

03-1465-CD
CHASE MANHATTAN BANK etal. vs. NORMAN MILLER, etal.

**LAW OFFICES OF PETER E. MELTZER
AND ASSOCIATES, P.C.**

By: Peter E. Meltzer
Identification No.: 39828
1600 Locust St., Suite 200
Philadelphia, PA 19103
(215) 545-3300

THIS IS NOT AN
ARBITRATION CASE.
ASSESSMENT OF DAMAGES
HEARING IS NOT REQUIRED.

Attorneys for Plaintiff

CHASE MANHATTAN BANK, AS TRUSTEE :
FOR BENEFIT OF CERTIFICATEHOLDERS :
OF EQUITY ONE ABS, INC. MORTGAGE :
PASS-THROUGH CERTIFICATES SERIES 2002-5: :
c/o EQUITY ONE, INCORPORATED :
Marlton, NJ 08053 :

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
NO.: 03-1465-41

Plaintiff,

v.

NORMAN MILLER
379 Scotland Road
Quarryville, PA 17566

SANDRA MILLER
379 Scotland Road
Quarryville, PA 17566

Defendants.

NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with this 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 TO GET LEGAL HELP

David S. Meholik, Court Administrator
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830
(814) 765-2641 x5982

FILED

SEP 29 2003

William A. Shaw
Prothonotary

NOTICE

The amount of your debt is as stated in the attached document. The name and address of the creditor to whom the debt is owed is as named in the attached document. This is an attempt by a debt collector to collect a debt. Any information obtained will be used for that purpose. Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume that this debt is valid. If you notify this office in writing within thirty (30) days from receiving this notice that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt and mail you a copy of such verification. Collection agencies are regulated by a federal law which grants you certain rights. One of these is the right to have us cease communication with you about this debt. If you ask us in writing to cease, we will. This law is administered by the Federal Trade Commission, Division of Credit Practices, Washington, D.C. 20580. If you request this office in writing within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Note: If you have received a discharge in bankruptcy which discharges the debt which is the subject hereof, this Notice is for information purposes only and should not be considered an attempt to collect a debt.

Peter Meltzer, Esquire
1600 Locust St.
Philadelphia, PA 19103
215-545-3300

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SANDRA MILLER
379 Scotland Road
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Defendants.

COMPLAINT IN MORTGAGE FORECLOSURE

AND NOW, comes the plaintiff, Chase Manhattan Bank, as Trustee for Benefit of Certificateholders of Equity One ABS, Inc Mortgage Pass-Through Certificates Series 2002-5 by and through its attorneys, Law Offices of Peter E. Meltzer and Associates, P.C., and files this Complaint in Mortgage Foreclosure pursuant to the Pennsylvania Rules of Civil Procedure and avers the following:

PARTIES

1. Plaintiff, Chase Manhattan Bank, as Trustee for the benefit of Certificateholders of Equity One ABS, Inc. Mortgage Pass-Through Certificates Series 2002-5 is a New

York banking corporation with an address at 450 W. 33rd Street, 15th Floor, New York, NY 10001. Plaintiff's loan servicer is Equity One, Incorporated ("Equity One"), a Pennsylvania corporation with an address at 301 Lippincott Drive, Marlton, NJ 08053.

2. Defendants are the individuals named above residing at the address given above.

VENUE

3. Venue is proper in Clearfield County under Pa.R.Civ.P. 1142 in that said County is the county where the cause of action arose and the county where the transaction or occurrence took place out of which the cause of action arose and the county where the real property which secures the loan made by Plaintiff to Defendants is located.

FACTS

4. On or about March 18, 2002, eHomeCredit Corp. ("eHomeCredit") loaned Defendants the principal sum of \$63,200.00 with interest in accordance with the terms and conditions of a certain Promissory Note of even date executed by Defendants in favor of eHomeCredit (the "Note").
5. The Note is secured by a Mortgage executed by Defendants in favor of eHomeCredit (the "Mortgage") granting eHomeCredit a mortgage lien on real estate located at 786 Treasure Lake, DuBois, PA 15801 (the "Property"). The Mortgage was recorded on April 1, 2002 with the Clearfield County Recorder of Deeds at Instrument No. 200204842.
6. Upon information and belief, the Property consists of a residential dwelling.
7. Defendants are the owners of the Property covered by the Mortgage.
8. The Note and Mortgage were assigned by eHomeCredit to Equity One, Inc. and then further assigned to Plaintiff herein (the "Assignment"). The Assignment to Plaintiff

was recorded on July 11, 2003 with the Clearfield County Recorder of Deeds at Instrument No. 200312183.

9. Plaintiff is the holder of the Note, and there has been no further assignment of the Note.
10. As a result of the failure to make payments due under the Note since March 22, 2003 and thereafter, the entire unpaid balance of principal indebtedness, together with all accrued and unpaid interest, and all of Plaintiff's costs as authorized in the Note are immediately due and payable, comprised as follows:

Principal Balance Due:	\$62,862.10
Interest Due as of September 16, 2003:	\$ 3,475.93
Late Charges:	\$ 162.90
Prepayment Penalty:	\$ 2,514.48
Security Satisfaction Fee:	\$ 55.50
Attorney's Fees:	\$ 3,143.11
Costs of Suit and Title Search:	\$ 500.00
Total Sum Due	\$72,714.02

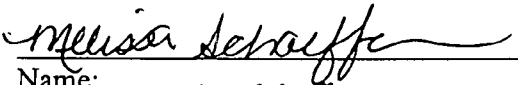
Interest accrues on the Note from September 16, 2003, at the per diem rate of \$16.79 and there is a monthly late charge of \$27.15.

11. The attorneys' fees set forth above are in conformity with the mortgage documents and/or 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 sale, reasonable attorneys' fees will be charged based on work actually performed.
12. Act 6, the Act of January 30, 1974, P.L. 13, No. 6, 41 P.S. §403 et seq., and the Homeowner's Emergency Assistance Act, Act of December 23, 1983, P.L. 395, No. 91, 35 P.S. §1680.401(c) et seq., have been complied with or are not applicable.

WHEREFORE, Plaintiff demands in rem judgment for foreclosure and sale of the property against Defendants in the amounts and with the per diem interest set forth in paragraph 10 above, together with interest at the rate set forth in the Note from the date of

VERIFICATION

The undersigned, Melissa Schaeffer, hereby certifies he/she is the authorized officer of the Plaintiff in the within action, and that he/she is authorized to make this verification and that the foregoing facts are true and correct to the best of her knowledge, information and belief and further states that false statements herein are made subject to the penalties of 18 PA.C.S. 4904 relating to unsworn falsification to authorities.


Name: **Melissa Schaeffer**
Title: **Asst. Vice President**
Equity One, Inc.

In The Court of Common Pleas of Clearfield County, Pennsylvania

CHASE MANHATTAN BANK

VS.

MILLER, NORMAN & SANDRA

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket #

14622

03-1465-CD

SHERIFF RETURNS

NOW SEPTEMBER 30, 2003, TERRY BERGMAN, SHERIFF OF LANCASTER COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON NORMAN MILLER and SANDRA MILLER, DEFENDANTS.

NOW OCTOBER 7, 2003 SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON NORMAN MILLER and SANDRA MILLER, DEFENDANTS BY DEPUTIZING THE SHERIFF OF LANCASTER COUNTY. THE RETURN OF SHERIFF BERGMAN IS HERETO ATTACHED AND MADE A PART OF THIS RETURN.

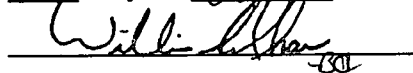
NOW OCTOBER 1, 2003 ATTEMPTED TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO OCCUPANT AT 786 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA. HOUSE IS EMPTY.

Return Costs

Cost	Description
52.28	SHERIFF HAWKINS PAID BY: ATTY
30.00	SURCHARGE PAID BY: ATTY
70.30	LANCASTER CO. SHFF. PAID BY: ATTY

Sworn to Before Me This

17th Day Of Oct 2003



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

So Answers,



Chester A. Hawkins
Sheriff

FILED

012:38-81
OCT 17 2003

William A. Shaw
Prothonotary/Clerk of Courts

SHERIFF'S OFFICE

50 NORTH DUKE STREET, P.O. BOX 83480, LANCASTER, PENNSYLVANIA 17608-3480 • (717) 299-8200

SHERIFF SERVICE		PLEASE TYPE OR PRINT LEGIBLY!	
PROCESS RECEIPT, and AFFIDAVIT OF RETURN		DO NOT DETACH ANY COPIES.	
1. PLAINTIFF/S/ CHASE MANHATTAN BANK		2. COURT NUMBER 03-1465-CD	
3. DEFENDANT/S/ NORMAN MILLER AND SANDRA MILLER		4. TYPE OF WRIT OR COMPLAINT: MORTGAGE FORECLOSURE	
SERVE AT	5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO BE SERVED. NORMAN MILLER AND SANDRA MILLER		
	6. ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code) 379 Scotland Road, Quarryville, Pa. 17566		
7. INDICATE UNUSUAL SERVICE: <input checked="" type="checkbox"/> DEPUTIZE <input type="checkbox"/> OTHER			
Now, <u>Sept. 30,</u> <u>2003</u> , I, SHERIFF OF <u>CLEARFIELD</u> COUNTY, PA., do hereby deputize the Sheriff of <u>LANCASTER</u> County to execute this Writ and make return thereof according to law. This deputation being made at the request and risk of the plaintiff.			
8. SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:			

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN. — Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

9. SIGNATURE of ATTORNEY or other ORIGINATOR Peter E. Meltzer	10. TELEPHONE NUMBER 215-545-3300	11. DATE 9/29/03
12. SEND NOTICE OF SERVICE COPY TO NAME AND ADDRESS BELOW: (This area must be completed if notice is to be mailed)		

CLEARFIELD CO SHERIFF'S OFFICE

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

13. I acknowledge receipt of the writ or complaint as indicated above.		NAME of Authorized LCSD Deputy or Clerk ANNETTE WALTON (717) 295-3609		14. Date Received 10/2/03		15. Expiration/Hearing date 10/29/03	
16. I hereby CERTIFY and RETURN that <input checked="" type="checkbox"/> I have personally served, <input type="checkbox"/> I have legal evidence of service as shown in "Remarks", <input type="checkbox"/> I have executed as shown in "Remarks", the writ or complaint described on the individual, company, corporation, etc., at the address shown above or on the individual, company, corporation, etc., at the address inserted below by handing a TRUE and ATTESTED COPY thereof.							
17. <input type="checkbox"/> I hereby certify and return a NOT FOUND because I am unable to locate the individual, company, corporation, etc., named above. (See remarks below)							
18. Name and title of individual served (if not shown above) (Relationship to Defendant)						19. <input type="checkbox"/> No Service See Remarks Below (No. 30)	
20. Address of where served (complete only if different than shown above) (Street or RFD, Apartment No., City, Boro, Twp. State and Zip Code)						21. Date of Service 10/7/03	
						22. Time 2:16 PM EST	
23. ATTEMPTS	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date
	10/7	30	138				
24. Advance Costs R 129836 100.00		25. Service Costs 59.50		26. Notary Cert.		27. Mileage/Postage/N.F. 10.80	
				28. Total Costs 70.30		29. COST DUE OR REFUND 29.70	
30. REMARKS:							

S.T.A.:

31. AFFIRMED and subscribed to before me this <u>9th</u>		32. Signature of Dep. Sheriff <u>Brian S. Smith</u>		33. Date 10/7/03	
34. day of <u>October</u> 2003		35. Signature of Sheriff <u>[Signature]</u>		36. Date 10-8-03	
37. <u>Robert J. Meltzer</u> Prothonotary/Deputy Notary Public		SHERIFF OF LANCASTER COUNTY			
MY COMMISSION EXPIRES					

1. WHITE - Issuing Authority 2. PINK - Attorney 3. CANARY - Sheriff's Office 4. BLUE - Sheriff's Office

MISC DKT MILLER

42980
10883

SHERIFF'S OFFICE

50 NORTH DUKE STREET, P.O. BOX 83480, LANCASTER, PENNSYLVANIA 17608-3480 • (717) 299-8200

SHERIFF SERVICE
PROCESS RECEIPT, and AFFIDAVIT OF RETURNPLEASE TYPE OR PRINT LEGIBLY.
DO NOT DETACH ANY COPIES.

1. PLAINTIFF/S/

CHASE MANHATTAN BANK

3. DEFENDANT/S/

SANDRA MILLER

2 COURT NUMBER

03-1465-CD

4 TYPE OF WRIT OR COMPLAINT
NOTICE & COMPLAINT

SERVE



5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO BE SERVED.

SANDRA MILLER

6. ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code)
379 SCOTLAND RD QUARRYVILLE PA 175667. INDICATE UNUSUAL SERVICE: ☐ DEPUTIZE ☐ OTHER

Now, _____ 20 _____, I, SHERIFF OF LANCASTER COUNTY, PA., do hereby deputize the Sheriff of _____ County to execute this Writ and make return thereof according to law. This deputation being made at the request and risk of the plaintiff.

SHERIFF OF LANCASTER COUNTY

8. SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:

CLEARFIELD CO

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

9. SIGNATURE of ATTORNEY or other ORIGINATOR

PETER MELTZER

10. TELEPHONE NUMBER

215-545-3300

11. DATE

9/29/03

12. SEND NOTICE OF SERVICE COPY TO NAME AND ADDRESS BELOW: (This area must be completed if notice is to be mailed)

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

13. I acknowledge receipt of the writ or complaint as indicated above. NAME of Authorized LCSO Deputy or Clerk
ANNETTE WALTON (717) 295-3609

14. Date Received

10/2/03

15. Expiration/Hearing date

10/29/03

16. I hereby CERTIFY and RETURN that I have personally served, ☒ have legal evidence of service as shown in "Remarks", ☐ have executed as shown in "Remarks", the writ or complaint described on the individual, company, corporation, etc., at the address shown above or on the individual, company, corporation, etc., at the address inserted below by handing a TRUE and ATTESTED COPY thereof.

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See Remarks Below (No. 30)

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2:16

AM
PM
EST
EDST

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	10/7	—	155												

24. Advance Costs R

25. Service Costs *

26. Notary Cert.

27. Mileage/Postage/N.F. 0

28. Total Costs

29. COST DUE OR REFUND

30. REMARKS:

S.T.A.:

31. AFFIRMED and subscribed to before me this 9th day of October 2003

32. Signature of Dep. Sheriff

33. Date 10/7/03

34. day of

35. Signature of Sheriff

36. Date 10/8/03

37. *[Signature]*
Prothonotary, Deputy Notary Public

MY COMMISSION EXPIRES

38. Signature of Sheriff

39. Date



CHESTER A. HAWKINS
SHERIFF

Sheriff's Office Clearfield County

COURTHOUSE
1 NORTH SECOND STREET, SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

OFFICE (814) 765-2641 EXT. 5986
AFTER 4:00 P.M. (814) 765-1533
FAX (814) 765-5915

ROBERT SNYDER
CHIEF DEPUTY

CYNTHIA AUGHENBAUGH
OFFICE MANAGER

MARILYN HAMM
DEPT. CLERK

PETER F. SMITH
SOLICITOR

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PAGE 14622

CHASE MANHATTAN BANK

VS

NORMAN MILLER et al

TERM & NO. 03-1465-CD

DOCUMENT TO BE SERVED:

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: 10/29/2003

MAKE REFUND PAYABLE TO: PETER E. MELTZER & ASSOC.

SERVE: NORMAN MILLER and SANDRA MILLER

ADDRESS: 379 Scotland Road, Quarryville, Pa. 17566

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF of
CLEARFIELD COUNTY, State of Pennsylvania, do hereby deputize the SHERIFF OF
LANCASTER COUNTY, Pennsylvania to execute this writ. This
Deputation being made at the request and risk of the Plaintiff this 30th Day of
SEPTEMBER 2003

Respectfully,

CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY

**LAW OFFICES OF PETER E. MELTZER
AND ASSOCIATES, P.C.**

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Identification No.: 39828
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COURT OF COMMON PLEAS
NO.: 03-1465-40

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David S. Meholik, Court Administrator
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830
(814) 765-2641 x5982

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

SEP 29 2003

Attest.

William L. Shaw
Prothonotary/
Clerk of Courts

**LAW OFFICES OF PETER E. MELTZER
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Quarryville, PA 17566 :

Defendants. :

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
NO.:

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4. On or about March 18, 2002, eHomeCredit Corp. ("eHomeCredit") loaned Defendants the principal sum of \$63,200.00 with interest in accordance with the terms and conditions of a certain Promissory Note of even date executed by Defendants in favor of eHomeCredit (the "Note").
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9. Plaintiff is the holder of the Note, and there has been no further assignment of the Note.
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WHEREFORE, Plaintiff demands in rem judgment for foreclosure and sale of the property against Defendants in the amounts and with the per diem interest set forth in paragraph 10 above, together with interest at the rate set forth in the Note from the date of

judgment, and other damages and relief as the court may deem just.

Respectfully submitted,

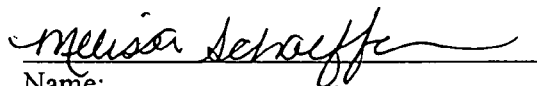
**LAW OFFICES OF PETER E. MELTZER
AND ASSOCIATES, P.C.**

Dated: 9/24/13

By: 
PETER E. MELTZER, ESQUIRE

VERIFICATION

The undersigned, Melissa Schaeffer, hereby certifies he/she is the authorized officer of the Plaintiff in the within action, and that he/she is authorized to make this verification and that the foregoing facts are true and correct to the best of her knowledge, information and belief and further states that false statements herein are made subject to the penalties of 18 PA.C.S. 4904 relating to unsworn falsification to authorities.



Name: **Melissa Schaeffer**
Title: **Asst. Vice President**
Equity One, Inc.

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& ASSOCIATES, P.C.**

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CHASE MANHATTAN BANK, AS TRUSTEE :
FOR BENEFIT OF CERTIFICATEHOLDERS :
OF EQUITY ONE ABS, INC. MORTGAGE :
PASS-THROUGH CERTIFICATES SERIES 2002-5:
c/o EQUITY ONE, INCORPORATED :

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
NO.: 03-1465-CD

v.

NORMAN MILLER
SANDRA MILLER

FILED

MAR 08 2004

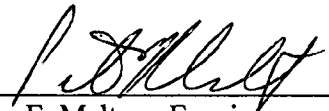
William A. Shaw
Prothonotary/Clerk of Courts

Praeceptum for Judgment

To the Prothonotary:


Enter judgment in the sum of \$75,568.32 in favor of the Plaintiff CHASE MANHATTAN BANK, AS TRUSTEE FOR BENEFIT OF CERTIFICATEHOLDERS OF EQUITY ONE ABS, INC. MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2002-5 and against Defendants NORMAN MILLER AND SANDRA MILLER because of defendants' failure to file an answer within twenty (20) days of service of the Complaint, and assess damages as follows:

Amount claimed in Complaint:	\$72,714.02
Per diem interest from 9/16/03 to and including 3/3/04:	\$ 2,854.30
Per diem interest from 3/4/04 at \$16.79 per day:	\$
 REAL DEBT	 \$75,568.32


Peter E. Meltzer, Esquire
Attorney for Plaintiff

ASSESSMENT OF DAMAGES

AND NOW, this 8th day of March, 2004, damages are assessed as above.


Prothonotary

NOTICE OF JUDGMENT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CIVIL DIVISION

Chase Manhattan Bank

Vs.

No. 2003-01465-CD

Norman Miller and Sandra Miller

To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered against you in the amount of \$75,568.32 on March 8, 2004.

William A. Shaw
Prothonotary

William A. Shaw

COPY

COPY

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

Chase Manhattan Bank
Equity One ABS, Inc.
Plaintiff(s)

No.: 2003-01465-CD

Real Debt: \$75,568.32

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Norman Miller
Sandra Miller
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: March 8, 2004

Expires: March 8, 2009

Certified from the record this 8th day of March, 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

**LAW OFFICES OF PETER E. MELTZER
& ASSOCIATES, P.C.**

By: Peter E. Meltzer
Identification No.: 39828
1600 Locust St., Suite 200
Philadelphia, PA 19103
(215) 545-3300

THIS IS NOT AN
ARBITRATION CASE.
ASSESSMENT OF DAMAGES
HEARING IS NOT REQUIRED.

Attorneys for Plaintiff

CHASE MANHATTAN BANK, AS TRUSTEE :
FOR BENEFIT OF CERTIFICATEHOLDERS :
OF EQUITY ONE ABS, INC. MORTGAGE :
PASS-THROUGH CERTIFICATES SERIES 2002-5: :
c/o EQUITY ONE, INCORPORATED :

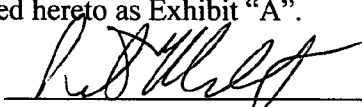
CLEARFIELD COUNTY
COURT OF COMMON PLEAS
NO.: 03-1465-CD

v. :

NORMAN MILLER :
SANDRA MILLER :

CERTIFICATION OF AS TO COMPLIANCE WITH PA. R. CIV. P. 237.1

I hereby certify that I am the attorney for the plaintiff in this action and further certify that on November 8, 2003, I caused the 10-day notice required by Pa. R.Civ.P. 237.1 to be sent to defendants after defendants' failure to plead to the Complaint in the above matter which was served upon them by the Lancaster County Sheriff (deputized service) on October 7, 2003, and I hereby further certify that defendants failed to answer the Complaint. A copy of the Proof of Mailing of the 10-day Notice are attached hereto as Exhibit "A".


Peter E. Meltzer, Esquire
Attorney for Plaintiff

Dated: March 3, 2004

FILED

MAR 08 2004

William A. Shaw
Prothonotary/Clerk of Courts

**LAW OFFICES OF PETER E. MELTZER
& ASSOCIATES, P.C.**

By: Peter E. Meltzer
Identification No.: 39828
1600 Locust St., Suite 200
Philadelphia, PA 19103
(215) 545-3300

THIS IS NOT AN
ARBITRATION CASE.
ASSESSMENT OF DAMAGES
HEARING IS NOT REQUIRED.

Attorneys for Plaintiff

CHASE MANHATTAN BANK, AS TRUSTEE :
FOR BENEFIT OF CERTIFICATEHOLDERS :
OF EQUITY ONE ABS, INC. MORTGAGE :
PASS-THROUGH CERTIFICATES SERIES 2002-5:
c/o EQUITY ONE, INCORPORATED :

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
NO.: 03-1465-CD

v. :

NORMAN MILLER :
SANDRA MILLER :

To: Norman Miller
Sandra Miller

IMPORTANT NOTICE

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

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

THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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

**David S. Meholik, Court Administrator
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830
(814) 765-2641 x5982**

**LAW OFFICES OF PETER E. MELTZER
AND ASSOCIATES, P.C.**

Dated: November 8, 2003

By: Peter E. Meltzer
PETER E. MELTZER, ESQUIRE
Attorneys for Plaintiff

**This is an attempt by a debt collector to collect a debt. Any information obtained will be
used for that purpose.**

**LAW OFFICES OF PETER E. MELTZER
& ASSOCIATES, P.C.**

By: Peter E. Meltzer
Identification No.: 39828
1600 Locust St., Suite 200
Philadelphia, PA 19103
(215) 545-3300

THIS IS NOT AN
ARBITRATION CASE.
ASSESSMENT OF DAMAGES
HEARING IS NOT REQUIRED.

Attorneys for Plaintiff

CHASE MANHATTAN BANK, AS TRUSTEE :
FOR BENEFIT OF CERTIFICATEHOLDERS :
OF EQUITY ONE ABS, INC. MORTGAGE :
PASS-THROUGH CERTIFICATES SERIES 2002-5: :
c/o EQUITY ONE, INCORPORATED :

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
NO.: 03-1465-CD

v.

NORMAN MILLER
SANDRA MILLER

Praecipe for Writ of Execution

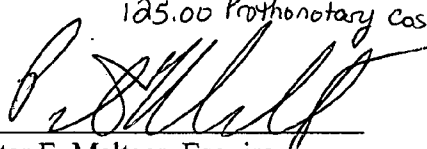
To the Prothonotary:

Issue writ of execution in the above matter:

Amount due: \$75,568.32

Interest from judgment date: \$

Costs to be added: \$

125.00 Prothonotary Costs

Peter E. Meltzer, Esquire
Attorney for Plaintiff

Legal Description attached

FILED

MAR 08 2004

William A. Shaw
Prothonotary/Clerk of Courts

**LAW OFFICES OF PETER E. MELTZER
& ASSOCIATES, P.C.**

By: Peter E. Meltzer
Identification No.: 39828
1600 Locust St., Suite 200
Philadelphia, PA 19103
(215) 545-3300

THIS IS NOT AN
ARBITRATION CASE.
ASSESSMENT OF DAMAGES
HEARING IS NOT REQUIRED.

Attorneys for Plaintiff

CHASE MANHATTAN BANK, AS TRUSTEE :
FOR BENEFIT OF CERTIFICATEHOLDERS :
OF EQUITY ONE ABS, INC. MORTGAGE :
PASS-THROUGH CERTIFICATES SERIES 2002-5:
c/o EQUITY ONE, INCORPORATED :

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
NO.: 03-1465-CD

v. :

NORMAN MILLER :
SANDRA MILLER :

To: Norman Miller
Sandra Miller

NOTICE

PURSUANT TO RULE 236 OF THE PENNSYLVANIA RULES OF CIVIL
PROCEDURE, NOTICE IS GIVEN THAT A JUDGMENT BY DEFAULT IN THE ABOVE-
CAPTIONED MATTER HAS BEEN ENTERED AGAINST YOU.

PROTHONOTARY

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

Peter E. Meltzer, Esquire
1600 Locust St., Suite 200
Philadelphia, PA 19103
215-545-3300

**LAW OFFICES OF PETER E. MELTZER
& ASSOCIATES, P.C.**

By: Peter E. Meltzer
Identification No.: 39828
1600 Locust St., Suite 200
Philadelphia, PA 19103
(215) 545-3300

THIS IS NOT AN
ARBITRATION CASE.
ASSESSMENT OF DAMAGES
HEARING IS NOT REQUIRED.

Attorneys for Plaintiff

CHASE MANHATTAN BANK, AS TRUSTEE :
FOR BENEFIT OF CERTIFICATEHOLDERS :
OF EQUITY ONE ABS, INC. MORTGAGE :
PASS-THROUGH CERTIFICATES SERIES 2002-5:
c/o EQUITY ONE, INCORPORATED :

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
NO.: 03-1465-CD

v. :

NORMAN MILLER :
SANDRA MILLER :

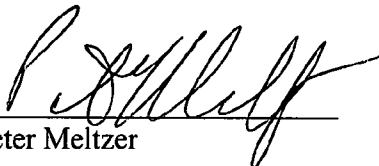
CERTIFICATE OF ADDRESS AND NON-MILITARY SERVICE

The undersigned hereby certifies that, upon information and belief:

Norman Miller is over 21 years of age, resides at 379 Scotland Road, Quarryville, PA 17566 and is employed at unknown as an unknown.

Sandra Miller is over 21 years of age, resides at 379 Scotland Road, Quarryville, PA 17566 and is employed at unknown as an unknown.

Deponent further avers that, upon information and belief, the above individual is not within the protection of the Soldiers' and Sailors' Civil Relief Act of 1940, together with amendments thereto.


Peter Meltzer

**LAW OFFICES OF PETER E. MELTZER
& ASSOCIATES, P.C.**

By: Peter E. Meltzer
Identification No.: 39828
1600 Locust St., Suite 200
Philadelphia, PA 19103
(215) 545-3300

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ASSESSMENT OF DAMAGES
HEARING IS NOT REQUIRED.

Attorneys for Plaintiff

CHASE MANHATTAN BANK, AS TRUSTEE :
FOR BENEFIT OF CERTIFICATEHOLDERS :
OF EQUITY ONE ABS, INC. MORTGAGE :
PASS-THROUGH CERTIFICATES SERIES 2002-5:
c/o EQUITY ONE, INCORPORATED :

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
NO.: 03-1465-CD

v.

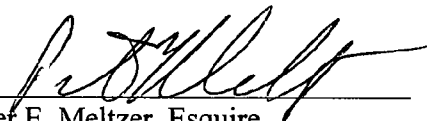
NORMAN MILLER
SANDRA MILLER

CERTIFICATION TO SHERIFF
AS TO THE SALE OF REAL PROPERTY

DATE OF SALE:

I hereby certify that I am the attorney for the plaintiff in this action and further certify
that:

X Act 6 and Act 91 are complied with.


Peter E. Meltzer, Esquire
Attorney for Plaintiff

**LAW OFFICES OF PETER E. MELTZER
& ASSOCIATES, P.C.**

By: Peter E. Meltzer
Identification No.: 39828
1600 Locust St., Suite 200
Philadelphia, PA 19103
(215) 545-3300

THIS IS NOT AN
ARBITRATION CASE.
ASSESSMENT OF DAMAGES
HEARING IS NOT REQUIRED.

Attorneys for Plaintiff

CHASE MANHATTAN BANK, AS TRUSTEE :
FOR BENEFIT OF CERTIFICATEHOLDERS :
OF EQUITY ONE ABS, INC. MORTGAGE :
PASS-THROUGH CERTIFICATES SERIES 2002-5:
c/o EQUITY ONE, INCORPORATED :

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
NO.: 03-1465-CD

v. :

NORMAN MILLER :
SANDRA MILLER :

Affidavit Pursuant to Rule 3129.1

Chase Manhattan Bank, et al., Plaintiff in the above action, sets forth as of the date that the Praecipe for Writ of Execution was filed the following information concerning the real property located at 786 Treasure Lake, DuBois, PA 15801:

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

<u>Name</u>	<u>Address</u>
Norman Miller	379 Scotland Road
Sandra Miller	Quarryville, PA 17566

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

<u>Name</u>	<u>Address</u>
Norman Miller	379 Scotland Road
Sandra Miller	Quarryville, PA 17566

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

<u>Name</u>	<u>Address</u>
-------------	----------------

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

<u>Name</u>	<u>Address</u>
Chase Manhattan Bank, et al.	301 Lippincott Drive Marlton, NJ 08053

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

<u>Name</u>	<u>Address</u>
Clearfield County Tax Claim Bureau	230 E. Market Street Clearfield, PA 16830
Lee Ann Collins, Tax Collector	625 3/4 S. Brady Street P.O. Box 252 DuBois, PA 15801
Sandy Township	12 Street Chestnut Avenue DuBois, PA 15801
City of DuBois	P.O. Box 406 DuBois, PA 15801
Riviera Utilities	487 Treasurer Lake DuBois, PA 15801

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:

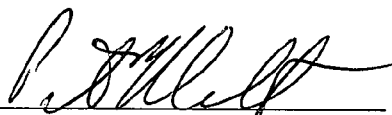
<u>Name</u>	<u>Address</u>
Clearfield County Domestic Relations	230 E. Market Street Clearfield, PA 16830
Commonwealth of PA Dep't of Welfare	P.O. Box 2675 Harrisburg, PA 17105
Commonwealth of PA Bureau of Compliance	Dept. 281230 Harrisburg, PA 17128-1230

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

<u>Name</u>	<u>Address</u>
-------------	----------------

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

Dated: March 3, 2004


Peter E. Meltzer

**WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION - LAW**

Chase Manhattan Bank, as Trustee
for Benefit of Certificate Holders of
Equity One ABS, Inc., Mortgage Pass-
Through Certificates Series 2002-5:
c/o Equity One, Incorporated

COPY

Vs.

NO.: 2003-01465-CD

Norman Miller and
Sandra Miller

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due CHASE MANHATTAN BANK, as Trustee for Benefit of Certificate Holders of Equity One ABS, Inc., Mortgage Pass-Through Certificates Series 2002-5:c/o Equity One, Incorporated, Plaintiff(s) from NORMAN MILLER and SANDRA MILLER, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

(3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE: \$75,568.32
INTEREST: \$
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 03/08/2004

PAID: \$125.00
SHERIFF: \$
OTHER COSTS: \$

William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this _____ day
of _____ A.D. _____
At _____ A.M./P.M.

Requesting Party: Peter E. Meltzer, Esq.
1600 Locust Street, Ste. 200
Philadelphia, PA 19103
(215) 545-3300

Sheriff

SCHEDULE C

PIN #128-C2-11-76-21

ALL that certain tract of land designated as Lot No. 76, Section No. 11 in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 25.

Property Address: 786 Treasure Lake, DuBois, PA 15801

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 15531

CHASE MANHATTAN BANK, AS TRUSTEE FOR BENEFIT OF CERTIFICATE 03-1465-CD

VS.

MILLER, NORMAN

WRIT OF EXECUTION

REAL ESTATE

FILED

6/10/10:31a/ST
DEC 30 2004

William A. Shaw
Prothonotary/Clerk of Courts

SHERIFF RETURNS

NOW, MAY 13, 2004 @ 1:30 P.M. A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROERTY WAS ALSO POSTED THIS DATE @ 1:35 P.M. O'CLOCK

A SALE DATE OF JULY 2, 2004 WAS SET.

NOW, MAY 14, 2004 DEPUTIZED LANCASTER COUNTY TO SERVE THE DEFENDANTS.

NOW, JUNE 1, 2004 @ 3:24 P.M. O'CLOCK LANCASTER COUNTY SERVED NORMAN MILLER AT HIS RESIDENCE 379 SCOTLAND ROAD, QUARRYVILLE, PA 17566, BY HANDING TO SANDRA MILLER, WIFE/DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND MAKING KNOWN TO HER THE CONTENTS THEREOF.

NOW, JUNE 1, 2004 @ 3:24 P.M. O'CLOCK LANCASTER COUNTY SERVED SANDRA MILLER, DEFENDANT, AT HER RESIDENCE 379 SCOTLAND ROAD, QUARRYVILLE, PA 17566, BY HANDING TO SANDRA MILLER, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY AND BY MAKING KNOWN TO HER THE CONTENTS THEREOF.

NOW, JULY 2, 2004 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.

NOW, DECEMBER 29, 2004 PAID THE COSTS FROM THE ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE ATTORNEY.

NOW, DECEMBER 30, 2004 RETURN WRIT AS A SALE BEING HELD ON THE PROPERTY OF THE DEFENDANTS. PURCHASED BY THE PLAINTIFF \$1.00 + COSTS.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 15531

CHASE MANHATTAN BANK, AS TRUSTEE FOR BENEFIT OF CERTIFICATE 03-1465-CD

VS.

MILLER, NORMAN

WRIT OF EXECUTION

REAL ESTATE

SHERIFF RETURNS

SHERIFF HAWKINS \$224.06
SURCHARGE \$40.00
PAID BY ATTORNEY

Sworn to Before Me This

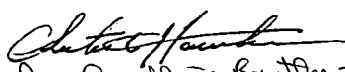
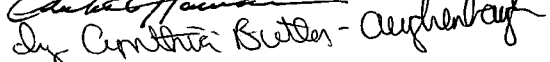
30th Day Of Dec 2004


WILLIAM A. SHAW

Prothonotary

My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

So Answers,

Chester A. Hawkins

Sheriff

**WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION - LAW**

Chase Manhattan Bank, as Trustee
for Benefit of Certificate Holders of
Equity One ABS, Inc., Mortgage Pass-
Through Certificates Series 2002-5:
c/o Equity One, Incorporated

Vs.

NO.: 2003-01465-CD

Norman Miller and
Sandra Miller

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due CHASE MANHATTAN BANK, as Trustee for Benefit of Certificate Holders of Equity One ABS, Inc., Mortgage Pass-Through Certificates Series 2002-5:c/o Equity One, Incorporated, Plaintiff(s) from NORMAN MILLER and SANDRA MILLER, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

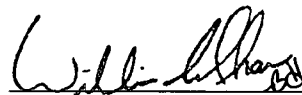
Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

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AMOUNT DUE: \$75,568.32
INTEREST: \$
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 03/08/2004

PAID: \$125.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 9th day
of March A.D. 2004
At 2:00 A.M./P.M.

Charles A. Kauter
Sheriff By Cynthia Butler-Caplanbaugh

Requesting Party: Peter E. Meltzer, Esq.
1600 Locust Street, Ste. 200
Philadelphia, PA 19103
(215) 545-3300

SCHEDULE C

PIN #128-C2-11-76-21

ALL that certain tract of land designated as Lot No. 76, Section No. 11 in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 25.

Property Address: 786 Treasure Lake, DuBois, PA 15801

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME NORMAN MILLER

NO. 03-1465-CD

NOW, December 30, 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 July 02, 2004, I exposed the within described real estate of Miller, Norman to public venue or outcry at which time and place I sold the same to CHASE MANHATTAN BANK, AS TRUSTEE FOR BENEFIT OF CERTIFICATEHOLDERS OF EQUITY ONE he/she being the highest bidder, for the sum of \$1.00 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	0.00
POSTAGE	4.81
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	9.00
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	

TOTAL SHERIFF COSTS \$224.06

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.00
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$29.00

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	
INTEREST @	0.00
FROM TO 07/02/2004	

PROTH SATISFACTION
LATE CHARGES AND FEES
COST OF SUIT-TO BE ADDED
FORECLOSURE FEES
ATTORNEY COMMISSION
REFUND OF ADVANCE
REFUND OF SURCHARGE
SATISFACTION FEE
ESCROW DEFICIENCY
PROPERTY INSPECTIONS
INTEREST
MISCELLANEOUS

TOTAL DEBT AND INTEREST \$0.00

COSTS:

ADVERTISING	248.16
TAXES - COLLECTOR	
TAXES - TAX CLAIM	34.94
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	224.06
LEGAL JOURNAL COSTS	121.50
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	

TOTAL COSTS \$927.66

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