

2004-554-CD
JP MORGAN CHASE BANK

VS

SHARON A. WARREN ETAL

**JP Morgan Chase Bank vs Sharon Warren
2004-554-CD**

MILSTEAD & ASSOCIATES, LLC

By: Corina M. Connors, Esquire

Attorney ID# 83509

Woodland Falls Corporate Park

220 Lake Drive East, Suite 301

Cherry Hill, NJ 08002

(856) 482-1400

Attorney for Plaintiff

**JP Morgan Chase Bank, as Trustee for
Equity One, ABS, Inc., Mortgage Pass-
Through Certificates, Series 2002-4
450 W. 33rd Street, 1st Floor
New York, NY 10001**

:
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:
:
: **COURT OF COMMON PLEAS**
: **CLEARFIELD COUNTY**

Plaintiff

:
:
:
: No.: *04-554-CQ*

Vs.

Sharon A. Warren

945 Don Street

Houtzdale, PA 16651

Wilber S. Warren

945 Don Street

Houtzdale, PA 16651

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:
:
:
:
: **CIVIL ACTION**
: **MORTGAGE FORECLOSURE**

Defendant(s)

FILED

APR 21 2004

William A. Shaw
Prothonotary/Clerk of Courts

NOTICE

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

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

David S. Meholic, Court Admin
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765-2641 ext. 5982

NOTICE PURSUANT TO FAIR DEBT COLLECTION PRACTICES ACT

1. This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

2. Unless you dispute the validity of this debt, or any portion thereof, within 30 days after receipt of this notice, the debt will be assumed to be valid by our offices.

3. If you notify our offices in writing within 30 days of receipt of this notice that the debt, or any portion thereof, is disputed, our offices will provide you with verification of the debt or copy of the Judgment against you, and a copy of such verification or judgment will be mailed to you by our offices.

MILSTEAD & ASSOCIATES, LLC

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• **COURT OF COMMON PLEAS**
• **CLEARFIELD COUNTY**

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• No. •

V_S.

Sharon A. Warren

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Houtzdale, PA 16651

Wilber S. Warren

945 Don Street

Houtzdale, PA 16651

CIVIL ACTION

MORTGAGE FORECLOSURE

Defendant(s)

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff, JP Morgan Chase Bank, as Trustee for Equity One, ABS, Inc., Mortgage Pass-Through Certificates, Series 2002-4, is a mortgage company, having an office and place of business at 450 W. 33rd Street, 1st Floor, New York, NY 10001.

2. Defendants, Sharon A. Warren and Wilber S. Warren, are the real owners of the premises hereinafter described.

3. Sharon A. Warren, Defendant, resides at 945 Don Street, Houtzdale, PA 16651 and
Wilber S. Warren, Defendant, resides at 945 Don Street, Houtzdale, PA 16651.

4. On April 15, 2002, Defendants, Sharon A. Warren and Wilber S. Warren, executed and

delivered to Equity One, Inc., dba Popular Financial Services a adjustable rate note (the "Note") and mortgage (the "Mortgage"). The Mortgage was recorded on April 25, 2002 in the Department of Records in and for the County of Clearfield under Instrument No. 200206502. Pursuant to Pa.R.C.P. 1019 (g) the mortgage is incorporated herein by reference. The Mortgage was assigned to JP Morgan Chase Bank, Trustee for Equity One, ABS, Inc. and recorded on March 17, 2003 in said County under Instrument No. 200304048.

5. The said Adjustable Rate Note and Mortgage were in the principal amount of \$93,600.00, with interest thereon at 7.25% per annum, payable as to the principal and interest in equal monthly installments of \$638.52 commencing June 1, 2002.

6. The Mortgage covers the following real estate (the "Mortgaged Premises"):
945 Don Street, (Borough of Houtzdale) Houtzdale, PA 16651. A legal description of the mortgaged premises is attached hereto as Exhibit "A" and made a part hereof.

7. The mortgage is in default because payments of principal and interest due August 1, 2003, and monthly thereafter are due and have not been paid, whereby the whole balance of principal and all interest due thereon have become due and payable forthwith together with late charges, escrow deficit (if any) and costs of collection including title search fees and reasonable attorney's fees.

8. The following amounts are due on the Mortgage and Note:

Balance of Principal	\$92,502.90
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Accrued but Unpaid Interest from 7/1/03 through 4/16/04 @ 7.25%	
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per annum (\$18.37 per diem)	\$ 5,345.67
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Accrued Late Charges	\$ 287.37
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Title Search Fees	\$ 200.00
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Reasonable Attorney's Fees	\$ 1250.00
Forbearance Suspense	\$ (292.92)
Deferred Late Charges	\$ 191.58
Corporate Advance	\$ 180.00
TOTAL as of 4/16/04	\$ 99,664.60

Plus, the following amounts accrued after 4/16/04:

Interest at the Rate of 7.25% per annum (\$18.37 per diem);

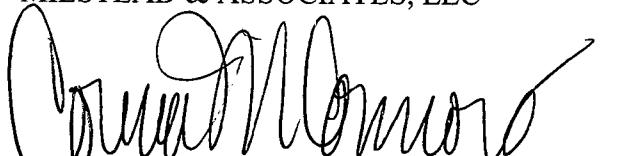
Late Charges of \$31.93 per month.

9. Plaintiff has complied fully with Act No. 91 (35 P.S. §1680.401(c) of the 1983 Session of the General Assembly ("Act 91") of the Commonwealth of Pennsylvania, by mailing to the Defendants at 945 Don Street, Houtzdale, PA 16651 on November 14, 2003, the notice pursuant to § 403-C of Act 91, and the applicable time periods therein have expired. True and correct copies of such notices are attached hereto as Exhibit "B" and made apart hereof.

WHEREFORE, Plaintiff demands an in rem judgment against the Defendants for foreclosure and sale of the mortgaged premises in the amount due as set forth in paragraph 8, namely, \$99,664.60, plus the following amounts accruing after 4/16/04, to the date of judgment:

(a) interest of \$18.37 per day; late charges of \$31.93 per month; plus interest at the legal rate allowed on judgments after the date of judgment, additional attorney's fees (if any) hereafter incurred, and costs of suit.

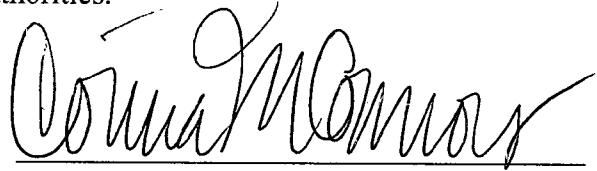
MILSTEAD & ASSOCIATES, LLC



Corina M. Connors, Esquire
Attorney for Plaintiff

VERIFICATION

I, Corina M. Connors, hereby certify that I am an Attorney for Plaintiff and am authorized to make this verification on Plaintiff's behalf. I verify that the facts and statements set forth in the forgoing Complaint in Mortgage Foreclosure are true and correct to the best of my knowledge, information and belief. This verification is made subject to the penalties of 18 Pa. C.S. § 4904, relating to unsworn falsification to authorities.



Name: Corina M. Connors, Esquire
Title: Attorney

ALL that certain piece or parcel of land situate in the Borough of Houtzdale, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at an iron pin at the south-east corner of the intersection of the right-of-line of David Street and Don Street, said iron pin being the northwest corner of the land herein described; thence along the line of said Don Street South 11 degrees 30 minutes West 150.00 feet to an iron pin; thence along the line of a 20 foot alley (unopened) South 78 degrees 30 minutes East 150.00 feet to an iron pin; thence along the line of a 20 foot alley (unopened) North 11 degrees 30 minutes East 150.00 feet to an iron pin; thence along the line of David Street North 78 degrees 30 minutes West 150.00 feet to an iron pin and the place of beginning. Being known on the plan of Lots of Houtzdale Borough as Lot No. 839, Lot No. 838 and Lot No. 837.

Tax ID #: 010-0-M14-384-00001

Tax ID #: 010-0-M14-384-00005

Exhibit A

Wilbur S Warren
945 Don St
Houtzdale , PA 16651

310936

NOVEMBER 14, 2003

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage of 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 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 servicing 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 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 IMMEDIATAMENTE 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.

HOMEOWNER'S NAME: Wilbur S Warren
PROPERTY ADDRESS: 945 Don Street, Houtzdale PA 16651
LOAN ACCT NO.: 310936
ORIGINAL LENDER: Equity One, Inc.
CURRENT LENDER/SERVICER: Equity One, Inc.

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 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 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 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:

945 Don Street, Houtzdale PA 16651

IS SERIOUSLY IN DEFAULT because:

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

August 2003 – November 2003 at \$638.52 per month, totaling \$2,261.16 plus the following:

Escrow : \$0.00
Late Charges: \$287.37
NSF Charges: \$0.00

TOTAL AMOUNT PAST DUE: \$ 2,548.53

HOW TO CURE THE DEFAULT. You may cure the default within THIRTY (30) DAYS of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER WHICH IS \$2,548.53, 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 or money order made payable and sent to:

Equity One, Inc.
301 Lippincott Drive, Suite 100
Marlton, New Jersey 08053

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 mortgaged debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any Attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.**

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

RIGHT TO CURE THE DEFAULT PRIOR TO THE SHERIFF'S SALE – If you have not cured the default within the THIRTY (30) DAY period and foreclose proceedings have begun, you will 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 charges then due, reasonable attorney's fees and costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. **Curing the default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.**

EARLIEST POSSIBLE SHERIFF'S SALE DATE – It is estimated that the earliest date that such a Sheriff's Sale of the mortgage property could be held would be **approximately FIVE (5) 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 of the action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

<u>Name of Lender:</u>	Equity One, Inc.
<u>Address:</u>	301 Lippincott Drive, Suite 100
	Marlton, New Jersey 08053
<u>Phone Number:</u>	1-866-361-3460
<u>Contact Person:</u>	Timothy Tracy

EFFECT OF THE SHERIFF'S SALE – You should realize that a Sheriff's Sale will end your ownership of the mortgaged property and your right to occupy it. If you continue to live in the property after the Sheriff's Sale, a lawsuit to remove you and your furnishings and other

belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE – You **may or may not** sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to it at the sale and that the other requirements of the mortgage are satisfied. Please contact:

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Marlton, NJ 08053
1-866-361-3460

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 THE 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 PROCEEDINGS 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 IS INCLUDED.

Sharon A Warren
945 Don St
Houtzdale, PA 16651

310936

NOVEMBER 14, 2003

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Marlton, NJ 08053
1-866-361-3460

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 THE 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 PROCEEDINGS 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 IS INCLUDED.

In The Court of Common Pleas of Clearfield County, Pennsylvania

JP MORGAN CHASE BANK

VS.

WARREN, SHARON A. & WILBER S.

Sheriff Docket #

15470

04-554-CD

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW MAY 19, 2004 AT 1:10 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON WILBER S. WARREN, DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO WILBER S. WARREN A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.
SERVED BY: SNYDER

NOW MAY 19, 2004 AT 1:10 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON SHARON A. WARREN, DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO SHARON A. WARREN A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: SNYDER

Return Costs

Cost	Description
51.37	SHERIFF HAWKINS PAID BY: ATTY CK# 9575
20.00	SURCHARGE PAID BY: ATTY CK# 9574

Sworn to Before Me This

3rd Day Of June 2004

William A. Shaw

FILED

JUN 03 2004 *Era*

01/10/96 *2-22*

William A. Shaw
Prothonotary

So Answers,

Chester Hawkins
by Marley Harris
Chester A. Hawkins
Sheriff

MILSTEAD & ASSOCIATES, LLC
BY: PINA S. WERTZBERGER, ESQUIRE
Attorney ID# 77274
220 Lake Drive East, Suite 301
Cherry Hill, NJ 08002
(856) 482-1400

Attorneys for Plaintiff

JP Morgan Chase Bank, as Trustee for
Equity One, Inc., ABS, Inc., Mortgage Pass-
Through Certificates, Series 2002-4
450 W. 33rd Street, 1st Floor
New York, NY 10001,
Plaintiff,

: COURT OF COMMON PLEAS
: CLEARFIELD COUNTY
:
:
:
:
:
:
:
:

Vs.

Sharon A. Warren
945 Don Street
Houtzdale, PA 16651

Wilber S. Warren
945 Don Street
Houtzdale, PA 16651,

Defendants.

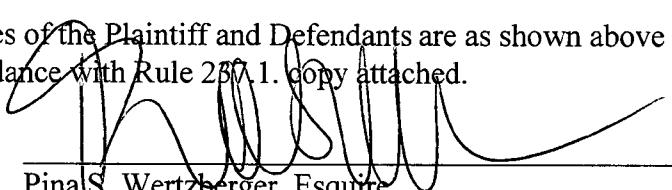
**PRAECIPE FOR IN REM JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES**

TO THE PROTHONOTARY:

Kindly enter Judgment in favor of Plaintiff and against **Sharon A. Warren and Wilber S. Warren**, Defendants for failure to file an Answer on 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	\$99,664.60
Interest - 4/17/04 to 3/25/05	6,282.54
Late Charges	351.23
TOTAL	\$106,298.37

I hereby certify that (1) the addresses of the Plaintiff and Defendants are as shown above and (2) that notice has been given in accordance with Rule 23A-1. copy attached.


Pina S. Wertzberger, Esquire
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED
DATE: 3/36/05


PROTHONOTARY

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 claims set forth against you. Unless you act within ten (10) days from the date of this notice, a judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this paper to your lawyer at once. If you do not have a lawyer, go to or telephone the office set forth below. This office can provide you with information about hiring a lawyer. If you cannot afford to hire a lawyer, this office may be able to provide you with information about agencies that may offer legal services to eligible persons at a reduced fee or no fee.

LAWYERS REFERRAL AND INFORMATION SERVICES
CLEARFIELD COUNTY BAR ASSOCIATION
CLEARFIELD COUNTY COURTHOUSE
230 E. MARKET STREET
CLEARFIELD, NJ 16830
800-692-7375

Pina S. Wertzberger, Esquire # 77274

MILSTEAD & ASSOCIATES, LLC
BY: PINA S. WERTZBERGER, ESQUIRE
Attorney ID# 77274
220 Lake Drive East, Suite 301
Cherry Hill, NJ 08002
(856) 482-1400

JP Morgan Chase Bank, as Trustee for	:	COURT OF COMMON PLEAS
Equity One, Inc., ABS, Inc., Mortgage Pass-	:	CLEARFIELD COUNTY
Through Certificates, Series 2002-4	:	
450 W. 33rd Street, 1st Floor	:	
New York, NY 10001,	:	No.: 04-554-CD
Plaintiff,	:	
	:	
Vs.	:	
	:	
Sharon A. Warren	:	
945 Don Street	:	
Houtzdale, PA 16651	:	
	:	
Wilber S. Warren	:	
945 Don Street	:	
Houtzdale, PA 16651,	:	
	:	
Defendants.		

VERIFICATION OF NON-MILITARY SERVICE

Pina S. Wertzberger, Esquire, hereby verifies that she is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, she has knowledge of the following facts, to wit:

1. that the defendants are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldier' and Sailors' Civil Relief Act of Congress of 1940, as amended.

2. defendant, **Sharon A. Warren** is over 18 years of age and resides at **945 Don Street, Houtzdale, PA 16651**.

3. defendant, Wilber S. Warren is over 18 years of age and resides at 945 Don Street, Houtzdale, PA 16651.

Pina S. Wertzberger, Esquire

NOTICE OF JUDGMENT

Copy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CIVIL DIVISION

JP Morgan Chase Bank as Trustee
for Equity One ABS, Inc.

Vs.

No. 2004-00554-CD

Sharon A. Warren and
Wilbur S. Warren

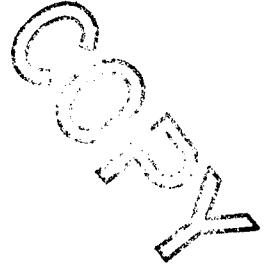
To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered
against you in the amount of \$106,298.37 on March 30, 2005.

William A. Shaw
Prothonotary

William A. Shaw

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



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

No.: 2004-00554-CD

Real Debt: \$106,298.37

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Sharon A. Warren
Wilbur S. Warren
Defendant(s)

Entry: \$20.00

Instrument: In Rem Judgment

Date of Entry: March 30, 2005

Expires: March 30, 2010

Certified from the record this 30th day of March, 2005.

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

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

**JP Morgan Chase Bank, as Trustee for
Equity One, Inc., ABS, Inc., Mortgage Pass-
Through Certificates, Series 2002-4**

Plaintiff

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

NO.: 04-554-CD

Vs.

Sharon A. Warren

Wilber S. Warren

Defendant(s)

To the Prothonotary:

Issue Writ of Execution in the above matter:

AMOUNT DUE	\$106,298.37
INTEREST	

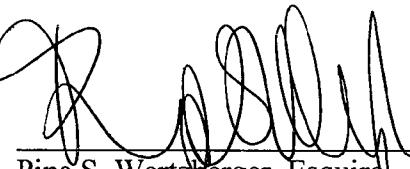
From 3/26/05 to Date of	\$
Sale at \$17.47 per diem	

(Costs to be added)	\$
----------------------------	-----------

TOTAL DUE:	\$
-------------------	-----------

125.00 Prothonotary costs

Date: March 25, 2005


Pina S. Wertzberger, Esquire
Attorney for Plaintiff
220 Lake Drive East, Suite 301
Cherry Hill, NJ 08002
(856) 482-1400
Attorney ID No.: 77274

Note: Please furnish description of Property.

{00037362}

FILED *1cc&
m/2/4/2005 Lewis*
MAR 30 2005 to Shiff
William A. Shaw *Atty pd*
Prothonotary/Clerk of Courts *20.00*
(60)

ALL that certain piece or parcel of land situate in the Borough of Houtzdale, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at an iron pin at the south-east corner of the intersection of the right-of-line of David Street and Don Street, said iron pin being the northwest corner of the land herein described; thence along the line of said Don Street South 11 degrees 30 minutes West 150.00 feet to an iron pin; thence along the line of a 20 foot alley (unopened) South 78 degrees 30 minutes East 150.00 feet to an iron pin; thence along the line of a 20 foot alley (unopened) North 11 degrees 30 minutes East 150.00 feet to an iron pin; thence along the line of David Street North 78 degrees 30 minutes West 150.00 feet to an iron pin and the place of beginning. Being known on the plan of Lots of Houtzdale Borough as Lot No. 839, Lot No. 838 and Lot No. 837.

**Being known as 945 Don Street, Houtzdale, PA 16651
Tax Parcel Number: 010-0-M14-384-00001 and 010-0-M14-384-00005**

SEIZED, taken in execution to be sold as the property of Sharon A. Warren and Wilber S. Warren, at the suit of JP Morgan Chase Bank, as Trustee for Equity One, Inc., ABS, Inc., Mortgage Pass-Through Certificates, Series 2002-4. Judgment No. 04-554-CD.

{00037362}

MILSTEAD & ASSOCIATES, LLC

By: Pina S. Wertzberger, Esquire

Attorney ID# 77274

Woodland Falls Corporate Park

220 Lake Drive East, Suite 301

Cherry Hill, NJ 08002

(856) 482-1400

Attorney for Plaintiff

**JP Morgan Chase Bank, as Trustee for
Equity One, Inc., ABS, Inc., Mortgage Pass-
Through Certificates, Series 2002-4**

Plaintiff

vs.

Sharon A. Warren

Wilber S. Warren

: COURT OF COMMON PLEAS

: CLEARFIELD COUNTY

:

: No.: 04-554-CD

:

: AFFIDAVIT PURSUANT

: TO RULE 3129.1

:

:

Defendant(s)

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF CLEARFIELD

**JP Morgan Chase Bank, as Trustee for Equity One, Inc., ABS, Inc., Mortgage Pass-
Through Certificates, Series 2002-4**, Plaintiff in the above entitled cause of action, sets forth as
of the date the praecipe for writ of execution was filed the following information concerning the
real property located at 945 Don Street, Houtzdale, PA 16651:

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

Sharon A. Warren

945 Don Street

Houtzdale, PA 16651

Wilber S. Warren

945 Don Street

Houtzdale, PA 16651

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

Same as above

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

Lezzer Holdings, Inc.

217 Schofield Street

Curwensville, PA 16833

Commonwealth of PA, Dept. of Revenue

Bureau of Compliance, Clearance Support

Section, Dept. 280946

Harrisburg, PA 17128-0946

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

JP Morgan Chase Bank, as Trustee for Equity One, Inc., ABS, Inc., Mortgage Pass-Through Certificates, Series 2002-4
(Plaintiff herein)
450 W. 33rd Street, 1st Floor
New York, NY 10001

JP Morgan Chase Bank, Trustee for Equity One, ABS, Inc.
301 Lippincott Drive
Marlton, NJ 08053

The CIT Group/Consumer Finance, Inc.
2000 Corporate Drive, Suite 510
Wexford, PA 15090

Beneficial Mortgage Company of PA
1995 S. Atherton Street
State College, PA 16801

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

None Known

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

None Known

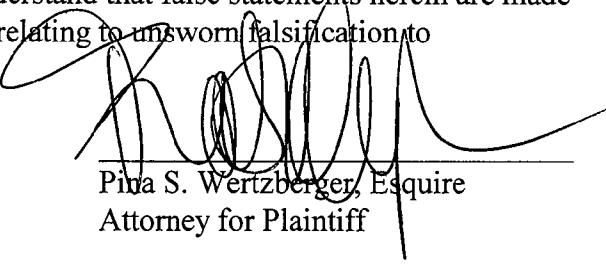
7. Name and address of every person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Tenant/Occupant
945 Don Street
Houtzdale, PA 16651

Commonwealth of Pennsylvania
Department of Welfare
P.O. Box 2675
Harrisburg, PA 17105

Department of Domestic Relations
Clearfield County Courthouse
230 E. Market Street
Clearfield, PA 16830

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


Pina S. Wertzberger, Esquire
Attorney for Plaintiff

Date: March 25, 2005

MILSTEAD & ASSOCIATES, LLC

By: Pina S. Wertzberger, Esquire

Attorney ID# 77274

Woodland Falls Corporate Park

220 Lake Drive East, Suite 301

Cherry Hill, NJ 08002

(856) 482-1400

Attorney for Plaintiff

**JP Morgan Chase Bank, as Trustee for
Equity One, Inc., ABS, Inc., Mortgage Pass-
Through Certificates, Series 2002-4**

Plaintiff

vs.

Sharon A. Warren

Wilber S. Warren

Defendant(s)

: COURT OF COMMON PLEAS

: CLEARFIELD COUNTY

:

: No.: 04-554-CD

:

: CERTIFICATION

:

:

CERTIFICATION

Pina S. Wertzberger, Esquire, hereby verifies that she is 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:

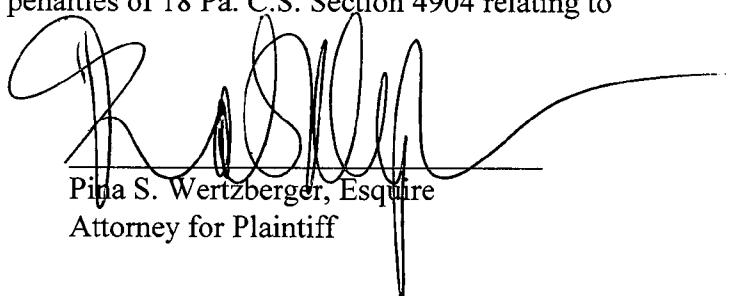
() An FHA Mortgage

() Non-owner occupied

() Vacant

(X) Act 91 Procedures have been fulfilled

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


Pina S. Wertzberger, Esquire
Attorney for Plaintiff

Date: March 25, 2005

{00037362}

JP Morgan Chase Bank, as Trustee for
Equity One, Inc., ABS, Inc., Mortgage Pass-
Through Certificates, Series 2002-4
Plaintiff

Vs.

Sharon A. Warren
Wilber S. Warren
Defendant(s)

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA

WRIT OF EXECUTION
(Mortgage Foreclosure)

NO.: 04-554-CD

Copy

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

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF CLEARFIELD:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

945 Don Street, Houtzdale, PA 16651
(see legal description attached)

AMOUNT DUE	\$106,298.37
INTEREST	
From 3/26/05 to Date of	\$
Sale at \$17.47 per diem	
 TOTAL DUE:	\$
Plus costs per endorsement	
hereon	
	125.00
	Prothonotary costs

Dated: 3/30/05

Prothonotary

(SEAL)

By: _____
Deputy

ALL that certain piece or parcel of land situate in the Borough of Houtzdale, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at an iron pin at the south-east corner of the intersection of the right-of-line of David Street and Don Street, said iron pin being the northwest corner of the land herein described; thence along the line of said Don Street South 11 degrees 30 minutes West 150.00 feet to an iron pin; thence along the line of a 20 foot alley (unopened) South 78 degrees 30 minutes East 150.00 feet to an iron pin; thence along the line of a 20 foot alley (unopened) North 11 degrees 30 minutes East 150.00 feet to an iron pin; thence along the line of David Street North 78 degrees 30 minutes West 150.00 feet to an iron pin and the place of beginning. Being known on the plan of Lots of Houtzdale Borough as Lot No. 839, Lot No. 838 and Lot No. 837.

**Being known as 945 Don Street, Houtzdale, PA 16651
Tax Parcel Number: 010-0-M14-384-00001 and 010-0-M14-384-00005**

SEIZED, taken in execution to be sold as the property of Sharon A. Warren and Wilber S. Warren, at the suit of JP Morgan Chase Bank, as Trustee for Equity One, Inc., ABS, Inc., Mortgage Pass-Through Certificates, Series 2002-4. **Judgment No. 04-554-CD.**

{00037362}

MILSTEAD & ASSOCIATES, LLC

By: Pina S. Wertzberger, Esquire
Attorney ID# 77274
Woodland Falls Corporate Park
220 Lake Drive East, Suite 301
Cherry Hill, NJ 08002
(856) 482-1400
Attorney for Plaintiff

**JP Morgan Chase Bank, as Trustee for
Equity One, Inc., ABS, Inc., Mortgage Pass-
Through Certificates, Series 2002-4**

: **COURT OF COMMON PLEAS**

: **CLEARFIELD COUNTY**

:

:

: **No.: 04-554-CD**

:

: **AFFIDAVIT PURSUANT TO**

: **Pa.R.C.P. 3129.2**

:

Plaintiff

Vs.

Sharon A. Warren

Wilber S. Warren

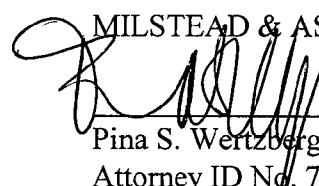
Defendants

STATE OF PENNSYLVANIA)
COUNTY OF CLEARFIELD)

I, Pina S. Wertzberger, Esquire, of full age, being duly sworn according to law, upon my oath, depose and say,

1. On July 8, 2005, a copy of the Notice of Sheriff's Sale of Real Property was served upon the defendants, Sharon A. Warren and Wilber S. Warren, by the Sheriff's Office of Clearfield County.

2. On May 27, 2005 and July 14, 2005, a notice of Sheriff's Sale was served upon lien holders of record and interested parties by ordinary mail. A copy of the certificate of mailing is attached hereto and made a part hereof as Exhibit "B".

 **MILSTEAD & ASSOCIATES, LLC**

Pina S. Wertzberger, Esquire
Attorney ID No. 77274

FILED

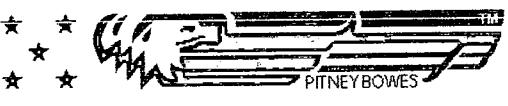
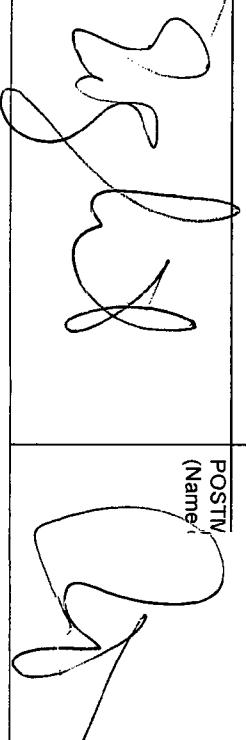
AUG 11 2005

12:30 PM

William A. Shaw

Prothonotary/Clerk of Courts

{00056196}

NAME AND ADDRESS OF SENDER		INDICATE TYPE OF MAIL		CHECK APPROPRIATE BLOCK FOR POSTMARK AND DATE OF RECEIPT						
MILLSTEAD & ASSOCIATES, LLC Woodland Falls Corporate Park 220 Lake Drive East, Suite 301 Cherry Hill, NJ 08002		<input checked="" type="checkbox"/> Registered Mail <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified Mail <input type="checkbox"/> Express, Mail		<input checked="" type="checkbox"/> Registered Mail <input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without Postal Insurance						
Line No.	Number of Article	Name of Addressee, Street, and Post-Office Address	Post:	Act. Value (If Regis.)	Insured Value (If C.O.D.)	Due Sender Fee	R.R. Fee	S.D. Fee	S.H. Fee	Rest. Del. Fee Remarks
1		Lezzier Holdings, Inc. 217 Schofield Street Curwensville, PA 16833								
2		Commonwealth of PA, Dept. of Revenue Bureau of Compliance, Clearance Support Section, Dept. 280946 Harrisburg, PA 17128-0946								
3		The CIT Group/Consumer Finance, Inc. 2000 Corporate Drive, Suite 510 Westford, PA 15090								
4		JP Morgan Chase Bank, Trustee for Equity One, ABS, Inc. 301 Lippincott Drive Marlton, NJ 08053								
5		Beneficial Mortgage Company of PA 1995 S. Atherton Street State College, PA 16801								
6		Tenant/Occupant 945 Don Street Houtzdale, PA 16651								
7		Department of Domestic Relations Clearfield County Courthouse 230 E. Market Street Clearfield, PA 16830								
8		Commonwealth of Pennsylvania Department of Welfare P.O. Box 2675 Harrisburg, PA 17105								
9										
Total Number of Pieces Listed by Sender		 1930 U.S. POSTAGE P B 3 5 4 2 9 5 0 7 1 5 4 0 2 : 4 0 0 MAY 27 2005 3 3 7 8 MAILED FROM ZIP CODE 0 8 0 0 2								
POSTMAN (Name) 		<p>The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for 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 insurance is \$500. The maximum indemnity payable is \$25,000 for Registered Mail; \$500 for COD and \$500 for Insured Mail. Special handling charges apply only to Third- and Fourth-Class parcels. Special delivery service also includes special handling service.</p>								
FOR REGISTERED, INSURED, C.O.D., CERTIFIED, AND EXPRESS MAIL										

PS FORM 3877

1.02518

NAME AND ADDRESS OF SENDER		INDICATE TYPE OF MAIL			CHECK APPROPRIATE BLOCK FOR			POSTMARK AND DATE OF RECEIPT					
MILSTEAD & ASSOCIATES LLC Woodland Falls Corporate Park 220 Lake Drive East, Suite 301 Cherry Hill, NJ 08002		<input checked="" type="checkbox"/> Registered Mail <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail			Registered Mail: <input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without Postal Insurance			Affix stamp here if issued as certificate of mailing or for additional copies of this bill.					
Line No.	Number of Article	Name of Addressee, Street, and Post-Office Address		Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If C.O.D.	R.R. Fee	S.D. Fee	S.H. Fee	Rest. Del. Fee _____
1		Christoff Mitchell Petroleum, Inc. 883 N. Front Street Philipsburg, PA 16866											Remarks
2		Anita P. Wilson 103 N. Second Street, Apt. 105 Philipsburg, PA 16866-1670											
3		Marilyn Financial Services, Inc. 1608 Walnut Street, 18 th Floor Philadelphia, PA 19103											
4													
5													
6													
7													
8													
9													
10													
Total Number of Pieces Listed by Sender		POSTMA (Name of		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for 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 insurance is \$500. The maximum indemnity payable is \$25,000 for Registered Mail, \$500 for COD and \$500 for Insured Mail. Special handling charges apply only to Third- and Fourth-Class parcels. Special delivery service also includes special handling service.									
 PITNEY BOWES U.S. POSTAGE \$00.90 JUL 14 2005 PB3542950 08002 MAILED FROM ZIP CODE													
 CHERRY HILL, NJ JUL 14 2005 OFFICE													
REGISTERED, INSURED, C.O.D., CERTIFIED, AND EXPRESS MAIL													

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20130
NO: 04-554-CD

PLAINTIFF: JP MORGAN CHASE BANK, AS TRUSTEE FOR EQUITY ONE, INC., ABS, INC. MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2002-4

vs.

DEFENDANT: SHARON A. WARREN AND WILBER S. WARREN

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 03/30/2005

LEVY TAKEN 05/25/2005 @ 10:25 AM

POSTED 05/25/2005 @ 10:25 AM

SALE HELD 09/02/2005

SOLD TO JP MORGAN CHASE BANK, AS TRUSTEE FOR EQUITY ONE, INC., ABS, INC., MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2002-4

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 10/12/2005

DATE DEED FILED 10/12/2005

PROPERTY ADDRESS 945 DON STREET HOUTZDALE, PA 16651

SERVICES

07/08/2005 @ 10:25 AM SERVED SHARON A. WARREN

SERVED SHARON A. WARREN AT THE CLEARFIELD COUNTY COURTHOUSE, 1 N. SECOND STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO WILBER WARREN HUSBAND/DEFENDANT

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

07/08/2005 @ 10:25 AM SERVED WILBER S. WARREN

SERVED WILBER S. WARREN AT THE CLEARFIELD COUNTY COURTHOUSE, 1 N. SECOND STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO WILBER S. WARREN

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

@ SERVED

NOW, JULY 25, 2005 RECEIVED FAX LETTER FROM PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR
AUGUST 5, 2005 TO SEPTEMBER 2, 2005.

FILED
02-28-05
OCT 12 2005
WM

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20130
NO: 04-554-CD

PLAINTIFF: JP MORGAN CHASE BANK, AS TRUSTEE FOR EQUITY ONE, INC., ABS, INC. MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2002-4

vs.

DEFENDANT: SHARON A. WARREN AND WILBER S. WARREN

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$281.87

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

____ Day of _____ 2005

Chester Hawkins
by Another Better - Aughendaf
Chester A. Hawkins
Sheriff

JP Morgan Chase Bank, as Trustee for
Equity One, Inc., ABS, Inc., Mortgage Pass-
Through Certificates, Series 2002-4
Plaintiff

Vs.

Sharon A. Warren
Wilber S. Warren
Defendant(s)

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA

WRIT OF EXECUTION
(Mortgage Foreclosure)

NO.: 04-554-CD

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

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF CLEARFIELD:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

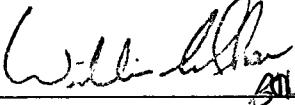
945 Don Street, Houtzdale, PA 16651
(see legal description attached)

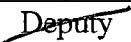
AMOUNT DUE	\$106,298.37
INTEREST	
From 3/26/05 to Date of	\$
Sale at \$17.47 per diem	
 TOTAL DUE:	\$
Plus costs per endorsement	
hereon	
	125.00 Prothonotary costs

Dated: 3/30/05

Received March 30, 2005 @ 3:30 P.M.

Chester A. Waukans
by Courtney Butter-Augherday
(SEAL)


Prothonotary

By: _____

Deputy

ALL that certain piece or parcel of land situate in the Borough of Houtzdale, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at an iron pin at the south-east corner of the intersection of the right-of-line of David Street and Don Street, said iron pin being the northwest corner of the land herein described; thence along the line of said Don Street South 11 degrees 30 minutes West 150.00 feet to an iron pin; thence along the line of a 20 foot alley (unopened) South 78 degrees 30 minutes East 150.00 feet to an iron pin; thence along the line of a 20 foot alley (unopened) North 11 degrees 30 minutes East 150.00 feet to an iron pin; thence along the line of David Street North 78 degrees 30 minutes West 150.00 feet to an iron pin and the place of beginning. Being known on the plan of Lots of Houtzdale Borough as Lot No. 839, Lot No. 838 and Lot No. 837.

Being known as 945 Don Street, Houtzdale, PA 16651

Tax Parcel Number: 010-0-M14-384-00001 and 010-0-M14-384-00005

SEIZED, taken in execution to be sold as the property of Sharon A. Warren and Wilber S. Warren, at the suit of JP Morgan Chase Bank, as Trustee for Equity One, Inc., ABS, Inc., Mortgage Pass-Through Certificates, Series 2002-4. Judgment No. 04-554-CD.

{00037362}

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20130

NO: 04-554-CD

PLAINTIFF: JP MORGAN CHASE BANK, AS TRUSTEE FOR EQUITY ONE, INC., ABS, INC. MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-4

vs.

DEFENDANT: SHARON A. WARREN AND WILBER S. WARREN

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 03/30/2005

LEVY TAKEN 05/25/2005 @ 10:25 AM

POSTED 05/25/2005 @ 10:25 AM

SALE HELD 09/02/2005

SOLD TO JP MORGAN CHASE BANK, AS TRUSTEE FOR EQUITY ONE, INC., ABS, INC., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-4

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 10/12/2005

DATE DEED FILED 10/12/2005

PROPERTY ADDRESS 945 DON STREET HOUTZDALE, PA 16651

SERVICES

07/08/2005 @ 10:25 AM SERVED SHARON A. WARREN

SERVED SHARON A. WARREN AT THE CLEARFIELD COUNTY COURTHOUSE, 1 N. SECOND STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO WILBER WARREN HUSBAND/DEFENDANT

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

07/08/2005 @ 10:25 AM SERVED WILBER S. WARREN

SERVED WILBER S. WARREN AT THE CLEARFIELD COUNTY COURTHOUSE, 1 N. SECOND STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO WILBER S. WARREN

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

@ SERVED

NOW, JULY 25, 2005 RECEIVED FAX LETTER FROM PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR AUGUST 5, 2005 TO SEPTEMBER 2, 2005.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20130
NO: 04-554-CD

PLAINTIFF: JP MORGAN CHASE BANK, AS TRUSTEE FOR EQUITY ONE, INC., ABS, INC. MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2002-4

vs.

DEFENDANT: SHARON A. WARREN AND WILBER S. WARREN

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$281.87

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2005

So Answers,

Chester A. Hawkins
By *Cynthia Bitter Clappert*
Chester A. Hawkins
Sheriff

MILSTEAD & ASSOCIATES, LLC

WOODLAND FALLS CORPORATE PARK
220 LAKE DRIVE EAST, SUITE 301
CHERRY HILL, NJ 08002

(856) 482-1400
fax: (856) 482-9190

FACSIMILE TRANSMITTAL SHEET

TO:	FROM:
Cindy	Greg Wilkins
COMPANY:	DATE:
Clearfield County Sheriff's Office	July 25, 2005
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER:
814-765-5915	1
PHONE NUMBER:	SENDER'S REFERENCE NUMBER:
	1.02518
RE:	YOUR REFERENCE NUMBER:
Warren, Sharon	04-554-CD

A follow-up copy will not be sent by mail.

Comments

Please accept this fax as authorization to postpone the sale set for 8/5/05. Service upon the defendants was completed inside of 30 days from the sale date. Please reschedule the sale for 9/2/05.

Thank you for your attention in this matter.

Thanks,


Gregory Wilkins

**IF THERE IS A PROBLEM WITH THIS TRANSMISSION
PLEASE CALL (856) 482-1400**

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INTENDED RECIPIENT(S) NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US BY TELEPHONE AND RETURN THE ORIGINAL MESSAGE TO US AT THE ADDRESS LISTED ABOVE VIA UNITED STATES POSTAL SERVICE.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME SHARON A. WARREN

NO. 04-554-CD

NOW, October 12, 2005, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on September 02, 2005, I exposed the within described real estate of Sharon A. Warren And Wilber S. Warren to public venue or outcry at which time and place I sold the same to JP MORGAN CHASE BANK, AS TRUSTEE FOR EQUITY ONE, INC., ABS, INC., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-4 he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR SERVICE	15.00
MILEAGE	15.00
LEVY	14.58
MILEAGE	15.00
POSTING	14.58
CSDS	15.00
COMMISSION	10.00
POSTAGE	0.00
HANDBILLS	5.55
DISTRIBUTION	15.00
ADVERTISING	25.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	15.00
ADD'L MILEAGE	31.16
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$281.87

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	106,298.37
INTEREST @ 17.4700 %	2,795.20
FROM 03/26/2005 TO 09/02/2005	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$109,133.57
COSTS:	
ADVERTISING	340.24
TAXES - COLLECTOR	
TAXES - TAX CLAIM	3,604.50
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.50
SHERIFF COSTS	281.87
LEGAL JOURNAL COSTS	180.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$4,706.11

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.50
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$29.50

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