collection Fee	<u>2,900.00</u>
TOTAL	\$33,766.54
Prothonotary costs	<u>142.00</u>

Plus all costs of any nature or kind.

CLEARFIELD COUNTY PROTHONOTARY:

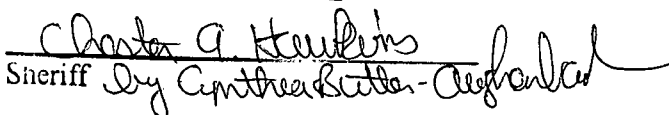
By


Deputy

SEAL OF THE COURT:

Date: 6/18/09

Received this writ this 9th day
of June A.D. 2009
At 8:45 A.M./P.M.


Sheriff By Cynthia Butler - Clearfield

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
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Defendants

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: NO. 08-1982-CD

DESCRIPTION OF PROPERTY

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MARSH SPAEDER BAUR SPAEDER & SCHAAF, LLP

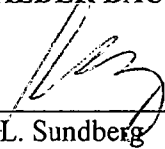
By 
Kurt L. Sundberg
Attorneys for Plaintiff
300 State Street, Suite 300
Erie, Pennsylvania 16507
(814) 456-5301

EXHIBIT "A"

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME RUSSELL HARRY BLOOM, JR.

NO. 08-1982-CD

NOW, September 22, 2009, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on September 04, 2009, I exposed the within described real estate of Russell Harry Bloom, Jr. And Sharon Lynn Bloom to public venue or outcry at which time and place I sold the same to MATTHEW ROWLES as he/she being the highest bidder, for the sum of \$15,700.00 plus costs 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	314.00
POSTAGE	17.92
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	15.00
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	15,700.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	50.00
TOTAL SHERIFF COSTS	\$605.12

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.50
TRANSFER TAX 2%	732.33
TOTAL DEED COSTS	\$761.83

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	24,858.90
INTEREST @ %	0.00
FROM TO 09/04/2009	
PROTH SATISFACTION	
LATE CHARGES AND FEES	327.70
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	2,392.35
PROPERTY INSPECTIONS	
INTEREST	3,287.59
MISCELLANEOUS	2,900.00
TOTAL DEBT AND INTEREST	\$33,806.54

COSTS:

ADVERTISING	428.50
TAXES - COLLECTOR	391.06
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	761.83
SHERIFF COSTS	605.12
LEGAL JOURNAL COSTS	270.00
PROTHONOTARY	142.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$2,743.51

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

NORTHWEST SAVINGS BANK,
successor-in-interest to CSB BANK,
Plaintiff

v.

RUSSELL HARRY BLOOM, JR. and
SHARON LYNN BLOOM,
Defendants

:
:
:
:
:
: CIVIL ACTION - LAW
:
:
: NO. 08-1982-CD

ORDER

AND NOW, this 7th day of July, 2009, upon consideration of plaintiff's Motion for Service of Notice of Sheriff Sale Pursuant to Special Order of Court, it is hereby ORDERED that pursuant to Rules 3129.2(c)(1)(C) of the Pennsylvania Rules of Civil Procedure, service upon the defendants in the above-captioned matter shall be sufficient if made in the following manner:

1. By posting handbills in the Sheriff's office and on the front door of the Property in question, being 374 Carbide Road, Curwensville, Pennsylvania, the front door being the most public part of said Property, in the manner provided by Rule 3129.2(b);
2. By mailing Notice of Sheriff Sale to the defendants at their last known addresses by certified mail return receipt requested and by ordinary mail with a U.S. Postal Service Form 3817 Certificate of Mailing;
3. By advertising notice of the Sheriff sale in the Clearfield County Legal Journal in the manner provided by Rule 3129.2(d); and

4. By advertising notice of the Sheriff's sale in The Progress News, which is a newspaper of general circulation within Clearfield County, in the manner provided by Rule 3129(d).

BY THE COURT:

/s/ Fredric J Ammerman

J.

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

JUL 08 2009

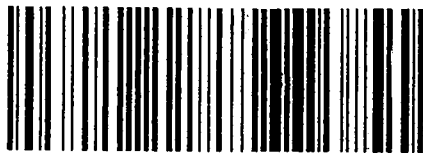
Attest.

William L. Brown
Prothonotary/
Clerk of Courts

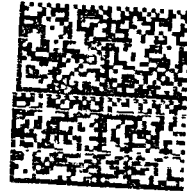
CHESTER A. HAWKINS
SHERIFF

COURTHOUSE

1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



7008 3230 0003 3590 7778



Hasler

016H16505405

\$05.71

07/17/2009

Mailed From 16830
US POSTAGE

RETURNED
TO SENDER
UNCLAIMED

RUSSELL HARRY BLOOM, JR
374 CARBIDE ROAD
CURWENSVILLE, PA 16833

1st NOTICE

2nd NOTICE

RETURNED

7-18

7-23

8-2

Doc
8-5-09

7008 3230 0003 3590 7778

U.S. Postal Service™

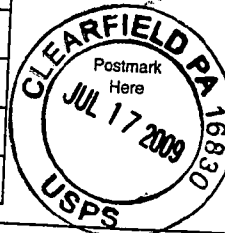
CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

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



Sent To

Street, Apt. No.,
or PO Box No.

City, State, ZIP+4

RUSSELL HARRY BLOOM, JR
374 CARBIDE ROAD
CURWENSVILLE, PA 16833

PS Form 3800, August 2006

See Reverse for Instructions

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

RUSSELL HARRY BLOOM, JR
374 CARBIDE ROAD
CURWENSVILLE, PA 16833

2. Article Number

(Transfer from service label)

7008 3230 0003 3590 7778

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? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

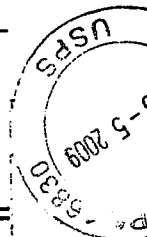
☐ Return Receipt for Merchandise

☐ Insured Mail

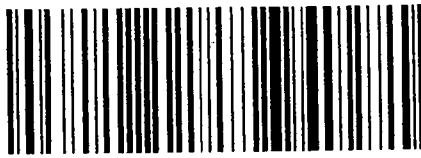
☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes



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



7008 3230 0003 3590 8126



Hasler

016H16505405

\$05.71

07/17/2009

Mailed From 16830
US POSTAGE

RETURNED
TO SENDER
UNCLAIMED

SHARON LYNN BLOOM
374 CARBIDE ROAD
CURWENSVILLE, PA 16833

1st NOTICE
2nd NOTICE
RETURNED

7-18

7-23

8-2

7008 3230 0003 3590 8126

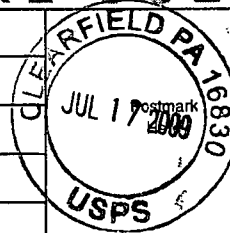
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Postage \$
Certified Fee
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Total Postage & Fees

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CURWENSVILLE, PA 16833

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SHARON LYNN BLOOM
374 CARBIDE ROAD
CURWENSVILLE, PA 16833

2. Article Number
(Transfer from service label)

PS Form 3811, February 2004

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

7008 3230 0003 3590 8126

Domestic Return Receipt

102595-02-M-1540