

03-801-CD

U.S. Bank National Association vs. Robert M. Flebbe, et al.

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
Securitization LLC,
Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse
4828 Loop Central Drive
Houston, TX 77081

Plaintiff
v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

COMPLAINT IN MORTGAGE FORECLOSURE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Lawyer Referral Service
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

FILED

JUN 02 003

William A. Shaw
Prothonotary

NO. 03-801-CD

AVISO

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

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

Lawyer Referral Service
David S. Meholic
Court Administrator
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814-765-2641, Ext. 5982

NOTICE

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

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

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

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

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

Assignor: New Century Mortgage Corporation
Assignments of Record to: U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse

Recording Date: 11/18/02 INSTRU NO.: 200218649

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision

MUNICIPALITY/TOWNSHIP/BOROUGH: Sandy Township

COUNTY: Clearfield

DATE EXECUTED: 01/04/02

DATE RECORDED: 01/07/02 INSTRU NO.: 200200271

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

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums

secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

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

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

6. The following amounts are due on the said Mortgage as of 04/15/03:

Principal of debt due	\$134,275.27
Unpaid Interest at 9.25% *	
from 12/01/02	
to 04/15/03	
(the per diem interest accruing on this debt is \$34.48 and that sum should be added each day after 04/15/03)	4,689.28
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Late Charges	
(monthly late charge of \$55.53 should be added in accordance with the terms of the note each month after 04/15/03)	166.59
Attorneys Fees (anticipated and actual to 5% of principal)	<u>6,713.76</u>
TOTAL	\$146,374.90

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

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$146,374.90 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



Mark J. Udren , ESQUIRE
MARK J. UDREN & ASSOCIATES
Attorney for Plaintiff
Attorney I.D. No. 04302

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 142, SECTION NO. 7B,
"GUADELOUPE" IN THE TREASURE LAKE SUBDIVISION OF SANDY TOWNSHIP CLEARFIELD COUNTY,
PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476; ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERAL AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY TREASURE LAKE, INC. OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC., WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

April 21, 2003

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S 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 INMEDITAMENTE 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 HIPOTECA.

EXHIBIT A

HOMEOWNER'S NAME(S):	Robert M. Flebbe Helena T. Flebbe
PROPERTY ADDRESS:	Sec 7B Lot 142 Windward Ct. Du Bois PA 15801 N/K/A: 1720 Treasure Lk. Du Bois PA 15801
LOAN ACCT. NO.:	8553406
ORIGINAL LENDER:	New Century Mortgage Corporation
CURRENT LENDER:	U.S. Bank National Association, as Trustee under the Pooling and Servicing Agreement, dated as of August 1, 2002, among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-BASS Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without recourse

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 FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

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

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

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

Sec 7B Lot 142 Windward Ct.
Du Bois PA 15801
N/K/A: 1720 Treasure Lk.
Du Bois PA 15801

IS SERIOUSLY IN DEFAULT because:

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

Monthly Payments of \$1110.62 for January 1, 2003 through April 1, 2003 = \$4442.48
Monthly Late Charges of \$55.53 for January 1, 2003 through April 1, 2003 = \$166.59
Other charges (explain/itemize): Other Late Fees = \$55.53
TOTAL AMOUNT PAST DUE: \$4664.60

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable): **N/A**

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 **\$4664.60**, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. **Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:**

Mark J. Udren & Associates

1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034

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.): N/A

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. If your debt has been discharged in bankruptcy without your having reaffirmed it, then lender cannot pursue this remedy.

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 6 months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender/Servicer:	<u>Litton Loan Servicing LP</u>
Address:	<u>P.O. Box 4528</u>
	<u>Houston TX 77210</u>
Phone Number:	<u>(713) 960-9676</u>
Fax Number:	<u>(713) 966-8844</u>
Contact Person:	<u>Denise Rivera</u>

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 not 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.

NOTICE

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

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

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

YOU MAY ALSO HAVE THE RIGHT:

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS,
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CLEARFIELD COUNTY

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

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

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

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

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

CERTIFIED MAIL™

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034



7002 2410 0005 4430 4842
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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	\$.60
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Postmark
Here

Sent To **Helena T. Flebbe**
Street, Apt. No.,
or PO Box No. **1720 Treasure Lk.**
City, State, ZIP+4 **Dubois PA 15801**

PS Form 3800, June 2002

See Reverse for Instructions

020620175

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

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



Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES

14 Oct 03 Document

Reinstated ~~Document~~ to Sheriff Attorney
for service.

Willie Shaw
Prothonotary

FILED 10/10/2003
JUL 02 2003 4CC Shff
DRAFT pd.
85.00

William A. Shaw
Prothonotary

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
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Houston, TX 77081
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-801-CD

v.
Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801
Defendant(s)

FILED

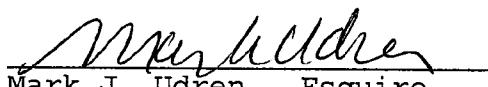
JUN 30 2003

William A. Shaw
Prothonotary

SUGGESTION OF BANKRUPTCY

To the Prothonotary:

Kindly note on the record that the above Defendants, Robert M. Flebbe and Helena T. Flebbe have filed Chapter 7 Bankruptcy in the Western District of Pennsylvania on June 6, 2003, Bankruptcy Case No. 03-27163.



Mark J. Udren, Esquire
MARK J. UDREN & ASSOCIATES
Attorney for Plaintiff

12-8-D3 Document

Reinstated/Reissued to Sheriff/Attorney
for service.

W. A. Shaw
~~Deputy Prothonotary~~

FILED

1:20-CV-00000
JUN 30 2003
SAC

William A. Shaw
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

U.S. BANK NATIONAL ASSOC.

VS.

FLEBBE, ROBERT M. & HELENA T.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket # 14140

03-801-CD

SHERIFF RETURNS

NOW JULY 21, 2003 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO ROBERT M. FLEBBE and HELENA T. FLEBBE, DEFENDANTS AT 1720 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA and SEC 7B LOT 142, WINWARD COURT, TREASURE LAKE SUBDIVISION, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA. "HOUSE IS EMPTY".

Return Costs

Cost	Description
48.05	SHERIFF HAWKINS PAID BY: ATTY CK# 8664
40.00	SURCHARGE PAID BY: ATTY

Sworn to Before Me This

22 Day Of July 2003
Will Shaw

So Answers,

Chester Hawkins
by *Marilyn Harris*
Chester A. Hawkins
Sheriff

FILED
9:57 AM
JUL 22 2003

William A. Shaw
Prothonotary

WE HEREBY CERTIFY THE
VOLUME TO BE A TRUE AND
ACCURATE COPY OF THE ORIGINAL

ATTORNEY FOR PLAINTIFF

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
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U.S. Bank National
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Certificates, Series 2002-CB4,
without Recourse
4828 Loop Central Drive
Houston, TX 77081
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

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

JUN 02 2003

Attest.

William L. Shan
Prothonotary/
Clerk of Courts

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

NO. 03-801-CD

Defendant(s)

COMPLAINT IN MORTGAGE FORECLOSURE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Lawyer Referral Service
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

AVISO

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

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

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NOTICE

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

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

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

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

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

Assignor: New Century Mortgage Corporation
Assignments of Record to: U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse

Recording Date: 11/18/02 INSTRU NO.: 200218649

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision

MUNICIPALITY/TOWNSHIP/BOROUGH: Sandy Township

COUNTY: Clearfield

DATE EXECUTED: 01/04/02

DATE RECORDED: 01/07/02 INSTRU NO.: 200200271

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

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums

secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

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

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

6. The following amounts are due on the said Mortgage as of 04/15/03:

Principal of debt due	\$134,275.27
Unpaid Interest at 9.25% *	
from 12/01/02	
to 04/15/03	
(the per diem interest accruing on this debt is \$34.48 and that sum should be added each day after 04/15/03)	4,689.28
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Late Charges (monthly late charge of \$55.53 should be added in accordance with the terms of the note each month after 04/15/03)	166.59
Attorneys Fees (anticipated and actual to 5% of principal)	<u>6,713.76</u>
TOTAL	\$146,374.90

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

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$146,374.90 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES
Attorney for Plaintiff
Attorney I.D. No. 04302

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 142, SECTION NO. 7B,
"GUADELOUPE" IN THE TREASURE LAKE SUBDIVISION OF SANDY TOWNSHIP CLEARFIELD COUNTY,
PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476; ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERAL AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY TREASURE LAKE, INC. OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC., WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

April 21, 2003

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S 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 HIPOTECA.

EXHIBIT A

HOMEOWNER'S NAME(S):	Robert M. Flebbe <u>Helena T. Flebbe</u>
PROPERTY ADDRESS:	Sec 7B Lot 142 Windward Ct. Du Bois PA 15801 N/K/A: 1720 Treasure Lk. <u>Du Bois PA 15801</u>
LOAN ACCT. NO.:	<u>8553406</u>
ORIGINAL LENDER:	<u>New Century Mortgage Corporation</u>
CURRENT LENDER:	U.S. Bank National Association, as Trustee under the Pooling and Servicing Agreement, dated as of August 1, 2002, among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-BASS Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without recourse

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 FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

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

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

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

Sec 7B Lot 142 Windward Ct.
Du Bois PA 15801
N/K/A: 1720 Treasure Lk.
Du Bois PA 15801

IS SERIOUSLY IN DEFAULT because:

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

Monthly Payments of \$1110.62 for January 1, 2003 through April 1, 2003 = \$4442.48
Monthly Late Charges of \$55.53 for January 1, 2003 through April 1, 2003 = \$166.59
Other charges (explain/itemize): Other Late Fees = \$55.53
<u>TOTAL AMOUNT PAST DUE: \$4664.60</u>

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable): N/A

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 \$4664.60, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.** Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

Mark J. Udren & Associates

1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034

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.): N/A

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. If your debt has been discharged in bankruptcy without your having reaffirmed it, then lender cannot pursue this remedy.

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 6 months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender/Servicer:	<u>Litton Loan Servicing LP</u>
Address:	<u>P.O. Box 4528</u>
	<u>Houston TX 77210</u>
Phone Number:	<u>(713) 960-9676</u>
Fax Number:	<u>(713) 966-8844</u>
Contact Person:	<u>Denise Rivera</u>

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 not 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.

NOTICE

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

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**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

YOU MAY ALSO HAVE THE RIGHT:

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS,
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CLEARFIELD COUNTY

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

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

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

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

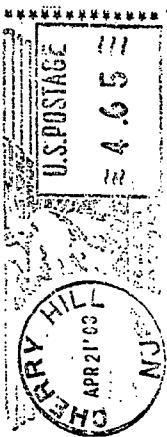
CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335
FAX n/a

CERTIFIED MAIL™

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034



7002 2410 0005 4430 4842
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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	\$ 1.60
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Postmark
Here

Send To: *Helena T. Flebbe*

Street, Apt. No.,
or PO Box No. *1720 Treasure Lk.*
City, State, ZIP+4 *Dubois PA 15801*

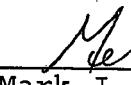
PS Form 3800, June 2002

See Reverse for Instructions

2002/04/21

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

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



Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES

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

ATTORNEY FOR PLAINTIFF

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
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Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
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v.

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Helena T. Flebbe
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statement filed in this case.

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Prothonotary/
Clerk of Courts

NO. 03-801-CD

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NOTICE

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

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

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

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

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

Assignor: New Century Mortgage Corporation
Assignments of Record to: U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse

Recording Date: 11/18/02 INSTRU NO.: 200218649

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision

MUNICIPALITY/TOWNSHIP/BOROUGH: Sandy Township

COUNTY: Clearfield

DATE EXECUTED: 01/04/02

DATE RECORDED: 01/07/02 INSTRU NO.: 200200271

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

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums

secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

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

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

6. The following amounts are due on the said Mortgage as of 04/15/03:

Principal of debt due	\$134,275.27
Unpaid Interest at 9.25% *	
from 12/01/02	
to 04/15/03	
(the per diem interest accruing on this debt is \$34.48 and that sum should be added each day after 04/15/03)	4,689.28
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Late Charges (monthly late charge of \$55.53 should be added in accordance with the terms of the note each month after 04/15/03)	166.59
Attorneys Fees (anticipated and actual to 5% of principal)	<u>6,713.76</u>
TOTAL	\$146,374.90

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

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$146,374.90 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.

Me

Mark J. Udren , ESQUIRE
MARK J. UDREN & ASSOCIATES
Attorney for Plaintiff
Attorney I.D. No. 04302

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 142, SECTION NO. 7B,
"GUADELOUPE" IN THE TREASURE LAKE SUBDIVISION OF SANDY TOWNSHIP CLEARFIELD COUNTY,
PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476; ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERAL AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY TREASURE LAKE, INC. OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC., WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

April 21, 2003

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S 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 HIPOTECA.

EXHIBIT A

HOMEOWNER'S NAME(S):	Robert M. Flebbe Helena T. Flebbe
PROPERTY ADDRESS:	Sec 7B Lot 142 Windward Ct. Du Bois PA 15801 N/K/A: 1720 Treasure Lk. Du Bois PA 15801
LOAN ACCT. NO.:	8553406
ORIGINAL LENDER:	New Century Mortgage Corporation
CURRENT LENDER:	U.S. Bank National Association, as Trustee under the Pooling and Servicing Agreement, dated as of August 1, 2002, among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-BASS Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without recourse

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 FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

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

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

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

Sec 7B Lot 142 Windward Ct.
Du Bois PA 15801
N/K/A: 1720 Treasure Lk.
Du Bois PA 15801

IS SERIOUSLY IN DEFAULT because:

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

<u>Monthly Payments of \$1110.62 for January 1, 2003 through April 1, 2003 = \$4442.48</u>
<u>Monthly Late Charges of \$55.53 for January 1, 2003 through April 1, 2003 = \$166.59</u>
<u>Other charges (explain/itemize): Other Late Fees = \$55.53</u>
<u>TOTAL AMOUNT PAST DUE: \$4664.60</u>

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable): N/A

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 **\$4664.60**, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

Mark J. Udren & Associates

1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034

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.): N/A

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. If your debt has been discharged in bankruptcy without your having reaffirmed it, then lender cannot pursue this remedy.

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 6 months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender/Servicer:	<u>Litton Loan Servicing LP</u>
Address:	<u>P.O. Box 4528</u>
	<u>Houston TX 77210</u>
Phone Number:	<u>(713) 960-9676</u>
Fax Number:	<u>(713) 966-8844</u>
Contact Person:	<u>Denise Rivera</u>

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 not 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.

NOTICE

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

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

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

YOU MAY ALSO HAVE THE RIGHT:

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS,
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CLEARFIELD COUNTY

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

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

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

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

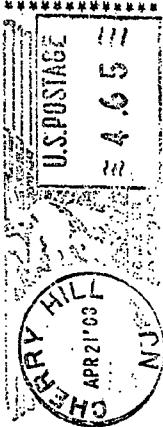
CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335
FAX n/a

CERTIFIED MAIL™

LAW OFFICES
MARK J. LUDREN & ASSOCIATES
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034



7002 2410 0005 4430 4842
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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	\$ 1.60
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Postmark
Here

Sent To Helena T. Flebbe
Street, Apt. No.;
or PO Box No. 1700 Treasure Lk.
City, State, ZIP+4 Dubois PA 15801

PS Form 3800, June 2002

See Reverse for Instructions

20070115

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

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

Me

Mark J. Udren , ESQUIRE
MARK J. UDREN & ASSOCIATES

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

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
Securitization LLC,
Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse
4828 Loop Central Drive
Houston, TX 77081

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

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

JUN 02 2003

Attest.

William C. Brown
Prothonotary/
Clerk of Courts

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

NO. 03-801-CD

Defendant(s)

COMPLAINT IN MORTGAGE FORECLOSURE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Lawyer Referral Service
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

AVISO

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

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

Lawyer Referral Service
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

NOTICE

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

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/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

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

Assignor: New Century Mortgage Corporation
Assignments of Record to: U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse

Recording Date: 11/18/02 INSTRU NO.: 200218649

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision
MUNICIPALITY/TOWNSHIP/BOROUGH: Sandy Township
COUNTY: Clearfield
DATE EXECUTED: 01/04/02
DATE RECORDED: 01/07/02 INSTRU NO.: 200200271

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

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums

secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

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

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

6. The following amounts are due on the said Mortgage as of 04/15/03:

Principal of debt due	\$134,275.27
Unpaid Interest at 9.25% *	
from 12/01/02	
to 04/15/03	
(the per diem interest accruing on this debt is \$34.48 and that sum should be added each day after 04/15/03)	4,689.28
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Attorneys Fees (anticipated and actual to 5% of principal)	<u>6,713.76</u>
TOTAL	\$146,374.90

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

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$146,374.90 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.

Mark J. Udren
Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES
Attorney for Plaintiff
Attorney I.D. No. 04302

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 142, SECTION NO. 7B,
"GUADELOUPE" IN THE TREASURE LAKE SUBDIVISION OF SANDY TOWNSHIP CLEARFIELD COUNTY,
PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476; ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERAL AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY TREASURE LAKE, INC. OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC., WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

April 21, 2003

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S 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 HIPOTECA.

EXHIBIT A

HOMEOWNER'S NAME(S):	Robert M. Flebbe Helena T. Flebbe
PROPERTY ADDRESS:	Sec 7B Lot 142 Windward Ct. Du Bois PA 15801 N/K/A/ 1720 Treasure Lk. Du Bois PA 15801
LOAN ACCT. NO.:	8553406
ORIGINAL LENDER:	New Century Mortgage Corporation
CURRENT LENDER:	U.S. Bank National Association, as Trustee under the Pooling and Servicing Agreement, dated as of August 1, 2002, among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-BASS Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without recourse

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 FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

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

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

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

Sec 7B Lot 142 Windward Ct.
Du Bois PA 15801
N/K/A: 1720 Treasure Lk.
Du Bois PA 15801

IS SERIOUSLY IN DEFAULT because:

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

<u>Monthly Payments of \$1110.62 for January 1, 2003 through April 1, 2003 = \$4442.48</u>
<u>Monthly Late Charges of \$55.53 for January 1, 2003 through April 1, 2003 = \$166.59</u>
Other charges (explain/itemize): <u>Other Late Fees = \$55.53</u>
<u>TOTAL AMOUNT PAST DUE: \$4664.60</u>

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable): N/A

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 \$4664.60 PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

Mark J. Udren & Associates

1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034

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.): N/A

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. If your debt has been discharged in bankruptcy without your having reaffirmed it, then lender cannot pursue this remedy.

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 6 months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender/Servicer:	<u>Litton Loan Servicing LP</u>
Address:	<u>P.O. Box 4528</u>
	<u>Houston TX 77210</u>
Phone Number:	<u>(713) 960-9676</u>
Fax Number:	<u>(713) 966-8844</u>
Contact Person:	<u>Denise Rivera</u>

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 not 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.

NOTICE

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

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

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

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

YOU MAY ALSO HAVE THE RIGHT:

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS,
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CLEARFIELD COUNTY

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

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

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

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

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

CERTIFIED MAIL

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034



7002 2410 0005 4430 4842
7002 2410 0005 4430 4842

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	\$.60
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Postmark
Here

Sent To Helena T. Flebbe
Street, Apt. No.
or PO Box No. 1720 Treasure Lk.
City, State, ZIP+4 Dubois PA 15801

PS Form 3800, June 2002

See Reverse for Instructions



2000-01-15
2000-01-15

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> ■ 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. 		<p>A. Signature</p> <p>X <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name)</p> <p>C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>1. Article Addressed to:</p> <p>Helen T. Flebbe 1700 Treasure Lk. DuBois PA 15801</p>		<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number (Transfer from service label)</p> <p>PS Form 3811, August 2001</p>		<p>7002 2410 0005 4430 4842</p> <p>Domestic Return Receipt</p> <p>2ACPR1-03-2-0885</p>	

Certified Mail

- A mailing receipt
- A unique identifier
- A record of delivery
- Import and Rentable Vehicles, Please
- NO INSURANCE
- Certified Mail must be delivered to the addressee's unit of residence or business.
- If a postmark or endorsement is not needed, the postmark or endorsement is addressed to the addressee's unit of residence or business.
- For an additional delivery, PS Form 2410 is required.
- If a postmark or endorsement is not needed, the postmark or endorsement is addressed to the addressee's unit of residence or business.
- If a postmark or endorsement is not needed, the postmark or endorsement is addressed to the addressee's unit of residence or business.
- Internet access is addressed to AP.

2ACPR1-03-2-0885

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

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

M.J.U.

Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES

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

M
ATTORNEY FOR PLAINTIFF

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
Securitization LLC,
Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse
4828 Loop Central Drive
Houston, TX 77081

Plaintiff
v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

COMPLAINT IN MORTGAGE FORECLOSURE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Lawyer Referral Service
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

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

JUN 02 2003

Attest.

W. L. L.
Prothonotary/
Clerk of Courts

AVISO

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

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

Lawyer Referral Service
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

NOTICE

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

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

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

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

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

Assignor: New Century Mortgage Corporation
Assignments of Record to: U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse

Recording Date: 11/18/02 INSTRU NO.: 200218649

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision

MUNICIPALITY/TOWNSHIP/BOROUGH: Sandy Township

COUNTY: Clearfield

DATE EXECUTED: 01/04/02

DATE RECORDED: 01/07/02 INSTRU NO.: 200200271

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

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums

secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

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

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

6. The following amounts are due on the said Mortgage as of 04/15/03:

Principal of debt due	\$134,275.27
Unpaid Interest at 9.25% *	
from 12/01/02	
to 04/15/03	
(the per diem interest accruing on this debt is \$34.48 and that sum should be added each day after 04/15/03)	4,689.28
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Late Charges (monthly late charge of \$55.53 should be added in accordance with the terms of the note each month after 04/15/03)	166.59
Attorneys Fees (anticipated and actual to 5% of principal)	<u>6,713.76</u>
TOTAL	\$146,374.90

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

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$146,374.90 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



Mark J. Udren , ESQUIRE
MARK J. UDREN & ASSOCIATES
Attorney for Plaintiff
Attorney I.D. No. 04302

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 142, SECTION NO. 7B,
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EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476; ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERAL AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY TREASURE LAKE, INC. OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC., WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

April 21, 2003

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S 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 HIPOTECA.

EXHIBIT A

HOMEOWNER'S NAME(S):	Robert M. Flebbe <u>Helena T. Flebbe</u>
PROPERTY ADDRESS:	Sec 7B Lot 142 Windward Ct. Du Bois PA 15801 N/K/A: 1720 Treasure Lk. <u>Du Bois PA 15801</u>
LOAN ACCT. NO.:	<u>8553406</u>
ORIGINAL LENDER:	<u>New Century Mortgage Corporation</u>
CURRENT LENDER:	U.S. Bank National Association, as Trustee under the Pooling and Servicing Agreement, dated as of August 1, 2002, among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-BASS Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without <u>recourse</u>

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 FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

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

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

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

Sec 7B Lot 142 Windward Ct.
Du Bois PA 15801
N/K/A: 1720 Treasure Lk.
Du Bois PA 15801

IS SERIOUSLY IN DEFAULT because:

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

Monthly Payments of \$1110.62 for January 1, 2003 through April 1, 2003 = \$4442.48
Monthly Late Charges of \$55.53 for January 1, 2003 through April 1, 2003 = \$166.59
Other charges (explain/itemize): Other Late Fees = \$55.53
TOTAL AMOUNT PAST DUE: \$4664.60

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable): N/A

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 \$4664.60, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.** Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

Mark J. Udren & Associates

1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034

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.): N/A

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. If your debt has been discharged in bankruptcy without your having reaffirmed it, then lender cannot pursue this remedy.

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 6 months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender/Servicer:	<u>Litton Loan Servicing LP</u>
Address:	<u>P.O. Box 4528</u>
	<u>Houston TX 77210</u>
Phone Number:	<u>(713) 960-9676</u>
Fax Number:	<u>(713) 966-8844</u>
Contact Person:	<u>Denise Rivera</u>

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 not 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.

NOTICE

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

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

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

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

YOU MAY ALSO HAVE THE RIGHT:

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS,
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CLEARFIELD COUNTY

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

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

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

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

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

CERTIFIED MAIL

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034



7002 2410 0005 4430 4842
7002 2410 0005 4430 4842



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	\$.60
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Postmark
Here

Sent To Helena T. Flebbe
Street, Apt. No.
or PO Box No. 1720 Treasure Lk.
City, State, ZIP+4 Dubois, PA 15801

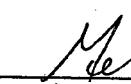
PS Form 3800, June 2002

See Reverse for Instructions

200038175

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

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



Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
Securitization LLC,
Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse

Plaintiff

v.
Robert M. Flebbe
Helena T. Flebbe

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-801-CD

Defendant(s)

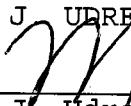
PRAECIPE TO REINSTATE COMPLAINT

TO THE PROTHONOTARY:

Kindly reinstate the Complaint on the above-captioned matter.

DATE: October 10, 2003

MARK J. UDREN & ASSOCIATES


Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED

OCT 14 2003

William A. Shaw
Prothonotary/Clerk of Courts

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse
4828 Loop Central Drive
Houston, TX 77081

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

COMPLAINT IN MORTGAGE FORECLOSURE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Lawyer Referral Service
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

FILED
10/2/2003
William A. Shaw
Prothonotary

NO. 03-801-CJ

COPY

03040321

FILED *Am. Uden*
M/J:18/03 pd. 7:00
OCT 14 2003
William A. Shaw
Prothonotary/Clerk of Courts
4 Complaints
reinstated-Shaw
No CC

AG

In The Court of Common Pleas of Clearfield County, Pennsylvania

U.S. BANK NATIONAL ASSOC.

VS.

FLEBBE, ROBERT M. & HELENA T.

Sheriff Docket # 14140

03-801-CD

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW NOVEMBER 17, 2003 AFTER DILIGENT SEARCH IN MY BAILICK I RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO ROBERT M. FLEBBE and HELENA T. FLEBBE, DEFENDANTS AT Sec. 7B Lot 142 WINWARD, TREASURE LAKE SUBDIVISION COURT, DUBOIS, PA. And 1720 TREASURE LAKE, DUBOIS, PA. MOVED LEFT NO FORWARDING ADDRESS.

Return Costs

Cost	Description
34.05	SHERIFF HAWKINS PAID BY: ATTY
40.00	SURCHARGE PAID BY: ATTY

Sworn to Before Me This

18 Day Of November 2003
William A. Shaw GS

So Answers,

*Chester Hawkins
by Marley Harris*
Chester A. Hawkins
Sheriff

FILED

NOV 18 2003

William A. Shaw
Prothonotary

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

U.S. Bank National
Association, as Trustee Under
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Agreement, dated as of August
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Mortgage Loan Asset-Backed
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without Recourse
4828 Loop Central Drive
Houston, TX 77081

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

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YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Lawyer Referral Service
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

ATTORNEY FOR PLAINTIFF

10-14-03 Document
Reinstated/~~Reissued~~ to Sheriff/~~Attorney~~
for service.

William A. Shaw
Deputy Prothonotary

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

FILED
10-14-03

William A. Shaw
Prothonotary

NO. 03-801-CJ

COPY

03070321

AVISO

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

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

Lawyer Referral Service
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

NOTICE

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

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

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

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

Assignor: New Century Mortgage Corporation
Assignments of Record to: U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse

Recording Date: 11/18/02 INSTRU NO.: 200218649

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision

MUNICIPALITY/TOWNSHIP/BOROUGH: Sandy Township

COUNTY: Clearfield

DATE EXECUTED: 01/04/02

DATE RECORDED: 01/07/02 INSTRU NO.: 200200271

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

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums

secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

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

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

6. The following amounts are due on the said Mortgage as of 04/15/03:

Principal of debt due	\$134,275.27
Unpaid Interest at 9.25% *	
from 12/01/02	
to 04/15/03	
(the per diem interest accruing on this debt is \$34.48 and that sum should be added each day after 04/15/03)	4,689.28
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Late Charges (monthly late charge of \$55.53 should be added in accordance with the terms of the note each month after 04/15/03)	166.59
Attorneys Fees (anticipated and actual to 5% of principal)	<u>6,713.76</u>
TOTAL	\$146,374.90

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

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$146,374.90 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.

Mark J. Udren

Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES
Attorney for Plaintiff
Attorney I.D. No. 04302

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 142, SECTION NO. 7B,
"GUADELOUPE" IN THE TREASURE LAKE SUBDIVISION OF SANDY TOWNSHIP CLEARFIELD COUNTY,
PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476; ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERAL AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY TREASURE LAKE, INC. OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC., WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S 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 INMEDITAMENTE 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 HIPOTECA.

EXHIBIT A

HOMEOWNER'S NAME(S):	Robert M. Flebbe <u>Helena T. Flebbe</u>
PROPERTY ADDRESS:	Sec 7B Lot 142 Windward Ct. Du Bois PA 15801 N/K/A: 1720 Treasure Lk. <u>Du Bois PA 15801</u>
LOAN ACCT. NO.:	<u>8553406</u>
ORIGINAL LENDER:	<u>New Century Mortgage Corporation</u>
CURRENT LENDER:	U.S. Bank National Association, as Trustee under the Pooling and Servicing Agreement, dated as of August 1, 2002, among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-BASS Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without recourse

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 FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

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

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

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

Sec 7B Lot 142 Windward Ct.
Du Bois PA 15801
N/K/A: 1720 Treasure Lk.
Du Bois PA 15801

IS SERIOUSLY IN DEFAULT because:

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

Monthly Payments of \$1110.62 for January 1, 2003 through April 1, 2003 = \$4442.48
Monthly Late Charges of \$55.53 for January 1, 2003 through April 1, 2003 = \$166.59
Other charges (explain/itemize): Other Late Fees = \$55.53
TOTAL AMOUNT PAST DUE: \$4664.60

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable): **N/A**

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 **\$4664.60** PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. **Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:**

Mark J. Udren & Associates

1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034

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): N/A

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. If your debt has been discharged in bankruptcy without your having reaffirmed it, then lender cannot pursue this remedy.

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 6 months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender/Servicer:	<u>Litton Loan Servicing LP</u>
Address:	<u>P.O. Box 4528</u>
	<u>Houston TX 77210</u>
Phone Number:	<u>(713) 960-9676</u>
Fax Number:	<u>(713) 966-8844</u>
Contact Person:	<u>Denise Rivera</u>

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 not 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.

NOTICE

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

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

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

LAW OFFICES OF MARK J. UDREN
/s/ **Mark J. Udren, Esquire**
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900

YOU MAY ALSO HAVE THE RIGHT:

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS,
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CLEARFIELD COUNTY

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

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

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

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

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

CERTIFIED MAIL

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034



7002 2410 0005 4430 4842
7002 2410 0005 4430 4842

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	\$.60
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Postmark
Here

Sent To Helena T. Flebbe
Street, Apt. No.,
or PO Box No. 17802 Treasure Lk.
City, State, ZIP+4 Dubois PA 15801

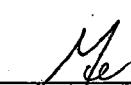
PS Form 3800, June 2002

See Reverse for Instructions

SEARCHED

VERIFICATION

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



Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
Securitization LLC,
Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse
4828 Loop Central Drive
Houston, TX 77081

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

COMPLAINT IN MORTGAGE FORECLOSURE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Lawyer Referral Service
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

ATTORNEY FOR PLAINTIFF

10-14-03 Document
Reinstated/Re~~turn~~ to Sheriff/~~return~~
for service.

W. A. Shaw
Prothonotary

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

FILED

10-14-03

William A. Shaw
Prothonotary

NO. 03-801-CJ

COPY

03040321

AVISO

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

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

Lawyer Referral Service
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

NOTICE

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

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

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

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

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

Assignor: New Century Mortgage Corporation
Assignments of Record to: U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse

Recording Date: 11/18/02 INSTRU NO.: 200218649

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision

MUNICIPALITY/TOWNSHIP/BOROUGH: Sandy Township

COUNTY: Clearfield

DATE EXECUTED: 01/04/02

DATE RECORDED: 01/07/02 INSTRU NO.: 200200271

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

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums

secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

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

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

6. The following amounts are due on the said Mortgage as of 04/15/03:

Principal of debt due	\$134,275.27
Unpaid Interest at 9.25% *	
from 12/01/02	
to 04/15/03	
(the per diem interest accruing on this debt is \$34.48 and that sum should be added each day after 04/15/03)	4,689.28
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Late Charges (monthly late charge of \$55.53 should be added in accordance with the terms of the note each month after 04/15/03)	166.59
Attorneys Fees (anticipated and actual to 5% of principal)	<u>6,713.76</u>
TOTAL	\$146,374.90

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

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$146,374.90 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.

Mark J. Udren

Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES
Attorney for Plaintiff
Attorney I.D. No. 04302

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"GUADELOUPE" IN THE TREASURE LAKE SUBDIVISION OF SANDY TOWNSHIP CLEARFIELD COUNTY,
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EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

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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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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 INMEDITAMENTE 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 HIPOTECA.

EXHIBIT A

HOMEOWNER'S NAME(S):	Robert M. Flebbe <u>Helena T. Flebbe</u>
PROPERTY ADDRESS:	Sec 7B Lot 142 Windward Ct. Du Bois PA 15801 N/K/A: 1720 Treasure Lk. <u>Du Bois PA 15801</u>
LOAN ACCT. NO.:	<u>8553406</u>
ORIGINAL LENDER:	<u>New Century Mortgage Corporation</u>
CURRENT LENDER:	U.S. Bank National Association, as Trustee under the Pooling and Servicing Agreement, dated as of August 1, 2002, among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-BASS Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without <u>recourse</u>

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 FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

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

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

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

Sec 7B Lot 142 Windward Ct.
Du Bois PA 15801
N/K/A: 1720 Treasure Lk.
Du Bois PA 15801

IS SERIOUSLY IN DEFAULT because:

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

Monthly Payments of \$1110.62 for January 1, 2003 through April 1, 2003 = \$4442.48
Monthly Late Charges of \$55.53 for January 1, 2003 through April 1, 2003 = \$166.59
Other charges (explain/itemize): Other Late Fees = \$55.53
<u>TOTAL AMOUNT PAST DUE: \$4664.60</u>

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable): **N/A**

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 **\$4664.60** PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

Mark J. Udren & Associates

1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034

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.): **N/A**

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. If your debt has been discharged in bankruptcy without your having reaffirmed it, then lender cannot pursue this remedy.

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 6 months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender/Servicer:	<u>Litton Loan Servicing LP</u>
Address:	<u>P.O. Box 4528</u>
	<u>Houston TX 77210</u>
Phone Number:	<u>(713) 960-9676</u>
Fax Number:	<u>(713) 966-8844</u>
Contact Person:	<u>Denise Rivera</u>

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 not 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.

NOTICE

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

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

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

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

YOU MAY ALSO HAVE THE RIGHT:

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS,
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CLEARFIELD COUNTY

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

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

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

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

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

CERTIFIED MAIL

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034



7002 2410 0005 4430 4642
7002 2410 0005 4430 4642

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

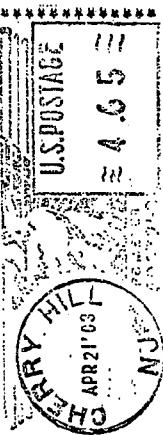
Postage	\$.60
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Postmark
Here

Sent To	Helena T. Flebbe
Street, Apt. No., or PO Box No.	1700 Treasure Lk.
City, State, ZIP-4	Dubois PA 15801

PS Form 3800, June 2002

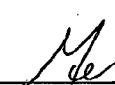
See Reverse for Instructions



SEARCHED

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

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


Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
Securitization LLC,
Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse
4828 Loop Central Drive
Houston, TX 77081

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

COMPLAINT IN MORTGAGE FORECLOSURE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Lawyer Referral Service
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

ATTORNEY FOR PLAINTIFF

10-14-03 Document
Reinstated/Reissued to Sheriff ~~Amerson~~
for service.

Will A. Shaw
Prothonotary

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

FILED
10-14-03

W.A. Shaw
William A. Shaw
Prothonotary

NO. 03-801-CJ

COPY

03040321

AVISO

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

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

Lawyer Referral Service
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

NOTICE

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

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

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

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

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

Assignor: New Century Mortgage Corporation
Assignments of Record to: U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse

Recording Date: 11/18/02 INSTRU NO.: 200218649

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision

MUNICIPALITY/TOWNSHIP/BOROUGH: Sandy Township

COUNTY: Clearfield

DATE EXECUTED: 01/04/02

DATE RECORDED: 01/07/02 INSTRU NO.: 200200271

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

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums

secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

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

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

6. The following amounts are due on the said Mortgage as of 04/15/03:

Principal of debt due	\$134,275.27
Unpaid Interest at 9.25% *	
from 12/01/02	
to 04/15/03	
(the per diem interest accruing on this debt is \$34.48 and that sum should be added each day after 04/15/03)	4,689.28
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Late Charges (monthly late charge of \$55.53 should be added in accordance with the terms of the note each month after 04/15/03)	166.59
Attorneys Fees (anticipated and actual to 5% of principal)	<u>6,713.76</u>
TOTAL	\$146,374.90

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

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$146,374.90 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.

Mark J. Udren

Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES
Attorney for Plaintiff
Attorney I.D. No. 04302

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 142, SECTION NO. 7B,
"GUADELOUPE" IN THE TREASURE LAKE SUBDIVISION OF SANDY TOWNSHIP CLEARFIELD COUNTY,
PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476; ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERAL AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY TREASURE LAKE, INC. OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC., WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S 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.

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- 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 FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

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

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

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

Sec 7B Lot 142 Windward Ct.
Du Bois PA 15801
N/K/A: 1720 Treasure Lk.
Du Bois PA 15801

IS SERIOUSLY IN DEFAULT because:

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

Monthly Payments of \$1110.62 for January 1, 2003 through April 1, 2003 = \$4442.48

Monthly Late Charges of \$55.53 for January 1, 2003 through April 1, 2003 = \$166.59

Other charges (explain/itemize): Other Late Fees = \$55.53

TOTAL AMOUNT PAST DUE: \$4664.60

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable): N/A

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 **\$4664.60** PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

Mark J. Udren & Associates

**1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034**

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.): **N/A**

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. If your debt has been discharged in bankruptcy without your having reaffirmed it, then lender cannot pursue this remedy.

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 6 months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender/Servicer:	Litton Loan Servicing LP
Address:	P.O. Box 4528 Houston TX 77210
Phone Number:	(713) 960-9676
Fax Number:	(713) 966-8844
Contact Person:	Denise Rivera

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 not 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.

NOTICE

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

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

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

LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900

YOU MAY ALSO HAVE THE RIGHT:

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS,
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CLEARFIELD COUNTY

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

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

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

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

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

CERTIFIED MAIL

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034



7002 2410 0005 4430 4842
7002 2410 0005 4430 4842



U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
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OFFICIAL USE

Postage	\$ 1.60
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Postmark
Here

Sent To Helena T. Flebbe
Street, Apt. No.,
or PO Box No. 1780 Treasure Lk.
City, State, ZIP+4 Dubois PA 15801

PS Form 3800, June 2002

See Reverse for Instructions

20040321 TS

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

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


Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
Securitization LLC,
Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse
4828 Loop Central Drive
Houston, TX 77081

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

COMPLAINT IN MORTGAGE FORECLOSURE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Lawyer Referral Service
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

ATTORNEY FOR PLAINTIFF

10-14-03 Document
Reinstated/Reissued to Sheriff
for service.

Willie L. Shaw
Prothonotary

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

FILED
10-14-03

William A. Shaw
Prothonotary

NO. 03-801-CJ

COPY

03040321

AVISO

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

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

Lawyer Referral Service
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

NOTICE

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

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

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

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

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

Assignor: New Century Mortgage Corporation

Assignments of Record to: U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse

Recording Date: 11/18/02 INSTRU NO.: 200218649

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision

MUNICIPALITY/TOWNSHIP/BOROUGH: Sandy Township

COUNTY: Clearfield

DATE EXECUTED: 01/04/02

DATE RECORDED: 01/07/02 INSTRU NO.: 200200271

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

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums

secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

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

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

6. The following amounts are due on the said Mortgage as of 04/15/03:

Principal of debt due	\$134,275.27
Unpaid Interest at 9.25% * from 12/01/02 to 04/15/03 (the per diem interest accruing on this debt is \$34.48 and that sum should be added each day after 04/15/03)	4,689.28
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Late Charges (monthly late charge of \$55.53 should be added in accordance with the terms of the note each month after 04/15/03)	166.59
Attorneys Fees (anticipated and actual to 5% of principal)	<u>6,713.76</u>
TOTAL	\$146,374.90

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

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$146,374.90 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.

Mark J. Udren

Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES
Attorney for Plaintiff
Attorney I.D. No. 04302

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 142, SECTION NO. 7B,
"GUADELOUPE" IN THE TREASURE LAKE SUBDIVISION OF SANDY TOWNSHIP CLEARFIELD COUNTY,
PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476; ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERAL AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY TREASURE LAKE, INC. OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC., WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S 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 HIPOTECA.

EXHIBIT A

HOMEOWNER'S NAME(S):	Robert M. Flebbe <u>Helena T. Flebbe</u>
PROPERTY ADDRESS:	Sec 7B Lot 142 Windward Ct. Du Bois PA 15801 N/K/A: 1720 Treasure Lk. <u>Du Bois PA 15801</u>
LOAN ACCT. NO.:	<u>8553406</u>
ORIGINAL LENDER:	<u>New Century Mortgage Corporation</u>
CURRENT LENDER:	U.S. Bank National Association, as Trustee under the Pooling and Servicing Agreement, dated as of August 1, 2002, among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-BASS Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without <u>recourse</u>

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 FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

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

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

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

Sec 7B Lot 142 Windward Ct.
Du Bois PA 15801
N/K/A: 1720 Treasure Lk.
Du Bois PA 15801

IS SERIOUSLY IN DEFAULT because:

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

Monthly Payments of \$1110.62 for January 1, 2003 through April 1, 2003 = \$4442.48
Monthly Late Charges of \$55.53 for January 1, 2003 through April 1, 2003 = \$166.59
Other charges (explain/itemize): Other Late Fees = \$55.53
TOTAL AMOUNT PAST DUE: \$4664.60

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable): **N/A**

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 **\$4664.60**, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

Mark J. Udren & Associates

1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034

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): N/A

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. If your debt has been discharged in bankruptcy without your having reaffirmed it, then lender cannot pursue this remedy.

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 6 months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender/Servicer:	<u>Litton Loan Servicing LP</u>
Address:	<u>P.O. Box 4528</u>
	<u>Houston TX 77210</u>
Phone Number:	<u>(713) 960-9676</u>
Fax Number:	<u>(713) 966-8844</u>
Contact Person:	<u>Denise Rivera</u>

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 not 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.

NOTICE

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

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

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

LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900

YOU MAY ALSO HAVE THE RIGHT:

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS,
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CLEARFIELD COUNTY

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

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

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

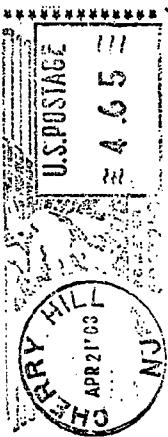
Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

CERTIFIED MAIL™



**LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034**



7002 2410 0005 4430 4842
7002 2410 0005 4430 4842

**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	\$.60
Certified Fee	\$ 2.30
Return Receipt Fee (Endorsement Required)	\$ 1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Postmark
Here

Sent To **Helena T. Flebbe**
Street, Apt No.,
or PO Box No. **1720 Treasure Lk.**
City, State, ZIP+4 **Dubois PA 15801**

PS Form 3800, June 2002

See Reverse for Instructions

SEARCHED
INDEXED

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

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

MJU

Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, ESQUIRE
ATTY I.D. NO.04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse

Plaintiff

v.
Robert M. Flebbe
Helena T. Flebbe

Defendant(s)

O R D E R

AND NOW, this 26 day of November, 2003, upon consideration of Plaintiff's Motion For Special Service and the Affidavit of Good Faith Investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Robert M. Flebbe and Helena T. Flebbe shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Robert M. Flebbe and Helena T. Flebbe at 1720 Treasure Lk, DuBois, PA 15801 and 1 Spoke Drive, Woodbridge, CT 06525 and Sec 7B, Lot 142 Winward Court, Treasure Lake Subdivision, Dubois, PA 15801 and by posting the mortgaged premises located at Sec 7B, Lot 142 Winward Court, Treasure Lake Subdivision, DuBois (Sandy Twp!), PA 15801.

BY THE COURT

J.

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren , ESQUIRE
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse

Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-801-CD

v.
Robert M. Flebbe
Helena T. Flebbe

Defendant(s)

MOTION FOR SPECIAL SERVICE PURSUANT
TO SPECIAL ORDER OF COURT

Plaintiff, U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse, by its counsel, Mark J. Udren , Esquire, moves this Honorable Court for an Order directing service of the Complaint in Mortgage Foreclosure upon Defendant(s), Robert M. Flebbe and Helena T. Flebbe by regular mail and certified mail and in support thereof avers the following:

1. Process was unable to be served at the then last known address of said Defendant(s) at 1720 Treasure Lk, Dubois, PA 15801. A copy of the Returns of Service are attached hereto as Exhibit A.

2. Process was also unable to be served at Sec 7B, lot 142 Winward Court, Treasure Lake Subdivision, Dubois, PA 15801, which is the mortgaged premises. A copy of the Returns of Service are attached hereto as Exhibit B.

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

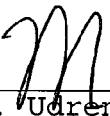
4. Pursuant to information obtained by the Good Faith Investigation, service was attempted upon the said Defendant(s) as follows: 1 Spoke Drive, Woodbridge, CT 06525

5. The Returns of Service indicating that service was unsuccessful at the above address(es) is/are attached hereto and marked as Exhibits D.

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

WHEREFORE, Plaintiff prays and respectfully requests that this Honorable Court enter an Order pursuant to Pa.R.C.P. 430 directing service of the Complaint in Mortgage Foreclosure by regular mail and certified mail upon said Defendant(s), Robert M. Flebbe and Helena T. Flebbe.

MARK J. UDREN & ASSOCIATES

By: 
Mark J. Udren, Esquire
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren , ESQUIRE
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
Securitization LLC,
Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse

Plaintiff

v.
Robert M. Flebbe
Helena T. Flebbe

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-801-CD

MEMORANDUM OF LAW

Pennsylvania Rule of Civil Procedure 430(a) specifically provides:

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

NOTE: A sheriff's return of "not found" or the fact that a defendant has moved without leaving a new forwarding address is insufficient evidence of concealment. Gonzales vs. Polis, 238 Pa. Super. 362, 357 A.2d 580 (1976). Notice of intended adoption mailed to last known address requires a "good faith effort" to discover the correct address. Adoption of Walker, 468 Pa. 165, 360 A2d 603 (1976).

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

As set forth in the Returns of Service marked as Exhibits A, B and D, the Sheriff and/or Process Server has been unable to serve the Complaint in Mortgage Foreclosure. A good faith effort to discover the whereabouts of the Defendant(s) has been made as evidenced by the attached Affidavit of Good Faith Investigation marked Exhibit C.

WHEREFORE, Plaintiff prays and respectfully requests service of the Complaint in Mortgage Foreclosure upon Defendant(s), Robert M. Flebbe and Helena T. Flebbe by regular mail and certified mail at Defendant(s) last known address, 1 Spoke Drive, Woodbridge, CT 06525 and 1720 Treasure LK, Dubois, PA 15801 and Sec 7B, Lot 142 Winward Court, Treasure Lake Subdivision, Dubois, PA 15801 and by posting of the premises at Sec 7B, Lot 142 Winward Court, Treasure Lake Subdivision, DuBois (Sandy Twp.), PA 15801.

MARK J. UDREN & ASSOCIATES

By: 

Mark J. Udren, Esquire
Attorney for Plaintiff

In The Court of Common Pleas of Clearfield County, Pennsylvania

U.S. BANK NATIONAL ASSOC.

VS.

FLEBBE, ROBERT M. & HELENA T.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket #

14140

03-801-CD

COPY

SHERIFF RETURNS

NOW NOVEMBER 17, 2003 AFTER DILIGENT SEARCH IN MY BAILICK I RETURN THE
WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO ROBERT M.
FLEBBE and HELENA T. FLEBBE, DEFENDANTS AT Sec. 7B Lot 142 WINWARD, TREASURE
LAKE SUBDIVISION COURT, DUBOIS, PA. And 1720 TREASURE LAKE, DUBOIS, PA.
MOVED LEFT NO FORWARDING ADDRESS.

Return Costs

Cost	Description
34.05	SHERIFF HAWKINS PAID BY: ATTY
40.00	SURCHARGE PAID BY: ATTY

Sworn to Before Me This

So Answers,

____ Day Of _____ 2003



**Chester A. Hawkins
Sheriff**

EXHIBIT A

03040321

In The Court of Common Pleas of Clearfield County, Pennsylvania

U.S. BANK NATIONAL ASSOC.

VS.

FLEBBE, ROBERT M. & HELENA T.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket # 14140

03-801-CD

COPY

SHERIFF RETURNS

NOW NOVEMBER 17, 2003 AFTER DILIGENT SEARCH IN MY BAILICK I RETURN THE
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FLEBBE and HELENA T. FLEBBE, DEFENDANTS AT Sec. 7B Lot 142 WINWARD, TREASURE
LAKE SUBDIVISION COURT, DUBOIS, PA. And 1720 TREASURE LAKE, DUBOIS, PA.
MOVED LEFT NO FORWARDING ADDRESS.

Return Costs

Cost	Description
34.05	SHERIFF HAWKINS PAID BY: ATTY
40.00	SURCHARGE PAID BY: ATTY

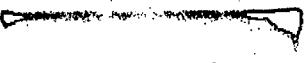
Sworn to Before Me This

So Answers,

____ Day Of _____ 2003



Chester A. Hawkins
Sheriff


EXHIBIT B

03040321

PLAYERS NATIONAL LOCATOR

AFFIDAVIT OF GOOD FAITH INVESTIGATION

File Number: 03040321

Attorney Firm: MARK J UDREN & ASSOCIATES

Case Number:

Subject: Robert M & Helena T Flebbe

A.K.A.: Robert Michael Flebbe
Helena T Hughes, Helena T Arena

New Address: 1 Spoke Drive
Woodbridge, CT 06525

Last Known Address: Sec 7b Lot 142 Winward
Dubois, PA 15801

Last Known Number: () -

Melissa Kozma, being duly sworn according to law, deposes and says:

1. I am employed in the capacity of Location Specialist for Players National Locator.
2. On 11/10/2003, I conducted an investigation into the whereabouts of the above named defendant(s). The results of my investigation are as follows:

CREDIT INFORMATION -

- A. SOCIAL SECURITY NUMBER(S): 159-36-5923 178-46-3623
- B. EMPLOYMENT SEARCH:
We were unable to verify current employment for Robert M Flebbe or Helena T Flebbe.
- C. INQUIRY OF CREDITORS:
Creditors indicated the last reported address for Robert M Flebbe and Helena T Flebbe is 1 Spoke Drive, Woodbridge, CT 06525 with no valid home number.

INQUIRY OF TELEPHONE COMPANY -

- A. DIRECTORY ASSISTANCE SEARCH:
Directory assistance does not have a listing for Robert M Flebbe or Helena T Flebbe.

INQUIRY OF NEIGHBORS -

We were unable to contact any neighbors to confirm any information for Robert M Flebbe or Helena T Flebbe.

INQUIRY OF POST OFFICE -

- A. NATIONAL ADDRESS UPDATE:
As of November 04, 2003 the National Change of Address (NCOA) has no change for Robert M Flebbe or Helena T Flebbe from 1 Spoke Drive, Woodbridge, CT 06525.

MOTOR VEHICLE REGISTRATION -

- A. MOTOR VEHICLE & DMV OFFICE:
We were unable to locate any current drivers license information for Robert M Flebbe or Helena T Flebbe.

OTHER INQUIRIES -

- A. DEATH RECORDS:
As of November 04, 2003 the Social Security Administration has no death records on file for

Robert M Flebbe or Helena T Flebbe and/or A.K.A's under the social security numbers provided.

B. PUBLIC LICENSES (PILOT, REAL ESTATE, ETC.):
None Found.

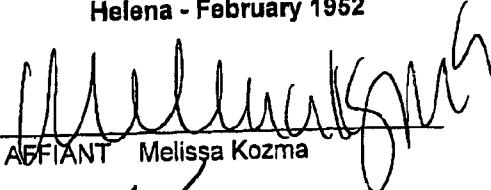
C. COUNTY VOTER REGISTRATION:
The County Voters Registration Office has no listing for Robert M Flebbe and Helena T Flebbe.

ADDITIONAL INFORMATION ON SUBJECT -

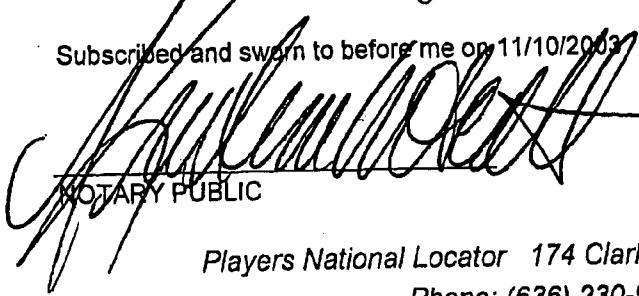
A. DATE OF BIRTH:

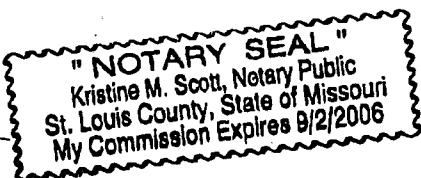
Robert - August 1945

Helena - February 1952


AFFIANT Melissa Kozma

Subscribed and sworn to before me on 11/10/2003


NOTARY PUBLIC



Players National Locator 174 Clarkson Road, Suite 225 St. Louis, MO 63011
Phone: (636) 230-9922 Fax: (636) 230-0558


EXHIBIT C

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY

U.S. BANK NATIONAL ASSOCIATION, ET AL
Plaintiff(s), Petitioner(s)

against

ROBERT M. FLEBBE, ET AL
Defendant(s), Respondent(s)

CLIENT: APS
INDEX NO.: 03-801-CD
DATE OF FILING: 7/2/2003
JUSTICE: 062737-0001

AFFIDAVIT OF ATTEMPTED SERVICE

STATE OF CONNECTICUT: COUNTY OF HARTFORD

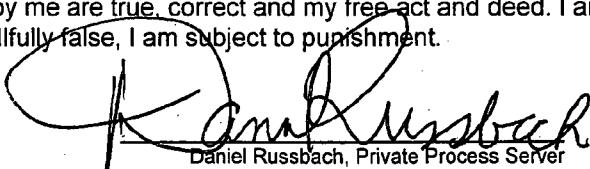
I, Daniel Russbach being duly sworn according to law upon my oath, depose and say, that deponent is not a party to this action, is over 18 years of age and resides in Woodbridge, CT.

I hereby certify and return that today, November 13, 2003 at 7:35 PM, I completed making due and diligent service attempts for the within named Helena T. Flebbe at 1 Spoke Drive, Woodbridge, CT. 06525. I have been unable to locate the Witness/Defendant. I therefore return this Endeavor without service upon Helena T. Flebbe.

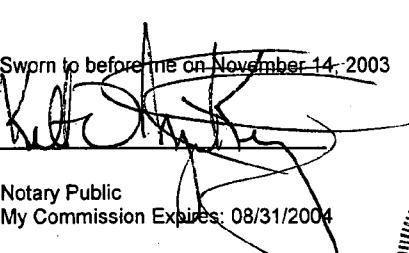
Attempts were made per the following notations:

11/13/03 @ 7:35 P.M. the location of One Spoke Drive, Woodbridge, CT, is an abandoned house with a locked box. I spoke with a neighbor at 5 Spoke Drive who stated the former occupants were foreclosed on a while ago. No further information could be obtained.

I certify that the foregoing statements made by me are true, correct and my free act and deed. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.


Daniel Russbach, Private Process Server

Sworn to before me on November 14, 2003


Notary Public
My Commission Expires: 08/31/2004

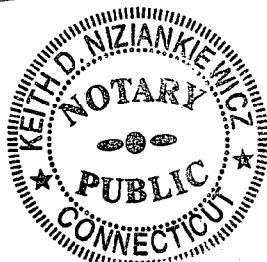


EXHIBIT D

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

U.S. BANK NATIONAL ASSOCIATION, ET AL

Plaintiff(s), Petitioner(s)

against

ROBERT M. FLEBBE, ET AL

Defendant(s), Respondent(s)

CLIENT: APS

INDEX NO.: 03-801-CD

DATE OF FILING: 7/2/2003

JUSTICE: 062737-0001

AFFIDAVIT OF ATTEMPTED SERVICE

STATE OF CONNECTICUT: COUNTY OF HARTFORD

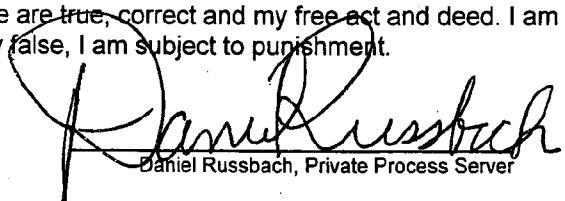
I, Daniel Russbach being duly sworn according to law upon my oath, depose and say, that deponent is not a party to this action, is over 18 years of age and resides in Woodbridge, CT.

I hereby certify and return that today, November 13, 2003 at 7:35 PM, I completed making due and diligent service attempts for the within named Robert M. Flebbe at 1 Spoke Drive, Woodbridge, CT 06525. I have been unable to locate the Witness/Defendant. I therefore return this Endeavor without service upon Robert M. Flebbe.

Attempts were made per the following notations:

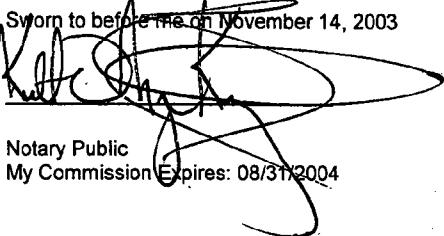
11/13/03 @ 7:35 P.M. the location of One Spoke Drive, Woodbridge, CT, is an abandoned house with a locked box. I spoke with a neighbor at 5 Spoke Drive who stated the former occupants were foreclosed on a while ago. No further information could be obtained.

I certify that the foregoing statements made by me are true, correct and my free act and deed. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.



Daniel Russbach, Private Process Server

Sworn to before me on November 14, 2003


Notary Public
My Commission Expires: 08/31/2004

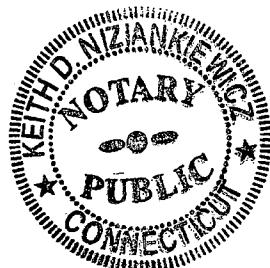


EXHIBIT D

03040321

VERIFICATION

Mark J. Udren , Esquire, hereby states that he is the Attorney for the Plaintiff in this action, that he is authorized to take this Verification, and that the statements made in the foregoing MOTION FOR SPECIAL SERVICE PURSUANT TO SPECIAL ORDER OF COURT are true and correct to the best of his knowledge, information and belief.

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

MARK J. UDREN & ASSOCIATES

Date: 11/25/03



Mark J. Udren , Esquire
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren , ESQUIRE
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National
Association, as Trustee Under
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Agreement, dated as of August
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National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse

Plaintiff

v.
Robert M. Flebbe
Helena T. Flebbe

Defendant(s)

CERTIFICATE OF SERVICE

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

X Regular First Class Mail

____ Certified Mail

Other

Date of Service: 11/25/03

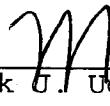
TO:

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

1 Spoke Drive
Woodbridge, CT 06525

Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision
Dubois, PA 15801

MARK J. UDREN & ASSOCIATES


Mark J. Udren , Esquire
Attorney for Plaintiff

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 NORTH KINGS HIGHWAY
SUITE 500
CHERRY HILL, NEW JERSEY 08034
856. 482. 6900
FAX: 856. 482. 1199

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

November 24, 2003

Robert M. Flebbe

1720 Treasure Lk
DuBois, PA 15801

Re: U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse
vs.

Robert M. Flebbe
Helena T. Flebbe

Clearfield County C.C.P. No. 03-801-CD

Dear Defendant:

In connection with the above captioned matter, enclosed you will find a copy of the Motion for Alternate Service which was sent for filing on
11/25/03

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

Should you have any questions, please contact our office.

Sincerely yours,

Mark J. Udren, Esquire
MARK J. UDREN & ASSOCIATES

/sr

Enclosures

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 NORTH KINGS HIGHWAY
SUITE 500
CHERRY HILL, NEW JERSEY 08034
856. 482. 6900
FAX: 856. 482. 1199

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

November 24, 2003

Helena T. Flebbe

1720 Treasure Lk
DuBois, PA 15801

Re: U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse
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Sincerely yours,

Mark J. Udren, Esquire
MARK J. UDREN & ASSOCIATES

/sr
Enclosures

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
Securitization LLC,
Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-801-CD

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe

Defendant(s)

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

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

MARK J. UDREN & ASSOCIATES

Date: November 25, 2003

BY:


Mark J. Udren, ESQUIRE
Attorney for Plaintiff

FILED

NOV 26 2003

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY

U.S. BANK NATIONAL ASSOCIATION, ET AL
Plaintiff(s), Petitioner(s)
against

ROBERT M. FLEBBE, ET AL
Defendant(s), Respondent(s)

CLIENT: APS
INDEX NO.: 03-801-CD
DATE OF FILING: 7/2/2003
JUSTICE: 062737-0001

AFFIDAVIT OF ATTEMPTED SERVICE

STATE OF CONNECTICUT: COUNTY OF HARTFORD

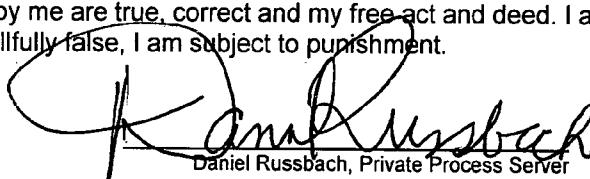
I, Daniel Russbach being duly sworn according to law upon my oath, depose and say, that deponent is not a party to this action, is over 18 years of age and resides in Woodbridge, CT.

I hereby certify and return that today, November 13, 2003 at 7:35 PM, I completed making due and diligent service attempts for the within named Helena T. Flebbe at 1 Spoke Drive, Woodbridge, CT 06525. I have been unable to locate the Witness/Defendant. I therefore return this Endeavor without service upon Helena T. Flebbe.

Attempts were made per the following notations:

11/13/03 @ 7:35 P.M. the location of One Spoke Drive, Woodbridge, CT, is an abandoned house with a locked box. I spoke with a neighbor at 5 Spoke Drive who stated the former occupants were foreclosed on a while ago. No further information could be obtained.

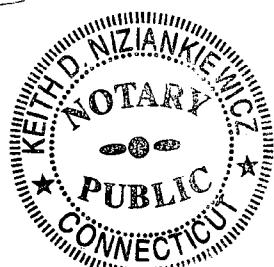
I certify that the foregoing statements made by me are true, correct and my free act and deed. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.



Daniel Russbach, Private Process Server

Sworn to before me on November 14, 2003

Notary Public
My Commission Expires: 08/31/2004



IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY

U.S. BANK NATIONAL ASSOCIATION, ET AL
Plaintiff(s), Petitioner(s)
against

ROBERT M. FLEBBE, ET AL
Defendant(s), Respondent(s)

CLIENT: APS
INDEX NO.: 03-801-CD
DATE OF FILING: 7/2/2003
JUSTICE: 062737-0001

AFFIDAVIT OF ATTEMPTED SERVICE

STATE OF CONNECTICUT: COUNTY OF HARTFORD

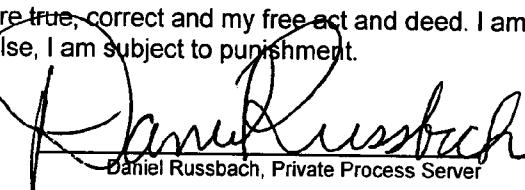
I, Daniel Russbach being duly sworn according to law upon my oath, depose and say, that deponent is not a party to this action, is over 18 years of age and resides in Woodbridge, CT.

I hereby certify and return that today, November 13, 2003 at 7:35 PM, I completed making due and diligent service attempts for the within named Robert M. Flebbe at 1 Spoke Drive, Woodbridge, CT 06525. I have been unable to locate the Witness/Defendant. I therefore return this Endeavor without service upon Robert M. Flebbe.

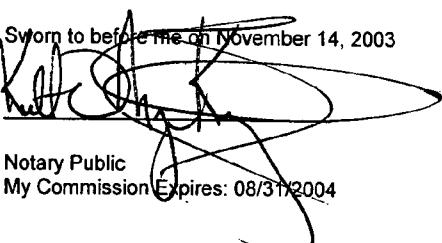
Attempts were made per the following notations:

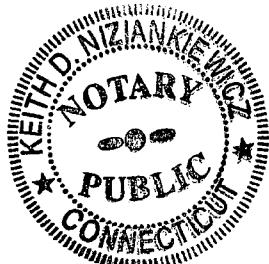
11/13/03 @ 7:35 P.M. the location of One Spoke Drive, Woodbridge, CT, is an abandoned house with a locked box. I spoke with a neighbor at 5 Spoke Drive who stated the former occupants were foreclosed on a while ago. No further information could be obtained.

I certify that the foregoing statements made by me are true, correct and my free act and deed. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.


Daniel Russbach, Private Process Server

Sworn to before me on November 14, 2003


Notary Public
My Commission Expires: 08/31/2004



FILED

12:27 PM 10/26/03

NOV 26 2003

William A. Shaw
Prothonotary

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
Securitization LLC,
Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse

Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-801-CD

v.
Robert M. Flebbe
Helena T. Flebbe

Defendant(s)

PRAECIPE TO REINSTATE COMPLAINT

TO THE PROTHONOTARY:

Kindly reinstate the Complaint on the above-captioned matter.

DATE: December 3, 2003

MARK J. UDREN & ASSOCIATES
Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED

DEC 08 2003

William A. Shaw
Prothonotary

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
Securitization LLC,
Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse
4828 Loop Central Drive
Houston, TX 77081

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

COMPLAINT IN MORTGAGE FORECLOSURE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Lawyer Referral Service
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

FILED
10/16/03

William A. Shaw
Prothonotary

NO. 03-801-CD

COPY

03070321

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, ESQUIRE
ATTY I.D. NO.04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse

Plaintiff

v.
Robert M. Flebbe
Helena T. Flebbe

Defendant(s)

O R D E R

AND NOW, this 24 day of November, 2003, upon consideration of Plaintiff's Motion For Special Service and the Affidavit of Good Faith Investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Robert M. Flebbe and Helena T. Flebbe shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Robert M. Flebbe and Helena T. Flebbe at 1720 Treasure Lk, DuBois, PA 15801 and 1 Spoke Drive, Woodbridge, CT 06525 and Sec 7B, Lot 142 Winward Court, Treasure Lake Subdivision, Dubois, PA 15801 and by posting the mortgaged premises located at Sec 7B, Lot 142 Winward Court, Treasure Lake Subdivision, DuBois (Sandy Twp.), PA 15801.

BY THE COURT:

/S/ JOHN K. REILLY, JR.

J.

FILED

in 10:44 AM 12/08/03
2nd flr
DEC 08 2003

William A. Shaw
Prothonotary

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, ESQUIRE
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
Securitization LLC,
Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse

Plaintiff

v.
Robert M. Flebbe
Helena T. Flebbe

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-801-CD

FILED

DEC 11 2003

William A. Shaw
Prothonotary/Clerk of Courts

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

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

DATE MAILED:

Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision
Robert M. Flebbe Dubois, PA 15801
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801
1 Spoke Drive
Woodbridge, CT 06525

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties relating to unsworn falsification to authorities.

Dated: 12/10/03

MARK J. UDREN & ASSOCIATES

Mark J. Udren, Esquire
Attorney for Plaintiff

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

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

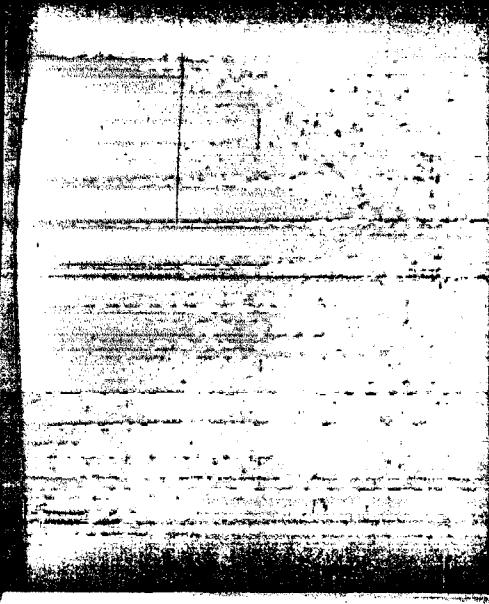
OFFICIAL USE

Postage	\$ 106
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 511

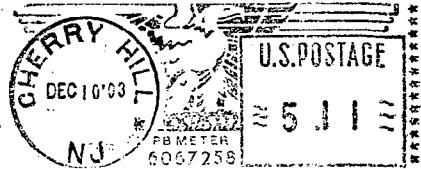
Sent To

Helena T. Flebbe
Street, Apt. No., Sec. No., or PO Box No. Sec. 7B, Lot 142, Winward Court, T.L.
City, State, Zip DUBois, PA 15801

See Reverse for Instructions



Thru 7/29/0000 05TE 2002
Thru 7/29/0000 05TE 2002



Helena T. Flebbe

Sec 7B, Lot 142, Winward Court

TREASURE LAKE Subdivision

DUBois, PA 15801

Certified Mail Provides:

(except) mailing receipt
unique identifier for your mailpiece
record of delivery kept by the Postal Service for two years

Important Reminders:

Certified Mail is not available for any class of International mail

NO INSURANCE COVERAGE IS PROVIDED with Certified

valuables, please consider Insured or Registered Mail.

For an additional fee, a Return Receipt may be requested to provide

delivery. To obtain Return Receipt service, please complete and attach

Receipt (PS Form 3811) to the article and add applicable postage

fee. Endorse mailpiece "Return Receipt Requested". To receive a

duplicate return receipt, a USPS® postmark on your Certified Mail

is required.

For an additional fee, delivery may be restricted to the addressee's authorized agent. Advise the clerk or mark the mailpiece

endorsement "Restricted Delivery".

If a postmark on the Certified Mail receipt is desired, please present

the mailpiece at the post office for postmarking. If a postmark on the receipt is not needed, detach and affix label with postage and mail.

PORTANT: Save this receipt and present it when making a

return access to delivery information is not available or addressed to APOs and FPOs.

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:

Heleena T. Hobbe
Sec 7B, LOT 142, WINWADCON
TREASURE LAKE Subdivision
DUBOIS, PA 15801

2.

7002 3150 0000 6627 1941

PS Form 3811, August 2001

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

<input type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee)

Yes

LAW OFFICES
MARK J. UDREN & ASSOCIATE
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034

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	\$ 1.06	Postmark Here
Certified Fee	\$ 2.30	
Return Receipt Fee (Endorsement Required)	\$.75	
Restricted Delivery Fee (Endorsement Required)	\$.75	
Total Postage & Fees	\$ 5.11	

Sent To
Street, Apt. No. 1 Spoke Drive
or PO Box No. 1 Spoke Drive
City, State, ZIP-4 Woodbridge, CT 06525

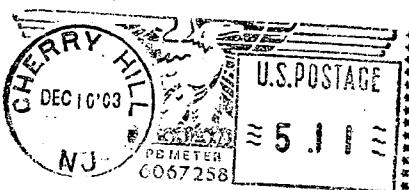
See Reverse for Instructions

PS Form 3800, June 2002



CERTIFIED MAIL

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



Robert m. Flebbe
1 Spoke Drive
Woodbridge, CT 06525

Certified Mail Provides:

- ✓ mailing receipt
- ✓ unique identifier for your mailpiece
- ✓ record of delivery kept by the Postal Service for two years
- ✓ **Important Reminders:**
- ✓ Certified Mail may ONLY be combined with First-Class Mail or International Mail.
- ✓ Certified Mail is not available for any class of International mail.
- ✓ **INSURANCE COVERAGE IS PROVIDED** with Certified Mail. If you require additional insurance, please add an additional fee.
- ✓ **Return Receipt Requested** is available for an additional fee. A Return Receipt may be requested on any mailpiece. To obtain a Return Receipt, please complete and mail the PS Form 3811 to the article and add applicable postage.
- ✓ **Endorse mailpiece "Return Receipt Requested".** To receive a duplicate return receipt, a USPS postmark on your Certified Mail or an additional fee, delivery may be restricted to the addressee's authorized agent. Advise the clerk or mark the mail "Restriction Delivery".
- ✓ **Postmark:** A postmark on the Certified Mail receipt is desired, please indicate at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and indicia.
- ✓ **IMPORTANT: Save this receipt and present it when making a mail return or access to delivery information is not available in your area.**

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.

Article Addressed to:

Robert M. Flebbe
1 Spoke Dr.
Woodbridge, CT 06525

COMPLETE THIS SECTION ON DELIVERY

A. Signature	<input type="checkbox"/> Agent
X	<input type="checkbox"/> Addressee
B. Received by (Printed Name)	C. Date of Delivery
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
3. Service Type	
<input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

2 7002 3150 0000 6627 1989

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

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	\$ 1.06	22
Certified Fee	22	22
Return Receipt Fee (Endorsement Required)	75	75
Restricted Delivery Fee (Endorsement Required)	00	00
Total Postage & Fees	\$ 2.81	28

Postmark
Here

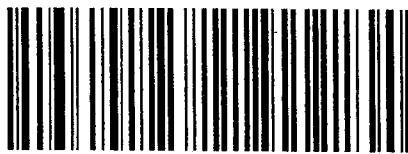
See Reverse for Instructions

PS Form 3800, June 2002

Sent To **Helena T. Flebobe**
Street, Apt. No. **1 Spoke Drive**
or PO Box No. **4**
City, State, ZIP **Woodbridge, CT 06525**

LAW OFFICES
MARK J. UDREN & ASSOCIATE
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034

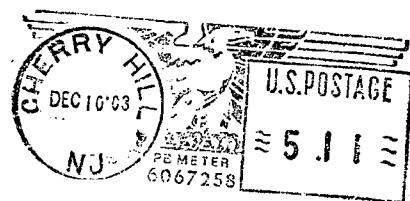
2299 0000 0STE 2002
2299 0000 0STE 2002



CERTIFIED MAIL

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT

DE PLACE REVERSE ADDRESS FOLD AT BOTTOM LINE



*Helena T. Flebobe
1 Spoke Drive
Woodbridge, CT 06525*

Certified Mail Privileges**Amended 8/1/2002**

- A unique number is placed on the mailpiece.
- A second copy of the mailpiece is held by the Postal Service for two years.
- **Important Note:** **Certified Mail** may only be combined with **First-Class Mail** or **Priority Mail**.
- **Certified Mail** is not available for any class of International mail.
- **NO INSURANCE COVERAGE IS PROVIDED** with Certified Mail. If valuable, please consider **Insured** or **Registered Mail**.
- For an additional fee, a **Return Receipt** may be requested to prove delivery. To obtain Return Receipt service, please complete and attach **Receipt (PS Form 3811)** to the article and add applicable postage fee. Enclose a **Request Return Receipt Requested** to receive a duplicate return receipt, a **USPS®** postmark on your Certified Mail required.
- For an additional fee, delivery may be restricted to the addressee's authorized agent. Advise the clerk or mark the mailpiece with **endorsement Restricted Delivery**.
- If a postmark on the Certified Mail receipt is desired, please provide at the post office for postmarking. If a postmark on the certified receipt is not needed, detach and affix label with postage and address.

IMPORTANT: Save this receipt and present it when making an Internet access to delivery information. Internet access to delivery information is not available on **certified mail** addressed to **APes** and **F.O.s**.

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:

Helena T. Flebbe
1 Spoke Drive
Woodbridge, CT 06525

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee) Yes

2 7002 3150 0000 6627 1972

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

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

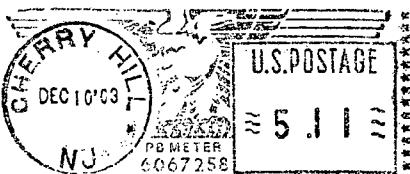
Postage	\$ 106
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 511

Sent To

Street, Apt. No.,
or PO Box No. 1720 TREASURE LK
City, State, ZIP+4 Dubois, PA 15801

See Reverse for Instructions

PS Form 3800, June 2002



LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034



Robert M. Flebbe
1720 TREASURE LK
Dubois, PA 15801

Certified Mail Privileges:**A mailing privilege:**

A unique feature to your mailpiece

Important Reminders:

Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.

Certified Mail is not available for any class of International mail.

NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For values, please consider Insured or Registered Mail.

For an additional fee, a Return Receipt may be requested to provide delivery. To obtain Return Receipt service, please complete and attach Receipt (PS Form 8811) to the article and add applicable postage and fee. Endorse "Matters of Return Receipt Requested". To receive a duplicate return receipt, a USPS® postmark on your Certified Mail is required.

For an additional fee, delivery may be restricted to the addressee's authorized agent. Advise the clerk or mark the mailpiece "Delivery to **Recipient** (PS Form 8811)" to the article and add applicable postage and fee. Endorse "Matters of Restricted Delivery".

If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, attach and affix label with postage and mark "Delivery to **Recipient**".

IMPORTANT: Save this receipt and present it when making an internal access to delivery information is not available on an address to APUS and FDOs.

(Rev. 8/1/01) 2002 edition

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:

Robert M. Fledge
1720 Treasure LK
DUBOIS, PA 15801

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

Agent

Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes

If YES, enter delivery address below: No

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

Yes

2

7002 3150 0000 6627 1958

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

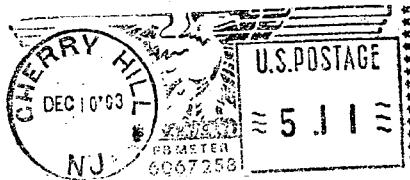
U.S. Postal Service
CERTIFIED MAIL: RECEIPT
 (Domestic Mail Only. Ad Insurance Coverage Provided)
 For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 1.00
Certified Fee	\$ 2.25
Return Receipt Fee (Endorsement Required)	\$ 1.75
Restricted Delivery Fee (Endorsement Required)	\$.25
Total Postage & Fees	\$ 5.25

Sent To **Robert M. Flebbe**
 Street, Apt. No.,
 or PO Box No. **Sec 7B**
 City, State, ZIP **Dubois, PA 15801**

PS Form 3800, June 2002
 See Reverse for Instructions



LAW OFFICES
MARK J. UDREN & ASSOCIATES
 1040 N. KINGS HIGHWAY
 SUITE 500
 CHERRY HILL, NJ 08034



Robert M. Flebbe
 Sec 7B, Lot 142, Winward Court
 Treasure Lake Subdivision
 Dubois, PA 15801

Certified Mail Benefits

A mailing service

A unique benefit of your mailpiece

A record of delivery kept by the Postal Service for two years

Important Features

Certified Mail may ONLY be combined with First-Class Mails or Priority Mails.

Certified Mail is not available for any class of international mail.

NO INSURANCE COVERAGE IS PROVIDED with Certified Mail.

Valuables, please consider Insured or Registered Mail.

For an additional fee, a Return Receipt may be requested to prove delivery. To obtain Return Receipt service, please complete and attach Receipt (PS Form 3811) to the article and add applicable postage and fee. Enclose message "Return Receipt Requested". To receive a second copy of a duplicate return receipt, a USPS® postmark on your Certified Mail is required.

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

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

IMPORTANT: Save this receipt and present it when making the delivery. Internet access to delivery information is not available on this form. Addressed to APOs and FPOs.

Form 2002 (Rev. 8-2001)

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:

Robert M. Flebbe
Sec 7B, Lot 142, WILWARD CA
Treasure Lake Subdivision
DUBOIS, PA 15801

2

7002 3150 0000 6627 1934

PS Form 3811, August 2001.

COMPLETE THIS SECTION ON DELIVERY

A. Signature

 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

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input checked="" type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee)

 Yes

102595-02-M-1540

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	
              	              
              	              
              	              
              	              
              	              
              	              
              	              
              	              
              	
              	

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034



CERTIFIED MAIL™
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RECIPIENT ADDRESS. FOLD AT DOTTED LINE

Helena T. Flebbe

1720 TREASURE LK.
DUBOIS, PA 15801



Some Answers for Instructions

PS Form 3800, June 2000

Certified Mail Provides:

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

Content Reminders:

Certified Mail is not available for any class of international mail.

NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For additional fee, please consider Insured or Registered Mail.

For an additional fee, a **Return Receipt** may be requested to protect your delivery. To obtain Return Receipt service, please complete and attach a **Return Receipt** (PS Form 3811) to the article and add applicable postage to the mailpiece. Endorse mailpiece "Return Receipt Requested". To receive a **Return Receipt**, a **USPS® postmark** on your Certified Mail is required.

For an additional fee, delivery may be restricted to the addressee's authorized agent. Advise the clerk or mark the mailpiece "Restricted Delivery". If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

PORTANT: Save this receipt and present it when making a delivery to APOs and FPOs.

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- 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:

Helena T. Heebe
1720 Treasure Lk
DUBOIS, PA 15801

2.

7002 3150 0000 6627 1965

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

Yes

In The Court of Common Pleas of Clearfield County, Pennsylvania

U.S. BANK NATIONAL ASSOC.

VS.

FLEBBE, ROBERT M. & HELENA T.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket # 14140

03-801-CD

SHERIFF RETURNS

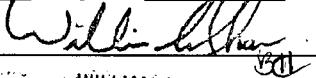
NOW DECEMBER 15, 2003 AT 1:58 PM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE (2 COPIES) ON THE PROPERTY OF ROBERT M. FLEBBE and HELENA T. FLEBBE, DEFENDANTS AT SEC 7B, LOT 142, WINWARD COURT, TREASURE LAKE SUBDIVISION, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA.

Return Costs

Cost	Description
28.68	SHERIFF HAWKINS PAID BY: ATTY
20.00	SURCHARGE PAID BY: ATTY

Sworn to Before Me This

10th Day Of Jan 2004


WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

So Answers,


Chester A. Hawkins
Sheriff

FILED

03-3581
JAN 19 2004

William A. Shaw
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST COPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
Securitization LLC,
Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse
4828 Loop Central Drive
Houston, TX 77081

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 03-801-CD

FILED

FEB 03 2004

William A. Shaw
Prothonotary/Clerk of Courts

PRAECIPE FOR JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

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

As set forth in Complaint	\$146,374.90
Interest Per Complaint	9,654.40
From 4/16/03 to 1/20/04	
Late charges per Complaint	499.77
From 4/16/03 to 1/20/04	
 TOTAL	 \$156,529.07

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

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 2-3-04

PRO PROTHY

William A. Shaw

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National Association, as
Trustee Under the Pooling and
Servicing Agreement, dated as of
August 1, 2002, Among Credit-Based
Asset Servicing and Securitization
LLC, Residential Asset Funding
Corporation, Litton Loan Servicing LP
and U.S. Bank National Association,
C-Bass Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-801-CD

Defendant(s)

TO: Helena T. Flebbe
1720 Treasure LK
Dubois, PA 15801

DATE of Notice: January 7, 2004

IMPORTANT NOTICE

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

LAWYER REFERRAL SERVICE
Lawyer Referral Service
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

NOTIFICACION IMPORTANTE

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

SERVICIO DE REFERENCIA LEGAL

LAWYER REFERRAL SERVICE

Lawyer Referral Service

David S. Meholick

Court Administrator

Clearfield County Courthouse

Clearfield, PA 16830

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


/s/

Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National Association, as
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Servicing Agreement, dated as of
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Asset Servicing and Securitization
LLC, Residential Asset Funding
Corporation, Litton Loan Servicing LP
and U.S. Bank National Association,
C-Bass Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse

Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.

Robert M. Flebbe
Helena T. Flebbe

NO. 03-801-CD

Defendant(s)

TO: Robert M. Flebbe
1720 Treasure LK
DuBois, PA 15801

DATE of Notice: January 7, 2004
IMPORTANT NOTICE

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SERVICIO DE REFERENCIA LEGAL

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/s/

Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National Association, as
Trustee Under the Pooling and
Servicing Agreement, dated as of
August 1, 2002, Among Crédit-Based
Asset Servicing and Securitization
LLC, Residential Asset Funding
Corporation, Litton Loan Servicing LP
and U.S. Bank National Association,
C-Bass Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse

Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.

Robert M. Flebbe
Helena T. Flebbe

NO. 03-801-CD

Defendant(s)

TO: Helena T. Flebbe
1 Spoke Drive
Woodbridge, CT 06525

DATE of Notice: January 7, 2004

IMPORTANT NOTICE

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/s/
Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
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WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National Association, as
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Servicing Agreement, dated as of
August 1, 2002, Among Credit-Based
Asset Servicing and Securitization
LLC, Residential Asset Funding
Corporation, Litton Loan Servicing LP
and U.S. Bank National Association,
C-Bass Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-801-CD

Defendant(s)

TO: Robert M. Flebbe
1 Spoke Drive
Woodbridge, CT 06525

DATE of Notice: January 7, 2004
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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.

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/s/
Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National Association, as
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LLC, Residential Asset Funding
Corporation, Litton Loan Servicing LP
and U.S. Bank National Association,
C-Bass Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-801-CD

Defendant(s)

TO: Helena T. Flebbe
Sec 7B, Lot 142
Winward Court, Treasure Lake Subdivision
Dubois, PA 15801

DATE of Notice: January 7, 2004

IMPORTANT NOTICE

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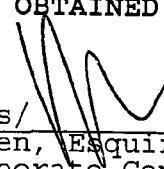
LAWYER REFERRAL SERVICE
Lawyer Referral Service
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

NOTIFICACION IMPORTANTE

Usted se encuentra en estado de rebeldia por no haber tomado la accion requerida de su parte en este caso. Al no tomar la accion debida dentro de un termino de diez (10) dias de esta notificacion, el tribunal podra, sin necesidad de compararecer usted en corte o escuchar prueba alguna, dictar sentencia en su contra, usted puede perder bienes y otros derechos, importantes. Debe llevar esta notificacion a un abogado inmediatamente si usted no tiene abogado, o si no tiene dinero suficiente para tal servicio, vaya en persona o llame por telefono a la oficina, cuya direccion se encuentra escrita abajo para averiguar donde se puede conseguir asistencia legal.

SERVICIO DE REFERENCIA LEGAL
LAWYER REFERRAL SERVICE
Lawyer Referral Service
David S. Meholic
Court Administrator
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Clearfield, PA 16830
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NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.


/s/
Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National Association, as
Trustee Under the Pooling and
Servicing Agreement, dated as of
August 1, 2002, Among Credit-Based
Asset Servicing and Securitization
LLC, Residential Asset Funding
Corporation, Litton Loan Servicing LP
and U.S. Bank National Association,
C-Bass Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-801-CD

Defendant(s)

TO: Robert M. Flebbe
Sec 7B, Lot 142
Winward Court, Treasure Lake Subdivision
Dubois, PA 15801

DATE of Notice: January 7, 2004
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.

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NOTIFICACION IMPORTANTE

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

SERVICIO DE REFERENCIA LEGAL

LAWYER REFERRAL SERVICE

Lawyer Referral Service

David S. Meholic

Court Administrator

Clearfield County Courthouse

Clearfield, PA 16830

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/s/

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Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, New Jersey 08003-3620

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WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-482-6900

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Asset Servicing and Securitization
LLC, Residential Asset Funding
Corporation, Litton Loan Servicing
LP and U.S. Bank National
Association, C-Bass Mortgage Loan
Asset-Backed Certificates, Series
2002-CB4, without Recourse
4828 Loop Central Drive
Houston, TX 77081

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 03-801-CD

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF NEW JERSEY :
COUNTY OF CAMDEN :

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

Defendant: Robert M. Flebbe
Age: Over 18
Residence: As captioned above
Employment: Unknown

Defendant: Helena T. Flebbe
Age: Over 18
Residence: As captioned above
Employment: Unknown

Name: Mark J. Udren, Esquire
Title: Attorney for Plaintiff
Company: Udren Law Offices, P.C.

Sworn to and subscribed
before me this 20th day
of January, 2004.

TERESA M. KALICK
Notary Public

TERESA M. KALICK
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 4/10/2008

FILED

Atty pd. 20.00

^{m)}
FEB 03 2004

10:51 AM
Ed

KRK

William A. Shaw
Prothonotary/Clerk of Courts

1. Notice & sealed first
Sheet of Rascipe to
each Def. at 3 addresses
each (see copies of Notices)

Statement to Atty

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST COPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National
Association, as Trustee Under
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1, 2002, Among Credit-Based
Asset Servicing and
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Servicing LP and U.S. Bank
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Houston, TX 77081

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

TO: Robert M. Flebbe
1720 Treasure Lk
DuBois, PA 15801

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

COPY

NO. 03-801-CD

NOTICE

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

Prothonotary

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

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST COPORATE CENTER
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856-482-6900

ATTORNEY FOR PLAINTIFF

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4828 Loop Central Drive
Houston, TX 77081

Plaintiff

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Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

TO: Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

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Houston, TX 77081

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

TO: Robert M. Flebbe
1 Spoke Drive
Woodbridge, CT 06525

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 03-801-CD

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Plaintiff
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DuBois, PA 15801

Defendant(s)

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Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

TO: Robert M. Flebbe
Sec 7B, lot 142, Winward Court, Treasure Lake Subdivision
DuBois, PA 15801

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At this telephone number: 856-482-6900.

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Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 03-801-CD

TO: Helena T. Flebbe
Sec 7B, Lot 142, Winward Court, Treasure Lake Subdivision
DuBois, PA 15801

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IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire
At this telephone number: 856-482-6900

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

COPY

U.S. Bank National Association
Plaintiff(s)

No.: 2003-00801-CD

Real Debt: \$156,529.07

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Robert M. Flebbe
Helena T. Flebbe
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: February 3, 2004

Expires: February 3, 2009

Certified from the record this 3rd day of February, 2004.

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST COPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-482-6900

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Plaintiff
v.

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Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

FILED

FEB 03 2004

William A. Shaw
Prothonotary/Clerk of Courts

PRAECIPE FOR WRIT OF EXECUTION

TO THE SHERIFF:

Issue Writ of Execution in the above matter:

Amount due \$156,529.07

Interest From 1/21/04
to Date of Sale _____
Per diem @\$34.48

(Costs to be added) \$

139.00 Prothonotary
Costs

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED

100 to Shaff

1/12/04
FEB 03 2004

filed with court
will wait with prop desc attached

William A. Shaw
FEB 03 2004

Prothonotary/Clerk of Courts

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CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 03-801-CD

C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

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

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

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST COPORATE CENTER
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DuBois, PA 15801

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 03-801-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at: Sec 7B, Lot 142 Winward Court, Treasure Lake Subdivision, DuBois (Sandy Twp.), PA 15801

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

Name _____ Address _____

Robert M. Flebbe

1720 Treasure Lk
DuBois, PA 15801

Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision
DuBois, PA 15801

1 Spoke Drive
Woodbridge, CT 06525

Helena T. Flebbe

1720 Treasure Lk
DuBois, PA 15801

Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision
DuBois, PA 15801

1 Spoke Drive
Woodbridge, CT 06525

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

Name Address

same as no.1 above

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

Name Address

None

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

Name Address

Plaintiff herein. See Caption above.

James E. Pudlo and 4725-102 Shinnecock Hills Ct.
Nancy J. Pudlo Naples, FL 34112

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

Name Address

None

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

Name Address

Real Estate Tax Department 1 North Second St., Ste. 116
Clearfield, PA 16830

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

Commonwealth of PA, Bureau of Compliance, Dept. 280946
Department of Revenue Harrisburg, PA 17128-0946

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

Name

Address

Tenants/Occupants

Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision
DuBois (Sandy Twp.), PA 15801

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

MARK J. UDREN & ASSOCIATES

DATED: January 20, 2004

Mark J. Udren ESQ.
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST COPORATE CENTER
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CHERRY HILL, NJ 08003
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Plaintiff

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DuBois, PA 15801

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 03-801-CD

COPY

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision
DuBois (Sandy Twp.), PA 15801
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$156,529.07

Interest From 1/21/04
to Date of Sale _____
Per diem @\$34.48

(Costs to be added) \$ _____

Prothonotary 139.00

By _____
Clerk

Date 2-3-04

COURT OF COMMON PLEAS
NO. 03-801-CD

U.S. Bank National Association, as Trustee Under the
Pooling and Servicing Agreement, dated
as of August 1, 2002, Among Credit-Based
Asset Servicing and Securitization LLC,
Residential Asset Funding Corporation,
Litton Loan Servicing LP and U.S.
Bank National Association, C-Bass Mortgage
Loan Asset-Backed Certificates, Series 2002-CB4,
without Recourse

vs.

Robert M. Flebbe
Helena T. Flebbe

WRIT OF EXECUTION

REAL DEBT \$ 156,529.07

INTEREST \$
from 1/21/04 to
Date of Sale _____
Per diem @\$34.48

COSTS PAID:
PROTHY \$ 139.00

SHERIFF \$

STATUTORY \$

COSTS DUE PROTHY. \$

PREMISES TO BE SOLD:
Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision
DuBois (Sandy Twp.), PA 15801

Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES
WOODCREST COPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
(856) 482-6900

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 142, SECTION NO. 7B,
"GUADELOUPE" IN THE TREASURE LAKE SUBDIVISION OF SANDY TOWNSHIP CLEARFIELD COUNTY,
PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476; ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERAL AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY TREASURE LAKE, INC. OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC., WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

BEING KNOWN AS SEC 7B, LOT 142 WINWARD COURT, TREASURE LAKE SUBDIVISION, DUBOIS (SANDY TWP.), PA 15801.

PROPERTY ID NO: 128-C02-07B-00142-00-021

CONTROL NO: 128-0-78120

TITLE TO SAID PREMISES IS VESTED IN ROBERT M. FLEBBE AND HELENA T. FLEBBE, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM JAMES E. PUDLO AND NANCY J. PUDLO, HUSBAND AND WIFE, DATED 12/12/2001, RECORDED 1/7/2002, INSTRUMENT NO: 200200270.

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National Association, as
Trustee Under the Pooling and
Servicing Agreement, dated as of
August 1, 2002, Among Credit-Based
Asset Servicing and Securitization
LLC, Residential Asset Funding
Corporation, Litton Loan Servicing LP
and U.S. Bank National Association,
C-Bass Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse
4828 Loop Central Drive
Houston, TX 77081
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

FILED

MAY 07 2004

William A. Shaw
Prothonotary/Clerk of Courts

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801
Defendant(s)

NO. 03-801-CD

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

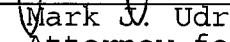
Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby
verifies that:

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

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

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

Dated: May 5, 2004

UDREN LAW OFFICES, P.C.
BY: 
Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
Securitization LLC,
Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse
4828 Loop Central Drive
Houston, TX 77081

Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-801-CD

v.
Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

DATE: March 25, 2004

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

OWNER(S): Robert M. Flebbe and Helena T. Flebbe

PROPERTY: Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision
DuBois (Sandy Twp.), PA 15801

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on May 7, 2004, at 10:00 am, in the Clearfield County Courthouse, 1 North Second Street, Suite 116, Clearfield, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

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

Name and
Address
Of Sender

▼

Udren Law Offices
Woodcrest Corporate Center
111 Woodcrest Road
Cherry Hill, NJ 08003

Registered
 Insured
 COD
 Certified

Return Receipt for
Merchandise
 Int'l Recorded Del.
 Express Mail

Check appropriate block for
Registered Mail:
 With Postal Insurance
 Without postal insurance

Affix stamp here if issued as
certificate of mailing or for
additional copies of this bill.

Postmark and Date of Receipt

EXHIBIT A

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks	
1	Fiebbe	James E. Pudio and Nancy J. Pudio, 4725-102 Shinnecock Hills Ct., Naples, FL 34112												
2	03040321	Real Estate Tax Dept., 1 N. Second St., Ste 116 Clearfield, PA 16830												
3	Jodie	Domestic Relations Section, 1 N. Second St., Ste 116 Clearfield, PA 16830												
4	Cleائف	Commonwealth of PA, Dept. of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946												
5		Tenants/Occupants, Sec 7B, Lot 142 Winward Court Treasure Lake Subdivision, DuBois(Sandy Twp.),PA 15801												
6														
7														
8														
9														
10														
11														
12														
13														
14														
15														
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$50,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.									
5		5												

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National Association, as
Trustee Under the Pooling and
Servicing Agreement, dated as of
August 1, 2002, Among Credit-Based
Asset Servicing and Securitization
LLC, Residential Asset Funding
Corporation, Litton Loan Servicing
LP and U.S. Bank National
Association, C-Bass Mortgage Loan
Asset-Backed Certificates, Series
2002-CB4, without Recourse
4828 Loop Central Drive
Houston, TX 77081

Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-801-CD

Defendant(s)

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

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

DATE MAILED: MARCH 26, 2004

Robert M. Flebbe & Helena T. Flebbe

1720 Treasure Lk
DuBois, PA 15801

Sec 7B, Lot 142 Winward Court,
Treasure Lake Subdivision
Dubois, PA 15801

1 Spoke Drive, WoodBridge, CT 06525

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

UDREN LAW OFFICES, P.C.

Dated: APRIL 28, 2004

Mark J. Udren, Esquire

EXHIBIT 7

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, ESQUIRE
ATTY I.D. NO.04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse

Plaintiff

v.
Robert M. Flebbe
Helena T. Flebbe

Defendant(s)

O R D E R

AND NOW, this 26 day of November, 2013, upon consideration of Plaintiff's Motion For Special Service and the Affidavit of Good Faith Investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Robert M. Flebbe and Helena T. Flebbe shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Robert M. Flebbe and Helena T. Flebbe at 1720 Treasure Lk, DuBois, PA 15801 and 1 Spoke Drive, Woodbridge, CT 06525 and Sec 7B, Lot 142 Winward Court, Treasure Lake Subdivision, Dubois, PA 15801 and by posting the mortgaged premises located at Sec 7B, Lot 142 Winward Court, Treasure Lake Subdivision, DuBois (Sandy Twp.), PA 15801.

BY THE COURT:

/S/ JOHN K. REILLY, JR.

J.

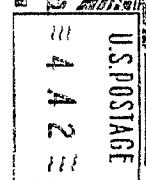
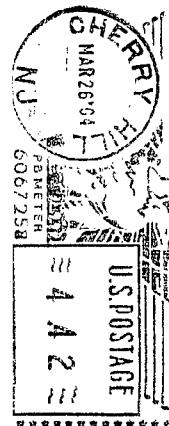
EXHIBIT B

Delivery Receipt kept by the Post Office
combined with First Class Mail or Priority Mail
A mailing receipt for your mail
with Certified Mail. For
unique delivery service for two days
with Certified Mail. For
unique delivery service for two days
with Certified Mail. For

Vallee

TO: Robert M. Flebbe
1720 Treasure Lk
DuBois, PA 15801

NOTICE OF SHERIFF'S SALE OF:



**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	\$.37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42

Postmark
Here

Sent To *Robert M. Flebbe*
Street, Apt. No. *1720 Treasure Lk*
or PO Box No.
City, State, ZIP *PA 15801*

PS Form 3800, June 2002

See Reverse for Instructions

EXHIBIT C

EXHIBIT D

COMPLETE THIS SECTION ON DELIVERY							
SENDER: COMPLETE THIS SECTION							
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>							
<p>1. Article Addressed to:</p> <p>Robert M. Flebbe 1720 Treasure Lk Dubois, PA 15801</p>							
<p>2. Article Number <i>(Transfer from service label)</i></p> <p>7003 1010 0001 1035 6134</p>							
<p>3. Service Type</p> <table> <tr> <td><input checked="" type="checkbox"/> Certified Mail</td> <td><input type="checkbox"/> Express Mail</td> </tr> <tr> <td><input type="checkbox"/> Registered</td> <td><input checked="" type="checkbox"/> Return Receipt for Merchandise</td> </tr> <tr> <td><input type="checkbox"/> Insured Mail</td> <td><input type="checkbox"/> C.O.D.</td> </tr> </table>		<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail	<input type="checkbox"/> Registered	<input checked="" type="checkbox"/> Return Receipt for Merchandise	<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.
<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail						
<input type="checkbox"/> Registered	<input checked="" type="checkbox"/> Return Receipt for Merchandise						
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.						
<p>4. Restricted Delivery? (Extra Fee)</p> <p><input type="checkbox"/> Yes</p>							
<p>A. Signature</p> <p>X</p>	<p><input type="checkbox"/> Agent</p> <p><input type="checkbox"/> Addressee</p>						
<p>B. Received by (Printed Name)</p>	<p>C. Date of Delivery</p>						
<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>							

PS Form 3800, June 2002 (Reverse)

■ A mailing receipt

Authority M
Two Years

Verde

TO:

Robert M. Fiebke
Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision
Dubois, PA 15801

NOTICE OF PREFERENCE

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

CERTIFIED MAIL™

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003



2ETP SEDT T000 D1DT E002
2ETP SEDT T000 D1DT E002

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	\$ 37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42

Postmark
Here

Street, Apt. No.
or PO Box No.
City, State, ZIP

Robert M. Fiebke
Sec 7B Lot 142 Winward Court
Treasure Lake Subdivision
Dubois PA 15801

PS Form 3800, June 2002

See Reverse for Instructions

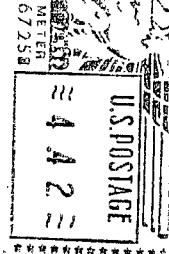


EXHIBIT B

Jodie

5/7

SENDER: COMPLETE THIS SECTION	
<p>COMPLETE THIS SECTION ON DELIVERY</p> <p>1. Article Addressed to:</p> <p>Robert M. Fliebe Sec 7B, Lot 142 Whinney Treasure Lake Subdivision</p> <p>Quinton, PA 15801</p>	
<p>2. Article Number 7003 1010 0001 1035 6127 <i>(Transfer from service label)</i></p>	
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	

PS Form 3811, August 2001

Domestic Return Receipt

Certified Mail Provides:

- A mailing receipt for your mailpiece
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years
- Certified Mail may be combined with First Class Mail or Priority Mail
- Certified Mail is not available for any class of international mail.
- Certified Mail is not available for Priority Mail.
- NO SURCHARGE IS PROVIDED WITH CERTIFIED MAIL.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the delivery. Endorse "Return Receipt Requested" To receive a fee waiver for a delivery, endorse "Return Receipt Requested" on your Certified Mail receipt.
- If a postmark on the Certified Mail receipt is desired, please present the article to the post office for postmarking. If a postmark is desired, please present the article to the post office for postmarking. If a postmark is desired, please present the article to the post office for postmarking.
- If a postmark is not needed, delete and use with postage paid label.
- IMPORANT: Save this label and use it when mailing an inquiry.
- Addressed to APGs and PPGs.

EXHIBIT B

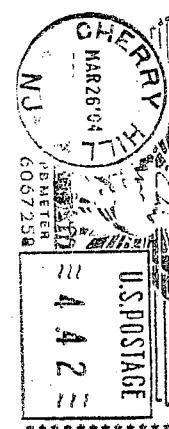
Your
 letter
 is
 being
 forwarded
 to
 the
 addressee
 by
 the
 Post
 Office
 on
 the
 date
 indicated
 on
 the
 label
 below.
 Please
 do
 not
 re-mail
 this
 letter.
 Thank
 you.

Wolfe

TO: Robert M. Flebbe
 1 Spoke Drive
 Woodbridge, CT 06525

NOTICE OF SHERIFF'S SALE OF

UDSEN LAW OFFICES, P.C.
 WOODCREST CORPORATE CENTER
 111 WOODCREST ROAD
 CHERRY HILL, NJ 08003



U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage P)	
For delivery information visit our website at www.usps.com	
CERTIFIED MAIL	
Postage	\$ -37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42
Sent To Robert M. Flebbe 1 Spoke Drive Woodbridge CT	
Street, Apt. No. or PO Box No.	
City, State, ZIP	
PS Form 3800, June 2002	
See Revers	

EXHIBIT B

is Postal Service
combined with First
class or Registered Mail.
service, please request to
file and add complete and a
sight. Requested postage
is postmarked on your package
or letter. To receive a fee
lay be restricted to the addressee
or the clerk or mark the mailer.

TO: Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

NOTICE OF SHERIFF'S SALE OF



WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003



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	\$ 37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42
Postmark Here	
Sent To: Helena T. Flebbe Street, Apt. No.: 1720 Treasure Lk or PO Box No. City, State, ZIP: Butler PA 15801	



EXHIBIT B

 Sophie	5/1
<p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>	
<p>1. Article Addressed to:</p> <p>Helena T. Flebbe 1720 Treasure Lk Dubois, PA 15801</p>	

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete Items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>1. Article Addressed to:</p> <p>Helena T. Fisher 1720 Treasure Lk Dubois, PA 15801</p> <p>2. Article Number <i>(Transfer from service label)</i></p> <p>7003 1010 0001 1035 6172</p> <p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered Mail <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee)</p> <p><input type="checkbox"/> Yes</p>	
<p>A. Signature</p> <p>X</p>		<p>B. Received by (Printed Name)</p> <p>C. Date of Delivery</p>	
		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	

COMPLETE THIS SECTION ON DELIVERY

Certified Mail Provides:

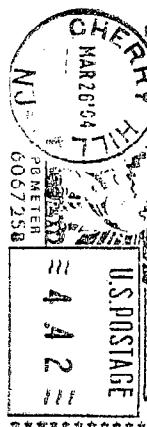
PS Form 3800, June 2002 (Reverse)

TO: Helena T. Flebbe
Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision
Dubois, PA 15801

NOTICE OF SHERIFF'S SALE OF

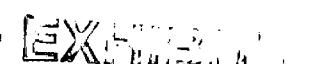


WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
GLENDALE HILL, NJ 08063



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	\$.37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42
Postmark Here	

Send To: *Helexa T. Flebbe*
 Street, Apt. No: *Lot 142 Windward Ct*
 or PO Box No: *73* *Treasure Lake Subdivision*
 City, State, ZIP: *Dubois PA 15801*



Jodie 5/7

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> ■ 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. 		<p>1. Article Addressed to:</p> <p><u>Heather T. Felleke</u></p> <p><u>Sec. 1B, Lot 142 Windmill Cr - Reserve Park In Bonniville</u></p> <p><u>Dubois, PA 15801</u></p>	
<p>2. Article Number <i>(Transfer from service label)</i></p> <p><u>7003 1010 0001 1035 6158</u></p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>B. Received by (Printed Name)</p> <p>X</p>	<p>C. Date of Delivery</p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? (Extra Fee)</p>		<p><input type="checkbox"/> Yes</p>	

Certified Mail Provides:

PS Form 3800, June 2002 (Reverse)

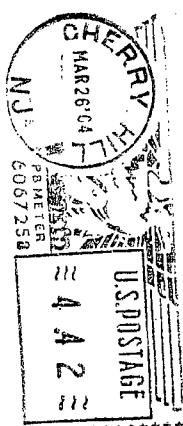
EXHIBIT B

■ A record of delivery kept by the Postal Service for two years
■ A unique identifier for your mail
■ Modern Reminders™ can be combined with this Class Mail or Priority Mail

TO: Helena T. Fllebbe
1 Spoke Drive
Woodbridge, CT 06525

NOTICE OF SHERIFF'S SALE OF

WOODCREST COMMERCIAL CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003



**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	\$.37
Certified Fee	230
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42

Postmark
Here

Send To	Helena T. Fllebbe
Street, Apt. No., or PO Box No.	1 Spoke Drive
City, State, ZIP+4	Woodbridge CT 06525

PS Form 3800, June 2002

See Reverse for Instructions

EXHIBIT B

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National Association, as
Trustee Under the Pooling and
Servicing Agreement, dated as of
August 1, 2002, Among Credit-Based
Asset Servicing and Securitization
LLC, Residential Asset Funding
Corporation, Litton Loan Servicing
LP and U.S. Bank National
Association, C-Bass Mortgage Loan
Asset-Backed Certificates, Series
2002-CB4, without Recourse
4828 Loop Central Drive
Houston, TX 77081

Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

FILED

MAY 07 2004

William A. Shaw
Prothonotary/Clerk of Courts

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

NO. 03-801-CD

Defendant(s)

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

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

DATE MAILED: MARCH 26, 2004

Robert M. Flebbe & Helena T. Flebbe

1720 Treasure Lk
DuBois, PA 15801

Sec 7B, Lot 142 Winward Court,
Treasure Lake Subdivision
Dubois, PA 15801

1 Spoke Drive, WoodBridge, CT 06525

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

Dated: APRIL 28, 2004

UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, ESQUIRE
ATTY I.D. NO.04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National Association, as Trustee Under the Pooling and Servicing Agreement, dated as of August 1, 2002, Among Credit-Based Asset Servicing and Securitization LLC, Residential Asset Funding Corporation, Litton Loan Servicing LP and U.S. Bank National Association, C-Bass Mortgage Loan Asset-Backed Certificates, Series 2002-CB4, without Recourse

Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 03-801-CD

v.
Robert M. Flebbe
Helena T. Flebbe

Defendant(s)

O R D E R

AND NOW, this 26 day of November, 2003, upon consideration of Plaintiff's Motion For Special Service and the Affidavit of Good Faith Investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Robert M. Flebbe and Helena T. Flebbe shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Robert M. Flebbe and Helena T. Flebbe at 1720 Treasure Lk, DuBois, PA 15801 and 1 Spoke Drive, Woodbridge, CT 06525 and Sec 7B, Lot 142 Winward Court, Treasure Lake Subdivision, Dubois, PA 15801 and by posting the mortgaged premises located at Sec 7B, Lot 142 Winward Court, Treasure Lake Subdivision, DuBois (Sandy Twp.), PA 15801.

BY THE COURT:
/S/ JOHN K. REILLY, JR.

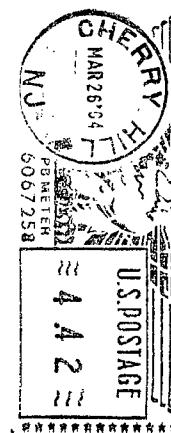
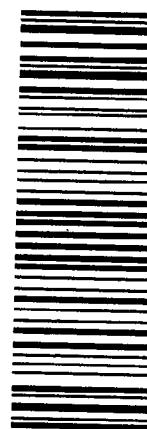
J.

Vol. 11

TO: Robert M. Flebbe
1720 Treasure Lk
DuBois, PA 15801

NOTICE OF SHERIFF'S SALE OF PROPERTY

WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003
WOODCREST
CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003
ATTENTION: **ATTORNEY**



Priority Mail
for two years

ADS

Vader

TO:

Robert M. Flebbe
Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision
Dubois, PA 15801

NOTICE OF PRIORITY MAIL



PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF ADDRESS, NOT AT BOTTOM

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

7219 5EDT 1000 0101 E002
7219 5EDT 1000 0101 E002



**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

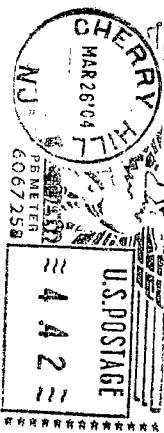
Postage	\$.37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42

Postmark
Here

Send To:
Robert M. Flebbe
Street, Apt. No.:
1000 7B Lot 142 Winward Court
or PO Box:
City, State, Zip:
Dubois PA 15801

PS Form 3800, June 2002

See Reverse for Instructions



Jodie

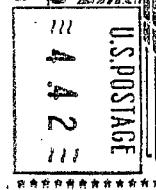
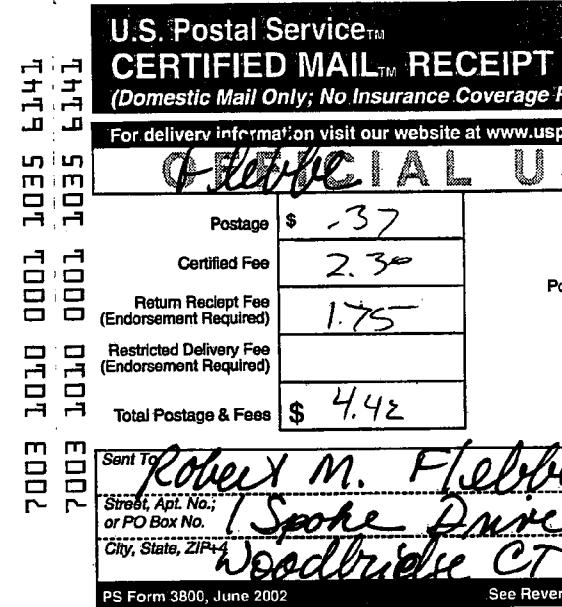
5/7

SENDER: COMPLETE THIS SECTION		
COMPLETE THIS SECTION ON DELIVERY		
<ul style="list-style-type: none"> ■ 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. 		
<p>1. Article Addressed to:</p> <p><i>Robert M. Flebbe</i> <i>Sec 713, Lot 142 Wimberly</i> <i>Treasure Lake</i> <i>Subdivision</i></p>		
<p>2. Article Number <i>(Transfer from service label)</i></p>		
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>		
<p>4. Restricted Delivery? (Extra Fee)</p> <p><input type="checkbox"/> Yes</p>		
<p>A. Signature <input checked="" type="checkbox"/> X</p>		
<p>B. Received by (Printed Name)</p>		
<p>C. Date of Delivery</p>		
<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>		
<p>7003 1010 0001 1035 6127</p>		
<p>Domestic Return Receipt</p>		
<p>PS Form 3811, August 2001</p>		
<p>2ACPR1-03-P-4081</p>		

TO: Robert M. Flebbe
1 Spoke Drive
Woodbridge, CT 06525

NOTICE OF SHERIFF'S SALE OF

WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003



Joe

5/1

SENDER: COMPLETE THIS SECTION	
COMPLETE THIS SECTION ON DELIVERY	
■ 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:	
<i>Robert M. Elliffe</i>	
<i>1 Spruce Drive</i>	
<i>Woodbridge CT 06225</i>	
2. Article Number (Transfer from service label)	
7003 1010 0001 1035 6141	
3. Service Type	
<input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail	
<input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise	
<input type="checkbox"/> Insured Mail <input checked="" type="checkbox"/> C.O.D.	
4. Restricted Delivery? (Extra Fee)	
<input type="checkbox"/> Yes	

Certified Mail Provides:

- A mailing receipt for your mailpiece
- A record of delivery kept by the Postal Service for two years
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuable items consider insured or Registered Mail.
- Delivery to obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee.
- For an additional fee, delivery may be requested to the addressee or endressee's authorized agent. Addressee may be asked to mark the mail recipient is not needed, delete and affix label with postage and mail.
- If a postmark on the Certified Mail recipient is desired, please present the article at the post office for postmarking. It is possible to postmark the Certified Mail recipient is not needed, delete and affix label with postage and mail.
- Internet access delivery information is available at www.usps.com and provides information on mailing addressees to APGs and FPOs.
- IMPORTANT: Save this receipt and present it when making an inquiry.

Mailpiece
 The Postal Service
 combined with First
 Class and add complete and
 help Requested Postage
 Paid or Registered Mail.
 Receiver may be requested to
 service, please request to
 file and add applicable postage
 and requested. To receive a fee
 may be restricted to the
 clerk or mark the mailpiece
 recipient.

TO:

Helena T. Flibebe
 1720 Treasure Lk
 DuBois, PA 15801

NOTICE OF SHERIFF'S SALE OF

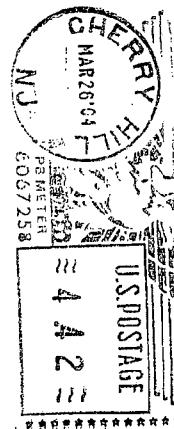


UDREN LAW OFFICES, P.C.
 WOODCREST CORPORATE CENTER
 111 WOODCREST ROAD
 CHERRY HILL, NJ 08003

2479 5EDT 1000 0101 6EDT
 2479 5EDT 1000 0101 6EDT



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	\$ 37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42
Postmark Here	
Sender Helena T. Flibebe Street, Apt. No. or PO Box No. City, State, ZIP 1720 Treasure Lk DuBois PA 15801	
PS Form 3800, June 2002	
See Reverse for Instructions	



5/1

Jodie

■ 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:

Helena T. Fleiter
 1720 Treasure Lk
 Dubois, Pa 15801

COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> ■ 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. 	
<p>1. Article Addressed to:</p> <p><i>Helena T. Flebbe</i></p> <p><i>1720 Treasure Lk</i></p> <p><i>Dubois, PA 15801</i></p>	
<p>2. Article Number: <i>(Transfer from service label)</i></p> <p>7003 1010 0001 1035 6172</p>	
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? (Extra Fee)</p> <p><input type="checkbox"/> Yes</p>	
<p>A. Signature</p> <p>X</p> <p>B. Received by (Printed Name)</p> <p>C. Date of Delivery</p>	
<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>PS Form 3811, August 2001 Domestic Return Receipt</p>	
<p>2ACPR1-03-P-4081</p>	

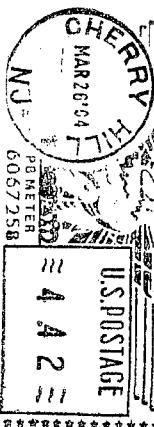
Certified Mail Provides:

PS Form 3800, June 2002 (Reverse)

Verde

To: Helena T. Flebbe
Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision
Dubois, PA 15801

NOTICE OF SHERIFF'S SALE OF



WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CRESSY HILL, NJ 08003

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	\$ 1.37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42
Postmark Here	
Send to Helexa T. Flebbe Street, Apt. No. <u>73</u> Lot 142 <u>Winnard Ct</u> or PO Box No. <u>100</u> <u>Residence Late Subdivision</u> City, State, ZIP+4 <u>Dubois PA 15801</u>	

See. 7B, lot 142 Wernander	
Or - Treasury Note Subscription	
Dubois, PA 15801	
2. Article Number <i>(Transfer from service label)</i>	7003 101
4	3

COMPLETE THIS SECTION ON DELIVERY	
SENDER: COMPLETE THIS SECTION	
<ul style="list-style-type: none"> ■ 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. 	
<p>1. Article Addressed to:</p> <p><u>Hellen T. Flebbe</u> <u>See. 7B, lot 142 Windward</u> <u>Cr - Treasury have</u> <u>Subdivision</u></p>	
<p>2. Article Number <i>(Transfer from service label)</i></p> <p>PS Form 3811, August 2001</p>	
<p>7003 1010 0001 1035 6158</p>	
<p>Domestic Return Receipt</p>	
<p>A. Signature</p> <p>X</p>	
<p>B. Received by (Printed Name)</p>	
<p>C. Date of Delivery</p>	
<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	

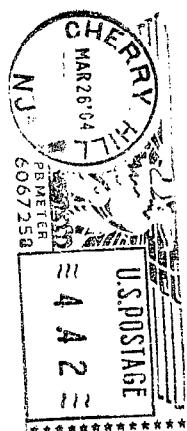
Certified Mail Provides:

Important Mail may ONLY be combined with First Class Mail or Priority Mail.
A record of delivery kept by the Postal Service for two years.
A unique identifier for your Postal Service for two years.

Wolfe

TO: Helena T. Flebbe
1 Spoke Drive
Woodbridge, CT 06525

NOTICE OF SHERIFF'S SALE OF



**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	\$.37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42

Postmark
Here

Sent To: Helena T. Flebbe
Street, Apt. No.;
or PO Box No.
City, State, ZIP+4

PS Form 3800, June 2002

See Reverse for Instructions

Jodie

57

COMPLETE THIS SECTION ON DELIVERY	
SENDER: COMPLETE THIS SECTION	
<ul style="list-style-type: none"> ■ 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. 	
<p>1. Article Addressed to:</p> <p>Helena T. Flebbe</p> <p>I Spoke Drive</p> <p>Woodbridge, CT</p> <p>06525</p>	
<p>A. Signature</p> <p>X</p>	
<p>B. Received by (Printed Name)</p>	<p>C. Date of Delivery</p>
<p>D. Is delivery address different from item 1?</p> <p>If YES, enter delivery address below:</p> <p>7003 1010 0001 1035 6165</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 checked="" 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)</p> <p><input type="checkbox"/> Yes</p>	

IMPORTANT: Save this receipt and present it when making an initial request for access to APDs and FPDs. Addressees to APDs and FPDs are not responsible for information made available on mail.

Receipient is not needed, detach and affix label with postage and mail.

■ Addressee's unauthorized agent advises the telemarketer to mark the telephone with the addresser's name, address, and delivery method. This measure makes it easier for the telemarketer to identify the addresser.

For additional delivery may be required to be delivered to a residence or office address.

For an additional fee, Remun Recept may be reprinted to provide proof of delivery. To obtain Remun Recept service, please complete and attach a Return Receipt (PS Form 381) to the article and add applicable postage to cover the cost of the reprint. Please allow 10 days for delivery.

- NO INSURANCE COVERAGE is provided with Certified Mail.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE is provided with Registered Mail.
- Registered Mail is considered insured or Registered Mail.

Importers and Distributors of Quality Products
Member of the International Chamber of Commerce
Established 1923

BS Form 2020, L-2020-17

Certified Mail Provides:

Name and Address Of Sender		LAW OFFICES MARK J. UDREN & ASSOCIATES 1040 N. KINGS HIGHWAY SUITE 500 CHERRY HILL, NJ 08034													
Line	Article Number	Name of Addressee, Street, and Post Office		Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks	
1	FLEBBE	ROBERT M. FLEBBE SEC 7B, LOT 142 WINWARD COURT, TREASURE LAKE SUBDIVISION, DUBOIS, PA 15801													
2	CLEARFIELD COUNTY	HELENA T. FLEBBE SEC 7B, LOT 142 WINWARD COURT, TREASURE LAKE SUBDIVISION, DUBOIS, PA 15801													
3		ROBERT M. FLEBBE 1720 TREASURE LK, DUBOIS, PA 15801													
4		ROBERT M. FLEBBE 1 SPOKE DRIVE, WOODBRIDGE, CT 06525													
5		HELENA T. FLEBBE 1 SPOKE DRIVE, WOODBRIDGE, CT 06525													
6															
7															
8															
9															
10															
11															
12															
13															
14															
15															
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office		Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$50,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. See Domestic Mail Manual R800, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.									

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 15319

U. S. BANK NATIONAL ASSOCIATION, AS TRUSTEE ET AL

03-801-CD

VS.

FLEBBE, ROBERT M.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, MARCH 22, 2004 @ 11:50 A.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.

A SALE DATE OF MAY 7, 2004 WAS SET.

FILED

01:34 PM
JUL 16 2004

WAS William A. Shaw
Prothonotary/Clerk of Courts

NOW, MARCH 23, 2004 MAILED BY CERTIFIED AND REGUAL MAIL TO TWO ADDRESSES PER COURT ORDER.

NOW, MARCH 23, 2004 MAILED BY REGULAR MAIL AND CERTIFIED MAIL TO HELENA T. FLEBBE, DEFENDANT, AT 1 SPOKE DRIVE WOODBRIDGE, CT 06525, A TRUE AND ATTESTED ORIGINAL COPY OF THE WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY. APRIL 21, 2004 RECEIVED THE REGULAR MAIL BACK UNABLE TO DELIVER. APRIL 26, 2004 RECEIVED THE CERTIFIED MAIL BACK UNCALIMED CERTIFIED #70023150000078545337

NOW, MARCH 23, 2004 MAILED BY REGUALR MAIL AND CERTIFIED MAIL TO ROBERT M. FLEBBE, DEFENDANT, AT 1 SPOKE DRIVE WOODBRIDGE, CT 06525, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY. APRIL 21, 2004 RECEIVED THE REGULAR MAIL BACK UNABLE TO DELIVER. APRIL 26, 2004 RECEIVED THE CERTIFIED MAIL BACK UNCALIMED CERTIFIED #70023150000078545320.

NOW, MARCH 30, 2004 SERVED ROBERT M. FLEBBE, DEFENDANT, BY CERTIFIED MAIL AT 1720 TREASURE LAKE, DUBOIS, PA 15801 PER COURT ORDER, WITH A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY. CERTIFIED #70023150000078545351. SIGNED FOR BY ROBERT M. FLEBBE.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 15319

U. S. BANK NATIONAL ASSOCIATION, AS TRUSTEE ET AL

03-801-CD

VS.
FLEBBE, ROBERT M.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, APRIL 3, 2004 SERVED HELENA T. FLEBBE, DEFENDANT, BY CERTIFIED MAIL AT 1720 TREASURE LAKE, DUBOIS, PA 15801 PER COURT ORDER, WITH A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY. CERTIFIED #70023150000078545344. UNKNOWN SIGNATURE.

NOW, MAY 7, 2004 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.

NOW, JULY 15, 2004 PAID COSTS FROM THE ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE ATTORNEY.

NOW, JULY 16, 2004 RETURN WRIT AS A SALE BEING HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.

NOW, JULY 16, 2004 A DEED WAS FILED.

**SHERIFF HAWKINS \$235.69
SURCHARGE \$40.00
PAID BY ATTORNEY**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 15319

U. S. BANK NATIONAL ASSOCIATION, AS TRUSTEE ET AL

03-801-CD

VS.

FLEBBE, ROBERT M.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

Sworn to Before Me This

10th Day Of July 2004

William A. Shaw

WILLIAM A. SHAW

Prothonotary

My Commission Expires

1st Monday in Jan. 2006

Clearfield Co., Clearfield

So Answers,

Chester Hawkins

Deputy Amherst-Bedford-Aufdenkampf

Chester A. Hawkins

Sheriff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST COPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-482-6900

ATTORNEY FOR PLAINTIFF

U.S. Bank National
Association, as Trustee Under
the Pooling and Servicing
Agreement, dated as of August
1, 2002, Among Credit-Based
Asset Servicing and
Securitization LLC,
Residential Asset Funding
Corporation, Litton Loan
Servicing LP and U.S. Bank
National Association, C-Bass
Mortgage Loan Asset-Backed
Certificates, Series 2002-CB4,
without Recourse
4828 Loop Central Drive
Houston, TX 77081
Plaintiff

v.

Robert M. Flebbe
Helena T. Flebbe
1720 Treasure Lk
DuBois, PA 15801

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 03-801-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision
DuBois (Sandy Twp.), PA 15801
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$156,529.07

Interest From 1/21/04
to Date of Sale
Per diem @\$34.48

(Costs to be added) \$

Received February 3, 2004 @ 3:30 P.M.
Chester A. Hawkins
by Christopher Butler-Aughbaugh

By Willie M. Shar Prothonotary

Clerk

Date 2-3-04

COURT OF COMMON PLEAS

NO. 03-801-CD

U.S. Bank National Association, as Trustee Under the
Pooling and Servicing Agreement, dated
as of August 1, 2002, Among Credit-Based
Asset Servicing and Securitization LLC,
Residential Asset Funding Corporation,
Litton Loan Servicing LP and U.S.
Bank National Association, C-Bass Mortgage
Loan Asset-Backed Certificates, Series 2002-CB4,
without Recourse

vs.

Robert M. Flebbe
Helena T. Flebbe

WRIT OF EXECUTION

REAL DEBT \$ 156,529.07

INTEREST \$
from 1/21/04 to
Date of Sale _____
Per diem @\$34.48

COSTS PAID:
PROTHY \$ 139.00

SHERIFF \$

STATUTORY \$

COSTS DUE PROTHY. \$

PREMISES TO BE SOLD:
Sec 7B, Lot 142 Winward Court
Treasure Lake Subdivision
DuBois (Sandy Twp.), PA 15801

Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
(856) 482-6900

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 142, SECTION NO. 7B,
"GUADELOUPE" IN THE TREASURE LAKE SUBDIVISION OF SANDY TOWNSHIP CLEARFIELD COUNTY,
PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC., RECORDED IN MISC. BOOK VOL. 146, PAGE 476; ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERAL AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY TREASURE LAKE, INC. OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC., WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

BEING KNOWN AS SEC 7B, LOT 142 WINWARD COURT, TREASURE LAKE SUBDIVISION, DUBOIS (SANDY TWP.), PA 15801.

PROPERTY ID NO: 128-C02-07B-00142-00-021

CONTROL NO: 128-0-78120

TITLE TO SAID PREMISES IS VESTED IN ROBERT M. FLEBBE AND HELENA T. FLEBBE, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM JAMES E. PUDLO AND NANCY J. PUDLO, HUSBAND AND WIFE, DATED 12/12/2001, RECORDED 1/7/2002, INSTRUMENT NO: 200200270.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME FLEBBE NO. 03-801-CD

NOW, May 7, 2004 , 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 the 7TH day of MAY 2004, I exposed the within described real estate of ROBERT M. FLEBBE AND HELENA T. FLEBBE to public venue or outcry at which time and place I sold the same to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE POOLING, AND SWERVICING AGREEMENT, DATED AS OF 8/1/02 ET AL he/she being the highest bidder, for the sum of \$1.00 + COSTS and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	
LEVY	15.00
MILEAGE	14.25
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	25.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	5.00
TOTAL SHERIFF COSTS	235.69
DEED COSTS:	
ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	30.00
TRANSFER TAX 2%	
TOTAL DEED COSTS	30.00

PLAINTIFF COSTS, DEBT & INTEREST:

DEBT-AMOUNT DUE	156,529.07
INTEREST 1/21/04 PER DIEM \$34.48	
TO BE ADDED TO SALE DATE	
ATTORNEY FEES	
PROTH. SATISFACTION	
LATE CHARGES & FEES	
COST OF SUIT -TO BE ADDED	
FORECLOSURE FEES/ESCROW DEFICIT	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
SATISFACTION FEE	
ESCROW DEFICIENCY	
TOTAL DEBT & INTEREST	156,529.07
COSTS:	
ADVERTISING	411.18
TAXES - collector PAID	
TAXES - tax claim NONE	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	30.00
SHERIFF COSTS	235.69
LEGAL JOURNAL AD	198.00
PROTHONOTARY	139.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	1,158.87

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

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:

Helena T. Flebbe
1720 Treasure Lake
DuBois, PA 15801

COMPLETE THIS SECTION ON DELIVERY**A. Signature****X**
 Agent
 Addressee
B. Received by (Printed Name)
 C. Date of Delivery
D. Is delivery address different from item 1? YesIf YES, enter delivery address below: No**3. Service Type**

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input checked="" type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee) Yes**2. Article Number**

(Transfer from service label)

7002 3150 0000 7854 5344

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-154

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:

Robert M. Flebbe
1720 Treasure Lake
DuBois, PA 15801

COMPLETE THIS SECTION ON DELIVERY**A. Signature****X**
 Agent
 Addressee
B. Received by (Printed Name)
 C. Date of Delivery
D. Is delivery address different from item 1? YesIf YES, enter delivery address below: No**3. Service Type**

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input checked="" type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee) Yes**2. Article Number**

(Transfer from service label)

7002 3150 0000 7854 5351

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-154

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**

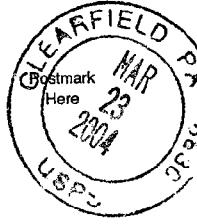
7002 3150 0000 7854 5344

Postage

\$

60

Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.63



Sent To
Helena T. Flebbe
Street, Apt. No.
or PO Box No. 1720 Treasure Lake
City, State, ZIP+4
DuBois, PA 15801

PS Form 3800, June 2002

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**

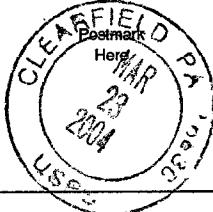
7002 3150 0000 7854 5351

Postage

\$

60

Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65



Sent To
Robert M. Flebbe
Street, Apt. No.
or PO Box No. 1720 Treasure Lake
City, State, ZIP+4
DuBois, PA 15801

PS Form 3800, June 2002

See Reverse for Instructions



CHESTER A. HAWKINS

SHERIFF

COURTHOUSE

1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



HELENA T. FLEBBE
1 SPOKE DRIVE
WOODBRIDGE, CT 06525

(P)
NIXIE

2006 1 17 04/14

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
RETURN TO SENDER

Received 4-21-04

0652541146839/247



CHESTER A. HAWKINS

SHERIFF

COURTHOUSE

1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



ROBERT M. FLEBBE
1 SPOKE DRIVE
WOODBRIDGE, CT 06525

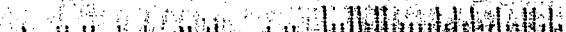
(P)
NIXIE

2006 1 17 04/14

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
RETURN TO SENDER

Received 4-21-04

0652541146839/247



<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>	
<p>1. Article Addressed to:</p> <p>Robert M. Flebbe 1 Spoke Drive Woodbridge, CT 06525</p>	
<p>2. Article Number (Transfer from service label)</p> <p>7002 3150 0000 7854 5320</p>	
<p>A. Signature</p> <p>X</p>	
<p>B. Received by (Printed Name)</p>	
<p>C. Date of Delivery</p>	
<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>3. Service Type</p>	
<p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? (Extra Fee)</p>	
<p><input type="checkbox"/> Yes</p>	
<p>102595-02-N-154C</p>	

COMPLETE THIS SECTION ON DELIVERY	
A. Signature	
<input type="checkbox"/> Agent <input type="checkbox"/> Addressee	
B. Received by (Printed Name)	C. Date of Delivery
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input checked="" type="checkbox"/> C.O.D. 4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

SENDER: COMPLETE THIS SECTION	<ul style="list-style-type: none"> ■ 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. 	<p>1. Article Addressed to:</p> <p>Helena T. Flebbe 1 Spoke Drive Woodbridge, CT 06525</p>
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U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

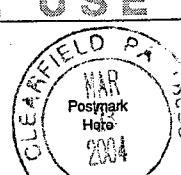
For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 6.00
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

CLEARFIELD, PA
Postmark
Here
2004
U.S.P.S.

Sent To Robert M. Flebbe

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT <i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$ <i>60</i>
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	
<i>465</i>	
	
<i>Sent To</i> <i>Mr. & Mrs. T. Blahke</i>	