

05-1189-CD

JP Morgan Chase Bank vs Laurel Brouse

JP Morgan Chase Bank vs Laurel Brouse
2005-1189-CD

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS MORTGAGE
LOAN ASSET-BACKED CERTIFICATES,
SERIES 2004-CB8
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 77081-2226

Plaintiff

v.

LAUREL V. BROUSE
987 TREASURE LAKE
DU BOIS, PA 15801-9022

Defendant

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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

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

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

Lawyer Referral Service:
Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
100 South Street
PO Box 186
Harrisburg, PA 17108
800-692-7375

Notice to Defend:
David S. Meholick, Court Administrator
Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982

**IF THIS IS THE FIRST NOTICE THAT YOU HAVE RECEIVED FROM
THIS OFFICE, BE ADVISED THAT:**

**PURSUANT TO THE FAIR DEBT COLLECTION
PRACTICES ACT, 15 U.S.C. § 1692 et seq. (1977),
DEFENDANT(S) MAY DISPUTE THE VALIDITY OF THE
DEBT OR ANY PORTION THEREOF. IF DEFENDANT(S)
DO SO IN WRITING WITHIN THIRTY (30) DAYS OF
RECEIPT OF THIS PLEADING, COUNSEL FOR
PLAINTIFF WILL OBTAIN AND PROVIDE
DEFENDANT(S) WITH WRITTEN VERIFICATION
THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED
TO BE VALID. LIKEWISE, IF REQUESTED WITHIN
THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING,
COUNSEL FOR PLAINTIFF WILL SEND DEFENDANT(S)
THE NAME AND ADDRESS OF THE ORIGINAL
CREDITOR, IF DIFFERENT FROM ABOVE.**

**THE LAW DOES NOT REQUIRE US TO WAIT UNTIL
THE END OF THE THIRTY (30) DAY PERIOD
FOLLOWING FIRST CONTACT WITH YOU BEFORE
SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH
THE LAW PROVIDES THAT YOUR ANSWER TO THIS
COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN
TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION
OF THAT TIME. FURTHERMORE, NO REQUEST WILL
BE MADE TO THE COURT FOR A JUDGMENT UNTIL
THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU
HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF
YOU REQUEST PROOF OF THE DEBT OR THE NAME
AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN
THE THIRTY (30) DAY PERIOD THAT BEGINS UPON
YOUR RECEIPT OF THIS COMPLAINT, THE LAW
REQUIRES US TO CEASE OUR EFFORTS (THROUGH
LITIGATION OR OTHERWISE) TO COLLECT THE DEBT
UNTIL WE MAIL THE REQUESTED INFORMATION TO
YOU. YOU SHOULD CONSULT AN ATTORNEY FOR
ADVICE CONCERNING YOUR RIGHTS AND
OBLIGATIONS IN THIS SUIT.**

**IF YOU HAVE FILED BANKRUPTCY AND RECEIVED A
DISCHARGE, THIS IS NOT AN ATTEMPT TO COLLECT
A DEBT. IT IS AN ACTION TO ENFORCE A LIEN ON
REAL ESTATE.**

1. Plaintiff is

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS
TRUSTEE, C-BASS MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 77081-2226

2. The name(s) and last known address(es) of the Defendant(s) are:

LAUREL V. BROUSE
987 TREASURE LAKE
DU BOIS, PA 15801-9022

who is/are the mortgagor(s) and real owner(s) of the property hereinafter described.

3. On 08/14/2003 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to LONG BEACH MORTGAGE COMPANY which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No: 200321411. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 04/01/2005 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$38,281.50
Interest	2,070.10
03/01/2005 through 08/10/2005	
(Per Diem \$12.70)	
Attorney's Fees	1,250.00
Cumulative Late Charges	94.68
08/14/2003 to 08/10/2005	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 42,246.28
Escrow	
Credit	- 255.89
Deficit	0.00
Subtotal	<u>\$- 255.89</u>
TOTAL	\$ 41,990.39

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 41,990.39, together with interest from 08/10/2005 at the rate of \$12.70 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP



By: /s/ Francis S. Hallinan
LAWRENCE T. PHELAN, ESQUIRE
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

LEGAL DESCRIPTION

PARCEL I:

ALL that certain tract of land designated as Section 16 'Aruba', Lot 429 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.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Misc. Book Vol. 146, p. 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Treasure Lake, Inc. or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

BEING the same premises conveyed by David Bruce Lee and Kathryn A. Lee a/k/a Kathryn M. Lee, husband and wife, and Asbury W. Lee III and Esther B. Lee, husband and wife, to David Bruce Lee and Kathryn A. Lee, husband and wife, by Deed dated February 20, 1987, and recorded in the Recorder of Deed's Office, County of Clearfield in Deed Book Volume 1139, page 339.

PARCEL II:

ALL that certain tract of land designated as Section 16 'Aruba', Lot 430 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.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Misc. Book Vol. 146, p. 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Treasure Lake, Inc. or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

BEING a portion of the same premises conveyed by Charles L. Fleck and Mollie L. Fleck, husband and wife, to David Bruce Lee and Kathryn A. Lee a/k/a Kathryn M. Lee, husband and wife, by Deed dated February 18, 1987, and recorded in the Recorder of Deed's Office, County of Clearfield in Deed Book Volume 1119, page 336.

PREMISES: 987 TREASURE LAKE

VERIFICATION

Debra Lyman, hereby states that she is Vice President of LITTON LOAN SERVICING LP mortgage servicing agent for Plaintiff in this matter, that she is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of her knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



DEBRA LYMAN, Vice President

DATE: 8/8/5

12-13-05 Document

Reinstated/Reissued to Sheriff/Attorney
for service.

Will A. Shaw 2005
Deputy Prothonotary

FILED
AUG 11 2005
William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS
MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8
Plaintiff

: COURT OF COMMON PLEAS
: CIVIL DIVISION
: CLEARFIELD County

vs.

LAUREL V. BROUSE : No. 2005-1189-CD

Defendants

PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE

TO THE PROTHONOTARY:

Kindly reinstate the Civil Action in Mortgage Foreclosure with reference to the above captioned matter.

PHELAN HALLINAN & SCHMIEG, LLP
By: Francis S. Hallinan
FRANCIS S. HALLINAN, ESQUIRE
LAWRENCE T. PHELAN, ESQUIRE
DANIEL G. SCHMIEG, ESQUIRE
Attorneys for Plaintiff

Date: December 12, 2005

/jmr, Svc Dept.
File# 120923

FILED Atty pd. 7.00
MILLION 27/01
DEC 13 2005 1 Compl. Reinstated
to Sheriff
William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket # **100730**

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

Case # **05-1189-CD**

vs.

LAUREL V. BROUSE

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW December 13, 2005 RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT SERVED, TIME EXPIRED" AS TO LAUREL V. BROUSE, DEFENDANT. ATTEMPTED NOT HOME

SERVED BY: /

Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	PHELAN	445282	10.00
SHERIFF HAWKINS	PHELAN	445337	100.00

FILED
09/04/05
DEC 15 2005
WAS

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before me This

____ Day of 2005

So Answers,

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

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
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ASSOCIATION, AS TRUSTEE, C-BASS MORTGAGE
LOAN ASSET-BACKED CERTIFICATES,
SERIES 2004-CB8
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 77081-2226

Plaintiff

v.

LAUREL V. BROUSE
987 TREASURE LAKE
DU BOIS, PA 15801-9022

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
TERM
NO. 2005 - 1189 - CO
CLEARFIELD COUNTY

Defendant

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

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Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982

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

We hereby certify the
within to be a true and
correct copy of the
original filed of record
FEDERMAN AND PHELAN

AUG 11 2005

Attest.

William L. Ober
Prothonotary/
Clerk of Courts

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IF YOU HAVE FILED BANKRUPTCY AND RECEIVED A DISCHARGE, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT. IT IS AN ACTION TO ENFORCE A LIEN ON REAL ESTATE.

1. Plaintiff is

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS
TRUSTEE, C-BASS MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 77081-2226

2. The name(s) and last known address(es) of the Defendant(s) are:

LAUREL V. BROUSE
987 TREASURE LAKE
DU BOIS, PA 15801-9022

who is/are the mortgagor(s) and real owner(s) of the property hereinafter described.

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8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.

WHEREFORE, PLAINTIFF demands an *in rem* Judgment against the Defendant(s) in the sum of \$ 41,990.39, together with interest from 08/10/2005 at the rate of \$12.70 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP
Francis S. Hallinan
By: /s/Francis S. Hallinan
LAWRENCE T. PHELAN, ESQUIRE
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

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3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Treasure Lake, Inc. or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

BEING the same premises conveyed by David Bruce Lee and Kathryn A. Lee a/k/a Kathryn M. Lee, husband and wife, and Asbury W. Lee III and Esther B. Lee, husband and wife, to David Bruce Lee and Kathryn A. Lee, husband and wife, by Deed dated February 20, 1987, and recorded in the Recorder of Deed's Office, County of Clearfield in Deed Book Volume 1139, page 339.

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EXCEPTING AND RESERVING therefrom and subject to:

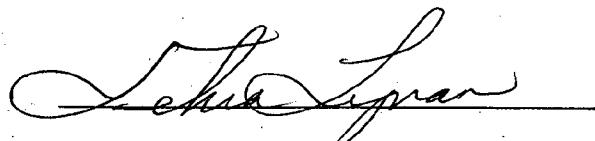
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PREMISES: 987 TREASURE LAKE

VERIFICATION

Debra Lyman, hereby states that she is Vice President of LITTON LOAN SERVICING LP mortgage servicing agent for Plaintiff in this matter, that she is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of her knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



DEBRA LYMAN, Vice President

DATE: 8/8/5

CA

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

JP Morgan Chase Bank, National
Association, as Trustee, C-Bass
Mortgage Loan Aset-Backed
Certificates Series 2004-CBS

vs.

CIVIL DIVISION
NO. 2005-1189-CD

Laurel V. Brouse

ORDER

AND NOW, this 16 day of December, 2005, upon
consideration of Plaintiff's Motion for Service Pursuant to Special Order of Court, it is hereby
ORDERED and **DECREED** that said Motion is **GRANTED**.

It is further **ORDERED** and **DECREED** that Plaintiff may obtain service of the
Complaint and all future pleadings on the above captioned Defendant, Laurel V. Brouse, by:

1. First class mail to Laurel V. Brouse at the last known address and the mortgaged
premises located at 987 Treasure Lake, Du Bois, PA 15801-9022; and
2. Certified mail to Laurel V. Brouse at the last known address and the mortgaged
premises located at 987 Treasure Lake, Du Bois, PA 15801-9022.

FILED
9/2/25 cm 10/1/05 Atty
DEC 19 2005 D. Schmieg
W.A. Shaw

BY THE COURT:

Jud. Grimes
J.

William A. Shaw
Prothonotary

William A. Shaw
Prothonotary

DEC 19 2005

FILED

FILED
m12/53/05
DEC 13 2005
William A. Shaw
Prothonotary/Clerk of Courts
No CC

Phelan Hallinan & Schmieg, L.L.P.
By: Daniel G. Schmieg, Esquire No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

JP Morgan Chase Bank, National
Association, as Trustee, C-Bass
Mortgage Loan Aset-Backed
Certificates Series 2004-CBS

COURT OF COMMON PLEAS

vs.

CIVIL DIVISION

Laurel V. Brouse

CLEARFIELD COUNTY

NO. 2005-1189-CD

MOTION FOR SERVICE PURSUANT TO
SPECIAL ORDER OF COURT

Plaintiff, by its counsel, Phelan Hallinan & Schmieg, L.L.P., moves this Honorable Court for an Order directing service of the Complaint upon the above-captioned Defendant(s), Laurel V. Brouse and , by first class mail and certified mail to the last known address, and the mortgaged premises, 987 Treasure Lake, Du Bois, PA 15801-9022, and in support thereof avers the following:

1. Plaintiff, by its counsel, initiated the above referenced Complaint if Mortgage Foreclosure Action on August 11, 2005. AS indicated by the copy of said complaint attached hereto as Exhibit "A".
2. Said complaint was forwarded to the Office of the Sheriff on or about August 12, 2005 for service to be completed on the Defendant, Laurel V. Brouse, at the mortgaged premises, 987 Treasure Lake, Du Bois, PA 15801-9022..
3. The Sheriff of Clearfield County was unable to serve the complaint at 987 Treasure Lake, Du Bois, PA 15801-9022. Plaintiff is unable to append a copy of the Return of Service as a result of a backlog in completing the Affidavit at the Sheriff's Office. Plaintiff's Affidavit of Service is attached hereto and marked as Exhibit "B".

4. Pursuant to Pa.R.C.P. 430, Plaintiff has made a good faith effort to locate the Defendant. An Affidavit of Reasonable Investigation setting forth the specific inquiries made and the results is attached hereto as Exhibit "C".

5. Plaintiff has reviewed its internal records and has not been contacted by the Defendant as of December 12, 2005 to bring loan current.

6. Plaintiff submits that it has made a good faith effort to locate the Defendant but has been unable to do so.

WHEREFORE, Plaintiff respectfully requests this Honorable Court enter an Order pursuant to Pa.R.C.P. 430 directing service of the Complaint by first class mail and certified mail.

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: 
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: December 12, 2005

Phelan Hallinan & Schmieg, L.L.P.
By: Daniel G. Schmieg, Esquire No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

JP Morgan Chase Bank, National Association, as Trustee,
C-Bass Mortgage Loan Aset-Backed Certificates Series 2004-CBS

vs.

Laurel V. Brouse

COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY
NO. 2005-1189-CD

MEMORANDUM OF LAW

Pa. R.C.P. 430(a) specifically provides:

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

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

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

As indicated by the attached Plaintiff's Affidavit of No Service, attached hereto and marked as Exhibit "B", the Sheriff has been unable to serve the Complaint. A good faith effort to discover the whereabouts of the Defendant has been made as evidenced by the attached Affidavit of Reasonable Investigation, marked Exhibit "C".

WHEREFORE, Plaintiff respectfully requests this Honorable Court enter an Order pursuant to Pa.R.C.P. 430 directing service of the Complaint by first class mail and certified mail.

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: 

Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: December 12, 2005

Exhibit A

AUG 11 2005

William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS MORTGAGE
LOAN ASSET-BACKED CERTIFICATES,
SERIES 2004-CB8
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 77081-2226

Plaintiff

v.

LAUREL V. BROUSE
987 TREASURE LAKE
DU BOIS, PA 15801-9022

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
TERM
NO. 2005 - 1189 - CD
CLEARFIELD COUNTY

Defendant

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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

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

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

Lawyer Referral Service:
Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
100 South Street
PO Box 186
Harrisburg, PA 17108
800-692-7375

Notice to Defend:
David S. Meholic, Court Administrator
Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982
Within to be a true and
correct copy of the
original filed of record
FEDERMAN AND PHELAN

FEDERMAN AND PHELAN
ATTORNEY FILE COPY
PLEASE RETURN

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
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JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS MORTGAGE
LOAN ASSET-BACKED CERTIFICATES,
SERIES 2004-CB8
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 77081-2226

Plaintiff

v.

LAUREL V. BROUSE
987 TREASURE LAKE
DU BOIS, PA 15801-9022

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
TERM
NO.
CLEARFIELD COUNTY

Defendant

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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

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

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

Lawyer Referral Service:
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800-692-7375

Notice to Defend:
David S. Meholick, Court Administrator
Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982

**IF THIS IS THE FIRST NOTICE THAT YOU HAVE RECEIVED FROM
THIS OFFICE, BE ADVISED THAT:**

**PURSUANT TO THE FAIR DEBT COLLECTION
PRACTICES ACT, 15 U.S.C. § 1692 et seq. (1977),
DEFENDANT(S) MAY DISPUTE THE VALIDITY OF THE
DEBT OR ANY PORTION THEREOF. IF DEFENDANT(S)
DO SO IN WRITING WITHIN THIRTY (30) DAYS OF
RECEIPT OF THIS PLEADING, COUNSEL FOR
PLAINTIFF WILL OBTAIN AND PROVIDE
DEFENDANT(S) WITH WRITTEN VERIFICATION
THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED
TO BE VALID. LIKEWISE, IF REQUESTED WITHIN
THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING,
COUNSEL FOR PLAINTIFF WILL SEND DEFENDANT(S)
THE NAME AND ADDRESS OF THE ORIGINAL
CREDITOR, IF DIFFERENT FROM ABOVE.**

**THE LAW DOES NOT REQUIRE US TO WAIT UNTIL
THE END OF THE THIRTY (30) DAY PERIOD
FOLLOWING FIRST CONTACT WITH YOU BEFORE
SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH
THE LAW PROVIDES THAT YOUR ANSWER TO THIS
COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN
TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION
OF THAT TIME. FURTHERMORE, NO REQUEST WILL
BE MADE TO THE COURT FOR A JUDGMENT UNTIL
THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU
HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF
YOU REQUEST PROOF OF THE DEBT OR THE NAME
AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN
THE THIRTY (30) DAY PERIOD THAT BEGINS UPON
YOUR RECEIPT OF THIS COMPLAINT, THE LAW
REQUIRES US TO CEASE OUR EFFORTS (THROUGH
LITIGATION OR OTHERWISE) TO COLLECT THE DEBT
UNTIL WE MAIL THE REQUESTED INFORMATION TO
YOU. YOU SHOULD CONSULT AN ATTORNEY FOR
ADVICE CONCERNING YOUR RIGHTS AND
OBLIGATIONS IN THIS SUIT.**

**IF YOU HAVE FILED BANKRUPTCY AND RECEIVED A
DISCHARGE, THIS IS NOT AN ATTEMPT TO COLLECT
A DEBT. IT IS AN ACTION TO ENFORCE A LIEN ON
REAL ESTATE.**

1. Plaintiff is

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS
TRUSTEE, C-BASS MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 77081-2226

2. The name(s) and last known address(es) of the Defendant(s) are:

LAUREL V. BROUSE
987 TREASURE LAKE
DU BOIS, PA 15801-9022

who is/are the mortgagor(s) and real owner(s) of the property hereinafter described.

3. On 08/14/2003 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to LONG BEACH MORTGAGE COMPANY which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No: 200321411. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 04/01/2005 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$38,281.50
Interest	2,070.10
03/01/2005 through 08/10/2005	
(Per Diem \$12.70)	
Attorney's Fees	1,250.00
Cumulative Late Charges	94.68
08/14/2003 to 08/10/2005	
Cost of Suit and Title Search	\$ 550.00
Subtotal	\$ 42,246.28
Escrow	
Credit	- 255.89
Deficit	0.00
Subtotal	<u>\$- 255.89</u>
TOTAL	\$ 41,990.39

7. The attorney's fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 41,990.39, together with interest from 08/10/2005 at the rate of \$12.70 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By: Francis S. Hallinan

/s/ Francis S. Hallinan
LAWRENCE T. PHELAN, ESQUIRE
FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

LEGAL DESCRIPTION

PARCEL I:

ALL that certain tract of land designated as Section 16 'Aruba', Lot 429 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.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Misc. Book Vol. 146, p. 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Treasure Lake, Inc. or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

BEING the same premises conveyed by David Bruce Lee and Kathryn A. Lee a/k/a Kathryn M. Lee, husband and wife, and Asbury W. Lee III and Esther B. Lee, husband and wife, to David Bruce Lee and Kathryn A. Lee, husband and wife, by Deed dated February 20, 1987, and recorded in the Recorder of Deed's Office, County of Clearfield in Deed Book Volume 1139, page 339.

PARCEL II:

ALL that certain tract of land designated as Section 16 'Aruba', Lot 430 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.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Misc. Book Vol. 146, p. 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Treasure Lake, Inc. or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

BEING a portion of the same premises conveyed by Charles L. Fleck and Mollie L. Fleck, husband and wife, to David Bruce Lee and Kathryn A. Lee a/k/a Kathryn M. Lee, husband and wife, by Deed dated February 18, 1987, and recorded in the Recorder of Deed's Office, County of Clearfield in Deed Book Volume 1119, page 336.

PREMISES: 987 TREASURE LAKE

VERIFICATION

Debra Lyman, hereby states that she is Vice President of LITTON LOAN SERVICING LP mortgage servicing agent for Plaintiff in this matter, that she is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of her knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



DEBRA LYMAN, Vice President

DATE: 8/8/5

Phelan Hallinan & Schmieg, L.L.P.
By: Daniel G. Schmieg, Esquire No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

JP Morgan Chase Bank,
National Association, as
Trustee, C-Bass Mortgage Loan
Asset-Backed Certificates Series
2004-CBS
:
:
Vs.
:
Laurel V. Brouse

COURT OF COMMON PLEAS
:
CIVIL DIVISION
CLEARFIELD COUNTY
:
NO. 2005-1189-CD

AFFIDAVIT OF SERVICE

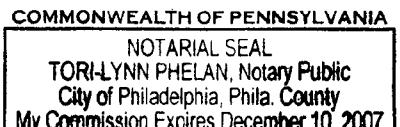
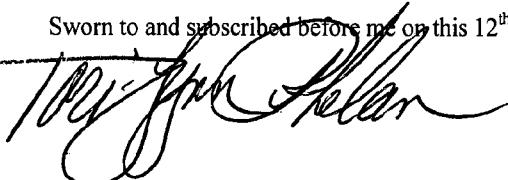
Plaintiff's Counsel, Phelan Hallinan & Schmieg, LLP, does hereby swear and subscribe that it contacted the Sheriff's Office of Clearfield County on September 26, 2005 and October 26, 2005 and was advised that the Sheriff's Office is behind with the Returns of Service. On November 17, 2005 and November 21, 2005, Plaintiff contacted the Office of the Sheriff in Clearfield County and was advised that the Sheriff was unable to obtain service of the complaint in the confirmed action after multiple attempts.

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: 
Daniel G. Schmieg, Esquire

Attorney for Plaintiff

Sworn to and subscribed before me on this 12th day of December 2005



**FORECLOSURE REVIEW SERVICES, INC.
AFFIDAVIT OF GOOD FAITH INVESTIGATION**

File Number: 120923

Attorney Firm: **Phelan, Hallinan & Schmieg, LLP**

Subject: Laurel Brouse

Current Address: 987 Treasure Lake, Du Bois, PA 15801

Property Address: 987 Treasure Lake, Du Bois, PA 15801

Mailing Address: 987 Treasure Lake, Du Bois, PA 15801

I, Brendan Booth, being duly sworn according to law, do hereby depose and state as follows, I have conducted an investigation into the whereabouts of the above-noted individual(s) and have discovered the following:

I. CREDIT INFORMATION

A. SOCIAL SECURITY NUMBER

Our search verified the following information to be true and correct
Laurel Brouse - 201-50-2977

B. EMPLOYMENT SEARCH

Laurel Brouse - A review of the credit reporting agencies provided no employment information.

C. INQUIRY OF CREDITORS

Our inquiry of creditors indicated that Laurel Brouse reside(s) at: 987 Treasure Lake, Du Bois, PA 15801.

II. INQUIRY OF TELEPHONE COMPANY

A. DIRECTORY ASSISTANCE SEARCH

Our office contacted directory assistance, which indicated that Laurel Brouse reside(s) at: 987 Treasure Lake, Du Bois, PA 15801. On 8/8/05, 8/9/05 & 8/10/05, our office made a telephone call to the subject's phone number, 814-371-3002, and received the following information: Received answering machine on all three attempts.

III. INQUIRY OF NEIGHBORS

Using our White Pages database, our office was unable to locate any neighbors of Laurel Brouse- 987 Treasure Lake, Du Bois, PA 15801.

IV. ADDRESS INQUIRY

A. NATIONAL ADDRESS UPDATE

On 8/10/05 we reviewed the National Address database and found the following information: Laurel Brouse- 987 Treasure Lake, Du Bois, PA 15801.

B. ADDITIONAL ACTIVE MAILING ADDRESSES

Per our inquiry of creditors, the following is a possible mailing address: no addresses on file.

V. DRIVERS LICENSE INFORMATION

A. MOTOR VEHICLE & DMV OFFICE

Per the PA Department of Motor Vehicles, we were unable to obtain address information on Laurel Brouse.

VI. OTHER INQUIRIES

A. DEATH RECORDS

As of 8/10/05 Vital Records and all public databases have no death record on file for Laurel Brouse.

B. COUNTY VOTER REGISTRATION

The county voter registration was unable to confirm a registration for Laurel Brouse residing at: last registered address.

VII. ADDITIONAL INFORMATION OF SUBJECT

A. DATE OF BIRTH

Laurel Brouse - 1/1961

B. A.K.A.

Laurel V. Brouse

*** All accessible public databases have been checked and cross-referenced for the above named individual(s).**

*** Please be advised all database information indicates the subject resides at the current address.**

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing states made by me are willfully false, I am subject to punishment.

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

Brendan Booth

AFFIANT - Brendan Booth
Foreclosure Review Services, Inc.

Sworn to and subscribed before me this 10th day of August 2005.

The above information is obtained from available public records
and we are only liable for the cost of the affidavit.

VERIFICATION

Daniel G. Schmieg, Esquire, hereby states that he is the Attorney for the Plaintiff in this action, that he is authorized to make this Affidavit, and that the statements made in the foregoing MOTION FOR SERVICE PURSUANT TO SPECIAL ORDER OF COURT are true and correct to the best of his knowledge, information and belief.

The undersigned understands that the statements made are subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: 

Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: December 12, 2005

Phelan Hallinan & Schmieg, L.L.P.
By: Daniel G. Schmieg, Esquire No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

JP Morgan Chase Bank,
National Association, as
Trustee, C-Bass Mortgage Loan
Asset-Backed Certificates Series
2004-CBS
Vs.
Laurel V. Brouse

COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY
NO. 2005-1189-CD

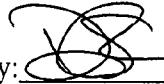
CERTIFICATION OF SERVICE

I, Daniel G. Schmieg, Esquire, hereby certify that a copy of the foregoing Motion for Service Pursuant to Special Order of Court, Memorandum of Law, Proposed Order and attached exhibits have been sent to the individual as indicated below by first class mail, postage prepaid, on the date listed below.

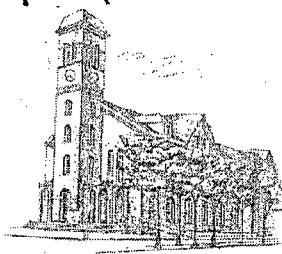
Laurel V. Brouse
987 Treasure Lake
Du Bois, PA 15801-9022

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

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: 
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: December 12, 2005



Clearfield County Office of the Prothonotary and Clerk of Courts

William A. Shaw
Prothonotary/Clerk of Courts

David S. Ammerman
Solicitor

Jacki Kendrick
Deputy Prothonotary

Bonnie Hudson
Administrative Assistant

To: All Concerned Parties

From: William A. Shaw, Prothonotary

It has come to my attention that there is some confusion on court orders over the issue of service. To attempt to clear up this question, from this date forward until further notice, this or a similar memo will be attached to each order, indicating responsibility for service on each order or rule. If you have any questions, please contact me at (814) 765-2641, ext. 1331. Thank you.

Sincerely,

William A. Shaw
Prothonotary

DATE: 12-19-05

You are responsible for serving all appropriate parties.

The Prothonotary's office has provided service to the following parties:

Plaintiff(s)/Attorney(s)

Defendant(s)/Attorney(s)

Other

Special Instructions:

PHELAN HALLINAN & SCHMIEG LLP
By: Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

LP Morgan Chase Bank, National
Association, as Trustee, C-Bass Mortgage
Loan Asset-Backed Certificates Series 2004-
CBS
Plaintiff

ATTORNEY FOR PLAINTIFF

: COURT OF COMMON PLEAS

: CIVIL DIVISION

vs.

Laurel V. Brouse

: CLEARFIELD COUNTY

Defendant(s)

: NO. 2005-1189-CD

**AFFIDAVIT OF SERVICE OF COMPLAINT
BY MAIL PURSUANT TO COURT ORDER**

I hereby certify that a true and correct copy of the Civil Action Complaint in Mortgage
Foreclosure in the above captioned matter was sent by regular and certified mail, return receipt
requested, to **Laurel V. Brouse at 987 Treasure Lake, Du Bois, PA 15801-9022, on December**
30, 2005, in accordance with the Order of Court dated **December 16, 2005**. The undersigned
understands that this statement is made subject to the penalties of 18 Pa. C.S. §4904 relating to
unsworn falsification to authorities.

Date: December 30, 2005



FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

FILED NO CC
m 11:54 AM
JAN 03 2006
JW

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS
MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 77081-2226

No.: 2005-1189-CD

vs.

LAUREL V. BROUSE
987 TREASURE LAKE
DU BOIS, PA 15801-9022

FILED

MAR 29 2006

112:00 (W)

William A. Shaw

Prothonotary/Clerk of Courts

CERT w/ NOTICE TO
RECEIVE

CERT TO ATT

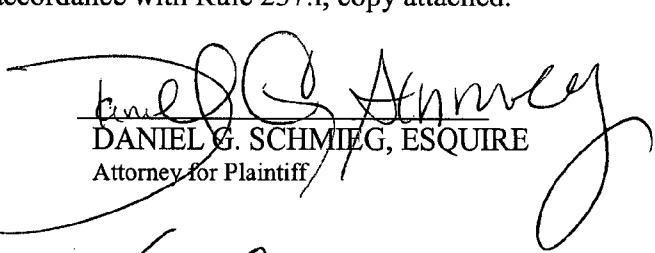
**PRAECIPE FOR JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES**

TO THE PROTHONOTARY:

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

As set forth in Complaint	\$41,990.39
Interest (8/11/05 to 3/14/06)	<u>2,730.50</u>
TOTAL	\$44,720.89

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Damages are hereby assessed as indicated.

DATE: March 29, 2006


PRO PROTHY

K10

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS
MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8

No.: 2005-1189-CD

Plaintiff

vs.

LAUREL V. BROUSE

Defendant(s)

Notice is given that a Judgment in the above captioned matter has been entered
against you on March 28, 2006.

By: Deputy DEPUTY

If you have any questions concerning this matter please contact:


DANIEL G. SCHMIEG, ESQUIRE

Attorney or Party Filing

One Penn Center at Suburban Station

1617 John F. Kennedy Blvd., Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.

PHELAN HALLINAN & SCHMIEG, LLP
By: Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

JP MORGAN CHASE BANK, NATIONAL : COURT OF COMMON PLEAS
ASSOCIATION, AS TRUSTEE, C-BASS MORTGAGE
LOAN ASSET-BACKED CERTIFICATES, SERIES : CIVIL DIVISION
2004-CB8

Plaintiff : CLEARFIELD COUNTY

Vs. : NO. 2005-1189-CD

LAUREL V. BROUSE
Defendants

TO: LAUREL V. BROUSE
987 TREASURE LAKE
DU BOIS, PA 15801-9022

DATE OF NOTICE: JANUARY 20, 2006

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN AGAINST PROPERTY.

IMPORTANT NOTICE

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

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

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

CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT
ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641 x 5982

PENNSYLVANIA LAWYER REFERRAL
SERVICE
PENNSYLVANIA BAR ASSOCIATION
100 SOUTH STREET
P.O. BOX 186
HARRISBURG, PA 17108
800-692-7375

PHELAN HALLINAN & SCHMIEG
By: DANIEL G. SCHMIEG, ESQUIRE
IDENTIFICATION NO. 62205
ONE PENN CENTER AT SUBURBAN STATION
1617 JOHN F. KENNEDY BLVD., SUITE 1400
PHILADELPHIA, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS
MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8

CLEARFIELD COUNTY
No.: 2005-1189-CD

vs.

LAUREL V. BROUSE

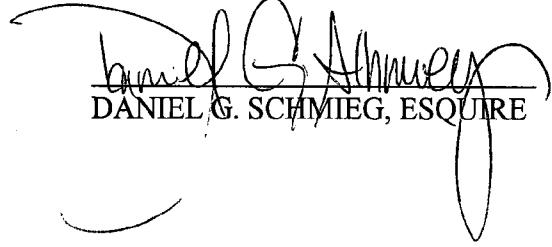
VERIFICATION OF NON-MILITARY SERVICE

DANIEL G. SCHMIEG, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

(a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended.

(b) that defendant, LAUREL V. BROUSE, is over 18 years of age, and resides at 987 TREASURE LAKE, DU BOIS, PA 15801-9022 .

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


DANIEL G. SCHMIEG, ESQUIRE

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

**JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS
MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8**

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

No. 2005-1189-CD

vs.

**PRAECIPE FOR WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

LAUREL V. BROUSE

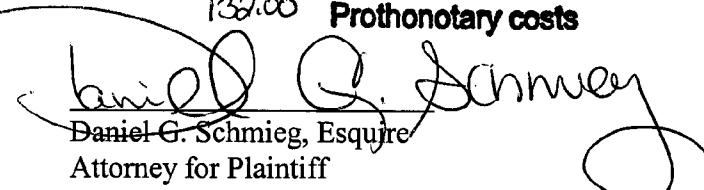
To the Director of the Office of the Prothonotary:

Issue writ of execution in the above matter:

Amount Due	
	<u>\$44,720.89</u>

Interest from 3/14/06 to
Date of Sale (\$7.35 per diem)

132.00 and Costs.
Prothonotary costs


Daniel G. Schmieg, Esquire
Attorney for Plaintiff
One Penn Center at Suburban Station
1617 John F. Kennedy Blvd., Suite 1400
Philadelphia, PA 19103-1814

Note: Please attach description of Property.

KIO

FILED Atty pd. 20.00
M 11:51 AM
APR 11 2006 ICCABOUNTSWI
cc: to Shaff
William A. Shaw
Prothonotary/Clerk of Courts

APR 11 2006
FILED

8:33

No. 2005-1189-CD

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS
MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8

vs.

LAUREL V. BROUSE

PRÆCIPUE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)



David G. Schmied
Attorney for Plaintiff(s)

Address: 987 TREASURE LAKE, DU BOIS, PA 15801-9022
Where papers may be served.

JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS
MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8

CLEARFIELD COUNTY

No.: 2005-1189-CD

vs.

LAUREL V. BROUSE

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 1)

JP MORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE, C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2004-CB8, Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at 987 TREASURE LAKE, DU BOIS, PA 15801-9022:

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

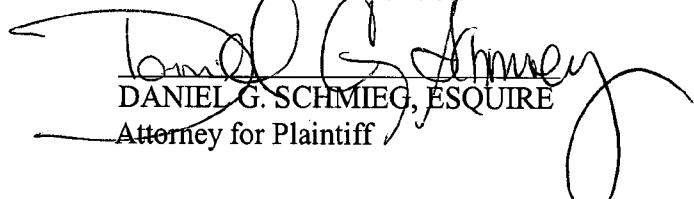
Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

LAUREL V. BROUSE	987 TREASURE LAKE DU BOIS, PA 15801-9022
------------------	---

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

SAME AS ABOVE

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

March 14, 2006

JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS
MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8

CLEARFIELD COUNTY

No.: 2005-1189-CD

vs.

LAUREL V. BROUSE

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 2)

JP MORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE, C-BASS MORTGAGE
LOAN ASSET-BACKED CERTIFICATES, SERIES 2004-CB8, Plaintiff in the above action, by its attorney,
Daniel G. Schmieg, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the
following information concerning the real property located at 987 TREASURE LAKE, DU BOIS, PA 15801-
9022:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

DEPOSIT BANK

2 EAST LONG AVENUE
P.O. BOX 607A
DUBOIS, PA 15801

**TREASURE LAKE PROPERTY
OWNERS ASSOCIATION, INC.**

13 TREASURE LAKE
DUBOIS, PA 15801

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

None.

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

None.

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

Clearfield County Domestic Relations	Clearfield County Courthouse 230 East Market Street Clearfield, PA 16830
--------------------------------------	--

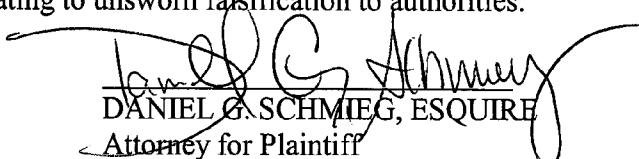
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

Commonwealth of Pennsylvania Department of Welfare	PO Box 2675 Harrisburg, PA 17105
---	-------------------------------------

Tenant/Occupant	987 TREASURE LAKE DU BOIS, PA 15801-9022
-----------------	---

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



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

March 14, 2006

PHELAN HALLINAN & SCHMIEG
By: DANIEL G. SCHMIEG, ESQUIRE
ONE PENN CENTER AT
SUBURBAN STATION
1617 JOHN F. KENNEDY BOULEVARD
SUITE 1400
PHILADELPHIA, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF
COURT OF COMMON PLEAS
CIVIL DIVISION

JP MORGAN CHASE BANK,
NATIONAL ASSOCIATION, AS
TRUSTEE, C-BASS MORTGAGE LOAN
ASSET-BACKED CERTIFICATES,
SERIES 2004-CB8

No.: 2005-1189-CD

CLEARFIELD COUNTY

vs.

LAUREL V. BROUSE

CERTIFICATION

DANIEL G. SCHMIEG, ESQUIRE, hereby states that he is the attorney for the Plaintiff in the above captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- an FHA Mortgage
- non-owner occupied
- vacant
- Act 91 procedures have been fulfilled

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)
Pa.R.C.P. 3180 to 3183 and Rule 3257

JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS
MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA

NO.: 2005-1189-CD

vs.

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

LAUREL V. BROUSE

Commonwealth of Pennsylvania:

County of Clearfield:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

Premises: **987 TREASURE LAKE, DU BOIS, PA 15801-9022**

(See legal description attached.)

Amount Due	<u>\$44,720.89</u>
Interest from 3/14/06 to Date of Sale (\$7.35 per diem)	\$ _____
Total	\$ _____ Plus costs as endorsed. <u>132.00</u> Prothonotary costs

Dated 4/11/06
(SEAL)


Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

By:


Deputy

No. 2005-1189-CD

**In the Court of Common Pleas of
Clearfield County, Pennsylvania**

JP MORGAN CHASE BANK, NATIONAL ASSOCIATION, AS
TRUSTEE, C-BASS MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8

vs.

LAUREL V. BROUSE

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Attorney for Plaintiff

Address: 987 TREASURE LAKE, DU BOIS, PA 15801-9022
Where papers may be served.

Daniel G. Schmieg, Esquire
One Penn Center at Suburban Station
1617 John F. Kennedy Blvd., Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

PARCEL I:

ALL that certain tract of land designated as Section 16 'Aruba', Lot 429 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.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Misc. Book Vol. 146, p. 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Treasure Lake, Inc. or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

BEING the same premises conveyed by David Bruce Lee and Kathryn A. Lee a/k/a Kathryn M. Lee, husband and wife, and Asbury W. Lee III and Esther B. Lee, husband and wife, to David Bruce Lee and Kathryn A. Lee, husband and wife, by Deed dated February 20, 1987, and recorded in the Recorder of Deed's Office, County of Clearfield in Deed Book Volume 1139, page 339.

PARCEL II:

ALL that certain tract of land designated as Section 16 "Aruba", Lot 430 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.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Misc. Book Vol. 146, p. 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Treasure Lake, Inc. or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

BEING a portion of the same premises conveyed by Charles L. Fleck and Mollie L. Fleck, husband and wife, to David Bruce Lee and Kathryn A. Lee a/k/a Kathryn M. Lee, husband and wife, by Deed dated February 18, 1987, and recorded in the Recorder of Deed's Office, County of Clearfield in Deed Book Volume 1119, page 336.

Being Parcel # C02-016-00439-00-21, C02-0116-00430-00-21

TITLE TO SAID PREMISES IS VESTED IN Laurel V. Brouse, single, by Deed from David Bruce Lee and Kathryn A. Lee, also known as, Kathryn M. Lee, husband and wife, dated 11-27-95, recorded 12-5-95 in Deed Book 1722, page 84.

Premises: 987 Treasure Lake, Du Bois, PA 15801-9022

PHELAN HALLINAN & SCHMIEG, LLP
By: DANIEL SCHMIEG, ESQUIRE
IDENTIFICATION NO. 12248
ONE PENN CENTER AT SUBURBAN STATION,
SUITE 1400
PHILADELPHIA, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS
MORTGAGE LOAN ASSET=BACKED
CERTIFICATES, SERIES 2004-CB8

CLEARFIELD COUNTY

No.: 2005-1189-CD

vs.

LAUREL V. BROUSE

AFFIDAVIT

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to **LAUREL V. BROUSE** on **6/5/06** at **987 TREASURE LAKE, DU BOIS, PA 15801-9022**, in accordance with the Order of Court dated **12/16/05**.

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

Daniel G. Schmieg
DANIEL G. SCHMIEG, ESQUIRE

Date: June 30, 2006

FILED NO
M 11:00 AM
JUL 03 2006
2006
WAS
William A. Shaw
Prothonotary/Clerk of Courts

7160 3901 9849 5582 7824

TO:
LAUREL V. BROUSE
987 TREASURE LAKE
DU BOIS, PA 15801-9022

SENDER: TEAM5/KIO

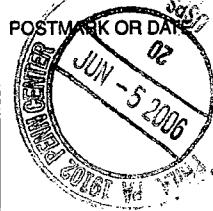
REFERENCE: 15121072

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	.39
	Certified Fee	2.40
	Return Receipt Fee	1.75
	Restricted Delivery	
	Total Postage & Fees	4.64

US Postal Service
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail



7160 3901 9849 5582 7817

TO:
LAUREL V. BROUSE
987 TREASURE LAKE
DU BOIS, PA 15801-9022

SENDER: TEAM5/KIO

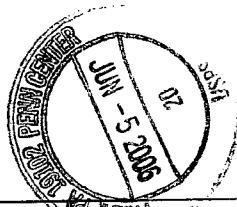
REFERENCE: 15121072

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	.39
	Certified Fee	2.40
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	2.79

US Postal Service
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail



PROPERTY IS LISTED FOR THE SHERIFF'S SALE.

SALE DATE: JULY 7, 2006

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION – LAW

**JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS** No.: 2005-1189-CD
**MORTGAGE LOAN ASSET=BACKED
CERTIFICATES, SERIES 2004-CB8**

vs.

LAUREL V. BROUSE

**AFFIDAVIT PURSUANT TO RULE 3129.1
AND RETURN OF SERVICE PURSUANT TO
Pa. R.C.P. 405 OF NOTICE OF SALE**

Plaintiff in the above action sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at:

987 TREASURE LAKE, DU BOIS, PA 15801-9022.

As required by Pa. R.C.P. 3129.2(a) Notice of Sale has been given in the manner required by Pa. R.C.P. 3129.2(c) on each of the persons or parties named, at that address set forth on the attached Affidavit No. 2 (previously filed) and Amended Affidavit No. 2 on the date indicated, and a copy of the notice is attached as an Exhibit. A copy of the Certificate of Mailing (Form 3817) and/or Certified Mail Return Receipt stamped by the U.S. Postal Service is attached for each notice.

Daniel G. Schmieg

DANIEL SCHMIEG, ESQUIRE
Attorney for Plaintiff

June 30, 2006

FILED NOCC
M 11/06/06
JUL 03 2006
S

William A. Shaw
Prothonotary/Clerk of Courts

JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS
MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8

CLEARFIELD COUNTY

No.: 2005-1189-CD

vs.

LAUREL V. BROUSE

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 1)

JP MORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE, C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2004-CB8, Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at 987 TREASURE LAKE, DU BOIS, PA 15801-9022:

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

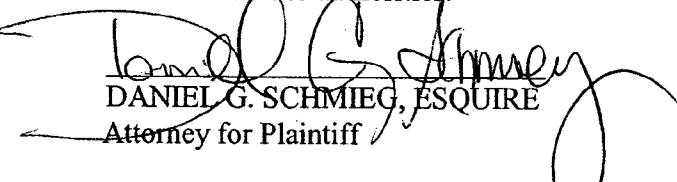
Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

LAUREL V. BROUSE	987 TREASURE LAKE DU BOIS, PA 15801-9022
------------------	---

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

SAME AS ABOVE

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

March 14, 2006

JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS
MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8

CLEARFIELD COUNTY

No.: 2005-1189-CD

vs.

LAUREL V. BROUSE

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 2)

JP MORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE, C-BASS MORTGAGE
LOAN ASSET-BACKED CERTIFICATES, SERIES 2004-CB8, Plaintiff in the above action, by its attorney,
Daniel G. Schmieg, Esquire, sets forth as of the date the Praeclipe for the Writ of Execution was filed the
following information concerning the real property located at 987 TREASURE LAKE, DU BOIS, PA 15801-
9022:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

DEPOSIT BANK	2 EAST LONG AVENUE P.O. BOX 607A DUBOIS, PA 15801
---------------------	--

TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC.	13 TREASURE LAKE DUBOIS, PA 15801
--	--

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

None.

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

Name	Last Known Address (if address cannot be reasonable ascertained, please indicate)
------	---

None.

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

Clearfield County Domestic Relations
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

Commonwealth of Pennsylvania
Department of Welfare
PO Box 2675
Harrisburg, PA 17105

Tenant/Occupant
987 TREASURE LAKE
DU BOIS, PA 15801-9022

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

March 14, 2006

June 2, 2006

**JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS
MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8**

vs.
LAUREL V. BROUSE

TO: All parties in Interest and Claimants

**NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY**

OWNER(S): LAUREL V. BROUSE

PROPERTY: 987 TREASURE LAKE, DU BOIS, PA 15801-9022

Improvements: Residential dwelling

Judgment Amount: **\$44,720.89**

**CLEARFIELD COUNTY
No. 2005-1189-CD**

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on July 7, 2006, at the Clearfield County Courthouse, 1 North 2nd Street, Suite 116, Clearfield, PA 16830 at 10:00 A.M..

Our records indicate that you may hold a mortgage, judgment, or other interest on the property, which may be extinguished by the sale. You may wish to attend the sale to protect your interests. If you have any questions regarding the type of lien or the effect of the Sheriff's Sale upon your lien, we urge you to **CONTACT YOUR OWN ATTORNEY**, as we are not permitted to give you legal advice.

The Sheriff will file a schedule of Distribution on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

IMPORTANT NOTICE: This property is sold at the direction of the plaintiff. It may not be sold in the absence of a representative of the plaintiff at the Sheriff's Sale. The sale must be postponed or stayed in the event that a representative of the plaintiff is not present at the sale.

Name and
Address
Of Sender

PHELAN HALLINAN & SCHMIEG
One Penn Center at Suburban Station
Philadelphia, PA 19103-1814 JOSEPH GARDELLIS/KIO

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1	LAUREL V. BROUSE	Tenant/Occupant, 987 TREASURE LAKE, DU BOIS, PA 15801-5022		
2	15121072	Clearfield County Domestic Relations Clearfield County Courthouse 230 East Market Street Clearfield, PA 16830		
3		Commonwealth of Pennsylvania Department of Welfare PO Box 2675 Harrisburg, PA 17105		
4		DEPOSIT BANK 2 EAST LONG AVENUE P.O. BOX 607A DUBOIS, PA 15801		
5		TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC. 13 TREASURE LAKE DUBOIS, PA 15801		
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
Total Number of Pieces Listed By Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name Of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000.00 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.



UNITED STATES POSTAGE
PITNEY BOWES
02 1A
0004309825 JUN 05 2006
MAILED FROM ZIP CODE 19103
\$ 01.55⁰

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20325

NO: 05-1189-CD

PLAINTIFF: JP MORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE, C-BASS MORTGAGE LOAN
ASSET-BACKED CERTIFICATES, SERIES 2004-CB8

vs.

DEFENDANT: LAUREL V. BROUSE

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 04/11/2006

LEVY TAKEN 04/26/2006 @ 2:55 PM

POSTED 04/26/2006 @ 2:55 PM

SALE HELD 09/01/2006

SOLD TO JP MORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE, C-BASS MORTGAGE
LOAN ASSET- BACKED CERTIFICATES, SERIES 2004-CB8

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 09/20/2006

DATE DEED FILED 09/20/2006

PROPERTY ADDRESS 987 TREASURE LAKE SECT. 16 LOT 429 "ARUBA" DUBOIS , PA 15801

SERVICES

04/27/2006 @ SERVED LAUREL V. BROUSE

SERVED LAUREL V. BROUSE, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 987 TREASURE LAKE, SECT 16, LOT 429, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA , CERT #70050390000372352305. RETURNED UNCLAIMED MAY 23, 2006.

@ SERVED

NOW, JULY 5, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR JULY 7, 2006 TO SEPTEMBER 1, 2006.

FILED

SEP 20 2006 10
0/2006

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20325
NO: 05-1189-CD

PLAINTIFF: JP MORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE, C-BASS MORTGAGE LOAN
ASSET-BACKED CERTIFICATES, SERIES 2004-CB8

vs.

DEFENDANT: LAUREL V. BROUSE

Execution REAL ESTATE

SHERIFF RETURN

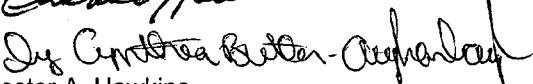
SHERIFF HAWKINS \$245.79

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2006

So Answers,



Chester A. Hawkins
Sheriff

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)
Pa.R.C.P. 3180 to 3183 and Rule 3257

JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION, AS TRUSTEE, C-BASS
MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY,
PENNSYLVANIA

NO.: 2005-1189-CD

vs.

LAUREL V. BROUSE

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

Premises: 987 TREASURE LAKE, DU BOIS, PA 15801-9022

(See legal description attached.)

Amount Due	\$ <u>44,720.89</u>
Interest from 3/14/06 to Date of Sale (\$7.35 per diem)	\$ _____
Total	\$ _____ Plus costs as endorsed. <u>132.00</u> Prothonotary costs

Dated 4/11/06
(SEAL)

Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

By:

Received April 11, 2006 @ 3:00 P.M.
Chester A. Hartman
By Cynthia Butler-Aughmire

Deputy

KIO

No. 2005-1189-CD

**In the Court of Common Pleas of
Clearfield County, Pennsylvania**

JP MORGAN CHASE BANK, NATIONAL ASSOCIATION, AS
TRUSTEE, C-BASS MORTGAGE LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-CB8

vs.

LAUREL V. BROUSE

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Attorney for Plaintiff

Address: 987 TREASURE LAKE, DU BOIS, PA 15801-9022
Where papers may be served.

Daniel G. Schmieg, Esquire
One Penn Center at Suburban Station
1617 John F. Kennedy Blvd., Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

PARCEL I:

ALL that certain tract of land designated as Section 16 'Aruba', Lot 429 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.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Misc. Book Vol. 146, p. 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.

4. A lien for all unpaid charges or assessments as may be made by Treasure Lake, Inc. or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

BEING the same premises conveyed by David Bruce Lee and Kathryn A. Lee a/k/a Kathryn M. Lee, husband and wife, and Asbury W. Lee III and Esther B. Lee, husband and wife, to David Bruce Lee and Kathryn A. Lee, husband and wife, by Deed dated February 20, 1987, and recorded in the Recorder of Deed's Office, County of Clearfield in Deed Book Volume 1139, page 339.

PARCEL II:

ALL that certain tract of land designated as Section 16 "Aruba", Lot 430 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.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Misc. Book Vol. 146, p. 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Treasure Lake, Inc. or Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

BEING a portion of the same premises conveyed by Charles L. Fleck and Mollie L. Fleck, husband and wife, to David Bruce Lee and Kathryn A. Lee a/k/a Kathryn M. Lee, husband and wife, by Deed dated February 18, 1987, and recorded in the Recorder of Deed's Office, County of Clearfield in Deed Book Volume 1119, page 336.

Being Parcel # C02-016-00439-00-21, C02-0116-00430-00-21

TITLE TO SAID PREMISES IS VESTED IN Laurel V. Brouse, single, by Deed from David Bruce Lee and Kathryn A. Lee, also known as, Kathryn M. Lee, husband and wife, dated 11-27-95, recorded 12-5-95 in Deed Book 1722, page 84.

Premises: 987 Treasure Lake, Du Bois, PA 15801-9022

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME LAUREL V. BROUSE NO. 05-1189-CD

NOW, September 20, 2006, 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 01, 2006, I exposed the within described real estate of Laurel V. Brouse to public venue or outcry at which time and place I sold the same to JP MORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE, C-BASS MORTGAGE LOAN ASSET- BACKED CERTIFICATES, SERIES 2004-CB8 he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	16.91
LEVY	15.00
MILEAGE	16.91
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	10.97
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
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	\$245.79

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	30.50
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$30.50

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	44,720.89
INTEREST @ 7.3500 %	1,256.85
FROM 03/14/2006 TO 09/01/2006	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
SATISFACTION FEE	20.00
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$45,997.74
COSTS:	
ADVERTISING	2,833.80
TAXES - COLLECTOR	801.64
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	200.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	30.50
SHERIFF COSTS	245.79
LEGAL JOURNAL COSTS	432.00
PROTHONOTARY	132.00
MORTGAGE SEARCH	80.00
MUNICIPAL LIEN	
TOTAL COSTS	\$4,760.73

DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

JP Morgan Chase Bank, National
Association, as Trustee, C-Bass
Mortgage Loan Asset-Backed
Certificates Series 2004-CBS

vs.

CIVIL DIVISION
NO. 2005-1189-CD

Laurel V. Brouse

ORDER

AND NOW, this 16 day of December, 2005, upon
consideration of Plaintiff's Motion for Service Pursuant to Special Order of Court, it is hereby
ORDERED and DECREED that said Motion is **GRANTED**.

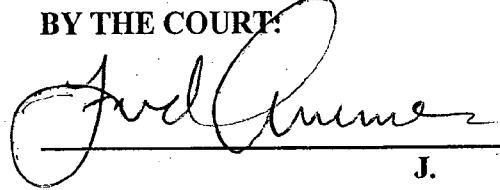
It is further **ORDERED and DECREED** that Plaintiff may obtain service of the
Complaint and all future pleadings on the above captioned Defendant, Laurel V. Brouse, by:

1. First class mail to Laurel V. Brouse at the last known address and the mortgaged
premises located at 987 Treasure Lake, Du Bois, PA 15801-9022; and
2. Certified mail to Laurel V. Brouse at the last known address and the mortgaged
premises located at 987 Treasure Lake, Du Bois, PA 15801-9022.

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

DEC 19 2005

BY THE COURT:



J.

Attest.

William J. Brouse
Prothonotary/
Clerk of Courts

OPTIONAL MAIL



CHESTER A. HAWKINS

SHERIFF

COURTHOUSE

1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

7005 0390 0003 7235 2305



Hastler

\$04.880
04/27/2006

Mailed From 16830

US POSTAGE

NAME

APR 29 2006

LAUREL V. BROUSE

987 TREASURE LAKE, SECT. 16, LOT 429
DUBOIS, PA 15801

- A INSUFFICIENT ADDRESS
C ATTEMPTED NOT KNOWN
S NO SUCH NUMBER/ STREET
 OTHER
 NOT DELIVERABLE AS ADDRESSED
- UNABLE TO FORWARD

RTS
RETURN TO SENDER

WICKAMER
5-18-06

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

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

OFFICIAL USE

MAY 15 2006	
Postage	\$ 40.43
Certified Fee	\$ 2.40
Return Receipt Fee (Endorsement Required)	\$ 1.85
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 44.88

Send To

7005 0390 0003 7235 2305
LAUREL V. BROUSE
987 TREASURE LAKE, SECT. 16, LOT 429
DUBOIS, PA 15801
Street, Apt. No.:
or PO Box No.:
City, State, Zip/4



SENDER: COMPLETE THIS SECTION			
<p>COMPLETE THIS SECTION ON DELIVERY</p> <p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>			
<p>1. Article Addressed to:</p> <p>LAUREL V. BROUSE 987 TREASURE LAKE, SECT. 16, LOT 429 DUBOIS, PA 15801</p>		<p>A. Signature X</p> <p><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name)</p> <p>C. Date of Delivery</p>	<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p> <p>3. Service Type <input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
2. Article Number (Transfer from service label)	7005 0390 0003 7235 2305	Domestic Return Receipt	10295-02-M-1540
PS Form 3811, February 2004			

Law Offices
PHELAN HALLINAN & SCHMIEG, LLP
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Christine.Schoffler@fedphe.com

Christine Schoffler
Judgment Department, Ext. 1286

Representing Lenders in
Pennsylvania and New Jersey

July 5, 2006

Office of the Sheriff
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

ATTENTION: CINDY (814) 765-5915

Re: **JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS
TRUSTEE, C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES,
SERIES 2004-CB8 v. LAUREL V. BROUSE**
No. 2005-1189-CD
987 TREASURE LAKE, DUBOIS, PA 15801

Dear Cindy:

Please postpone the Sheriff's Sale of the above referenced property which
is scheduled for JULY 7, 2006.

The property is to be relisted for the SEPTEMBER 1, 2006 Sheriff's Sale.

Very truly yours,
CQS
Christine Schoffler

VIA TELECOPY (814) 765-5915