

05-1234-CD
Homecomings vs. Mary J. Neff et al

Homecomings Financial et al vs Mary Neff
2005-1234-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

ATTORNEY FOR PLAINTIFF

HOMEcomings FINANCIAL NETWORK, INC.
500 ENTERPRISE ROAD
SUITE 150
HORSHAM, PA 19044-0969

Plaintiff

v.

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 05-1234-CD

CLEARFIELD COUNTY

MARY JANE NEFF
LLOYD D. NEFF
A/K/A LLOYD DENNIS NEFF
RR 1 BOX 105
A/K/A 841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836

Defendants

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

FILED
m/11:48/01
AUG 17 2005
William A. Shaw
Prothonotary/Clerk of Courts
2 cc Shff
Any pd. 85.00

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

HOMEcomings FINANCIAL NETWORK, INC.
500 ENTERPRISE ROAD
SUITE 150
HORSHAM, PA 19044-0969

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

MARY JANE NEFF
LLOYD D. NEFF
A/K/A LLOYD DENNIS NEFF
RR 1 BOX 105
A/K/A 841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836

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

3. On 03/25/1999 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to THE CIT GROUP/CONSUMER FINANCE, INC. which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No: 199904822. By Assignment of Mortgage recorded 07/15/03 the mortgage was Assigned To JP MORGAN CHASE BANK as TRUSTEE, c/o RESIDENTIAL FUNDING CORPORATION which Assignment is recorded in Mortgage INSTRUMENT No: 200312419. 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 02/28/2005 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:

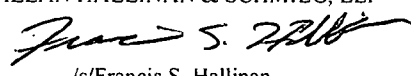
Principal Balance	\$21,562.75
Interest	1,093.95
01/28/2005 through 08/10/2005 (Per Diem \$5.61)	
Attorney's Fees	1,250.00
Cumulative Late Charges	37.49
03/25/1999 to 08/10/2005	
Cost of Suit and Title Search	<u>\$ 550.00</u>
Subtotal	\$ 24,494.19
Escrow	
Credit	- 189.82
Deficit	0.00
Subtotal	<u>\$- 189.82</u>
TOTAL	\$ 24,304.37

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.
9. This action does not come under Act 91 of 1983 because the mortgage premises is not the principal residence of Defendant(s).
10. By virtue of the death of DOROTHY M. NEFF on 04/28/1999, Defendant, MARY JANE & LLOYD D. NEFF a/k/a LLOYD DENNIS NEFF became sole owners of the mortgaged premises as surviving tenant by the entireties.
11. Plaintiff hereby releases DOROTHY M. NEFF, from liability for the debt secured by the mortgage.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$ 24,304.37, together with interest from 08/10/2005 at the rate of \$5.61 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

All that certain lot or piece of ground with the building and improvements thereon erected, being known as (RR 1 BOX 105 FRENCHVILLE, PA 16836), being further described on that certain Deed dated 11/20/90 and recorded 12/01/92 in the office of the Recorder of Deeds in CLEARFIELD County in Deed Book No.1500, Page 193.

BEING known as RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD

VERIFICATION

Robert Lelli hereby states that he/she is FORECLOSURE SPECIALIST of GMAC MORTGAGE CORPORATION mortgage servicing agent for Plaintiff in this matter, that he/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 his/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.

A handwritten signature in black ink, appearing to read 'R. Lelli', is written over a horizontal line.

DATE: _____

8/4/05

PHELAN HALLINAN & SCHMIEG, LLP

ATTORNEY FOR

PLAINTIFF

Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id No.
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

**MECOMINGS FINANCIAL
NETWORK, INC.**

Plaintiff

Vs.

**MARY JANE NEFF
LLOYD D. NEFF,
A/K/A LLOYD DENNIS NEFF**

Defendant(s)

: COURT OF COMMON PLEAS
: **CLEARFIELD COUNTY**
: **No. 05-1234-CD**

:
:
:
:
:
:
:
:
:
:

PRAECIPE FOR VOLUNTARY SUBSTITUTION OF PARTY PLAINTIFF
PURSUANT TO Pa.R.C.P., RULE 2352

TO THE PROTHONOTARY:

Kindly substitute JP MORGAN CHASE BANK AS TRUSTEE, C/O
RESIDENTIAL FUNDING CORPORATION as successor Plaintiff for the originally
named Plaintiff.

The material facts on which the right of succession and substitution are based as
follows:

JP MORGAN CHASE BANK AS TRUSTEE, C/O RESIDENTIAL
FUNDING CORPORATION is the current holder of the mortgage by
virtue of that certain ASSIGNMENT recorded 07/15/03 in
INSTRUMENT No. 200312419.

Kindly change the information on the docket.

Date: September 28, 2005

Francis S. Hallinan

Lawrence T. Phelan, Esq.
Francis S. Hallinan, Esq.
Daniel G. Schmieg, Esq.
Attorneys for Plaintiff

FILED
m11:57/04 EC
OCT 03 2005 (S)

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100739
NO: 05-1234-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: HOMECOMINGS FINANCIAL NETWORK INC.

vs.

DEFENDANT: MARY JANE NEFF and LLOYD D. NEFF a/k/a LLOYD DENNIS NEFF

SHERIFF RETURN

NOW, August 25, 2005 AT 11:18 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MARY JANE NEFF DEFENDANT AT RR#1 BOX 105 aka 841 KEYWAYDIN ROAD, FRENCHVILLE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MICHAEL NEFF, SON A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / HUNTER

FILED
0/9:08 LM
DEC 21 2005 (LM)

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100739
NO: 05-1234-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: HOMECOMINGS FINANCIAL NETWORK INC.

vs.

DEFENDANT: MARY JANE NEFF and LLOYD D. NEFF a/k/a LLOYD DENNIS NEFF

SHERIFF RETURN

NOW, August 25, 2005 AT 11:18 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON LLOYD D. NEFF aka LLOYD DENNIS NEFF DEFENDANT AT RR#1 BOX 105 aka 841 KEYWAYDIN ROAD, FRENCHVILLE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MICHAEL NEFF, SON A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / HUNTER

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100739
NO: 05-1234-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: HOMECOMINGS FINANCIAL NETWORK INC.

vs.

DEFENDANT: MARY JANE NEFF and LLOYD D. NEFF a/k/a LLOYD DENNIS NEFF

SHERIFF RETURN

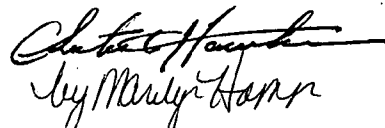
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PHELAN	445543	20.00
SHERIFF HAWKINS	PHELAN	445569	37.33

Sworn to Before Me This

_____ Day of _____ 2005

So Answers,



Chester A. Hawkins
Sheriff

PHELAN HALLINAN & SCHMIEG
By: DANIEL G. SCHMIEG
Identification No. 62205
One Penn Center at Suburban Station - Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

JP MORGAN CHASE BANK AS TRUSTEE,
C/O RESIDENTIAL FUNDING
CORPORATION
500 ENTERPRISE ROAD, SUITE 150
HORSHAM, PA 19044-0969

Plaintiff,

v.

MARY JANE NEFF
LLOYD D. NEFF A/K/A
LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A
841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836

Defendant(s).

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

TO THE OFFICE OF THE PROTHONOTARY:

Kindly enter an in rem judgment in favor of the Plaintiff and against MARY JANE NEFF and LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF, 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:

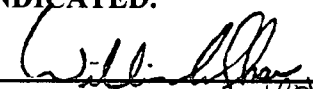
As set forth in the Complaint	\$ 24,304.37
Interest - 08/11/05-01/28/06	<u>\$953.70</u>
TOTAL	<u>\$ 25,258.07</u>

I hereby certify that (1) the addresses of the Plaintiff and Defendant(s) are as shown above, and (2) 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: 1/27/06


PRO PROTHY

FILED *Atty pd.*
01/11/2006
JAN 27 2006 *20.00*
ICC Notice
William A. Shaw *to Defs.*
Prothonotary/Clerk of Courts *Statement*
to Atty
OK

PHELAN HALLINAN AND SCHMIEG

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

HEMCOMINGS FINANCIAL NETWORK, INC.

Plaintiff

: COURT OF COMMON PLEAS

: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY

MARY JANE NEFF

LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF

Defendants

: NO. 05-1234-CD

**TO: LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836**

DATE OF NOTICE: DECEMBER 12, 2005

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

FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

PHELAN HALLINAN AND SCHMIEG

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

HOMEcomings FINANCIAL NETWORK, INC.

Plaintiff

: COURT OF COMMON PLEAS

: CIVIL DIVISION

Vs.

: CLEARFIELD COUNTY

MARY JANE NEFF

LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF

Defendants

: NO. 05-1234-CD

TO: MARY JANE NEFF

RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD

FRENCHVILLE, PA 16836

DATE OF NOTICE: DECEMBER 12, 2005

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

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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

FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

PHELAN HALLINAN & SCHMIEG
By: DANIEL G. SCHMIEG
Identification No. 62205
Suite 1400
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

JP MORGAN CHASE BANK AS TRUSTEE,
C/O RESIDENTIAL FUNDING
CORPORATION
500 ENTERPRISE ROAD, SUITE 150
HORSHAM, PA 19044-0969

Plaintiff,

v.

MARY JANE NEFF
LLOYD D. NEFF A/K/A
LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A
841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836

Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 05-1234-CD

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 **MARY JANE NEFF** is over 18 years of age and resides at **RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836**.

(c) that defendant **LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF** is over 18 years of age, and resides at **RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836**.

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
Attorney for Plaintiff

(Rule of Civil Procedure No. 236 - Revised)

IN THE COURT OF COMMON PLEAS
CLEARFIELD PENNSYLVANIA

JP MORGAN CHASE BANK AS TRUSTEE,
C/O RESIDENTIAL FUNDING
CORPORATION
500 ENTERPRISE ROAD, SUITE 150
HORSHAM, PA 19044-0969

Plaintiff,

v.

MARY JANE NEFF
LLOYD D. NEFF A/K/A
LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A
841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836

Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
CIVIL DIVISION
NO. 05-1234-CD

COPY

Notice is given that a Judgment in the above captioned matter has been entered against you
on January 27, 2006.


BY William H. Schmiege DEPUTY
CLERK

If you have any questions concerning this matter, please contact:

Daniel G. Schmiege
DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

This firm is a debt collector attempting to collect a debt. Any information we obtain 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 enforcement of a lien against property.

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

 COPY

Homecomings Financial Network, Inc.
JP Morgan Chase Bank
Residential Funding Corporation
Plaintiff(s)

No.: 2005-01234-CD

Real Debt: \$25,258.07

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Mary Jane Neff
Lloyd D. Neff
Defendant(s)

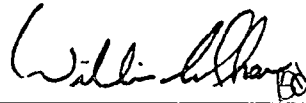
Entry: \$20.00

Instrument: In Rem Judgment

Date of Entry: January 27, 2006

Expires: January 27, 2011

Certified from the record this 27th day of January, 2006.



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,C/O.RESIDENTIAL
FUNDING.CORPORATION

vs.

MARY.JANE.NEEF

LLOYD.D..NEFF.A/K/A
LLOYD.DENNIS.NEFF

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. 05-1234-CD Term 2005.

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

To the Director of the Office of Judicial Support

Issue writ of execution in the above matter:

Amount Due	\$25,258.07
Additional Fees	\$3,372.50
Interest from 01/28/06 to Sale Per diem \$4.15	\$_____.
Add'l Costs	\$_____.

Prothonotary costs \$ 125.00

David H. Schuig

Attorney for the Plaintiff(s)

Note: Please attach description of Property.

FILED 10026 writs
m/2/2006 w/deser. to SHFF
FEB 07 2006 Any pd. 20.00
William A. Shaw
Prothonotary/Clerk of Courts (CR)

No. 05-1234-CD..... Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

JP MORGAN CHASE BANK AS TRUSTEE, C/O
RESIDENTIAL FUNDING CORPORATION

vs.

8203 Y13
MARY JANE NEFF
LLOYD D. NEFF A/K/A
LLOYD DENNIS NEFF
19

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:

David H. Schrey
.....
Attorney for Plaintiff(s)

Address: MARY JANE NEFF
RR 1 BOX 105 A/K/A
841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836

LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A
841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836

LEGAL DESCRIPTION

ALL that certain piece of parcel of land situate in Covington Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at an iron pipe located on the North side of State Route #1016. Said point is twenty-five (25.0) feet from centerline of said road. Said point is North sixty-six degrees, seven minutes East (N 66° 07' E) sixty (60.0) feet from the Southwest corner of the property of which this is part of; thence along other lands of Grantors, North eighteen degrees, fifty-four minutes, thirty seconds West (N 18° 54' 30" W) ninety-one (91.0) feet to an iron pipe; thence still along other lands of Grantors, North sixty-six degrees, seven minutes East (N 66° 07' E) ninety-four (94.0) feet to an iron pipe; thence still along other lands of Grantors, South eighteen degrees fifty-four minutes, thirty seconds East (S 18° 54' 30" E) ninety-one (91.0) feet to an iron pin located on the North side of State Route #1016. Said point is twenty-five (25.0) feet from centerline of said road; thence along said road, South sixty-six degrees, seven minutes West (S 66° 07' W) ninety-four (94.0) feet to an iron pipe and place of beginning.

CONTAINING 0.2 acres.

TITLE TO SAID PREMISES IS VESTED IN Dorothy M. Neff, an individual, and Lloyd D. Neff and Mary Jane Neff, husband and wife, as joint tenants with the right of survivorship, by Deed from Dorothy M. Neff, individual, dated 11-20-1992, and recorded 12-1-1992, in Deed Book 1500, Page 193.

Premises being: RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836

Tax Parcel No. S05-000-00092

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG

Identification No. 62205

Suite 1400

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

**JP MORGAN CHASE BANK AS TRUSTEE,
C/O RESIDENTIAL FUNDING
CORPORATION
500 ENTERPRISE ROAD, SUITE 150
HORSHAM, PA 19044-0969**

Plaintiff,

v.

**MARY JANE NEFF
LLOYD D. NEFF A/K/A
LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A
841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836**

Defendant(s).

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

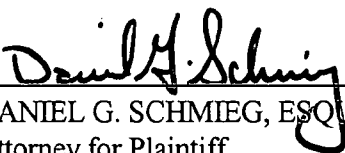
NO. 05-1234-CD

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. sec.4904 relating to unsworn falsification to authorities.


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

**JP MORGAN CHASE BANK AS TRUSTEE, C/O
RESIDENTIAL FUNDING CORPORATION
500 ENTERPRISE ROAD, SUITE 150
HORSHAM, PA 19044-0969**

Plaintiff,

v.

**MARY JANE NEFF
LLOYD D. NEFF A/K/A
LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A
841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836**

Defendant(s).

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 05-1234-CD**

**AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)**

JP MORGAN CHASE BANK AS TRUSTEE, C/O RESIDENTIAL FUNDING CORPORATION,
Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836.**

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

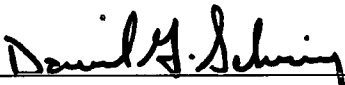
NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
MARY JANE NEFF	RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD FRENCHVILLE, PA 16836
LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF	RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD FRENCHVILLE, PA 16836

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
Same as Above	

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

JANUARY 04, 2006
Date


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

**JP MORGAN CHASE BANK AS TRUSTEE, C/O
RESIDENTIAL FUNDING CORPORATION
500 ENTERPRISE ROAD, SUITE 150
HORSHAM, PA 19044-0969**

Plaintiff,

v.

**MARY JANE NEFF
LLOYD D. NEFF A/K/A
LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A
841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836**

Defendant(s).

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 05-1234-CD

AFFIDAVIT PURSUANT TO RULE 3129

JP MORGAN CHASE BANK AS TRUSTEE, C/O RESIDENTIAL FUNDING CORPORATION,
Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836.**

3. Name and 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 so indicate.)

None

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

NAME

LAST KNOWN ADDRESS (If address cannot be
reasonably ascertained, please so indicate.)

**PENNSYLVANIA
HOUSING FINANCE
AGENCY**

**211 NORTH FRONT STREET
HARRISBURG, PA 17110**

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

NAME

LAST KNOWN ADDRESS (If address cannot be
reasonably ascertained, please so 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 so indicate.)

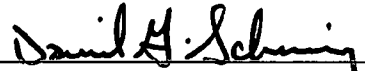
None

7. Name and address of every other person 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 so indicate.)
TENANT/OCCUPANT	RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD FRENCHVILLE, PA 16836
DOMESTIC RELATIONS CLEARFIELD COUNTY	CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830
COMMONWEALTH OF PENNSYLVANIA	DEPARTMENT OF WELFARE PO BOX 2675 HARRISBURG, PA 17105
COMMONWEALTH OF PA, BUREAU OF INDIVIDUAL TAX, INHERITANCE TAX DIVISION	6TH FLOOR, STRAWBERRY SQUARE DEPT. 280601 HARRISBURG, PA 17128
DEPARTMENT OF PUBLIC WELFARE, TPL CASUALTY UNIT, ESTATE RECOVERY PROGRAM	P.O. BOX 8486 WILLOW OAK BUILDING HARRISBURG, PA 17105-8486
IRS, FEDERATED INVESTORS TOWER	THIRTEENTH FLOOR, STE. 1300 1001 LIBERTY AVENUE HARRISBURG, PA 15222

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

JANUARY 04, 2006
Date



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

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

CCPY

JP.MORGAN.CHASE.BANK.AS
TRUSTEE,C/O.RESIDENTIAL
FUNDING.CORPORATION

vs.

MARY.JANE.NEFF

LLOYD.D.NEFF.A/K/A
LLOYD.DENNIS.NEFF

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20
No. 05-1234-CD Term 20 05
No. Term 20

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 property
(specifically described property below):

PREMISES: RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836
(See Legal Description attached)

Amount Due	\$25,258.07
Additional Fees	\$3,372.50
Interest from 01/28/06 to Sale per diem \$4.15	\$-----
Total	\$-----
Add'l Costs	

Prothonotary costs

\$ 125.00

(Clerk) Office of the Prothy Support, Common Pleas Court
of CLEARFIELD County, Penna.

Dated 2/7/06
(SEAL)

No. 05-1234-CD..... Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

JP MORGAN CHASE BANK AS TRUSTEE, C/O
RESIDENTIAL FUNDING CORPORATION

vs.

MARY JANE NEFF
LLOYD D. NEFF A/K/A
LLOYD DENNIS NEFF

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Real Debt \$25,258.07

Int. from JANUARY 05, 2006
To Date of Sale (\$4.15 per diem)

Costs

Prothy Pd.

125.00

Sheriff

Attorney for Plaintiff(s)

Address: MARY JANE NEFF
RR 1 BOX 105 A/K/A
841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836

LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A
841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836

LEGAL DESCRIPTION

ALL that certain piece of parcel of land situate in Covington Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at an iron pipe located on the North side of State Route #1016. Said point is twenty-five (25.0) feet from centerline of said road. Said point is North sixty-six degrees, seven minutes East (N 66° 07' E) sixty (60.0) feet from the Southwest corner of the property of which this is part of; thence along other lands of Grantors, North eighteen degrees, fifty-four minutes, thirty seconds West (N 18° 54' 30" W) ninety-one (91.0) feet to an iron pipe; thence still along other lands of Grantors, North sixty-six degrees, seven minutes East (N 66° 07' E) ninety-four (94.0) feet to an iron pipe; thence still along other lands of Grantors, South eighteen degrees fifty-four minutes, thirty seconds East (S 18° 54' 30" E) ninety-one (91.0) feet to an iron pin located on the North side of State Route #1016. Said point is twenty-five (25.0) feet from centerline of said road; thence along said road, South sixty-six degrees, seven minutes West (S 66° 07' W) ninety-four (94.0) feet to an iron pipe and place of beginning.

CONTAINING 0.2 acres.

TITLE TO SAID PREMISES IS VESTED IN Dorothy M. Neff, an individual, and Lloyd D. Neff and Mary Jane Neff, husband and wife, as joint tenants with the right of survivorship, by Deed from Dorothy M. Neff, individual, dated 11-20-1992, and recorded 12-1-1992, in Deed Book 1500, Page 193.

Premises being: RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836

Tax Parcel No. S05-000-00092

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

JP.MORGAN.CHASE.BANK.AS
TRUSTEE,C/O.RESIDENTIAL
FUNDING.CORPORATION

vs.

MARY.JANE.NEEF

LLOYD.D.NEEF.A/K/A.LLOYD
DENNIS.NEEF

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. 05-1234-CD Term 2005.

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

To the Director of the Office of Judicial Support

Issue writ of execution in the above matter:

Amount Due

\$25,258.07

Interest from 7/21/06 to Sale
Per diem \$4.15

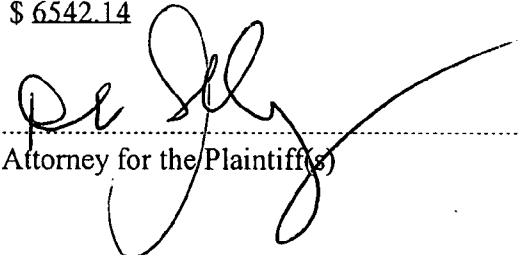
\$ _____

145.00

Prothonotary costs

Add'l Costs

\$ 6542.14



Attorney for the Plaintiff(s)

Note: Please attach description of Property.

118079

FILED 1cc to lowry's
m11:33/01 w/prop. descr.
JUL 24 2006 to staff
(M) Any pd. 20.00
William A. Shaw
Prothonotary/Clerk of Courts

No. 05-1234-CD Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

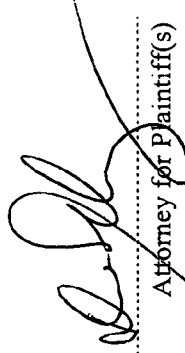
JP MORGAN CHASE BANK AS TRUSTEE, C/O
RESIDENTIAL FUNDING CORPORATION

vs.

MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:


Attorney for Plaintiff(s)

Address: MARY JANE NEFF LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD RR 1 BOX 105
A/K/A 841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836 FRENCHVILLE, PA 16836

LEGAL DESCRIPTION

ALL that certain piece of parcel of land situate in Covington Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at an iron pipe located on the North side of State Route #1016. Said point is twenty-five (25.0) feet from centerline of said road. Said point is North sixty-six degrees, seven minutes East (N 66° 07' E) sixty (60.0) feet from the Southwest corner of the property of which this is part of; thence along other lands of Grantors, North eighteen degrees, fifty-four minutes, thirty seconds West (N 18° 54' 30" W) ninety-one (91.0) feet to an iron pipe; thence still along other lands of Grantors, North sixty-six degrees, seven minutes East (N 66° 07' E) ninety-four (94.0) feet to an iron pipe; thence still along other lands of Grantors, South eighteen degrees fifty-four minutes, thirty seconds East (S 18° 54' 30" E) ninety-one (91.0) feet to an iron pin located on the North side of State Route #1016. Said point is twenty-five (25.0) feet from centerline of said road; thence along said road, South sixty-six degrees, seven minutes West (S 66° 07' W) ninety-four (94.0) feet to an iron pipe and place of beginning.

CONTAINING 0.2 acres.

TITLE TO SAID PREMISES IS VESTED IN Dorothy M. Neff, an individual, and Lloyd D. Neff and Mary Jane Neff, husband and wife, as joint tenants with the right of survivorship, by Deed from Dorothy M. Neff, individual, dated 11-20-1992, and recorded 12-1-1992, in Deed Book 1500, Page 193.

Premises being: RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836

Tax Parcel No. S05-000-00092

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG

Identification No. 62205

Suite 1400

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

JP MORGAN CHASE BANK AS TRUSTEE,

C/O RESIDENTIAL FUNDING

CORPORATION

500 ENTERPRISE ROAD, SUITE 150

HORSHAM, PA 19044-0969

Plaintiff,

v.

MARY JANE NEFF

LLOYD D. NEFF A/K/A LLOYD DENNIS

NEFF

RR 1 BOX 105 A/K/A 841 KEYWAYDIN

ROAD

FRENCHVILLE, PA 16836

Defendant(s).

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 05-1234-CD

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. sec.4904 relating to unsworn falsification to authorities.


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

**JP MORGAN CHASE BANK AS TRUSTEE,
C/O RESIDENTIAL FUNDING
CORPORATION
500 ENTERPRISE ROAD, SUITE 150
HORSHAM, PA 19044-0969**

Plaintiff,

v.

**MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS
NEFF
RR 1 BOX 105 A/K/A 841 KEYWAYDIN
ROAD
FRENCHVILLE, PA 16836**

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 05-1234-CD**

Defendant(s).

**AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)**

JP MORGAN CHASE BANK AS TRUSTEE, C/O RESIDENTIAL FUNDING CORPORATION, Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836**.

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	---

MARY JANE NEFF	RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD FRENCHVILLE, PA 16836
----------------	--

LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF	RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD FRENCHVILLE, PA 16836
--	--

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	---

Same as Above

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

7/21/06
Date



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

**JP MORGAN CHASE BANK AS TRUSTEE,
C/O RESIDENTIAL FUNDING
CORPORATION
500 ENTERPRISE ROAD, SUITE 150
HORSHAM, PA 19044-0969**

Plaintiff,

v.

**MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS
NEFF
RR 1 BOX 105 A/K/A 841 KEYWAYDIN
ROAD
FRENCHVILLE, PA 16836**

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 05-1234-CD

Defendant(s).

AFFIDAVIT PURSUANT TO RULE 3129

JP MORGAN CHASE BANK AS TRUSTEE, C/O RESIDENTIAL FUNDING CORPORATION, Plaintiff in the above action, by its attorney, **DANIEL G. SCHMIEG, ESQUIRE**, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836**.

3. Name and 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 so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
PENNSYLVANIA HOUSING FINANCE AGENCY	2101 NORTH FRONT STREET HARRISBURG, PA 17101

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so 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 so indicate.)
------	---

reasonably ascertained, please so indicate.)

None

7. Name and address of every other person 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 so indicate.)
TENANT/OCCUPANT	RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD FRENCHVILLE, PA 16836
DOMESTIC RELATIONS CLEARFIELD COUNTY	CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830
COMMONWEALTH OF PENNSYLVANIA	DEPARTMENT OF WELFARE PO BOX 2675 HARRISBURG, PA 17105
COMMONWEALTH OF PENNSYLVANIA BUREAU OF INDIVIDUAL TAX INHERITANCE TAX DIVISION	6TH FLOOR, STRAWBERRY SQUARE DEPT. 280601 HARRISBURG, PA 17128
DEPARTMENT OF PUBLIC WELFARE TPL CASUALTY UNIT ESTATE RECOVERY PROGRAM	P.O. BOX 8486 WILLOW OAK BUILDING HARRISBURG, PA 17105
INTERNAL REVENUE SERVICE FEDERATED INVESTORS TOWER	THIRTEENTH FLOOR, SUITE 1300 1001 LIBERTY AVENUE PITTSBURGH, PA 15222

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

7/21/06

Date



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

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

COPY

JP.MORGAN.CHASE.BANK.AS
TRUSTEE,C/O.RESIDENTIAL
FUNDING.CORPORATION

vs.

MARY.JANE.NEFF

LLOYD.D.NEFF.A/K/A.LLOYD
DENNIS.NEFF

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20

No. 05-1234-CD Term 20 05

No. Term 20

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 property
(specifically described property below):

PREMISES: RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836
(See Legal Description attached)

Amount Due

\$25,258.07.

Interest from 7/21/06 to Sale
per diem \$4.15

\$-----

145.00

Prothonotary costs

Total

\$-----

Add'l Costs

\$ 6542.14

William L. Shaffer

(Clerk) Office of the Prothy Support, Common Pleas Court
of CLEARFIELD County, Penna.

Dated 7/24/06
(SEAL)

No. 05-1234-CD Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

JP MORGAN CHASE BANK AS TRUSTEE, C/O
RESIDENTIAL FUNDING CORPORATION

vs.

MARY JANE NEFF

LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Real Debt \$25,258.07

Int. from 7/21/06

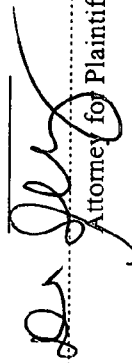
To Date of Sale (\$4.15 per diem)

Costs

Prothy Pd.

145.00

Sheriff


.....
Attorney for Plaintiff(s)

Address: MARY JANE NEFF LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD RR 1 BOX 105
A/K/A 841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836 FRENCHVILLE, PA 16836

LEGAL DESCRIPTION

ALL that certain piece of parcel of land situate in Covington Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at an iron pipe located on the North side of State Route #1016. Said point is twenty-five (25.0) feet from centerline of said road. Said point is North sixty-six degrees, seven minutes East (N 66° 07' E) sixty (60.0) feet from the Southwest corner of the property of which this is part of; thence along other lands of Grantors, North eighteen degrees, fifty-four minutes, thirty seconds West (N 18° 54' 30" W) ninety-one (91.0) feet to an iron pipe; thence still along other lands of Grantors, North sixty-six degrees, seven minutes East (N 66° 07' E) ninety-four (94.0) feet to an iron pipe; thence still along other lands of Grantors, South eighteen degrees fifty-four minutes, thirty seconds East (S 18° 54' 30" E) ninety-one (91.0) feet to an iron pin located on the North side of State Route #1016. Said point is twenty-five (25.0) feet from centerline of said road; thence along said road, South sixty-six degrees, seven minutes West (S 66° 07' W) ninety-four (94.0) feet to an iron pipe and place of beginning.

CONTAINING 0.2 acres.

TITLE TO SAID PREMISES IS VESTED IN Dorothy M. Neff, an individual, and Lloyd D. Neff and Mary Jane Neff, husband and wife, as joint tenants with the right of survivorship, by Deed from Dorothy M. Neff, individual, dated 11-20-1992, and recorded 12-1-1992, in Deed Book 1500, Page 193.

Premises being: RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836

Tax Parcel No. S05-000-00092

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20281

NO: 05-1234-CD

PLAINTIFF: JP MORGAN CHASE BANK AS TRUSTEE, C/O RESIDENTIAL FUNDING CORPORATION
vs.

DEFENDANT: MARY JANE NEFF AND LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 02/08/2006

LEVY TAKEN 02/16/2006 @ 9:40 AM

POSTED 02/16/2006 @ 9:40 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 08/21/2006

DATE DEED FILED **NOT SOLD**

FILED
07:51 PM
AUG 21 2006
William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

04/06/2006 @ 1:40 PM SERVED MARY JANE NEFF

SERVED MARY JANE NEFF, DEFENDANT, AT LOT #1, HANSLOVAN TRAILER COURT, MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MARY JANE NEFF

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.

04/06/2006 @ 1:40 PM SERVED LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF

SERVED LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF, DEFENDANT AT LOT #1, HANSLOVAN TRAILER COURT, MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MARY JANE NEFF, WIFE/CO 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.

@ SERVED

NOW, APRIL 5, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR APRIL 7, 2006 TO JUNE 2, 2006.

@ SERVED

NOW, JUNE 1, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR JUNE 2, 2006 AND RETURN THE WRIT TO THE PROTHONOTARY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20281

NO: 05-1234-CD

PLAINTIFF: JP MORGAN CHASE BANK AS TRUSTEE, C/O RESIDENTIAL FUNDING CORPORATION
VS.

DEFENDANT: MARY JANE NEFF AND LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF


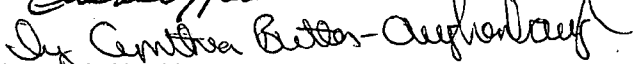
Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$290.88

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,



Chester A. Hawkins
Sheriff

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

JP.MORGAN.CHASE.BANK AS
TRUSTEE, C/O.RESIDENTIAL
FUNDING.CORPORATION

vs.

MARY.JANE.NEFF

LLOYD.D.NEFF A/K/A
LLOYD.DENNIS NEFF

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20

No. 05-1234-CD Term 20 05

No. Term 20

WRIT OF EXECUTION
(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

County of Clearfield

TO THE SHERIFF OF CLEARFIELD.COUNTY, PENNSYLVANIA:

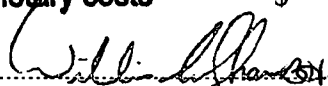
To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following property
(specifically described property below):

PREMISES: RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836
(See Legal Description attached)

Amount Due	\$25,258.07
Additional Fees	\$3,372.50
Interest from 01/28/06 to Sale per diem \$4.15	\$-----
Total	\$-----
Add'l Costs	

Prothonotary costs

\$ 125.00


.....
(Clerk) Office of the Prothy Support, Common Pleas Court
of CLEARFIELD County, Penna.

Dated 2/7/06
(SEAL)

Received February 8, 2006 @ 12:15 P.M.
Chad A. Hawkins
By Cynthia Butler - Oepfendieck

No. 05-1234-CD Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

JP MORGAN CHASE BANK AS TRUSTEE, C/O
RESIDENTIAL FUNDING CORPORATION

vs.

MARY JANE NEFF
LLOYD D. NEFF A/K/A
LLOYD DENNIS NEFF

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Real Debt \$25,258.07

Int. from JANUARY 05, 2006
To Date of Sale (\$4.15 per diem)

Costs

Prothy Pd.

Sheriff

Donald H. Schum
Attorney for Plaintiff(s)

Address: MARY JANE NEFF
RR 1 BOX 105 A/K/A
841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836

LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A
841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836

Prothonotary costs

LEGAL DESCRIPTION

ALL that certain piece of parcel of land situate in Covington Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at an iron pipe located on the North side of State Route #1016. Said point is twenty-five (25.0) feet from centerline of said road. Said point is North sixty-six degrees, seven minutes East (N 66° 07' E) sixty (60.0) feet from the Southwest corner of the property of which this is part of; thence along other lands of Grantors, North eighteen degrees, fifty-four minutes, thirty seconds West (N 18° 54' 30" W) ninety-one (91.0) feet to an iron pipe; thence still along other lands of Grantors, North sixty-six degrees, seven minutes East (N 66° 07' E) ninety-four (94.0) feet to an iron pipe; thence still along other lands of Grantors, South eighteen degrees fifty-four minutes, thirty seconds East (S 18° 54' 30" E) ninety-one (91.0) feet to an iron pin located on the North side of State Route #1016. Said point is twenty-five (25.0) feet from centerline of said road; thence along said road, South sixty-six degrees, seven minutes West (S 66° 07' W) ninety-four (94.0) feet to an iron pipe and place of beginning.

CONTAINING 0.2 acres.

TITLE TO SAID PREMISES IS VESTED IN Dorothy M. Neff, an individual, and Lloyd D. Neff and Mary Jane Neff, husband and wife, as joint tenants with the right of survivorship, by Deed from Dorothy M. Neff, individual, dated 11-20-1992, and recorded 12-1-1992, in Deed Book 1500, Page 193.

Premises being: RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836

Tax Parcel No. S05-000-00092

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME MARY JANE NEFF

NO. 05-1234-CD

NOW, August 21, 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 June 02, 2006, I exposed the within described real estate of Mary Jane Neff And Lloyd D. Neff A/K/A Lloyd Dennis Neff to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	14.24
LEVY	15.00
MILEAGE	14.24
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	4.68
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	42.72
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$290.88

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	25,258.07
INTEREST @ 4.1500	518.75
FROM 01/28/2006 TO 06/02/2006	
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	3,372.50
TOTAL DEBT AND INTEREST	\$29,189.32

COSTS:

ADVERTISING	416.50
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	290.88
LEGAL JOURNAL COSTS	216.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$1,188.38

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

Federman and Phelan is now
Law Offices
PHELAN HALLINAN & SCHMIEG, LLP
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Sandra.Cooper@fedphe.com

Sandra Cooper
Judgment Department, Ext. 1258
Jersey

Representing Lenders in
Pennsylvania and New

April 5, 2006

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

ATTENTION: CINDY (814) 765-5915

Re: JP MORGAN CHASE BANK AS TRUSTEE, C/O RESIDENTIAL FUNDING
CORPORATION v. MARY JANE NEFF LLOYD D. NEFF A/K/A LLOYD DENNIS
NEFF

No. 05-1234-CD

RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836

Dear Cindy:

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

The property is to be relisted for the JUNE 2, 2006 Sheriff's Sale.

Very truly yours,
SMC
Sandra Cooper

VIA TELECOPY (814) 765-5915

CC: MARY JANE NEFF	LLOYD D. NEFF A/K/A
MARY JANE NEFF	LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A	RR 1 BOX 105 A/K/A 841
841 KEYWAYDIN	KEYWAYDIN ROAD
ROAD	FRENCHVILLE, PA 16836

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

June 1, 2006

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

ATTENTION: CINDY (814) 765-5915

Re: **JP MORGAN CHASE BANK AS TRUSTEE, C/O RESIDENTIAL FUNDING
CORPORATION
v. MARY JANE NEFF LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF
No. 05-1234-CD
RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836**

Dear Cindy:

Please stay the Sheriff's Sale of the above referenced property, which is scheduled for JUNE 2, 2006, return the original writ of execution to the Prothonotary's office and refund any unused money to our office.

Please be further advised that no consideration was reported to have been received by our office

Very truly yours,

Christine Schoffler

VIA TELECOPY (814) 765-5915

CC: **MARY JANE NEFF
RR 1 BOX 105 A/K/A
841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836**

**LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836**

SALE DATE: **OCTOBER 6, 2006**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION – LAW

**HOMEcomings FINANCIAL
NETWORK, INC.**

No.: 05-1234-CD

FILED *no cc*
m 10:30 AM
SEP 05 2006
(Signature)
William A. Shaw
Prothonotary/Clerk of Courts

vs.

**MARY J. NEFF
LLOYD D. NEFF**

**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 Praecipe for the Writ of Execution was filed the following information concerning the real property located at:

RR 1 BOX a/k/a 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836.

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

September 1, 2006

JP MORGAN CHASE BANK AS TRUSTEE,
C/O RESIDENTIAL FUNDING
CORPORATION
500 ENTERPRISE ROAD, SUITE 150
HORSHAM, PA 19044-0969

Plaintiff,

v.

MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS
NEFF
RR 1 BOX 105 A/K/A 841 KEYWAYDIN
ROAD
FRENCHVILLE, PA 16836

Defendant(s).

**AMENDED AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)**

JP MORGAN CHASE BANK AS TRUSTEE, C/O RESIDENTIAL FUNDING CORPORATION, Plaintiff in the above action, by its attorney, **DANIEL G. SCHMIEG, ESQUIRE**, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836**.

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

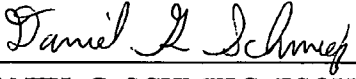
NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
MARY JANE NEFF	RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD FRENCHVILLE, PA 16836
LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF	RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD FRENCHVILLE, PA 16836

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
Same as Above	

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

August 22, 2006
Date



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

JP MORGAN CHASE BANK AS TRUSTEE,
C/O RESIDENTIAL FUNDING
CORPORATION
500 ENTERPRISE ROAD, SUITE 150
HORSHAM, PA 19044-0969

Plaintiff,

v.

MARY JANE NEFF
LLOYD D. NEFF A/K/A
LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A
841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836

Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 05-1234-CD

AMENDED AFFIDAVIT PURSUANT TO RULE 3129

JP MORGAN CHASE BANK AS TRUSTEE, C/O RESIDENTIAL FUNDING CORPORATION, Plaintiff in the above action, by its attorney, **DANIEL G. SCHMIEG, ESQUIRE**, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836**.

3. Name and 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 so indicate.)
------	---

LUCAS OIL	PO BOX 23 KARTHUS, PA 16845
------------------	--

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
PENNSYLVANIA HOUSING FINANCE AGENCY	2101 NORTH FRONT STREET HARRISBURG, PA 17101

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so 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 so indicate.)

None

7. Name and address of every other person 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 so indicate.)

TENANT/OCCUPANT

RR 1 BOX 105 A/K/A 841 KEYWAYDIN
ROAD
FRENCHVILLE, PA 16836

DOMESTIC
RELATIONS
CLEARFIELD
COUNTY

CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET STREET
CLEARFIELD, PA 16830

COMMONWEALTH
OF PENNSYLVANIA

DEPARTMENT OF WELFARE
PO BOX 2675
HARRISBURG, PA 17105

COMMONWEALTH
OF PENNSYLVANIA
BUREAU OF
INDIVIDUAL TAX
INHERITANCE TAX
DIVISION

6TH FLOOR, STRAWBERRY SQUARE
DEPT. 280601
HARRISBURG, PA 17128

DEPARTMENT OF
PUBLIC WELFARE
TPL CASUALTY UNIT
ESTATE RECOVERY
PROGRAM

P.O. BOX 8486
WILLOW OAK BUILDING
HARRISBURG, PA 17105

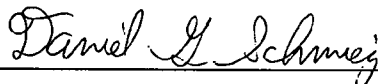
INTERNAL REVENUE
SERVICE
FEDERATED
INVESTORS TOWER

THIRTEENTH FLOOR, SUITE 1300
1001 LIBERTY AVENUE
PITTSBURGH, PA 15222

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

August 22, 2006

Date



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

DATE: 8/21/06

JP MORGAN CHASE BANK AS TRUSTEE, C/O RESIDENTIAL FUNDING CORPORATION

v.

**MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF**

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

**OWNER(S): MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF**

**PROPERTY: RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836**

Improvements: Residential Property

CLEARFIELD COUNTY

NO.: 05-1234-CD

Judgment Amount: \$25,258.07

The above-captioned property is scheduled to be sold at the **CLEARFIELD** Sheriff's Sale on **10/6/06** at **10:00 am**, in CLEARFIELD County Courthouse, 1 North 2nd Street, Ste. 116, Clearfield, PA 16830.

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.

CQS

Name and
Address
of Sender

COS
PHELAN HALLINAN & SCHMIEG
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814

SUPPORT TEAM

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		TENANT/OCCUPANT RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD FRENCHVILLE, PA 16836		
2		DOMESTIC RELATIONS CLEARFIELD COUNTY CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830		
3		COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE PO BOX 2675 HARRISBURG, PA 17105		
4		COMMONWEALTH OF PENNSYLVANIA BUREAU OF INDIVIDUAL TAX INHERITANCE TAX DIVISION 6TH FLOOR, STRAWBERRY SQUARE DEPT. 280601 HARRISBURG, PA 17128		
5		DEPARTMENT OF PUBLIC WELFARE TPL CASUALTY UNIT ESTATE RECOVERY PROGRAM P.O. BOX 8486 WILLOW OAK BUILDING HARRISBURG, PA 17105		
6		INTERNAL REVENUE SERVICE FEDERATED INVESTORS TOWER THIRTEENTH FLOOR, SUITE 1300 1001 LIBERTY AVENUE PITTSBURGH, PA 15222		
7				
8				
9				
10				
11				
12				

Total Number of
Pieces Listed by Sender

Total Number of Pieces
Received at Post Office

Postmaster, Per (Name of Receiving
Employee)

Re: MARY JANE NEFF
118079 SUPPORT TEAM

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 occurrence. The maximum indemnity payable on Express Mail merchandise 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.

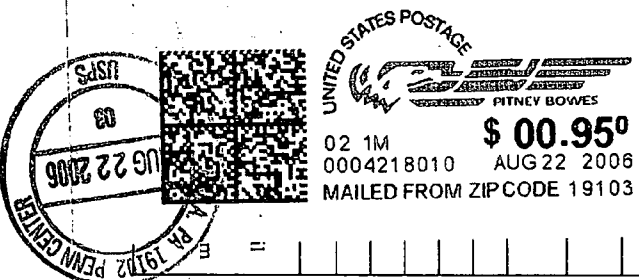
UNITED STATES POSTAGE
02 1M
0004218010
MAILED FROM ZIP CODE 19103

AUG 22 2006
\$ 01.90
AUG 22 2006
PHILADELPHIA, PA 19103
HITNEY BOWES

Name and Address of Sender

CQS
PHELAN HALLINAN & SCHMIEG
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814 PMB

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		LUCAS OIL PO BOX 23 KARTHUS, PA 16845		
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
Total Number of Pieces Listed by Sender		Re: MARY JANE NEFF	118079	PMB
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 mail. The maximum indemnity payable for the reconstruction of negotiable documents is \$50,000 per piece subject to occurrence. The maximum indemnity payable on Express Mail is \$25,000 for registered mail, sent with optional insurance. Manual R900, S913 and S921 for limitations of coverage.	

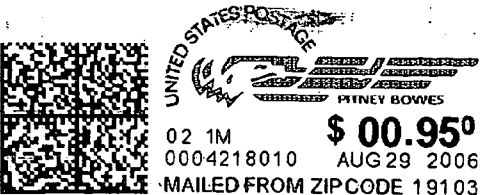


Name and Address of Sender

CQS
PHELAN HALLINAN & SCHMIEG
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814

PMB

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		PA HOUSING FINANCE AGENCY 2101 NORTH FRONT STREET HARRISBURG, PA 17101		
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
Total Number of Pieces Listed by Sender			Total Number of Pieces Received at Post Office	
Re: MARY JANE NEFF			118079 PMB	
Postmaster, Per (Name of Receiving Employee)			The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.	



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

JP MORGAN CHASE BANK AS TRUSTEE C/O
RESIDENTIAL FUNDING CORPORATION

Plaintiff

v.

MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF

Defendants

CIVIL DIVISION

NO. 05-1234-CD

ORDER

AND NOW, this ____ day of _____, 2006, upon consideration of Plaintiff's Motion for Service of Notice of Sale Pursuant to Special Order of Court and the Affidavit of Good Faith Investigation attached thereto, it is hereby **ORDERED** that Plaintiff may obtain service of the Notice of Sale on the above-captioned Defendants, **MARY JANE NEFF** and **LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF**, by mailing a true and correct copy of the Notice of Sale by certified mail and regular mail to RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836 and RR 1 BOX 100, FRENCHVILLE, PA 16836.

Service of the aforementioned mailings is effective upon the date of mailing and is to be done by Plaintiff's attorney, who will file with the Prothonotary's Office an Affidavit of service.

BY THE COURT:

J.

PHELAN HALLINAN & SCHMIEG, LLP
BY: DANIEL G. SCHMIEG, ESQUIRE
Attorney I.D. No.: 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

JP MORGAN CHASE BANK AS TRUSTEE C/O
RESIDENTIAL FUNDING CORPORATION

Plaintiff

v.

MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF

Defendants

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 05-1234-CD

FILED ^{icc}
m12:43 ^{SD} ^{Any}
SEP 28 2006 ^{6K}

William A. Shaw
Prothonotary/Clerk of Courts

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

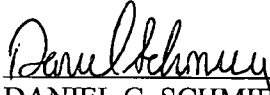
Plaintiff, by its counsel, Phelan Hallinan & Schmieg, LLP, petitions this Honorable Court for an Order directing service of the Notice of Sale upon the above-captioned Defendants, **MARY JANE NEFF** and **LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF**, by certified mail and regular mail to RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836 and RR 1 BOX 100, FRENCHVILLE, PA 16836, and in support thereof avers the following:

1. A Sheriff's Sale of the mortgaged property involved herein has been scheduled for **DECEMBER 1, 2006.**
2. Pennsylvania Rule of Civil Procedure (Pa.R.C.P.) 3129.2 requires that the Defendants be served with a notification of Sheriff's Sale at least thirty (30) days prior to the scheduled sale date.

3. Attempts to serve Defendants with the Notice of Sale have been unsuccessful, as indicated by the Returns of Service attached hereto as Exhibit "A".
4. Pursuant to Pa.R.C.P. 430, Plaintiff has made a good faith effort to locate the Defendants. An Affidavit of Reasonable Investigation setting forth the specific inquiries made and the results therefrom is attached hereto as Exhibit "B".

WHEREFORE, Plaintiff respectfully requests that the allowance of service of the Notice of Sale in accordance with Pa.R.C.P., Rule 430 by certified and regular mail to RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836 and RR 1 BOX 100, FRENCHVILLE, PA 16836.

PHELAN HALLINAN & SCHMIEG, LLP

By: 
DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

FULL SPECTRUM LEGAL SERVICES, INC.
AFFIDAVIT OF GOOD FAITH INVESTIGATION

File Number: 118079
Attorney Firm: Phelan, Hallinan & Schmieg, LLP
Subject: Dorothy M. Neff (Deceased), Mary Jane Neff & Lloyd D. Neff

Property Address: RR 1 Box 105 A/K/A 841 Keewaydin Road, Frenchville, PA 16836
Possible Mailing Address: (Lloyd D. Neff) RR 1 Box 100, Frenchville, PA 16836

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

Dorothy M. Neff - 205-12-6447

Mary Jane Neff - 301-36-5723

Lloyd D. Neff - 163-38-7610

B. EMPLOYMENT SEARCH

Mary Jane Neff & Lloyd D. Neff - A review of the credit reporting agencies provided no employment information.

C. INQUIRY OF CREDITORS

Our inquiry of creditors indicated that Mary Jane Neff reside(s) at: 841 Keewaydin Road, Frenchville, PA 16836 & Lloyd D. Neff reside(s) at: RR 1 Box 105 A, Frenchville, PA 16836.

II. INQUIRY OF TELEPHONE COMPANY

A. DIRECTORY ASSISTANCE SEARCH

Our office contacted directory assistance, which indicated that Mary Jane Neff & Lloyd D. Neff reside(s) at: RR 1, Frenchville, PA 16836. On 09-07-06 our office made a telephone call to the subjects' phone number (814) 263-4044 and received the following information: fax tone.

III. INQUIRY OF NEIGHBORS

On 09-07-06 our office made a phone call in an attempt to contact Gretchen Merritt (814) 263-4468, RR 1 Box 220, Frenchville, PA 16836: spoke with an unidentified female who could not confirm that the subjects reside(s) at RR 1 Box 100 & Box 105, Frenchville, PA 16836.

On 09-07-06 our office made a phone call in an attempt to contact Cornelius Hugney (814) 263-4425, RR 1 Box 227, Frenchville, PA 16836: spoke with an unidentified female who could not confirm that the subjects reside(s) at RR 1 Box 100 & Box 105, Frenchville, PA 16836.

On 09-07-06 our office made several phone calls in an attempt to contact Cindy L. Smith (814) 263-7371, RR 1, Frenchville, PA 16836: answering machine.

On 09-07-06 our office made several phone calls in an attempt to contact April Heuby (814) 263-7254, 823 Keewaydin Road, Frenchville, PA 16836: answering machine.

On 09-07-06 our office made several phone calls in an attempt to contact Tim K. Kunes (814) 263-4250, 862 Keewaydin Road, Frenchville, PA 16836: no answer.

On 09-07-06 our office made several phone calls in an attempt to contact Sally A. Lupton (814) 263-4812, 658 Keewaydin Road, Frenchville, PA 16836: no answer.

IV. ADDRESS INQUIRY

A. NATIONAL ADDRESS UPDATE

On 09-07-06 we reviewed the National Address database and found the following information:
Mary Jane Neff - 841 Keewaydin Road, Frenchville, PA 16836 & Lloyd D. Neff - RR 1 Box 100,
Frenchville, PA 16836.

B. ADDITIONAL ACTIVE MAILING ADDRESSES

Per our inquiry of creditors, the following is a possible mailing address: (Lloyd D. Neff) RR 1 Box
100, Frenchville, PA 16836.

V. DRIVERS LICENSE INFORMATION

A. MOTOR VEHICLE & DMV OFFICE

Per the PA Department of Motor Vehicles, we were unable to obtain address information on Mary
Jane Neff & Lloyd D. Neff.

VI. OTHER INQUIRIES

A. DEATH RECORDS

As of 09-07-06 Vital Records and all public databases have no death record on file for Mary Jane
Neff & Lloyd D. Neff & have death record on file for Dorothy M. Neff.

B. COUNTY VOTER REGISTRATION

The county voter registration was unable to confirm a registration for Mary Jane Neff & Lloyd D.
Neff residing at: last registered address.

VII. ADDITIONAL INFORMATION OF SUBJECT

A. DATE OF BIRTH

Mary Jane Neff - 11-10-1942

Lloyd D. Neff - 01-31-1947

Dorothy M. Neff - 02-27-1923

B. DATE OF DEATH

Dorothy M. Neff - 04-28-1999

C. A.K.A.

Mary H. Neff; Mary Jane J. Neff

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

*** Please be advised our 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
Full Spectrum Legal Services, Inc.

Sworn to and subscribed before me this 7th day of September, 2006.

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

RYAN P. GALVIN, Notary Public

City of Philadelphia, Penn. County

My Commission Expires December 21, 2008

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

IND

Page 9 of 10

AFFIDAVIT OF SERVICE

PLAINTIFF JP MORGAN CHASE BANK AS TRUSTEE, C/O CLEARFIELD County
RESIDENTIAL FUNDING CORPORATION No. 05-1234-CD
Our File #: 118079

DEFENDANT(S) MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF Type of Action
- Notice of Sheriff's Sale

Please serve upon: MARY JANE NEFF
SERVE AT: RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD Sale Date: 10/6/06
FRENCHVILLE, PA 16836

SERVED

Served and made known to _____, Defendant, on the _____ day of _____, 200____, at _____, o'clock ____m., at _____,

Commonwealth of Pennsylvania, in the manner described below:

_____ Defendant personally served.
_____ Adult family member with whom Defendant(s) reside(s). Relationship is _____.
_____ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
_____ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
_____ Agent or person in charge of Defendant(s)'s office or usual place of business.
_____ an officer of said Defendant(s)'s company.
_____ Other: _____

Description: Age _____ Height _____ Weight _____ Race _____ Sex _____ Other _____

I, Thomas Holmberg, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this _____ day
of _____, 200____.
Notary:

By:

NOT SERVED

ATTEMPT SERVICE NLT THREE (3) TIMES

On the 28th day of August, 2006, at 4:26 o'clock P.m., Defendant NOT FOUND because:

X Moved _____ Unknown _____ No Answer _____ X Vacant

1st attempt Date: 8/28 Time: 4:26 PM, 2nd attempt Date: _____ Time: _____, 3rd attempt Date: _____ Time: _____

Other: Vicky Guenot, Postmaster, Frenchville, claims they moved out quite a while ago

Sworn to and subscribed
before me this 29th day
of AUGUST, 2006
Notary:

Attorney for Plaintiff
DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814 (215) 563-7000

By: Thomas Holmberg

Marilyn A. Campbell
COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Marilyn A. Campbell, Notary Public
City of Altoona, Blair County
My Commission Expires Oct. 28, 2007
Member, Pennsylvania Association of Notaries

AFFIDAVIT OF SERVICE

PLAINTIFF JP MORGAN CHASE BANK AS TRUSTEE, C/O CLEARFIELD County
RESIDENTIAL FUNDING CORPORATION No. 05-1234-CD
Our File #: 118079

DEFENDANT(S) MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF Type of Action
- Notice of Sheriff's Sale

Please serve upon: LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF
SERVE AT: RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD Sale Date: 10/6/06
FRENCHVILLE, PA 16836

SERVED

Served and made known to _____, Defendant, on the _____ day of _____,

200__, at _____, o'clock __.m., at _____,

Commonwealth of Pennsylvania, in the manner described below:

_____ Defendant personally served.
_____ Adult family member with whom Defendant(s) reside(s). Relationship is _____
_____ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
_____ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
_____ Agent or person in charge of Defendant(s)'s office or usual place of business.
_____ an officer of said Defendant(s)'s company.
_____ Other: _____

Description: Age _____ Height _____ Weight _____ Race _____ Sex _____ Other _____

I, Thomas Holmberg, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this _____ day
of _____, 200__.

Notary:

By:

NOT SERVED

ATTEMPT SERVICE NLT THREE (3) TIMES

On the 28th day of August, 2006, at 4:26 o'clock P.m., Defendant NOT FOUND because:

X Moved _____ Unknown _____ No Answer _____ X Vacant

1st attempt Date: 8/28 Time: 4:26 PM, 2nd attempt Date: _____ Time: _____, 3rd
attempt Date: _____ Time: _____

Other: Vicky Guenot, Postmaster, Frenchville claims they moved out quite a while ago.

Sworn to and subscribed
before me this 29th day
of AUGUST, 2006

Notary:

Attorney for Plaintiff

DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

By: Thomas Holmberg Marilyn A. Campbell
COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Marilyn A. Campbell, Notary Public
City of Altoona, Blair County
My Commission Expires Oct. 28, 2007

Member, Pennsylvania Association of Notaries

AFFIDAVIT OF SERVICE

PLAINTIFF JP MORGAN CHASE BANK AS TRUSTEE, C/O CLEARFIELD County
RESIDENTIAL FUNDING CORPORATION No. 05-1234-CD
Our File #: 118079

DEFENDANT(S) MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF Type of Action
- Notice of Sheriff's Sale

Please serve upon: MARY JANE NEFF
SERVE AT: RR 1 BOX 100
FRENCHVILLE, PA 16836 Sale Date: 10/6/06

SERVED

Served and made known to _____, Defendant, on the _____ day of _____, 200__, at _____, o'clock ____m., at _____,

Commonwealth of Pennsylvania, in the manner described below:

- _____ Defendant personally served.
_____ Adult family member with whom Defendant(s) reside(s). Relationship is _____
_____ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
_____ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
_____ Agent or person in charge of Defendant(s)'s office or usual place of business.
_____ an officer of said Defendant(s)'s company.
_____ Other: _____

Description: Age _____ Height _____ Weight _____ Race _____ Sex _____ Other _____

I, Thomas Holmberg, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this _____ day
of _____, 200.
Notary:

By:

NOT SERVED

ATTEMPT SERVICE NLT THREE (3) TIMES

On the 18th day of Sept., 2006, at 3:54 o'clock P.m., Defendant NOT FOUND because:

X Moved _____ Unknown _____ No Answer _____ X Vacant
1st attempt Date: 9-18-06 Time: 3:54 PM, 2nd attempt Date: _____ Time: _____, 3rd
attempt Date: _____ Time: _____
Other: _____

Sworn to and subscribed
before me this 19th day
of SEPT, 2006
Notary:

By: Thomas Holmberg

Attorney for Plaintiff

DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814 (215) 563-7000

Marilyn A. Campbell
COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Marilyn A. Campbell, Notary Public
City of Altoona, Blair County
My Commission Expires Oct. 28, 2007

Member, Pennsylvania Association of Notaries

AFFIDAVIT OF SERVICE

PLAINTIFF

JP MORGAN CHASE BANK AS TRUSTEE, C/O
RESIDENTIAL FUNDING CORPORATION

CLEARFIELD County
No. 05-1234-CD
Our File #: 118079

DEFENDANT(S)

MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF

Type of Action
- Notice of Sheriff's Sale

Please serve upon:
SERVE AT:

LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF
RR 1 BOX 100
FRENCHVILLE, PA 16836

Sale Date: 10/6/06

SERVED

Served and made known to _____, Defendant, on the _____ day of _____,
200_, at _____, o'clock __m., at _____

Commonwealth of Pennsylvania, in the manner described below:

____ Defendant personally served.
____ Adult family member with whom Defendant(s) reside(s). Relationship is _____
____ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
____ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
____ Agent or person in charge of Defendant(s)'s office or usual place of business.
____ an officer of said Defendant(s)'s company.
____ Other: _____

Description: Age _____ Height _____ Weight _____ Race _____ Sex _____ Other _____

I, Thomas Holmberg, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this _____ day
of _____, 200_.

Notary:

By:

NOT SERVED

ATTEMPT SERVICE NLT THREE (3) TIMES

On the 18th day of Sept., 2006, at 3:54 o'clock P.m., Defendant NOT FOUND because:

X Moved _____ Unknown _____ No Answer _____ X Vacant

1st attempt Date: 9/18/06 Time: 3:54 pm, 2nd attempt Date: _____ Time: _____, 3rd
attempt Date: _____ Time: _____

Other: Post office confirms the Neff's have vacated the property

Sworn to and subscribed
before me this 19th day
of SEPT, 2006

Notary:

By: Thomas Holmberg

Attorney for Plaintiff

DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Marilyn A. Campbell, Notary Public
City of Altoona, Blair County
My Commission Expires Oct. 28, 2007

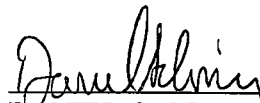
Member, Pennsylvania Association of Notaries

VERIFICATION

DANIEL G. SCHMIEG, ESQUIRE, hereby states that he is the attorney for the Plaintiff in this action, that he is authorized to take the verification and that the statements made in the foregoing Motion for Service of Notice of Sale pursuant to Special Order of Court are true and correct to the best of his knowledge, information and belief.

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

Date: September 27, 2006



DANIEL G. SCHMIEG, ESQUIRE

PHELAN HALLINAN & SCHMIEG, LLP
BY: DANIEL G. SCHMIEG, ESQUIRE
Attorney I.D. No.: 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

JP MORGAN CHASE BANK AS TRUSTEE C/O
RESIDENTIAL FUNDING CORPORATION

Plaintiff

v.

MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF

Defendants

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

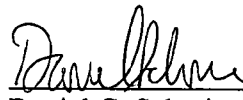
CIVIL DIVISION

NO. 05-1234-CD

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing Motion for Service of Notice of Sale Pursuant to Special Order of Court, Proposed Order, Memorandum of Law, Certification of Service and Verification in the above captioned matter was sent by first class mail, postage prepaid to the following interested parties on the date indicated below.

MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF
RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD
FRENCHVILLE, PA 16836
and
RR 1 BOX 100
FRENCHVILLE, PA 16836


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: September 27, 2006

FILED

0/2:44/61
OCT 03 2006

3cc
Atty Schmieg
CR

William A. Shaw
Prothonotary/Clerk of Courts

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

JP MORGAN CHASE BANK AS TRUSTEE C/O
RESIDENTIAL FUNDING CORPORATION
Plaintiff

vs.

MARY JANE NEFF
LLOYD D. NEFF a/k/a LLOYD DENNIS NEFF
Defendants

*
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*
*
*
*

NO. 05-1234-CD

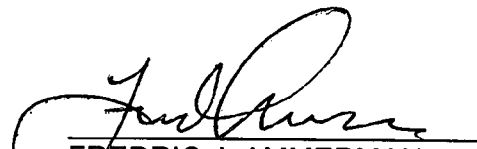
ORDER

NOW, this 2nd day of October, 2006, the Court is in receipt of the
Plaintiff's Motion for Service of Notice of Sale Pursuant to Special Order of Court and
notes the below information after a review of this Motion:

1. The Court has verified with the Clearfield County Election Office that Lloyd D. Neff and Mary Jane Neff are registered to vote in Clearfield County;
2. Both Lloyd D. Neff and Mary Jane Neff changed their address with the Clearfield County Election Office on March 28, 2006 to 13 Lamb Drive, Lot 28, Morrisdale, PA 16858; and
3. The Court notes that the Affidavit of Good Faith Investigation by Full Spectrum Legal Services, Inc. (September 7, 2006) included by the Plaintiff with the Motion for Service of Notice of Sale Pursuant to Special Order to Court states in Section VI, B that it was unable to confirm a voter registration for either Lloyd D. Neff or Mary Jane Neff. This averment is clearly incorrect.

In consideration of the above information, it is the ORDER of this Court that the Plaintiff's Motion for Service of Notice of Sale Pursuant to Special Order of Court be and is hereby DENIED. The Plaintiff is advised to take the above information into consideration and re-attempt service.

BY THE COURT,


FREDRIC J. AMMERMAN
President Judge

FILED ^{NO ec}
M 11:33 AM
OCT 20 2006
(S)

AFFIDAVIT OF SERVICE

PLAINTIFF JP MORGAN CHASE BANK AS TRUSTEE, C/O CLEARFIELD County
RESIDENTIAL FUNDING CORPORATION No. 05-1234-CD
William A. Shaw
Our File #: 118079 Prothonotary/Clerk of Courts

DEFENDANT(S) MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF

Please serve upon: MARY JANE NEFF

SERVE AT: 13 LAMB DRIVE, LOT 28
MORRISDALE, PA 16858

Type of Action
- Notice of Sheriff's Sale

Sale Date: 12/1/06

SERVED

Served and made known to Mary Jane Neff, Defendant, on the 13th day of Oct.
2006, at 5:21 o'clock P.m., at 13 Lamb Drive, Lot 28, Morrisdale

Commonwealth of Pennsylvania, in the manner described below:

____ Defendant personally served.
☒ Adult family member with whom Defendant(s) reside(s). Relationship is husband / Lloyd.
____ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
____ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
____ Agent or person in charge of Defendant(s)'s office or usual place of business.
____ an officer of said Defendant(s)'s company.
____ Other: _____

Description: Age 55 Height 6' Weight 145 Race W Sex M Other _____

I, Thomas Holmberg, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this 16th day
of OCTOBER, 2006

Notary:

By: Thomas Holmberg

Marilyn A. Campbell
COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Marilyn A. Campbell, Notary Public
City of Altoona, Blair County
My Commission Expires Oct. 28, 2007
Member, Pennsylvania Association of Notaries

NOT SERVED

ATTEMPT SERVICE NLT THREE (3) TIMES

On the _____ day of _____, 200__, at _____ o'clock ____m., Defendant **NOT FOUND** because:

____ Moved ____ Unknown ____ No Answer ____ Vacant
1st attempt Date: _____ Time: _____, 2nd attempt Date: _____ Time: _____, 3rd
attempt Date: _____ Time: _____
Other: _____

Sworn to and subscribed
before me this _____ day
of _____, 200__

Notary:

By:

Attorney for Plaintiff
DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814 (215) 563-7000

AFFIDAVIT OF SERVICE

PLAINTIFF JP MORGAN CHASE BANK AS TRUSTEE, C/O CLEARFIELD County
RESIDENTIAL FUNDING CORPORATION No. 05-1234-CD
Our File #: 118079

DEFENDANT(S) MARY JANE NEFF
LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF Type of Action
- Notice of Sheriff's Sale

Please serve upon: LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF Sale Date: 12/1/06

SERVE AT: 13 LAMB DRIVE, LOT 28
MORRISDALE, PA 16858

SERVED

Served and made known to Lloyd D. Neff, Defendant, on the 13th day of Oct.,
2006, at 5:21, o'clock P.m., at 13 Lamb Drive, Lot 28, Morrisdale, Pa

Commonwealth of Pennsylvania, in the manner described below:

☒ Defendant personally served.
☐ Adult family member with whom Defendant(s) reside(s). Relationship is _____
☐ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
☐ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
☐ Agent or person in charge of Defendant(s)'s office or usual place of business.
☐ _____ an officer of said Defendant(s)'s company.
☐ Other: _____

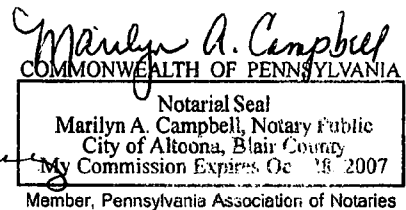
Description: Age 55 Height 6' Weight 145 Race W Sex M Other _____

I, Thomas Holmberg, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this 16th day
of OCTOBER, 2006

Notary:

By: Thomas Holmberg



NOT SERVED

*****ATTEMPT SERVICE NLT THREE (3) TIMES*****

On the _____ day of _____, 200__, at _____ o'clock ____m., Defendant **NOT FOUND** because:

____ Moved ____ Unknown ____ No Answer ____ Vacant
1st attempt Date: _____ Time: _____, 2nd attempt Date: _____ Time: _____, 3rd
attempt Date: _____ Time: _____
Other: _____

Sworn to and subscribed
before me this _____ day
of _____, 200__.

Notary:

By:

Attorney for Plaintiff

DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20404

NO: 05-1234-CD

PLAINTIFF: JP MORGAN CHASE BANK AS TRUSTEE, C/O RESIDENTIAL FUNDING CORPORATION

vs.

DEFENDANT: MARY JANE NEFF AND LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 07/24/2006

LEVY TAKEN 08/15/2006 @ 9:24 AM

POSTED 08/15/2006 @ 9:24 AM

SALE HELD 12/01/2006

SOLD TO JP MORGAN CHASE BANK C/O RESIDENTIAL FUNDING CORPORATION

SOLD FOR AMOUNT \$18,000.00 PLUS COSTS

WRIT RETURNED 12/19/2006

DATE DEED FILED 12/19/2006

PROPERTY ADDRESS 841 KEYWAYDIN ROAD FRENCHVILLE , PA 16836

FILED
013:0764
DEC 19 2006
William A. Shaw
Prothonotary/Clerk of Courts

SERVICES

@

SERVED MARY JANE NEFF

ATTORNEY HAD THE DEFENDANT SERVED BY A PROCESS SERVER ON OCTOBER 13, 2006.

@

SERVED LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF

ATTORNEY HAD THE DEFENDANT SERVED BY A PROCESS SERVER ON OCTOBER 13, 2006.

11/27/2006 @

SERVED MARY JANE NEFF

MAILED REG & CERT MAIL TO LAST KNOWN ADDRESS OF 13 LAMB DRIVE, LOT 28, MORRISDALE, PA, GREEN CARD NOT RETURNED.
CERT #70060810000145073084.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

11/27/2006 @

SERVED LLOYD D. NEFF

MAILED REG & CERT MAIL TO LAST KNOWN ADDRESS OF 13 LAMB DRIVE, LOT 28, MORRISDALE, PA, GREEN CARD NOT RETURNED.
CERT #70050390000372351858

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

@

SERVED

NOW, SEPTEMBER 25, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF'S SALE
SCHEDULED FOR OCTOBER 6, 2006 TO DECEMBER 1, 2006.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20404

NO: 05-1234-CD

PLAINTIFF: JP MORGAN CHASE BANK AS TRUSTEE, C/O RSIDENTIAL FUNDING CORPORATION
vs.

DEFENDANT: MARY JANE NEFF AND LLOYD D. NEFF A/K/A LLOYD DENNIS NEFF

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$619.96

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,



Chester A. Hawkins
Sheriff

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

JP.MORGAN.CHASE.BANK.AS
TRUSTEE,C/O.RESIDENTIAL
FUNDING.CORPORATION

vs.

MARY.JANE.NEFF

LLOYD.D.NEFF A/K/A LLOYD
DENNIS.NEFF

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20

No. 05-1234-CD Term 20 05

No. Term 20

WRIT OF EXECUTION
(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

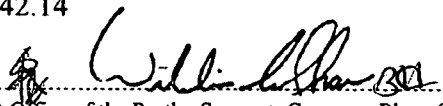
County of Clearfield

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 property
(specifically described property below):

PREMISES: RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA 16836
(See Legal Description attached)

Amount Due	\$25,258.07
Interest from 7/21/06 to Sale per diem \$4.15	\$----- 145.00 Prothonotary costs
Total	\$-----
Add'l Costs	\$ 6542.14


(Clerk) Office of the Prothy Support, Common Pleas Court
of CLEARFIELD County, Penna.

Dated 7/24/06
(SEAL)

118079

Received July 24, 2006 @ 3:00 P.M.
Chester A. Hankins
by Cynthia Butler-Aughenbaugh

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME MARY JANE NEFF

NO. 05-1234-CD

NOW, December 19, 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 December 01, 2006, I exposed the within described real estate of Mary Jane Neff And Lloyd D. Neff A/K/A Lloyd Dennis Neff to public venue or outcry at which time and place I sold the same to JP MORGAN CHASE BANK C/O RESIDENTIAL FUNDING CORPORATION he/she being the highest bidder, for the sum of \$18,000.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	14.24
LEVY	15.00
MILEAGE	14.24
POSTING	15.00
CSDS	10.00
COMMISSION	360.00
POSTAGE	16.48
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	18,000.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$619.96

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	25,258.07
INTEREST @ 4.1500 %	551.95
FROM 07/21/2006 TO 12/01/2006	
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	\$25,850.02

COSTS:

ADVERTISING	417.22
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	619.96
LEGAL JOURNAL COSTS	180.00
PROTHONOTARY	145.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$1,536.18

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

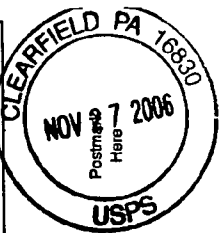
CHESTER A. HAWKINS, Sheriff

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

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OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$4.88



Sent To _____
 Street, Apt. No., _____
 or PO Box No. _____
 City, State, ZIP+4 _____

LLOYD D. NEFF
13 LAMB DRIVE, LOT 28
MORRISDALE, PA 16858

PS Form 3800, June 2002 See Reverse for Instructions

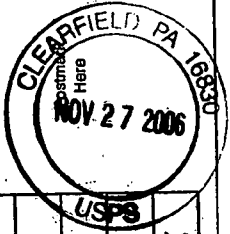
7005 0390 0003 7235 1858

**U.S. Postal Service™
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OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$4.88



Sent To _____
 Street, Apt. No., _____
 or PO Box No. _____
 City, State, ZIP+4 _____

MARY JANE NEFF
13 LAMB DRIVE, LOT 28
MORRISDALE, PA 16858

PS Form 3800, June 2002 See Reverse for Instructions

7006 0810 0001 4507 3084

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
September 25, 2006

Representing Lenders in
Pennsylvania and New Jersey

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

ATTENTION: CINDY (814) 765-5915

Re: JP MORGAN CHASE BANK AS TRUSTEE, C/O RESIDENTIAL
FUNDING CORPORATION v. MARY JANE NEFF LLOYD D. NEFF A/K/A
LLOYD DENNIS NEFF
No. 05-1234-CD
RR 1 BOX 105 A/K/A 841 KEYWAYDIN ROAD, FRENCHVILLE, PA
16830

Dear Cindy:

Please postpone the Sheriff's Sale of the above referenced property which
is scheduled for OCTOBER 6, 2006.

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

Very truly yours,

CQS

Christine Schoffler

VIA TELECOPY (814) 765-5915