

06-87-CD
JP Morgan Chase Bank al vs

2006-87-CD
JP Morgan et al vs Ronald Ingaham et al

RICHARD F. STERN, ESQUIRE (03315)
STEVEN K. EISENBERG, ESQUIRE (75736)
BRADLEY D. SISLEY, ESQUIRE (200040)
STERN AND EISENBERG LLP
THE PAVILION
261 OLD YORK ROAD, SUITE 410
JENKINTOWN, PENNSYLVANIA 19046
TELEPHONE: (215) 572-8111
FACSIMILE: (215) 572-5025
(COUNSEL FOR PLAINTIFF)

FILED *Atty pd.*
M 12/4/06 85.00
JAN 18 2006
3cc Shft

William A. Shaw
Prothonotary/Clerk of Courts

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

JPMorgan Chase Bank, N.A., as Indenture
Trustee on behalf of the Noteholders and the Note
Insurer of ABFS Mortgage Loan Trust 2000-2,
Mortgage Backed Notes, by its attorney in fact,
Ocwen Loan Servicing, LLC, successor to Ocwen
Federal Bank
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

v.
Ronald F. Ingham and Lisa M. Ingham
15 Navajo Trail
Du Bois, PA 15801

The United States of America
c/o The U.S. Attorney's Office
633 U.S. Post Office and Courthouse
Pittsburgh, PA 15219

Defendant(s)

Civil Action Number: *06-87-CD*

**COMPLAINT IN
MORTGAGE FORECLOSURE**

CIVIL ACTION - MORTGAGE FORECLOSURE

**This is an attempt to collect
a debt and any information obtained
will be used for that purpose.**

NOTICE

You have been sued in Court. If you wish to defend the claims set forth in the following pages, you must take action within twenty (20) days after this Civil Action and notice are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defense 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 Civil Action or for any other claim or relief requested by the plaintiff. You may lose money or property of other rights important to you.

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

Keystone Legal Services
211 1/2 E. Locust Street
Clearfield, PA 16830
(800)326-9177

NOTICE

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, 15 U.S.C. §1692 ET SEQ., YOU MAY DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF. IF YOU DO SO IN WRITING WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL OBTAIN AND PROVIDE YOU WITH WRITTEN VERIFICATION OF THE DEBT, AS WELL AS THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR. OTHERWISE, THE DEBT WILL BE ASSUMED TO BE VALID. IF YOU DO NOT DISPUTE THE DEBT, IT IS NOT AN ADMISSION OF LIABILITY BY YOU.

IF YOU NOTIFY US IN WRITING WITHIN THE THIRTY (30) DAY PERIOD, WE WILL CEASE COLLECTION OF THIS DEBT, OR ANY DISPUTED PORTION OF IT, UNTIL WE HAVE OBTAINED THE REQUIRED INFORMATION AND MAILED IT TO YOU. ONCE WE HAVE MAILED YOU THE REQUIRED INFORMATION, WE WILL CONTINUE THE COLLECTION OF THIS DEBT.

THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR. THIS ACTION IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

RICHARD F. STERN, ESQUIRE (03315)
STEVEN K. EISENBERG, ESQUIRE (75736)
BRADLEY D. SISLEY, ESQUIRE (200040)
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**IN THE COURT OF COMMON PLEAS OF PENNSYLVANIA
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Trustee on behalf of the Noteholders and the Note
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Defendant(s)

Civil Action Number:

**COMPLAINT IN
MORTGAGE FORECLOSURE**

COMPLAINT

CIVIL ACTION - MORTGAGE FORECLOSURE

1. Plaintiff is JPMorgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2000-2, Mortgage Backed Notes, by its attorney in fact, Ocwen Loan Servicing, LLC, successor to Ocwen Federal Bank (hereinafter referred to as "JPMorgan Chase Bank, N.A., as Indenture

Trustee, by its attorney in fact, Ocwen Loan Servicing, LLC")with offices located at 1661 Worthington Road, Suite 100 , West Palm Beach, FL 33409.

2. Defendant(s) are Ronald F. Ingham and Lisa M. Ingham, adult individuals with a last-known address of 15 Navajo Trail, Du Bois, PA 15801.
3. The United States of America is a defendant for notice purposes only for federal tax lien against Ronald F. and Lisa M. Ingham filed on January 26, 2005 under Instrument no. 2005-116-CD in the amount of \$36,721.79.
4. Under date of 05/22/2000, defendants executed and delivered to New Jersey Mortgage and Investment Corp. a mortgage upon the premises 15 Navajo Trail, Du Bois, PA (the "Property")to secure the payment of the sum of \$71,400.00 . The said mortgage is recorded in the Office for the Recording of Deeds in and for Clearfield County on 06/06/2000 at Instrument no. 200007867 and is incorporated herein by reference as though set forth at length herein. A copy of the legal description of the premises is attached hereto and made a part hereof as Exhibit "A".
5. The said mortgage was assigned JPMorgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2000-2, Mortgage Backed Notes, the within Plaintiff, by Assignment which is in the process of being recorded.
6. Ocwen Loan Servicing, LLC, successor to Ocwen Federal Bank is the attorney in fact for JPMorgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2000-2, Mortgage Backed Notes.
7. Said Defendant(s) are the real owners of premises 15 Navajo Trail, Du Bois, PA 15801.
8. In accordance with Act 91 of 1983, as amended, a combined notice providing the information required by §403 of Act No. 6 of 1974, and Act 91, aforesaid, was sent to the defendants and no response was made in the appropriate period of time. A true and correct copy of the aforesaid notice is attached hereto and made a part hereof as Exhibit "B".
9. The said loan is in default as a result of the failure to pay the monthly installments of \$639.29 due on June 26, 2005 and on the same day of each month thereafter.
10. The following is due on the loan:

PRINCIPAL BALANCE	\$62,992.21
INTEREST accrued thru 01/10/2006 of	\$3,691.04
Interest after 01/10/2006 shall accrue at the per diem rate of \$17.92.)	

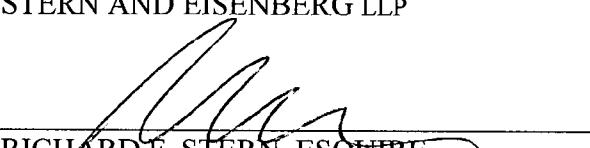
LATE CHARGES accrued thru 01/10/2006 of	\$478.76
Late charges after 01/10/2006 shall accrue at the monthly	
rate of \$63.93.)	
FEES BILLED	\$169.98
COSTS.....	300.00
ATTORNEY'S FEE	\$3,200.00
LESS SUSPENSE (If any).....	(\$187.13)
 TOTAL	 \$70,644.86

The attorney 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 Sale, reasonable attorney fees will be charged based on work actually performed.

WHEREFORE, Plaintiff, JPMorgan Chase Bank, N.A., as Indenture Trustee, by its attorney in fact, Ocwen Loan Servicing, LLC requests this Court to enter judgment for foreclosure of the mortgaged property for the sum of \$62,992.21 plus interest thereon of \$3,691.04 plus \$17.92 per day from 01/10/2006 until judgment is paid in full, late charges of \$478.76, plus late charges of \$63.93 per month from 01/10/2006 until judgment is paid in full, fees billed of \$169.98, costs of \$300.00, attorney's fees of \$3,200.00 and all other amounts set forth above, less any suspense as set forth above, together with record costs and any other amounts to which Plaintiff is entitled to recover.

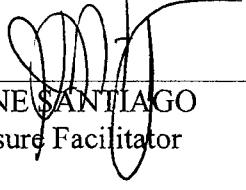
STERN AND EISENBERG LLP

BY:


RICHARD F. STERN, ESQUIRE
Attorney for Plaintiff

VERIFICATION

JASMINE SANTIAGO is the Foreclosure Facilitator of OCWEN LOAN SERVICING LLC successor to Ocwen Federal Bank and is authorized to sign this Verification on behalf of same, and states that she verifies the foregoing Civil Action-Mortgage Foreclosure against RONALD F. AND LISA M. INGHAM AND THE USA and avers the statements of fact therein contained are made subject to the penalties of 18 PA C.S. Section 4904 relating to the unsworn falsification to authorities, and that same are true upon the signer's personal knowledge or information and belief.



JASMINE SANTIAGO
Foreclosure Facilitator

Date: JANUARY 13, 2006

RIDER A LEGAL DESCRIPTION

BEING KNOWN AND DESIGNATED AS ALL THAT CERTAIN OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD COUNTY, PENNSYLVANIA, BEING LOT NO. 36 IN INDIAN HILLS ESTATES, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

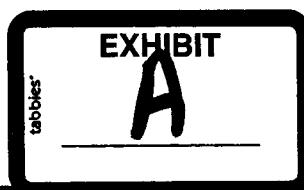
BEGINNING AT AN IRON PIN, SAID PIN BEING THE COMMON CORNER OF LOTS 33, 35 AND 36 OF INDIAN HILLS ESTATES ON THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE NORTH 0 DEGREES 41 MINUTES 21 SECONDS WEST ALONG THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, 214.98 FEET TO AN IRON PIN IN THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE ALONG A CURVE TO THE RIGHT (ARC 37.03 FEET, RADIUS 25.0 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE ALONG A CURVE RIGHT (ARC 163.13 FEET, RADIUS 211.66 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE SOUTH 50 DEGREES 06 MINUTES 55 SECONDS EAST ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL, 44.17 FEET TO AN IRON PIN AT THE NORTHWEST CORNER OF LOT NO. 35; THENCE SOUTH 47 DEGREES 53 MINUTES 03 SECONDS WEST ALONG LOT 35, 241.59 FEET TO AN IRON PIN AT THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, THE PLACE OF BEGINNING. LOT 36 CONTAINS 0.54 ACRES.

FROM AND OUT OF THE ABOVE PIECE OF LAND THERE IS, HOWEVER, EXCEPTED AND RESERVED SUCH MINERALS AND MINING RIGHTS AS ARE AT LENGTH SET OUT IN THE DEED OF CONVEYANCE FROM FORMER OWNERS OF SAID RESPECTIVE LANDS OF WHICH THE ABOVE DESCRIBED PIECE WAS A PART.

AT ALL TIMES HEREAFTER THE ABOVE DESCRIBED PREMISES SHALL BE SUBJECT TO THE FOLLOWING EXPRESS CONDITIONS AND RESTRICTIONS:

1. NO MOBILE HOME OR HOUSE TRAILER SHALL BE LOCATED UPON SAID PREMISES.
2. NO BURNS OR OTHER BUILDINGS SHALL BE ERECTED IN WHICH TO HOUSE ANIMALS.
3. NO COMMERCIAL KENNELS; HOWEVER HUNTING DOGS ARE PERMITTED.
4. THE DWELLING HOUSE TO BE ERECTED UPON SAID PREMISES MUST CONTAIN AT LEAST 900 SQUARE FEET OF LIVING AREA, NOT INCLUDING THE BASEMENT.
5. NO DWELLING HOUSE SHALL BE ERECTED UPON SAID PREMISES WHICH SHALL HAVE A CONSTRUCTION COST OF LESS THAN \$30,000.00.

BEING THE SAME LOT OF GROUND WHICH BY DEED DATED AUGUST 31, 1994 AND RECORDED AMONG THE LAND RECORDS OF CLEARFIELD COUNTY IN BOOK 1630, PAGE 84 WAS GRANTED AND CONVEYED BY JEFFREY L. SPICHER AND CHAMAIN N. SPICHER UNTO RONALD F. INGHAM AND LISA M. INGHAM.





OCWEN Loan Servicing, LLC
12650 Ingenuity Drive
Orlando, Florida 32826

WWW.OCWEN.COM

October 10, 2005

VIA First Class Mail
VIA Certified Mail (return receipt requested)
Certified Number: 71069017515109227401
Reference Code: 0508

Lisa M. Ingham

15 Navajo Trail
Du Bois, PA 15801

Loan Number: 34436741
Property Address: 15 Navajo Trail, Du Bois, PA 15801-0000

PLEASE SEE THE ENCLOSED DOCUMENT



DACT91.9

This communication is from a debt collector. It is my intention to collect a debt;
any information obtained will be used for that purpose.



OCWEN Loan Servicing, LLC
12650 Ingenuity Drive
Orlando, Florida 32826

WWW.OCWEN.COM

October 10, 2005

VIA First Class Mail
VIA Certified Mail (return receipt requested)
Certified Number: 71069017515109227395
Reference Code: 0508

Ronald F. Ingham

15 Navajo Trail
Du Bois, PA 15801-0000

Loan Number: 34436741
Property Address: 15 Navajo Trail, Du Bois, PA 15801-0000

PLEASE SEE THE ENCLOSED DOCUMENT

DACT91.9

This communication is from a debt collector attempting to collect a debt;
any information obtained will be used for that purpose.



OCWEN Loan Servicing, LLC
12650 Ingenuity Drive
Orlando, Florida 32826

WWW.OCWEN.COM

APPENDIX A

October 10, 2005

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN THIRTY (30) DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your County are listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397 (Persons with impaired hearing can call (717) 780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION, OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO A ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. USTED PUEDE SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S NAME(S): Ronald F. Ingham

PROPERTY ADDRESS: 15 Navajo Trail,
Du Bois, PA 15801-0000

LOAN ACCT. NO.:

34436741

ORIGINAL LENDER:

NEW JERSEY MORTGAGE AND INVESTMENT CORP.

CURRENT LENDER/SERVICER: OCWEN

DACT91.9



OCWEN Loan Servicing, LLC
12650 Ingenuity Drive
Orlando, Florida 32826

WWW.OCWEN.COM

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE MORTGAGE PAYMENTS.

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:

**IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,
IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND
IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.**

TEMPORARY STAY OF FORECLOSURE --Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS.** **IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE.** **THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

CONSUMER CREDIT COUNSELING AGENCIES -- If you meet with one of the consumer credit counseling agency listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE -- Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application **MUST** be filed or postmarked within thirty (30) days of your face-to-face meeting.

YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.

AGENCY ACTION -- Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

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

DACT91.9



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

NATURE OF THE DEFAULT -- The MORTGAGE debt held by the above lender on your property located at: 15 Navajo Trail , Du Bois, PA 15801-0000

IS SERIOUSLY IN DEFAULT because:

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

4 payments in the amount of \$ 639.29 from June 26, 2005 through October 10, 2005

DETAIL SUMMARY :

Principal and Interest.....	\$ 2,557.16
Interest Arrearage.....	\$ 0.00
Escrow.....	\$ 0.00
Late Charges.....	\$ 286.97
Insufficient Funds Charges.....	\$ 20.00
Fees / Expenses.....	\$ 134.98
Suspense Balance (CREDIT).....	\$ 187.13
Interest Reserve Balance (CREDIT).....	\$ 0.00
TOTAL DUE.....	\$ 2,811.98

HOW TO CURE THE DEFAULT -- You may cure the default within THIRTY (30) DAYS of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$2,811.98, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by Money Gram, Cashier's Check, Certified Check or Money Order made payable and sent to:

OCWEN
P.O. BOX 6440
CAROL STREAM, IL 60197-6440

IF YOU DO NOT CURE THE DEFAULT -- If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgaged property.

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

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

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE -- If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.



OCWEN Loan Servicing, LLC
12650 Ingenuity Drive
Orlando, Florida 32826

WWW.OCWEN.COM

EARLIEST POSSIBLE SHERIFF'S SALE DATE -- It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately six (6) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the servicer.

HOW TO CONTACT THE SERVICER:

Name of Servicer: OCWEN

Address: P.O. BOX 24737
WEST PALM BEACH, FL 33416-4737

Phone Number: 800-310-9229

Fax Number: 407-737-6300

Contact: Performing Collections Dept.

EFFECT OF SHERIFF'S SALE -- You should realize that a Sheriff's Sale will end your ownership of the mortgaged property and your right to occupy it. If you continue to live in the property after the Sheriff's Sale, a lawsuit to remove you and your furnishings and other belongings could be started by the lender at any time.

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

YOU MAY ALSO HAVE THE RIGHT:

TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE (3) TIMES IN ANY CALENDAR YEAR.)

TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

If after speaking with our Collections Representative, you still have questions or concerns, please feel free to contact the Ocwen Consumer Advocate by email at Ombudsman@ocwen.com.

DACT91.9

APPENDIX C

**PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES**

(Rev. 6/99)

ADAMS COUNTY	BEAVER COUNTY (cont.)	BRADFORD COUNTY (cont.)
<p>American Red Cross-Hanover Chapter 629 Carlisle Street Hanover PA 17331 (717)637-7658 FAX (717)637-3294</p> <p>Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro PA 17268 (717)762-3285</p> <p>CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)314-4670</p> <p>Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17323 (717) 314-5118 FAX (717)314-8326</p>	<p>Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead PA 15120 (412)462-9962 (412)462-9964</p> <p>Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)318-9954 or (800)737-2933 FAX (412)318-9963</p>	<p>CCCS of Northeastern Pennsylvania 3 South 7th Street Stroudsburg PA 18360 (717)420-8980 or (800)922-9537 FAX (570)420-8981</p> <p>31 W Market St Wilkes-Barre PA 18702 (717)821-0837 or (800)922-9537 FAX (570)821-1785</p> <p>1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669</p>
<p>ALLEGHENY COUNTY</p> <p>Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill Road, Bldg 200 Pittsburgh PA 15220 (412)429-2342 FAX (412)429-2315</p> <p>Action Housing, Inc. 425 6th Ave, Suite 950 Pittsburgh PA 15219 (412)351-1956 or (412)221-2102 or (800)792-2301 FAX (412)391-4512</p> <p>CCCS of Western Pennsylvania, Inc. 109 Smithfield Street Pittsburgh PA 15222 (412)471-7384</p> <p>Urban League of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412)227-4802 FAX (412)261-5207</p> <p>Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)318-9954 or (800)737-2933 FAX (412)318-9963</p> <p>Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)832-2893</p>	<p>Bedford-Fulton Housing Services 10241 Lincoln Highway Everett PA 15337 (814)623-9129 FAX (814)623-7187</p> <p>Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688</p> <p>Weatherization Office 917 Millin Street Huntington PA 16632 (814)643-2343</p> <p>CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747</p> <p>Tableland Services, Inc. 513 East Main Street Somerset PA 15501 (814)445-9628 or (800)452-0148 FAX (814)443-3690</p>	<p>The Trehab Center of Northeastern PA 10 Public Avenue Monroe PA 18801 (717)278-1338 or (800)982-4043 FAX (570)278-1889</p> <p>185 Elmira St. PO Box 218 Troy PA 16947 (570)297-2101</p> <p>Gerrans Street, PO Box 389 Dushore PA 16614 (717)928-9668 FAX (717)928-8144</p> <p>11 Walnut Street Wellboro PA 16901 (570)724-5252 FAX (717)724-5783</p> <p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)436-6340 FAX (717)436-6332</p> <p>931 Main Street Homestead PA 15131 (570)221-8941 FAX (570)223-4817</p>
<p>ARMSTRONG COUNTY</p> <p>CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747</p> <p>Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)318-9954 or (800)737-2933 FAX (412)318-9963</p> <p>Indiana Co. Community Action Program 227 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)463-3113</p>	<p>Community Housing Counselor, Inc. PO Box 244 Kenett Square PA 19348 (610)821-4011 or (800)220-2744 (814) only FAX (610)821-2932</p>	<p>Acorn Housing Corporation 346 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427</p> <p>Bucks County Housing Group, Inc. 440 East Richardson Avenue Langhorne PA 19047 (215)750-4310 FAX (215)750-4318</p> <p>HACE 167 Allegheny Ave, 2nd FL Philadelphia PA 19140 (215)426-8025 FAX (215)426-9122</p> <p>Community Development Corp. of Franklin 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012</p> <p>Northwest Counseling Service 5001 North Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753</p> <p>CCCS of Delaware Valley 1515 Market Street, Suite 1323 Philadelphia PA 19107 (215)563-1663 FAX (215)564-2666</p> <p>CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047</p> <p>CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)221-4011 or (800)230-2733 FAX (610)221-4932</p>
<p>BEAVER COUNTY</p> <p>Action Housing, Inc. 425 6th Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 FAX (412)391-4512</p> <p>Housing Opportunities of Beaver County, Inc. 550 Corporal St, Suite 207 Beaver, PA 15009 (724)728-7311</p> <p>Housing Opportunities, Inc. 133 Seventh Street PO Box 9 McKeesport PA 15134</p>	<p>Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688</p> <p>Weatherization Office 917 Millin Street Huntington PA 16632 (814)643-2343</p>	<p>CCCS of Northeastern Pennsylvania 10 Public Avenue Monroe PA 18801 (717)278-1338 or (800)982-4043 FAX (570)278-1889</p> <p>America's Credit Counseling Institute</p>

BUCKS COUNTY (cont.)	CARBON COUNTY (cont.)	CHESTER COUNTY (cont.)
American Credit Counseling Institute 735 York Rd, Suite 103 Warrington PA 18974 (215)444-9429 FAX (215)956-6344	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2773 FAX (610)821-8932 CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite I Clark Summit PA 18441 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	Community Housing Counseling, Inc. PO Box 244 Kernott Square PA 19348 (610)444-1687 FAX (610)444-8243 Philadelphia Council for Community Adv 100 North 17 th Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)963-9941
BUTLER COUNTY Action Housing, Inc. 625 8 th Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4512	 9 South 7th Street Stroudsburg PA 18360 (570)420-5980 or (800)922-9537 FAX (570)420-4981 31 W Market St Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669	 Community Development Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215)744-2090 FAX (215)744-2012 CCCS of Delaware Valley Marshall Building 790 E Market St, Suite 215 West Chester PA 19382 (717)561-5663 American Credit Counseling Institute
 Housing Opportunities, Inc. 550 Corporate St, Suite 207 McKeesport PA 15132 (412)664-1190 FAX (412)664-0873	 Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18707 (717)826-0310 or (800)672-0359 FAX (717)826-1665—CALL BEFORE FAXING (717)455-4994 HAZELTON FAX (717)455-5631—CALL BEFORE FAXING (717)826-4090 TUNKHANNOCK	 843 Coates St Coatesville PA 19320 (888)212-6741 735 York Rd, Suite 103 Warrington PA 18974 (215)444-9429 FAX (215)956-6344
 Mon Valley Unemployed Committee 120 E. 5 th Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964	 CENTRE COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	 144 E. Detalb Pike King of Prussia PA 19406 (610)971-2210 FAX (610)265-4814
 Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	 Lyoner-Clinco Co Comm For Community Action (STEP) 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)325-0547 FAX (570)322-2197	 CLARION COUNTY CCCS of Western PA YMCA Building 139 North Washington Street Butler PA 16001 (412)282-7812
 CAMBRIA COUNTY Bedford-Fulton Housing Services RD #1, Box 184 Everett PA 15537 (814)462-9129 FAX (814)462-7187	 CCCS of Northeastern Pennsylvania 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669	 CLEARFIELD COUNTY Keystone Economic Development Corporation 1934 Mary Grace Lane Johnstown PA 15901 (814)535-6356 FAX (814)539-1682
 Indiana Co. Community Action Program 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	 CCCS of Northeastern Pennsylvania 201 Basin Street Williamsport PA 17703 (570)326-0387 FAX (570)322-2197	 CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747
 CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814)539-6443	 CHESTER COUNTY Acon Housing Corporation 246 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427	 CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814)539-6115
 Keystone Economic Development Corporation 1934 Mary Grace Lane Johnstown PA 15901 (814)535-6356 FAX (814)539-1682	 Budget Counseling Center 267 North Fifth Street Reading PA 19601 (610)375-7866 FAX (610)373-7830	 Indiana Co. Community Action Program 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118
 Tableland Services, Inc. 513 East Main Street Somerset PA 15501 (814)443-9628 or (800)432-0148 FAX (814)443-1690	 HACE 167 Allegheny Ave, 2 nd Fl. Philadelphia PA 19140 (215)426-8025 FAX (215)426-9122	 CCCS of Northeastern Pennsylvania 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669
 CAMERON COUNTY Northeast Community Action Corp PO box 389 133 West 4 th Street Emporium PA 15834 (814)486-1161 FAX (814)486-0825	 Tabor Community Services Inc. 439 E King Street Lancaster PA 17602 (717)971-1882 or (800)723-5062 (H.O. only) FAX (717)399-4127	 CLINTON COUNTY Lyoner-Clinco Counties Commission For Community Action (STEP) 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197
 CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	 American Red Cross of Chester 1729 Edgemont Ave Chester PA 19013 (610)74-1484	 CCCS of Northeastern PA 201 Basin Street Williamsport PA 17703 (570)323-6627 FAX (570)323-6624
 CARBON COUNTY	 Northwest Counseling Services 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753	 CCCS of Northeastern Pennsylvania 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669

COLUMBIA COUNTY	DELAWARE COUNTY (cont.)	FAYETTE COUNTY (cont.)
<u>CCCS of Northeastern Pennsylvania</u> 11 W Market St PO Box 1137 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5663 FAX (215)563-7020	Tableland Services Inc. 111 North Center Avenue Somerset PA 15501 (814)445-9623 FAX (814)443-3690
1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9161 or (300)922-9537 FAX (570)587-9134/9115	Media Fellowship House 302 S Jackson Street Media PA 19063 (610)565-0846 FAX (610)565-8567	Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893
Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)722-0359 FAX (570)829-1665—CALL BEFORE FAXING 27045-4994 HAZELTON FAX (570)435-5611—CALL BEFORE FAXING (570)836-4090 TUNKHANNOCK	Philadelphia Council for Community Adv 100 North 17th Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)563-9941	Fayette County Community Action Agency, Inc. 137 North Beeson Avenue Uniontown PA 15401 (724)37-6050 or (800)427-0NFO FAX (412)437-4418
<u>CRAWFORD COUNTY</u>	American Red Cross of Chester 1729 Edgemont Ave Chester PA 19013 (610)874-1484	CCCS of Western PA 199 Edison Street Uniontown PA 15401 (724)439-8939
Booker T. Washington Center 1720 Holland Street Erie PA 16503 (814)453-4744 FAX (814)453-3749	Northwest Counseling Services 5001 N Broad Street Philadelphia PA 19141 (215)24-7500 FAX (215)24-8733	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead PA 15120 (412)462-9962
John F. Kennedy Center, Inc. 2021 East 20th Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	HACE 167 Allegheny Ave, 2nd FL Philadelphia PA 19146 (215)426-8023 FAX (215)426-9122	FORREST COUNTY
Greater Erie Community Action Committee 18 West 9th Street Erie PA 16501 (814)459-4381 FAX (814)456-0161	Community Housing Counselor, Inc. PO Box 244 Kennett Square PA 19348 (610)444-3682 FAX (610)444-8243	Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street PO Box 547 Warren PA 16365 (814)726-2400 FAX (814)723-0310
Shenango Valley Urban League, Inc. 501 Indiana Avenue Farrell PA 16121 (412)981-5310	Community Development Corp of Franklin Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012	<u>FRANKLIN COUNTY</u>
<u>CUMBERLAND COUNTY</u>	CCCS of Delaware Valley 230 North Providence Road Media PA 19063 (215)563-5663	Financial Services Unlimited 31 West 3rd Street Waynesboro PA 17268 (717)762-3285
CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670	ACCI 175 Stafford Ave, Suite 1 Wayne PA 19087 (610)971-2210 FAX (610)687-7860	CCCS of Western Pennsylvania, Inc. 912 South George Street York PA 17403 (717)846-4176
Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9439	ACCI 144 E Dekalb Pike King of Prussia PA 19406 (610)971-2210	Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro PA 17268 (717)762-3285	ELK COUNTY	YWCA of Carlisle 301 G Street Carlisle PA 17013 (717)243-3818 FAX (717)731-9589
YWCA of Carlisle 301 G Street Carlisle PA 17013 (717)243-3818 FAX (717)731-9589	John F. Kennedy Center, Inc. 2021 East 20th Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	American Red Cross—Hanover Chapter 529 Carlisle Street Hanover PA 17331 (717)234-5925 FAX (717)234-2227
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227	Northern Tier Community Action Corp PO Box 389 115 West 4th Street Emporia PA 15834 (814)486-1161 FAX (814)486-0823	Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9439
Adams County Housing Authority 139-141 Carlisle St. Gettysburg PA 17325 (717)334-1518 FAX (717)334-4326	ERIE COUNTY	Adams County Housing Authority 139-141 Carlisle St. Gettysburg PA 17325 (717)334-1518 FAX (717)334-4326
<u>DAPHIN COUNTY</u>	Booker T. Washington Center 1720 Holland Street Erie PA 16503 (814)453-4744 FAX (814)453-3749	FULTON COUNTY
CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670	John F. Kennedy Center, Inc. 2021 East 20th Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	Bedford-Fulton Housing Services RD 1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227	Greater Erie Community Action Committee 18 West 9th Street Erie PA 16501 (814)459-4381 FAX (814)456-0161	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro PA 17268 (717)762-3285
Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9439	FAYETTE COUNTY	CCCS of Western Pennsylvania, Inc. 912 South George Street York PA 17403 (717)846-4176
<u>DELAWARE COUNTY</u>	Actions Housing, Inc. 828 6th Ave, Suite 930 Pittsburgh PA 15219 (412)391-1956 or (412)231-2102 FAX (412)391-4512	Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343

GREENE COUNTY	LACKAWANNA COUNTY (cont.)	LUZERNE COUNTY (cont.)
Action Housing, Inc. 125 6 th Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)231-2102 FAX (412)391-4512	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	Economic Opportunity Cabinet of Schuylkill County 125 North Centre Street Portville PA 17901 (570)622-1995 FAX (570)622-0429
Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)832-2893 FAX (412)627-7713	LANCASTER COUNTY	LYCOMING COUNTY
Mo Valley Unemployed Committee 120 E. 9 th Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964	Community Housing Counselor, Inc. PO Box 244 Kenny Square PA 19348 (610)444-3682 FAX (610)444-3243	CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785
CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290	CCCS of Western Pennsylvania, Inc. 912 South George Street York PA 17403 (717)846-4176	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135
HUNTINGDON COUNTY	CCCS of Lehigh Valley 1671 Crescent Court East Whitehall PA 18052 (215)821-4011 or (800)220-2733 (717) & (814) ONLY FAX (215)821-8932	201 Basin Street Williamsport PA 17703 (570)323-6627 FAX (570)321-6626
Bedford-Fulton Housing Services RD 1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187	Tabor Community Services Inc. 439 E King Street Lancaster PA 17602 (717)397-5182 or (800)788-3062 FAX (717)399-4127	Lycoming-Clyde Counties Commission for Community Action (STEP) 213 Lincoln Street PO Box 1728 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197
Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	LAWRENCE COUNTY	MCKEAN COUNTY
CCCS of Western Pennsylvania, Inc. 117 E. Main Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	1 st Federal Plaza—Suite 406 North Main Street New Castle PA 16101 (724)652-8074	John F. Kennedy Center, Inc. 2021 East 20 th Street Erie PA 16510 (814)898-0400 FAX (814)898-1243
INDIANA COUNTY	312 Chestnut Street, Suite 227 Meadville PA 16335 (814)333-8570	Northern Tier Community Action Corp PO Box 389 133 West 4 th Street Emporia PA 15834 (814)486-1161 FAX (814)486-0823
CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290	Shenango Valley Urban League, Inc. 601 Indiana Avenue Farell PA 16121 (724)981-3310	MERCER COUNTY
Keystone Economic Development Corporation 1934 Mary Grace Lane Johnstown PA 15901 (814)535-6336 FAX (814)539-1688	Housing Opportunities of Beaver County 650 Corporation St, Suite 207 Beaver PA 15009 (724)725-7202 FAX (412)725-7202	Shenango Valley Urban League, Inc. 601 Indiana Avenue Farell PA 16121 (724)981-3310
Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724)463-2657 FAX (724)465-5118	LEBANON COUNTY	CCCS of Western Pennsylvania, Inc. YMCA Building 139 North Washington Street Butler PA 16001 (724)282-7812
CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814)539-6315	Economic Opportunity Cabinet of Schuylkill County 223 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	MIFFLIN COUNTY
JEFFERSON COUNTY	Tabor Community Services Inc. 439 E King Street Lancaster PA 17602 (717)397-5182 or (800)788-3062 FAX (717)399-4127	CCCS of Western Pennsylvania, Inc. 217 E. Main Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747
John F. Kennedy Center, Inc. 2021 East 20 th Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	LEHIGH COUNTY	CCCS OF Northeastern PA 1611 S Alberta St, Suite 100 State College PA 16801 (814)238-1668 FAX (814) 238-1669
Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724)463-2657 FAX (724)465-5118	CCCS of Lehigh Valley 1671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2733 (570) & (814) ONLY FAX (610)821-8932	Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343
CCCS of Western PA YMCA Building 139 North Washington Street Butler PA 16001 (724)282-7812	Economic Opportunity Cabinet of Schuylkill County 223 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	MONROE COUNTY
UNIATA COUNTY	LUZERNE COUNTY	CCCS of Northeastern Pennsylvania
CCCS of Western Pennsylvania, Inc. 217 E. Main Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785
Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	9 South 7 th Street Stroudsburg PA 18301 (570)420-4980 or (800)922-9537 FAX (570)420-4981
LACKAWANNA COUNTY	Commission on Economic Opportunity of Luzerne County 161 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135
CCCS of Northeastern Pennsylvania		Commission on Economic Opportunity of Luzerne County 161 Amber Lane Wilkes-Barre PA 18702

MONTGOMERY COUNTY	PHILADELPHIA COUNTY (cont.)	SNYDER COUNTY	
<p>Acorn Housing Corporation 346 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427</p> <p>CCCS of Delaware Valley Norristown Business Center 190 W Germantown Pike, Suite 140 Norristown PA 19401 (215)563-1663</p> <p>Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753</p> <p>Community Action Development Commission 701 Dekalb Street Norristown PA 19401 (610)277-6363 FAX (610)277-2121</p>	<p>Media Fellowship House 302 S Jackson Street Media PA 19063 (610)565-0846 FAX (610)565-8567</p> <p>PCCA 100 North 17th Street, Suite 500 Philadelphia PA 19103 (215)567-7803 FAX (215)963-9941</p> <p>CCCS of Delaware Valley One Cherry Hill, Suite 213 Cherry Hill NJ 08002 (215)563-3663</p> <p>Housing Association of Delaware Valley 1300 Walnut Street, Suite 501 Philadelphia PA 19102 (215)545-6010 FAX (215)790-9132</p> <p>Housing Association of Delaware Valley 558 North Watts Street Philadelphia PA 19123 (215)978-0224 FAX (215)763-7614</p> <p>Community Development Corp of Frankford Group Ministry 4620 Graciano Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012</p> <p>American Credit Counseling Institute</p>	<p>CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 or (800)922-9337 FAX (717)521-1785</p> <p>4400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9337 FAX (570)587-9134/9135</p> <p>201 Basin Street Williamsport PA 17703 (570)323-6627 FAX (570)323-6626</p> <p>Economic Opportunity Cabinet of Schuylkill County 223 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429</p> <p>PERRY COUNTY</p> <p>CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670</p> <p>Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)224-5925 FAX (717)224-9439</p> <p>YWCA of Carlisle 301 G Street Carlisle PA 17013 (717)263-3818 FAX (717)731-9539</p> <p>Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro PA 17264 (717)762-1243</p> <p>Weatherization Office 217 Millin Street Huntingdon PA 16652 (814)643-2343</p> <p>Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)224-9757 FAX (717)224-2227</p> <p>PHILADELPHIA COUNTY</p> <p>Acorn Housing Corporation 346 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427</p> <p>Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753</p> <p>CCCS of Delaware Valley 1515 Market Street, Suite 1225 Philadelphia PA 19107 (215)563-1663 FAX (215)563-7020</p>	<p>CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670</p> <p>Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)541-1757 FAX (717)224-9439</p> <p>Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)224-9757 FAX (717)224-2227</p> <p>SOMERSET COUNTY</p> <p>Bedford-Fulton Housing Services RD 1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187</p> <p>Bedford-Fulton Housing Services 1534 Mary Grace Lane Johnstown PA 15901 FAX (814)539-1688</p> <p>CCCS of Western Pennsylvania, Inc. 1 North Gate Square 12 Garden Center Drive Greensburg PA 15601 (724)838-1290</p> <p>CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814)539-6333</p> <p>Tableland Services Inc. 131 North Center Avenue Somerset PA 15501 (814)445-9628 FAX (814)444-3690</p> <p>SULLIVAN COUNTY</p> <p>CCCS of Northeastern Pennsylvania</p>
		<p>31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)521-0837 or (800)922-9337 FAX (570)521-1785</p> <p>9 South 7th Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9337 FAX (570)420-8981</p> <p>4400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9337 FAX (570)587-9134/9135</p> <p>The Tretab Center of Northeastern PA</p>	
		<p>83 Elmira Street, PO Box 218 Troy PA 16947 (724)297-2101 FAX (724)297-2799</p> <p>17 Crahan Street Wellsboro PA 16901 (570)724-5252 FAX (570)724-5783</p> <p>303 Warren Street, PO Box 709 Tunkhannock PA 16657 (570)436-6840 FAX (570)436-6332</p> <p>German Street, PO Box 389 Fax (570)297-2799 (570)924-8668 FAX (570)923-8144</p> <p>931 Main Street Homestead PA 15231 (724)251-4941 FAX (724)251-4817</p> <p>7 Lake Avenue, Box 339 Montrose PA 18801 (570)278-3338 or (800)822-4043 FAX (570)278-1889</p> <p>SUSQUEHANNA COUNTY</p> <p>CCCS of Northeastern Pennsylvania</p>	
		<p>31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)521-0837 or (800)922-9337 FAX (570)521-1785</p>	

SUSQUEHANNA COUNTY (cont.)	VENANGO COUNTY	WAYNE COUNTY (cont.)
<u>The Trehab Center of Northeastern PA</u> 183 Elmira Street, PO Box 218 Troy PA 16947 (370)297-2101 FAX (370)297-2799	<u>Greater Erie Community Action Committee</u> 18 West 9 th Street Erie PA 16501 (814)459-4581 FAX (814)459-0161 John F. Kennedy Center, Inc. 2021 East 20 th Street Erie PA 16510 (814)898-0400 FAX (814)898-1243 CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler PA 16001 (724)232-7812	<u>The Trehab Center of Northeastern PA</u> 103 Warren Street, PO Box 709 Tunkhannock PA 18637 (370)836-6840 FAX (370)836-6132 German Street, PO Box 389 Fax (370)297-2799 (370)928-9668 FAX (370)928-8144
<u>931 Main Street</u> Honesdale PA 18431 (370)251-8941 FAX (370)251-4817	<u>Booker T. Washington Center</u> 1720 Holland Street Erie PA 16503 (814)453-5744 FAX (814)453-5749 Warren-Forrest County Economic Opportunity Council 1209 Pennsylvania Avenue, West PO Box 347 Warren PA 16363 (814)726-2400 FAX (814)723-0510	<u>931 Main Street</u> Honesdale PA 18431 (370)253-8941 FAX (370)253-4817 7 Lake Avenue, Box 339 Montrose PA 18301 (370)278-3338 or (800)892-4045 FAX (370)278-1889
<u>TIoga County</u> <u>CCCS of Northeastern Pennsylvania</u> 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (370)821-0837 or (800)922-9537 FAX (370)821-1785	<u>Greater Erie Community Action Committee</u> 18 West 9 th Street Erie PA 16501 (814)459-4581 FAX (814)459-0161 <u>WASHINGTON COUNTY</u>	<u>WESTMORELAND COUNTY</u> Action Housing, Inc. 423 6 th Avenue, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4512 CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290 Housing Opportunities, Inc. 133 Seventh Street McKeesport PA 15132 (412)664-1590 FAX (412)664-0873 Indiana Co. Community Action Program 527 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118 Keystone Economic Development Corporation 1934 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688 Credit Counseling of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963 Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893 CCCS of Western Pennsylvania, Inc. 63 N. College Street Washington PA 15301 (724)222-8292 Mon Valley Unemployed Committee 120 E. 9 th Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964 Tableland Services Inc. 331 East Main Street Somerset PA 15501 (814)445-9628 or (800)432-0144 FAX (814)443-3690
<u>7 Crafton Street</u> Wellsboro PA 16901 (370)724-5252 FAX (370)724-5783	 Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893 CCCS of Western Pennsylvania, Inc. 63 N. College Street Washington PA 15301 (724)222-8292 Mon Valley Unemployed Committee 120 E. 9 th Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964 <u>WAYNE COUNTY</u>	 The Trehab Center of Northeastern PA 103 Elmira Street, PO Box 218 Troy PA 16947 (370)297-2101 FAX (370)297-2799
<u>UNION COUNTY</u> Lycoming-Clinton Council Commission for Community Action (STEP) 318 Lincoln Street PO Box 1328 Williamsport PA 17703 (717)326-0387 FAX (717)322-2197 CCCS of Western Pennsylvania, Inc. 217 E. Main Street Altoona PA 16602 (814)944-8100 FAX (814)944-5747 <u>CCCS of Northeastern Pennsylvania</u> 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (370)821-0837 or (800)922-9537 FAX (370)821-1785	 <u>CCCS of Northeastern Pennsylvania</u> 9 South 7 th Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981 1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (370)587-9163 or (800)922-9537 FAX (370)587-9149/9115 <u>The Trehab Center of Northeastern PA</u>	 The Trehab Center of Northeastern PA 103 Warren Street, PO Box 709 Tunkhannock PA 18637 (370)836-6840 FAX (370)836-6132 German Street, PO Box 389 Montrose PA 18301 (370)278-3338 or (800)892-4045 FAX (370)278-1889

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101177
NO: 06-87-CD
SERVICE # 1 OF 3
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: JP MORGAN CHASE BANK, N.A.

VS.

DEFENDANT: RONALD F. INGHAM and LISA M. INGHAM and THE UNITED STATES OF AMERICA

SHERIFF RETURN

NOW, January 27, 2006 AT 2:10 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON RONALD F. INGHAM DEFENDANT AT 15 NAVAJO TRAIL, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO RONALD INGHAM, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET / DEHAVEN

1/9/2006
MCC
JM

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101177
NO: 06-87-CD
SERVICE # 2 OF 3
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: JP MORGAN CHASE BANK, N.A.

VS.

DEFENDANT: RONALD F. INGHAM and LISA M. INGHAM and THE UNITED STATES OF AMERICA

SHERIFF RETURN

NOW, January 27, 2006 AT 2:10 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON LISA M. INGHAM DEFENDANT AT 15 NAVAJO TRAIL, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO RONALD INGHAM, HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET / DEHAVEN

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101177
NO: 06-87-CD
SERVICE # 3 OF 3
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: JP MORGAN CHASE BANK, N.A.

vs.

DEFENDANT: RONALD F. INGHAM and LISA M. INGHAM and THE UNITED STATES OF AMERICA

SHERIFF RETURN

NOW, January 25, 2006, SHERIFF OF ALLEGHENY COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON THE UNITED STATES OF AMERICA c/o The U.S. Attorney's Office.

NOW, February 03, 2006 AT 1:28 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON THE UNITED STATES OF AMERICA c/o The U.S. Attorney's Office, DEFENDANT. THE RETURN OF ALLEGHENY COUNTY IS HERETO ATTACHED AND MADE PART OF THIS RETURN.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101177
NO: 06-87-CD
SERVICES 3
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: JP MORGAN CHASE BANK, N.A.

vs.

DEFENDANT: RONALD F. INGHAM and LISA M. INGHAM and THE UNITED STATES OF AMERICA

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	STERN	1054	30.00
SHERIFF HAWKINS	STERN	1054	58.91
ALLEGHENY CO.	STERN	1055	50.00
NOTARY	STERN	1056	5.00

Sworn to Before Me This

So Answers,

Chester A. Hawkins
by Marilyn L. Harr

ALLEGHENY COUNTY SHERIFF'S DEPARTMENT

436 GRANT STREET
 PITTSBURGH, PA 15219-2496
 PHONE (412) 350-4700
 FAX (412) 350-6388

115739

PETER R. DEFAZIO
 Sheriff

DENNIS SKOSNIK
 Chief Deputy

PLAINTIFF: J P Morgan Chase Bank

VS.

DEFT.: Ronald Engham

DEFT.: SERVE: THE U.S.A.

DEFT.: c/o the US ATTY office

GARNIShee: 637 U.S. Post office & Courthouse

ADDRESS: Pittsburgh PA 15219

CASE#: 06-87-CJEXPIRES: 2-17-06 SUMMONS/PRAECIPE SEIZURE OR POSSESSION NOTICE AND COMPLAINT REVIVAL OR SCI FA INTERROGATORIES EXECUTION • LEVY OR GARNIShee OTHER

MUNICIPALITY OR CITY WARD: ATTY: Stern & Eisenberg

DATE: 20 ADDRESS: _____

ATTY'S PHONE: 215-572-8111

INDICATE TYPE OF SERVICE: PERSONAL PERSON IN CHARGE DEPUTIZE MAIL POSTED OTHER LEVY SEIZED & STORED

NOW: Jan 25 2006 I, SHERIFF OF ALLEGHENY COUNTY, PA do hereby depose the Sheriff of County to execute this Writ and make return thereof according to law

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

Seize, levy, advertise and sell all the personal property of the defendant on the premises located at: _____

MAKE	MODEL	MOTOR NUMBER	SERIAL NUMBER	LICENSE NUMBER
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

SHERIFF'S OFFICE USE ONLY

I hereby CERTIFY and RETURN that on the 3 day of Feb, 2006, at 12:00 o'clock, A.M./P.M. Address Above/ Address Below, County of Allegheny, Pennsylvania

I have served in the manner Described below: _____

Defendant(s) personally served.
 Adult family member with whom said Defendant(s) reside(s). Name & Relationship _____
 Adult in charge of Defendant's residence who refused to give name or relationship.
 Manager/other person authorized to accept deliveries of United States Mail _____
 Agent or person in charge of Defendant(s) office or usual place of business.

Other _____
 Property Posted _____

Defendant not found because: Moved Unknown No Answer Vacant Other _____

Certified Mail Receipt _____ Envelope Returned _____ Neither receipt or envelope retuned: writ expired _____

Regular Mail Why _____

You are hereby notified that on _____, levy was made in the case of _____
 Possession/Sale has been set for _____, 20____ at _____ o'clock

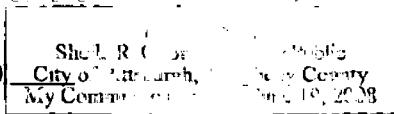
YOU MUST CALL DEPUTY ON THE MORNING OF SALE/POSSESSION BETWEEN 8:30 - 9:30 A.M.

ATTEMPTS _____ / _____ / _____ / _____ / _____ / _____ / _____

Additional Costs Due \$ _____, This is
 placed on writ when returned to Prothonotary. Please check _____
 before satisfying case.

Affirmed and subscribed before me

this _____ day of FEB 11 2006



PETER R. DEFAZIO, Sheriff

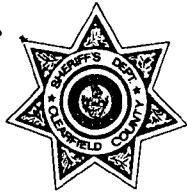
BY: Deputy (DEPUTY)

DISTRICT: 1

Sheila R. Green
 Notary

White Copy - Sheriff

Pink Copy - Attorney



Sheriff's Office Clearfield County

CHESTER A. HAWKINS
SHERIFF

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

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

ROBERT SNYDER
CHIEF DEPUTY

MARILYN HAMM
DEPT. CLERK

CYNTHIA AUGHENBAUGH
OFFICE MANAGER

PETER F. SMITH
SOLICITOR

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PAGE 101177

TERM & NO. 06-87-CD

JP MORGAN CHASE BANK, N.A.

COMPLAINT IN MORTGAGE FORECLOSURE

vs.

RONALD F. INGHAM and LISA M. INGHAM and THE UNITED STATES OF AMERICA

SERVE BY: 02/17/06

MAKE REFUND PAYABLE TO STERN & EISENBERG LLP

SERVE: THE UNITED STATES OF AMERICA c/o The U.S. Attorney's Office

ADDRESS: 633 U.S. POST OFFICE & COURTHOUSE, PITTSBURGH, PA 15219

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF OF CLEARFIELD COUNTY, State of Pennsylvania, do hereby depose the SHERIFF OF ALLEGHENY COUNTY, Pennsylvania to execute this writ. This Deposition being made at the request and risk of the Plaintiff this day, January 25, 2006.

RESPECTFULLY,

A handwritten signature in black ink, appearing to read "Chester A. Hawkins".

CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. #03315

JPMorgan Chase Bank, N.A., as Indenture Trustee :
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed:
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank :

VS. : NO. 06-87 CD

RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA :
C/O U.S. POST OFFICE AND COURTHOUSE :

FILED
APR 03 2006
M 12:55 PM
William A. Shaw
Prothonotary/Clerk of Courts
NOTICE TO INGHAM'S
1
Clerk Copy

PRAECIPE FOR ENTRY OF JUDGMENT AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of Plaintiff and against the Defendants RONALD F. INGHAM AND LISA M. INGHAM for failure of said Defendants to file a responsive pleading to the Complaint within twenty (20) days after service thereof.

Please assess damages as follows:

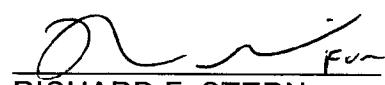
BALANCE DUE	\$ 62,992.21
INTEREST (accrued thru 3/30/06 of \$5,106.72. Interest after 3/30/06 shall continue to accrue at the per diem rate of \$17.92.)	5,106.72
LATE CHARGES (accrued thru 3/06 of \$606.62. Late charges after 3/06 shall continue to accrue at the monthly rate of \$63.93.)	606.62
FEES BILLED	169.98
COSTS	300.00
ATTORNEY'S FEE	3,200.00

LESS SUSPENSE (If any) (187.13)

TOTAL \$ 72,188.40

STERN AND EISENBERG LLP

BY:


RICHARD F. STERN,
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
STERN AND EISENBERG LLP
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JPMorgan Chase Bank, N.A., as Indenture Trustee :
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank :

VS. : NO. 06-87 CD

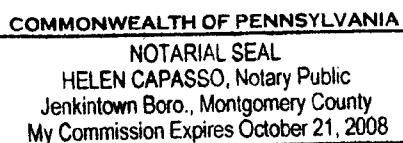
RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA :
C/O U.S. POST OFFICE AND COURTHOUSE :

AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA :
SS
COUNTY OF MONTGOMERY :

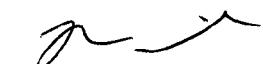
I, the undersigned, being duly sworn according to law, deposes and says, to the best
of his knowledge, information and belief, Defendants':

1. Last-known address is:
15 Navajo Trail, Du Bois, PA 15801
2. Are over the age of twenty-one.
3. Are not now nor have been within the last six (6) months in the Armed Services
of the United States as defined in the Soldiers' Civil Relief Act of 1940, as amended.



Sworn to and subscribed
before me this 30th day
of March, 2006.

Helen Capasso

STERN AND EISENBERG LLP
BY: 

BRADLEY D. SISLEY,
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
STERN AND EISENBERG LLP
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JPMorgan Chase Bank, N.A., as Indenture Trustee :
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Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank :

VS. : NO. 06-87 CD

RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA :
C/O U.S. POST OFFICE AND COURTHOUSE :

CERTIFICATION UNDER RULE 237.1

I, the undersigned, attorney on the writ and attorney for plaintiff, hereby certify
that a ten-day notice of intention to enter judgment by default was sent to Defendants in
accordance with Pa. R.C.P. 237.1. A true and correct copy of said notice is attached
hereto.

STERN AND EISENBERG LLP

BY:


RICHARD F. STERN,
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION - LAW

JPMORGAN CHASE BANK, N.A.,
as Indenture Trustee, by its attorney in fact,
Ocwen Loan Servicing, LLC, successor
to Ocwen Federal Bank

VS.

: NO. 2006-00087- CD

RONALD F. INGHAM AND
LISA M. INGHAM AND
THE UNITED STATES OF AMERICA

To: Ronald F. Ingham
15 Navajo Trail
Du Bois, PA 15801

Lisa M. Ingham
15 Navajo Trail
Du Bois, PA 15801

Date of Notice: March 15, 2006

IMPORTANT NOTICE

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

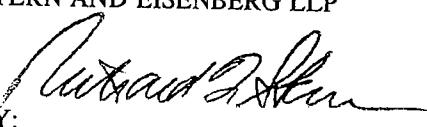
YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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

PENNSYLVANIA LAWYER REFERRAL SERVICE
PENNSYLVANIA BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
(800) 692-7375

STERN AND EISENBERG LLP

BY:


RICHARD F. STERN
Attorney for Plaintiff
410 The Pavilion
Jenkintown, PA 19046
(215) 572-8111
I.D. #03315

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on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed:
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank :

VS. : NO. 06-87 CD

RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA :
C/O U.S. POST OFFICE AND COURTHOUSE :

CERTIFICATE UNDER ACT 91 OF 1983

It is hereby certified that the Sheriff's Sale scheduled in the above-captioned matter
is not protected under the Homeowner's Emergency Assistance And Mortgage Foreclosure
Act, P.L. 1688, No. 621 because notice was sent to Defendants and no response was
received in the appropriate period of time.

STERN AND EISENBERG LLP

BY:


RICHARD F. STERN,
Attorney for Plaintiff

COURT OF COMMON PLEAS OF YORK COUNTY
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. #03315

JPMorgan Chase Bank, N.A., as Indenture Trustee :
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed:
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank :

VS. : NO. 06-87 CD

RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA :
C/O U.S. POST OFFICE AND COURTHOUSE :

CERTIFICATION OF ADDRESS

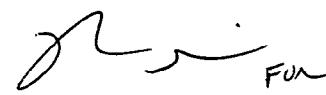
It is hereby certified that the last known addresses of the parties are as follows:

JPMorgan Chase Bank, N.A.
c/o Ocwen Federal Bank FSB
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

Ronald F. Ingham and
Lisa M. Ingham
15 Navajo Trail
Du Bois, PA 15801

STERN AND EISENBERG LLP

BY:


RICHARD F. STERN,
Attorney for Plaintiff

(Pa. R.C.P. No. 236) - Revised

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. #03315

JPMorgan Chase Bank, N.A., as Indenture Trustee :
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed:
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank :

VS. : NO. 06-87 CD

RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA :
C/O U.S. POST OFFICE AND COURTHOUSE :

Notice is hereby given that a judgment in the above captioned matter has been entered against RONALD F. INGHAM AND LISA M. INGHAM on

April 3, 2006.

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

APR 03 2006

Attest.

Wm. D. Ober
Prothonotary/
Clerk of Courts

Prothonotary

By: *Wm. D. Ober*

Deputy

If you have questions concerning the above, please contact:

RICHARD F. STERN, ESQ.
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
Telephone: (215) 572-8111

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

JPMorgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2000-2, Mortgage Backed Notes, by its attorney in fact, Ocwen Loan Servicing, LLC, successor to Ocwen Federal Bank

Ronald F. Ingham and Lisa M. Ingham and The United States of America c/o U.S. Post Office and Courthouse

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

No. 06-87-CD Term 19 ED.

No. Term 19 JD.

PRAECIPE FOR WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

To the Prothonotary:

Issue writ of execution in the above matter:

Amount Due \$ 72,188.40

Interest from 3/30/06 at the \$
per diem rate of \$17.92 until judgment is paid in full \$
Total \$

Prothonotary costs \$ 125.00

Plus Costs \$

Attorney for Plaintiff(s)

Richard F. Stern

Note: Please furnish four (4) Copies description of Property.

FILED

APR 03 2006

1:30 PM

William A. Shaw

Prothonotary/Clerk of Courts

No 4/

ISSUED 6 WRTTS TO S HFL

nu. 06-87-CD Term, 19 E.D.

No. Term, 19 J.D.

No. Term, 19 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
JPMorgan Chase Bank, N.A., as Indenture
Trustee on behalf of the Noteholders and
the Note Insurer of ABFS Mortgage Loan
Trust 2000-2, Mortgage Backed Notes, by
its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank

vs.

Ronald F. Ingham and Lisa M. Ingham and
The United States of America
Post Office and Courthouse

etccoo viatne. lot 9

PRAECEIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:

Richard F. Stern Attorney for Plaintiff(s)

STERN & EISENBERG LLP
Address: Premises: 15 Navajo Trail
Attorneys at Law
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046-3722
Where papers may be served.

RECORD A LEGAL DESCRIPTION

BEING KNOWN AND DESIGNATED AS ALL THAT CERTAIN OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD COUNTY, PENNSYLVANIA, BEING LOT NO. 36 IN INDIAN HILLS ESTATES, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT AN IRON PIN, SAID PIN BEING THE COMMON CORNER OF LOTS 33, 35 AND 36 OF INDIAN HILLS ESTATES ON THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE NORTH 0 DEGREES 41 MINUTES 21 SECONDS WEST ALONG THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, 214.98 FEET TO AN IRON PIN IN THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE ALONG A CURVE TO THE RIGHT (ARC 37.03 FEET, RADIUS 25.0 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE ALONG A CURVE RIGHT (ARC 163.13 FEET, RADIUS 211.66 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE SOUTH 50 DEGREES 06 MINUTES 55 SECONDS EAST ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL, 44.17 FEET TO AN IRON PIN AT THE NORTHWEST CORNER OF LOT NO. 35; THENCE SOUTH 47 DEGREES 53 MINUTES 03 SECONDS WEST ALONG LOT 35, 241.59 FEET TO AN IRON PIN AT THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, THE PLACE OF BEGINNING. LOT 36 CONTAINS 0.54 ACRES.

FROM AND OUT OF THE ABOVE PIECE OF LAND THERE IS, HOWEVER, EXCEPTED AND RESERVED SUCH MINERALS AND MINING RIGHTS AS ARE AT LENGTH SET OUT IN THE DEED OF CONVEYANCE FROM FORMER OWNERS OF SAID RESPECTIVE LANDS OF WHICH THE ABOVE DESCRIBED PIECE WAS A PART.

AT ALL TIMES HEREAFTER THE ABOVE DESCRIBED PREMISES SHALL BE SUBJECT TO THE FOLLOWING EXPRESS CONDITIONS AND RESTRICTIONS:

1. NO MOBILE HOME OR HOUSE TRAILER SHALL BE LOCATED UPON SAID PREMISES.
2. NO BURNS OR OTHER BUILDINGS SHALL BE ERECTED IN WHICH TO HOUSE ANIMALS.
3. NO COMMERCIAL KENNELS; HOWEVER HUNTING DOGS ARE PERMITTED.
4. THE DWELLING HOUSE TO BE ERECTED UPON SAID PREMISES MUST CONTAIN AT LEAST 900 SQUARE FEET OF LIVING AREA, NOT INCLUDING THE BASEMENT.
5. NO DWELLING HOUSE SHALL BE ERECTED UPON SAID PREMISES WHICH SHALL HAVE A CONSTRUCTION COST OF LESS THAN \$30,000.00.

BEING THE SAME LOT OF GROUND WHICH BY DEED DATED AUGUST 31, 1994 AND RECORDED AMONG THE LAND RECORDS OF CLEARFIELD COUNTY IN BOOK 1630, PAGE 84 WAS GRANTED AND CONVEYED BY JEFFREY I. SPICHER AND CHAMAIN N. SPICHER UNTO RONALD F. INGHAM AND LISA M. INGHAM.

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

JP Morgan Chase Bank, N.A. as Indenture Trustee on
behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2 Backed Notes, by its
attorney in fact, Ocwen Loan Servicing, LLC,
successor to Ocwen Federal Bank.

Vs.

NO.: 2006-00087-CI

Ronald E. Ingham,
Lisa M. Ingham,
United States of America, U.S. Post Office and Courthouse

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due JP MORGAN CHASE BANK, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS MORTGAGE LOAN TRUST 2000-2, Mortgage Backed Notes, by his attorney in fact, OCWEN LOAN SERVICING, LLC, successor to OCWEN FEDERAL BANK. Plaintiff(s) from RONALD E. INGHAM, LISA M. INGHAM, UNITED STATES OF AMERICA, c/o U.S. Post Office and Curthouse Defendant(s):

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

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

Garnishee(s) as follows:

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

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

AMOUNT DUE/PRINCIPAL: \$72,188.40	PAID: \$125.00 to Prothonotary
INTEREST: \$3/30/06 at the per diem rate of \$17.92	SHERIFF: \$
until judgment is paid in full	
PROTH. COSTS: \$	OTHER COSTS: \$
ATTY'S COMM: \$	
DATE: 4/3/2006	

William A. Shaw
Prothonotary/Clerk Civil Division

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

Requesting Party: Richard F. Stern
261 Old York Road, Suite 410
Jenkintown, PA 19046-3722
214-572-8111

Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20311
NO: 06-87-CD

PLAINTIFF: JP MORGAN CHASE BANK, N.A. AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS AND THE NOTE INSURER OF ABFS MORTGAGE LOAN TRUST 2000-2 BACKED NOTES, BY ITS ATTORNEY IN FACT OCWEN FEDERAL BANK

vs.
DEFENDANT: RONALD AND LISA M. INGHAM, AND THE UNITED STATES OF AMERICA

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 04/03/2006

LEVY TAKEN 04/06/2006 @ 11:30 AM

POSTED 04/06/2006 @ 11:30 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 10/30/2006

DATE DEED FILED **NOT SOLD**

FILED
04/16/06
OCT 30 2006 S

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

04/20/2006 @ 12:38 PM SERVED RONALD F. INGHAM

SERVED, RONALD F. INGHAM, DEFENDANT, AT HIS RESIDENCE 15 NAVAJO TRAIL, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO RONALD F. INGHAM

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

04/20/2006 @ 12:38 PM SERVED LISA M. INGHAM

SERVED LISA M. INGHAM, DEFENDANT, AT HER RESIDENCE 15 NAVAJO TRAIL, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO RONALD F. INGHAM, HUSBAND/CO DEFENDANT

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

@ SERVED THE UNITED STATES OF AMERICA C/O U.S. ATTY OFFICE

SALE STAYED ALLEGHENY COUNTY WAS NOT DEPUTIZED.

@ SERVED

NOW, APRIL 24, 2006 RECEIVED A FAX LETTER TO STAY THE SHERIFF SALE SCHEDULED FOR JULY 7, 2006. THE SUM OF \$640.00 WAS RECEIVED TO CURE THE DEFAULT.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20311
NO: 06-87-CD

PLAINTIFF: JP MORGAN CHASE BANK, N.A. AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS AND
THE NOTE INSURER OF ABFS MORTGAGE LOAN TRUST 2000-2 BACKED NOTES, BY ITS ATTORNEY IN FACT
OCWEN FEDERAL BANK

vs.

DEFENDANT: RONALD AND LISA M. INGHAM, AND THE UNITED STATES OF AMERICA

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$233.21

SURCHARGE \$60.00 PAID BY ATTORNEY

So Answers,

Chester A. Hawkins
By: *Amber Bitter-Augenthaler*
Chester A. Hawkins
Sheriff

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

JP Morgan Chase Bank, N.A. as Indenture Trustee on
behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2 Backed Notes, by its
attorney in fact, Ocwen Loan Servicing, LLC,
successor to Ocwen Federal Bank.

Vs.

NO.: 2006-00087-CD

Ronald F. Ingham.
Lisa M. Ingham.
United States of America, U.S. Post Office and Courthouse

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due JP MORGAN CHASE BANK, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS MORTGAGE LOAN TRUST 2000-2, Mortgage Backed Notes, by his attorney in fact, OCWEN LOAN SERVICING, LLC, successor to OCWEN FEDERAL BANK, Plaintiff(s) from RONALD F. INGHAM, LISA M. INGHAM, UNITED STATES OF AMERICA, c/o U.S. Post Office and Courthouse Defendant(s):

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

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

Garnishee(s) as follows:

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

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

AMOUNT DUE/PRINCIPAL: \$72,188.40
INTEREST: \$3/30/06 at the per diem rate of \$17.92
until judgment is paid in full
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 4/3/2006

PAID: \$125.00 to Prothonotary
SHERIFF: \$

OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 3rd day
of April A.D. 2006
At 8:15 A.M./P.M.

Chapta A. Hawkins
Sheriff by Centrice Butler-Aughenbaugh

Requesting Party: Richard E. Stern
261 Old York Road, Suite 410
Jenkintown, PA 19046-3722
214-572-8111

RIDER A LEGAL DESCRIPTION

BEING KNOWN AND DESIGNATED AS ALL THAT CERTAIN OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD COUNTY, PENNSYLVANIA, BEING LOT NO. 36 IN INDIAN HILLS ESTATES, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT AN IRON PIN, SAID PIN BEING THE COMMON CORNER OF LOTS 33, 35 AND 36 OF INDIAN HILLS ESTATES ON THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE NORTH 0 DEGREES 41 MINUTES 21 SECONDS WEST ALONG THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, 214.98 FEET TO AN IRON PIN IN THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE ALONG A CURVE TO THE RIGHT (ARC 37.03 FEET, RADIUS 25.0 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE ALONG A CURVE RIGHT (ARC 163.13 FEET, RADIUS 211.66 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE SOUTH 50 DEGREES 06 MINUTES 55 SECONDS EAST ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL, 44.17 FEET TO AN IRON PIN AT THE NORTHWEST CORNER OF LOT NO. 35; THENCE SOUTH 47 DEGREES 53 MINUTES 03 SECONDS WEST ALONG LOT 35, 241.59 FEET TO AN IRON PIN AT THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, THE PLACE OF BEGINNING. LOT 36 CONTAINS 0.54 ACRES.

FROM AND OUT OF THE ABOVE PIECE OF LAND THERE IS, HOWEVER, EXCEPTED AND RESERVED SUCH MINERALS AND MINING RIGHTS AS ARE AT LENGTH SET OUT IN THE DEED OF CONVEYANCE FROM FORMER OWNERS OF SAID RESPECTIVE LANDS OF WHICH THE ABOVE DESCRIBED PIECE WAS A PART.

AT ALL TIMES HEREAFTER THE ABOVE DESCRIBED PREMISES SHALL BE SUBJECT TO THE FOLLOWING EXPRESS CONDITIONS AND RESTRICTIONS:

1. NO MOBILE HOME OR HOUSE TRAILER SHALL BE LOCATED UPON SAID PREMISES.
2. NO BURNS OR OTHER BUILDINGS SHALL BE ERECTED IN WHICH TO HOUSE ANIMALS.
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BEING THE SAME LOT OF GROUND WHICH BY DEED DATED AUGUST 31, 1994 AND RECORDED AMONG THE LAND RECORDS OF CLEARFIELD COUNTY IN BOOK 1630, PAGE 84 WAS GRANTED AND CONVEYED BY JEFFREY I. SPICHER AND CHAMAIN N. SPICHER UNTO RONALD F. INGHAM AND LISA M. INGHAM.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME RONALD F. INGHAM

NO. 06-87-CD

NOW, October 28, 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 July 07, 2006, I exposed the within described real estate of Ronald And Lisa M. Ingham, And The United States Of America 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 \$640.00 and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR	15.00	DEBT-AMOUNT DUE	72,188.40
SERVICE	15.00	INTEREST @ 17.9200	1,774.08
MILEAGE	16.91	FROM 03/30/2006 TO 07/07/2006	
LEVY	15.00		
MILEAGE	16.91	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	12.80	FORECLOSURE FEES	
POSTAGE	4.68	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	60.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE	15.00	ESCROW DEFICIENCY	
DEED		PROPERTY INSPECTIONS	
ADD'L POSTING		INTEREST	
ADD'L MILEAGE	16.91	MISCELLANEOUS	
ADD'L LEVY			
BID/SETTLEMENT AMOUNT	640.00	TOTAL DEBT AND INTEREST	\$74,022.48
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	0.00
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	
CONTINUED SALES		TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$233.21	LIEN SEARCH	
		ACKNOWLEDGEMENT	
DEED COSTS:		DEED COSTS	0.00
ACKNOWLEDGEMENT		SHERIFF COSTS	233.21
REGISTER & RECORDER		LEGAL JOURNAL COSTS	0.00
TRANSFER TAX 2%	0.00	PROTHONOTARY	125.00
TOTAL DEED COSTS	\$0.00	MORTGAGE SEARCH	
		MUNICIPAL LIEN	
		TOTAL COSTS	\$358.21

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



LAW OFFICES

Stern and Eisenberg LLP
(successor to Stern and Stercho)

261 Old York Road • The Pavilion • Suite 410 • Jenkintown, PA 19046-3722 • Telephone: (215) 572.8111 • Facsimile: (215) 572.5025
New Jersey Office: 22 North Main Street • Lambertville, NJ 08530

April 24, 2006

RE: JP MORGAN CHASE BANK N.A. ET AL
VS. RONALD F. INGHAM ET AL
C.C.P. CLEARFIELD COUNTY NO. 06-87 CD

Sheriff Office - Clearfield County
Courthouse
230 E. Market Street
Clearfield, PA 16830

Dear Sir or Madam:

Please STAY the Sheriff's sale currently scheduled for JULY 7, 2006. The consideration received was \$640.00.

Please refund any unused portion of the deposit. Thank you.

Very truly yours,



RICHARD F. STERN

RFS/hc

SENT VIA FAX 814-765-5915

J\HELENLETTERS\SALE LETTERS\CLEARFIELD COUNTY-POSTPONE-STAY.WPD

Richard F. Stern/rstern@sterneisenberg.com • Steven K. Eisenberg/seisenberg@sterneisenberg.com • Bradley D. Sisley/bsisley@sterneisenberg.com

*Admitted to practice in PA & NJ

Olena W. Stercho (1955-2003)

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

JPMorgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2000-2, Mortgage Backed Notes, by its attorney in fact, Ocwen Loan Servicing, LLC, successor to Ocwen Federal Bank } IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA }

Ronald F. Ingham and Lisa M. Ingham and The United States of America c/o U.S. Post Office and Courthouse } No. Term 19 ED. }

No. Term 19 J.D.

No. Term 19 AD.

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

To the Prothonotary:

Issue writ of execution in the above matter:

Amount Due \$ 72,188.40

Interest from 3/30/06 at the \$ per diem rate of \$17.92 until judgment is paid in full

Total \$

Plus Costs \$

145.00

Prothonotary costs

[Signature] FOR
Attorney for Plaintiff(s)

Richard F. Stern

Note: Please furnish four (4) Copies description of Property.

FILED
M1249704
APR 25 2007 10:00 AM
w/prop desc-
William A. Shaw
Prothonotary/Clerk of Courts to Sheriff
(60)

Wu. 06-87-CD Term, 19 E.D.
No. Term, 19 J.D.
No. Term, 19 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
JPMorgan Chase Bank, N.A., as Indenture
Trustee on behalf of the Noteholders and
the Note Insurer of ABFS Mortgage Loan
Trust 2000-2, Mortgage Backed Notes, by
its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank

vs.
Ronald F. Ingham and Lisa M. Ingham and
The United States of America c/o U.S.
Post Office and Courthouse

PRÆCIPIT FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:

[Signature]
Richard F. Stern
Attorney for Plaintiff(s)

STERN & EISENBERG LLP
Attorneys at Law
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046-3722
Where papers may be served.

RIDER A LEGAL DESCRIPTION

BEING KNOWN AND DESIGNATED AS ALL THAT CERTAIN OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD COUNTY, PENNSYLVANIA, BEING LOT NO. 36 IN INDIAN HILLS ESTATES, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT AN IRON PIN, SAID PIN BEING THE COMMON CORNER OF LOTS 33, 35 AND 36 OF INDIAN HILLS ESTATES ON THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE NORTH 0 DEGREES 41 MINUTES 21 SECONDS WEST ALONG THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, 214.98 FEET TO AN IRON PIN IN THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE ALONG A CURVE TO THE RIGHT (ARC 37.03 FEET, RADIUS 25.0 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE ALONG A CURVE RIGHT (ARC 163.13 FEET, RADIUS 211.66 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE SOUTH 50 DEGREES 05 MINUTES 55 SECONDS EAST ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL, 44.17 FEET TO AN IRON PIN AT THE NORTHWEST CORNER OF LOT NO. 35; THENCE SOUTH 47 DEGREES 53' MINUTES 03 SECONDS WEST ALONG LOT 35, 241.59 FEET TO AN IRON PIN AT THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, THE PLACE OF BEGINNING. LOT 36 CONTAINS 0.54 ACRES.

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BEING THE SAME LOT OF GROUND WHICH BY DEED DATED AUGUST 31, 1994 AND RECORDED AMONG THE LAND RECORDS OF CLEARFIELD COUNTY IN BOOK 1630, PAGE 84 WAS GRANTED AND CONVEYED BY JEFFREY I. SPICHER AND CHAMAIN N. SPICHER UNTO RONALD F. INGHAM AND LISA M. INGHAM.

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

JP Morgan Chase Bank, N.A., as Indenture Trustee
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed Notes,
by its attorney in fact, Ocwen Loan Servicing, LLC,
successor to Ocwen Federal Bank

COPY

Vs.

NO.: 2006-00087-CD

Ronald F. Ingham and Lisa M. Ingham and
the United States of America

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due JP MORGAN CHASE BANK, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS MORTGAGE LOAN TRUST 2000-2, Mortgage Backed Notes, by its attorney in fact, OCWEN LOAN SERVICING, LLC, successor to OCWEN FEDERAL BANK, Plaintiff(s) from RONALD F. INGHAM and LISA M. INGHAM and the UNITED STATES OF AMERICA, Defendant(s):

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

See Attached Description

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

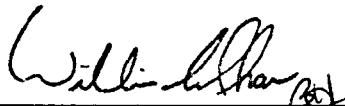
Garnishee(s) as follows:

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

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

AMOUNT DUE/PRINCIPAL: \$72,188.40
INTEREST from 3/30/06 at the per diem rate of
\$17.92 until judgment is paid in full
ATTY'S COMM: \$
DATE: 04/25/2007

PROTHONOTARY'S COSTS PAID: \$145.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw

Prothonotary/Clerk Civil Division

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

Requesting Party: Richard F. Stern, Esq.
261 Old York Road, Ste. 410
Jenkintown, PA 19046-3722

Sheriff

RE: INGHAM

#0000013134

RIDER A LEGAL DESCRIPTION

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COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. #03315

FILED NOCC
m 12:44 PM
APR 25 2007 (6K)

William A. Shaw
Prothonotary/Clerk of Courts

JPMorgan Chase Bank, N.A., as Indenture Trustee :
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed:
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank :

VS. : NO. 06-87 CD

RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA :
C/O U.S. POST OFFICE AND COURTHOUSE :

AFFIDAVIT PURSUANT TO RULE 3129.1

RICHARD F. STERN, attorney for Plaintiff in the above caption, sets forth as of the date the Praeclipe for the Writ of Execution was filed, the following information concerning the real property located at 15 NAVAJO TRAIL, DU BOIS, PA 15801.

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

Ronald F. Ingham and
Lisa M. Ingham
15 Navajo Trail
Du Bois, PA 15801

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

Ronald F. Ingham and
Lisa M. Ingham
15 Navajo Trail
Du Bois, PA 15801

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

Internal Revenue Service
Federated Investors Tower
Thirteenth Floor, Suite 1300
1001 Liberty Avenue
Pittsburgh, PA 15222

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

N/A

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

N/A

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:

N/A

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

Domestic Relations
230 East Market Street
Clearfield, PA 16830

Tax Claim Bureau
230 East Market Street
Clearfield, PA 16830

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

Date: 4/17/07

STERN AND EISENBERG LLP

BY: 
RICHARD F. STERN,
Attorney for Plaintiff/

REITER A LEGAL DESCRIPTION

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20578
NO: 06-87-CD

PLAINTIFF: JP MORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE OF BEHALF OF THE NOTEHOLDERS AND THE NOTE INSURER OF ABFS MORTGATE LOAN TRUST 200-2, MORTGAGE BACKED NOTES, BY ITS ATTORNEY IN FACT, OCWEN LOAN SERVICING LLC, SUCCESSDOR TO OCWEN FEDERAL BANK

VS.

DEFENDANT: RONALD F INGHAM AND LISA M. INGHAM AND UNITES STATES OF AMERICA C/O US POST OFFICE AND COURTHOUSE

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 4/25/2007

LEVY TAKEN 5/9/2007 @ 12:15 PM

POSTED 5/9/2007 @ 12:15 PM

SALE HELD

SOLD TO

WRIT RETURNED 12/4/2007

ED
02/5/07
REC'D 12/4/2007
S

William A. Shaw
Prothonotary/Clerk of Courts

DATE DETAILS ED NOT SOLD

5/15/2007 @ 1:10 PM SERVED RONALD F. INGHAM

SERVED RONALD F. INGHAM, DEFENDANT, AT HIS RESIDENCE 15 NAVAJO TRAIL, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO RONALD F. INGHAM

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.

5/15/2007 @ 1:10 PM SERVED LISA M. INGHAM

SERVED LISA M. INGHAM, DEFENDANT, AT HER RESIDENCE 15 NAVAJO TRAIL, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO RONALD F. INGHAM, HUSBAND/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 THE UNITED STATES OF AMERICA

DEPUTIZED ALLEGHENY COUNTY FOR SERVICE ON THE UNITED STATES OF AMERICA C/O US POST OFFICE AND COURTHOUSE, 633 US POST OFFICE AND COURTHOUSE, PITTSBURGH, PA. NO SERVICE INFORMATION WAS RECEIVED IN THIS OFFICE.

5/22/2007 @ SERVED UNITED STATES OF AMERICA

SERVED US OF AMERICA, DEFENDANT, C/O ATTY GENERAL OF US, ROOM 5111, MAIN JUSTICE BLDG, 10TH & CONSTITUTION BLVD, WASHINGTON, DC 20530 BY CERT MAIL. CERT #70060810000145072551 SIGNED FOR BY ERNEST L. PARKER(?)

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

@ SERVED

NOW, MAY 18, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR JULY 6, 2007. THE SUM OF \$1,920.00 WAS REALIZED TO CURE THE DEFAULT.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20578
NO: 06-87-CD

PLAINTIFF: JP MORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE OF BEHALF OF THE NOTEHOLDERS AND THE NOTE INSURER OF ABFS MORTGATE LOAN TRUST 200-2, MORTGAGE BACKED NOTES, BY ITS ATTORNEY IN FACT, OCWEN LOAN SERVICING LLC, SUCCESSOR TO OCWEN FEDERAL BANK
VS.

DEFENDANT: RONALD F INGHAM AND LISA M. INGHAM AND UNITED STATES OF AMERICA C/O US POST OFFICE AND COURTHOUSE

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$239.93

SURCHARGE \$80.00 PAID BY ATTORNEY

So Answers,

Chester A. Hawkins
by *Cynthia Bitter-Aspinwall*
Chester A. Hawkins
Sheriff

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

JP Morgan Chase Bank, N.A., as Indenture Trustee
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed Notes,
by its attorney in fact, Ocwen Loan Servicing, LLC,
successor to Ocwen Federal Bank

Vs.

NO.: 2006-00087-CD

Ronald F. Ingham and Lisa M. Ingham and
the United States of America

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due JP MORGAN CHASE BANK, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS MORTGAGE LOAN TRUST 2000-2, Mortgage Backed Notes, by its attorney in fact, OCWEN LOAN SERVICING, LLC, successor to OCWEN FEDERAL BANK, Plaintiff(s) from RONALD F. INGHAM and LISA M. INGHAM and the UNITED STATES OF AMERICA, Defendant(s):

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

See Attached Description

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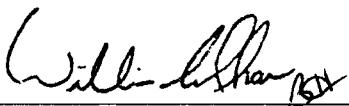
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AMOUNT DUE/PRINCIPAL: \$72,188.40
INTEREST from 3/30/06 at the per diem rate of
\$17.92 until judgment is paid in full
ATTY'S COMM: \$
DATE: 04/25/2007

PROTHONOTARY'S COSTS PAID: \$145.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw

Prothonotary/Clerk Civil Division

Received this writ this 25 th day
of April A.D. 2007
At 3:00 A.M. (P.M.)

Requesting Party: Richard F. Stern, Esq.
261 Old York Road, Ste. 410
Jenkintown, PA 19046-3722

Chester G. Haubens
Sheriff by Cynthia Butler, Deputy

RIDER A LEGAL DESCRIPTION

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WAS GRANTED AND CONVEYED BY JEFFREY I. SPICHER AND CHAMAIN N. SPICHER UNTO
RONALD F. INGHAM AND LISA M. INGHAM.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME RONALD F. INGHAM

NO. 06-87-CD

NOW, December 04, 2007, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on July 06, 2007, I exposed the within described real estate of Ronald F Ingham And Lisa M. Ingham And Unites States Of America C/O Us Post Office And Courthouse 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	18.43
LEVY	15.00
MILEAGE	18.43
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	10.64
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	18.43
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	9.00
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$239.93

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	72,188.40
INTEREST @ 17.9200	8,296.96
FROM 03/30/2006 TO 07/06/2007	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	80.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$80,565.36

COSTS:

ADVERTISING	529.05
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	239.93
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	145.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
TOTAL COSTS	\$913.98

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

CHESTER A. HAWKINS, Sheriff

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

UNITED STATES OF AMERICA
C/O ATTORNEY GENERAL OF US
ROOM 5111, MAIN JUSTICE BLDG.
10TH AND CONSTITUTION BLVD N. W.
WASHINGTON, DC 20530

COMPLETE THIS SECTION ON DELIVERY**A. Signature****X** Agent
 Addressee**B. Received by (Printed Name)****C. Data of Delivery****MAY 22 2007****D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No****3. Service Type**

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

4. Restricted Delivery? (Extra Fee) Yes**2. Article Number***(Transfer from service label)***7006 0810 0001 4507 2551**

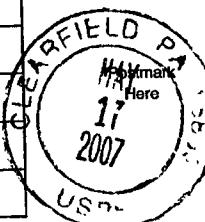
PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-154

**U.S. Postal Service™
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4507 2551	Postage	\$
1000	Certified Fee	
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7006	Total Postage & Fees	\$ 5.38



Sent To	UNITED STATES OF AMERICA
Street, Apt. No., or PO Box No.	C/O ATTORNEY GENERAL OF US
City, State, ZIP+4	ROOM 5111, MAIN JUSTICE BLDG. 10 TH AND CONSTITUTION BLVD N. W. WASHINGTON, DC 20530

PS Form 3800, June 2002

See Reverse for Instructions

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PAGE 20578

TERM & NO. 06-87-CD

JP MORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE OF BEHALF OF THE NOTEHOLDERS AND THE NOTE INSUREE OF ADFS MORTGATE LOAN TRUST 200-2, MORTGAGE BACKED NOTES, BY ITS ATTORNEY IN FACT, OCWEN LOAN SERVICING LLC, SUCCESSOR TO OCWEN FEDERAL BANK

vs.

RONALD F INGHAM AND LISA M. INGHAM AND UNITED STATES OF AMERICA C/O US POST OFFICE AND COURTHOUSE

DOCUMENTS TO BE SERVED:
NOTICE OF SALE
WRIT OF EXECUTION
COPY OF LEVY

SERVE BY: MAY 22, 2007

MAKE REFUND PAYABLE TO RETURN TO BE SENT TO THIS OFFICE

SERVE: THE UNITED STATES OF AMERICA

ADDRESS: C/O US POST OFFICE AND COURTHOUSE, 633 U.S. POST OFFICE AND COURTHOUSE
PITTSBURGH, PA 15219

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF OF CLEARFIELD COUNTY, State of Pennsylvania, do hereby depelize the SHERIFF OF ALLEGHENY COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this day, Wednesday, May 16, 2007.

RESPECTFULLY


CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

ALLEGHENY COUNTY SHERIFF'S DEPARTMENT

436 GRANT STREET
 PITTSBURGH, PA 15219-2496
 PHONE (412) 350-4700
 FAX (412) 350-6388

PETER R. DEFAZIO
 Sheriff

DENNIS SKOSNIK
 Chief Deputy

PLAINTIFF: JP MORGAN CHASE BANK, N.A.

VS.

DEFT.: RONALD F. INGHAM AND LISA M. INGHAM

DEFT.: THE UNITED STATES OF AMERICA

DEFT.: _____

GARNIShee:

ADDRESS: U.S. ATTORNEY GENERAL OFFICE for W. DIST OF PA,
ROOM 633, U.S. COURTHOUSE & POST OFFICE, PITTSBURGH, PA 15219

MUNICIPALITY OR CITY WARD: _____

ATTY: RICHARD F. STERN, ESQ.

DATE: MAY 17 20 07

ADDRESS: 216 OLD YORK ROAD, STE. 410

ATTY'S PHONE: (215) 572-8111

JENKINTOWN, PA 19046-3722

INDICATE TYPE OF SERVICE: PERSONAL PERSON IN CHARGE DEPUTIZE MAIL POSTED OTHER LEVY SEIZED & STORED

NOW: MAY 17 20 07 CLEARFIELD
ALLEGHENY COUNTY, PA I, SHERIFF OF ~~ALLEGHENY~~ COUNTY, PA do hereby depose the Sheriff of County to execute this Writ and make return thereof according to law

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

Seize, levy, advertise and sell all the personal property of the defendant on the premises located at: _____

MAKE	MODEL	MOTOR NUMBER	SERIAL NUMBER	LICENSE NUMBER
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

MAKE	MODEL	MOTOR NUMBER	SERIAL NUMBER	LICENSE NUMBER
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

SHERIFF'S OFFICE USE ONLY

I hereby CERTIFY and RETURN that on the _____ day of _____, 20 _____, at _____ o'clock, A.M./P.M. Address Above/ Address Below, County of Allegheny, Pennsylvania

I have served in the manner Described below: _____

Defendant(s) personally served.
 Adult family member with whom said Defendant(s) reside(s). Name & Relationship _____
 Adult in charge of Defendant's residence who refused to give name or relationship.
 Manager/other person authorized to accept deliveries of United States Mail _____
 Agent or person in charge of Defendant(s) office or usual place of business.

Other _____
 Property Posted _____

Defendant not found because: Moved Unknown No Answer Vacant Other _____

Certified Mail Receipt _____ Envelope Returned _____ Neither receipt or envelope returned: writ expired _____

Regular Mail Why _____

You are hereby notified that on _____, _____, levy was made in the case of _____
 Possession/Sale has been set for _____, 20 _____ at _____ o'clock

YOU MUST CALL DEPUTY ON THE MORNING OF SALE/POSSESSION BETWEEN 8:30 - 9:30 A.M.

ATTEMPTS _____ / _____ / _____ / _____ / _____ / _____ / _____

Additional Costs Due \$ _____, This is
 placed on writ when returned to Prothonotary. Please check
 before satisfying case.

Affirmed and subscribed before me

this _____ day of _____ 20 _____

PETER R. DEFAZIO, Sheriff

BY: _____
 (DEPUTY)

DISTRICT: _____



Stern and Eisenberg LLP
(successor to Stern and Stercho)

261 Old York Road • The Pavilion • Suite 410 • Jenkintown, PA 19046-3722 • Telephone: (215) 572.8111 • Facsimile: (215) 572.5025
New Jersey Office: 22 North Main Street • Lambertville, NJ 08530

May 18, 2007

RE: JP MORGAN CHASE BANK N.A. ET AL
VS. RONALD F. INGHAM ET AL
C.C.P. CLEARFIELD COUNTY NO. 06-87 CD

Sheriff Office - Clearfield County
Courthouse
230 E. Market Street
Clearfield, PA 16830

Dear Sir or Madam:

Please STAY the Sheriff's sale currently scheduled for JULY 6, 2007. The consideration received was \$1,920.00.

Please refund any unused portion of the deposit. Thank you.

Very truly yours,



RICHARD F. STERN

RFS/hc

SENT VIA FAX 814-765-5915

JAH/ELM/LETTERS/SALE LETTERS/CLEARFIELD COUNTY-POSTPONE-STAY.WPD

Richard F. Stern/rstern@sterneisenberg.com • Steven K. Eisenberg/seisenberg@sterneisenberg.com • Bradley D. Sisley/bsisley@sterneisenberg.com

Admitted to practice in PA & NJ

Olena W. Stercho (1955-2003)

PRAECLP FOR WRIT OF EXECUTION—(MORTGAGE FORECLOSURE)

P.R.C.P. 3180-3183

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY
PENNSYLVANIA
NO. 2006-00087-CD

JPMorgan Chase Bank, N.A., as Indenture Trustee
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank

VS.

RONALD F. INGHAM AND LISA M. INGHAM
AND THE UNITED STATES OF AMERICA
C/O U.S. POST OFFICE AND COURTHOUSE

PRAECLP FOR WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

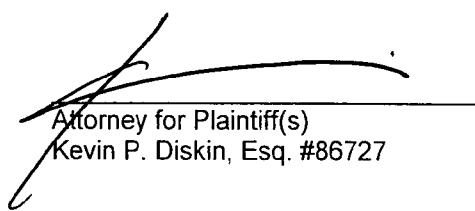
To the Prothonotary:

Issue Writ of Execution in the above matter:

Amount due.....\$ 72,188.40

Interest from 03/30/06 at the per
diem rate of \$17.92 until
judgment is paid in full.....\$ _____ and Costs.

165.00 Prothonotary costs


Attorney for Plaintiff(s)
Kevin P. Diskin, Esq. #86727

FILED *Atty pd.*
m 11/18/08 *20.00*
NOV 12 2008 ICC & Lowmrs
S *w/ prop. desc.*
William A. Shaw
Prothonotary/Clerk of Courts *to Sheriff*

(610)

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

JPMorgan Chase Bank, N.A., as Indenture Trustee
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank

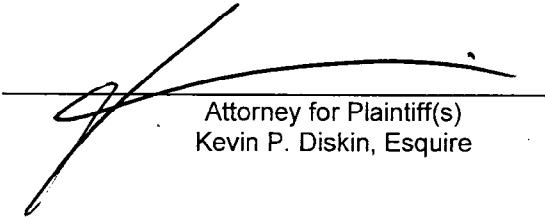
VS.

RONALD F. INGHAM AND LISA M. INGHAM
AND THE UNITED STATES OF AMERICA
C/O U.S. POST OFFICE AND COURTHOUSE

Premises: 15 NAVAJO TRAIL, DU BOIS, PA 15801

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

Filed:



Attorney for Plaintiff(s)
Kevin P. Diskin, Esquire

FILED

NOV 12 2008

William A. Shaw
Prothonotary/Clerk of Courts

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

JP Morgan Chase Bank, N.A.,
ABFS Mortgage Loan Trust 2000-2,
Ocwen Loan Servicing, LLC,
Ocwen Federal Bank

Vs.

NO.: 2006-00087-CD

Ronald F. Ingham,
Lisa M. Ingham,
United States of America

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

(1) See Attached Description

AMOUNT DUE/PRINCIPAL:.....\$72,188.40 PROTH. COSTS PAID: \$165.00
INTEREST FROM 3/30/06 at the per
diem rate of \$17.92 until judgment paid in full: \$ SHERIFF: \$
ATTY'S COMM: \$ OTHER COSTS: \$
DATE: 11/12/2008



William A. Shaw
Prothonotary/Clerk Civil Division

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

Requesting Party: Kevin P. Diskin, Esq.

Sheriff

REITER A LEGAL DESCRIPTION

BEING KNOWN AND DESIGNATED AS ALL THAT CERTAIN OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD COUNTY, PENNSYLVANIA, BEING LOT NO. 36 IN INDIAN HILLS ESTATES, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT AN IRON PIN, SAID PIN BEING THE COMMON CORNER OF LOTS 33, 35 AND 36 OF INDIAN HILLS ESTATES ON THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE NORTH 0 DEGREES 41 MINUTES 21 SECONDS WEST ALONG THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, 214.98 FEET TO AN IRON PIN IN THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE ALONG A CURVE TO THE RIGHT (ARC 37.03 FEET, RADIUS 25.0 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE ALONG A CURVE RIGHT (ARC 163.13 FEET, RADIUS 211.65 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE SOUTH 50 DEGREES 06 MINUTES 55 SECONDS EAST ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL, 44.17 FEET TO AN IRON PIN AT THE NORTHWEST CORNER OF LOT NO. 35; THENCE SOUTH 47 DEGREES 51 MINUTES 03 SECONDS WEST ALONG LOT 35, 241.59 FEET TO AN IRON PIN AT THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, THE PLACE OF BEGINNING. LOT 36 CONTAINS 0.54 ACRES.

FROM AND OUT OF THE ABOVE PIECE OF LAND THERE IS, HOWEVER, EXCEPTED AND RESERVED SUCH MINERALS AND MINING RIGHTS AS ARE AT LENGTH SET OUT IN THE DEED OF CONVEYANCE FROM FORMER OWNERS OF SAID RESPECTIVE LANDS OF WHICH THE ABOVE DESCRIBED PIECE WAS A PART.

AT ALL TIMES HEREAFTER THE ABOVE DESCRIBED PREMISES SHALL BE SUBJECT TO THE FOLLOWING EXPRESS CONDITIONS AND RESTRICTIONS:

1. NO MOBILE HOME OR HOUSE TRAILER SHALL BE LOCATED UPON SAID PREMISES.
2. NO BURNS OR OTHER BUILDINGS SHALL BE ERECTED IN WHICH TO HOUSE ANIMALS.
3. NO COMMERCIAL KENNELS; HOWEVER HUNTING DOGS ARE PERMITTED.
4. THE DWELLING HOUSE TO BE ERECTED UPON SAID PREMISES MUST CONTAIN AT LEAST 900 SQUARE FEET OF LIVING AREA, NOT INCLUDING THE BASEMENT.
5. NO DWELLING HOUSE SHALL BE ERECTED UPON SAID PREMISES WHICH SHALL HAVE A CONSTRUCTION COST OF LESS THAN \$30,000.00.

BEING THE SAME LOT OF GROUND WHICH BY DEED DATED AUGUST 31, 1994 AND RECORDED AMONG THE LAND RECORDS OF CLEARFIELD COUNTY IN BOOK 1630, PAGE 84 WAS GRANTED AND CONVEYED BY JEFFREY I. SPICHER AND CHAMAIN N. SPICHER UNTO RONALD F. INGHAM AND LISA M. INGHAM.

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. #86727

FILED
m/11/14 10:00 AM
NOV 12 2008

William A. Shaw
Prothonotary/Clerk of Courts

JPMorgan Chase Bank, N.A., as Indenture Trustee :
on behalf of the Noteholders and the Note Insurer of :
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed :
Notes, by its attorney in fact, Ocwen Loan Servicing, :
LLC, successor to Ocwen Federal Bank :
VS. : NO. 06-87 CD
RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA :
C/O U.S. POST OFFICE AND COURTHOUSE :

AFFIDAVIT PURSUANT TO RULE 3129.1

RICHARD F. STERN, attorney for Plaintiff in the above caption, sets forth as of the date the Praeclipe for the Writ of Execution was filed, the following information concerning the real property located at 15 NAVAJO TRAIL, DU BOIS, PA 15801.

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

Ronald F. Ingham and
Lisa M. Ingham
15 Navajo Trail
Du Bois, PA 15801

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

Ronald F. Ingham and
Lisa M. Ingham
15 Navajo Trail
Du Bois, PA 15801

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

Internal Revenue Service
Federated Investors Tower
Thirteenth Floor, Suite 1300
1001 Liberty Avenue
Pittsburgh, PA 15222

JPMorgan Chase Bank, N.A.
Stern and Eisenberg, LLP
261 Old York Road
The Pavilion, Suite 410
Jenkintown, PA 19046

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

N/A

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

N/A

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:

N/A

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

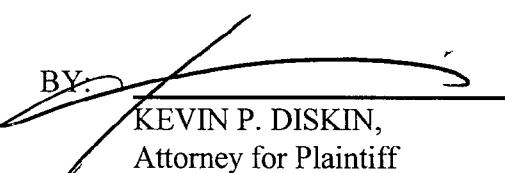
Domestic Relations
230 East Market Street
Clearfield, PA 16830

Tax Claim Bureau
230 East Market Street
Clearfield, PA 16830

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

Date: 11/05/08

STERN AND EISENBERG LLP

BY: 
KEVIN P. DISKIN,
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. #86727

JPMorgan Chase Bank, N.A., as Indenture Trustee :
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed:
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank :
:

VS. : NO. 06-87 CD

RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA :
C/O U.S. POST OFFICE AND COURTHOUSE :
:

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

To: Ronald F. Ingham and Lisa M. Ingham 15 Navajo Trail Du Bois, PA 15801	The United States of America c/o U.S. Attorney's Office 633 U.S. Post Office and Courthouse Pittsburgh, PA 15219
--	---

Your real estate at 15 NAVAJO TRAIL, DU BOIS, PA 15801 is scheduled to be sold at Sheriff's Sale on _____ at _____ in the Sheriff's Office, Clearfield County Courthouse, Clearfield, PA 16830, to enforce the court judgment of \$72,188.40 obtained by Ocwen Loan Servicing, LLC against you.

NOTICE OF OWNER'S RIGHTS
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale you must take **immediate action**:

1. The sale will be cancelled if you pay to Stern and Eisenberg the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call Stern and Eisenberg, telephone (215) 572-8111.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling Stern and Eisenberg, telephone (215) 572-8111.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened you may call Stern and Eisenberg, telephone (215) 572-8111.
4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A Schedule of distribution of the money bid for your house will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date. This Schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule. You should check with the Sheriff's Office by calling (814) 765-2641 Ext. 5986 to determine the actual date of filing of said schedule.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

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

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. #86727

JPMorgan Chase Bank, N.A., as Indenture Trustee :
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed:
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank : :

VS. : NO. 06-87 CD

RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA :
C/O U.S. POST OFFICE AND COURTHOUSE : :

RE PREMISES: 15 NAVAJO TRAIL, DU BOIS, PA 15801

Dear Sir or Madam:

Please be advised that I represent the above creditor which has a judgment against the above defendant(s). As a result of a default, the above referenced premises, also described on the attached sheet, will be sold by the Sheriff of Clearfield County on _____ at _____ in the Sheriff's Office, Clearfield County Courthouse, Clearfield, PA.

The sale is being conducted pursuant to the judgment in the amount of \$72,188.40 plus interest thereon entered in the above matter in favor of plaintiff against the above-named defendant(s) who are also the real owner(s) of said premises. I have discovered that you may have a lien and/or interest in the premises to be sold. This notice is given so that you can protect your interest, if any, in the lien you have on the premises.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date and the distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days thereafter. 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 ATTORNEY, as we are not permitted to give you legal advice.

11/05/08

STERN AND EISENBERG LLP

BY:

KEVIN P. DISKIN,
Attorney for Plaintiff

REITER A LEGAL DESCRIPTION

BEING KNOWN AND DESIGNATED AS ALL THAT CERTAIN OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD COUNTY, PENNSYLVANIA, BEING LOT NO. 36 IN INDIAN HILLS ESTATES, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT AN IRON PIN, SAID PIN BEING THE COMMON CORNER OF LOTS 33, 35 AND 36 OF INDIAN HILLS ESTATES ON THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE NORTH 9 DEGREES 41 MINUTES 21 SECONDS WEST ALONG THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, 214.98 FEET TO AN IRON PIN IN THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE ALONG A CURVE TO THE RIGHT (ARC 37.03 FEET, RADIUS 25.0 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE ALONG A CURVE RIGHT (ARC 163.13 FEET, RADIUS 211.66 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE SOUTH 50 DEGREES 06 MINUTES 55 SECONDS EAST ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL, 44.17 FEET TO AN IRON PIN AT THE NORTHWEST CORNER OF LOT NO. 35; THENCE SOUTH 47 DEGREES 53 MINUTES 03 SECONDS WEST ALONG LOT 35, 241.59 FEET TO AN IRON PIN AT THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, THE PLACE OF BEGINNING. LOT 36 CONTAINS 0.54 ACRES.

FROM AND OUT OF THE ABOVE PIECE OF LAND THERE IS, HOWEVER, EXCEPTED AND RESERVED SUCH MINERALS AND MINING RIGHTS AS ARE AT LENGTH SET OUT IN THE DEED OF CONVEYANCE FROM FORMER OWNERS OF SAID RESPECTIVE LANDS OF WHICH THE ABOVE DESCRIBED PIECE WAS A PART.

AT ALL TIMES HEREAFTER THE ABOVE DESCRIBED PREMISES SHALL BE SUBJECT TO THE FOLLOWING EXPRESS CONDITIONS AND RESTRICTIONS:

1. NO MOBILE HOME OR HOUSE TRAILER SHALL BE LOCATED UPON SAID PREMISES.
2. NO BURNS OR OTHER BUILDINGS SHALL BE ERECTED IN WHICH TO HOUSE ANIMALS.
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4. THE DWELLING HOUSE TO BE ERECTED UPON SAID PREMISES MUST CONTAIN AT LEAST 900 SQUARE FEET OF LIVING AREA, NOT INCLUDING THE BASEMENT.
5. NO DWELLING HOUSE SHALL BE ERECTED UPON SAID PREMISES WHICH SHALL HAVE A CONSTRUCTION COST OF LESS THAN \$30,000.00.

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COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. # 86727

JPMorgan Chase Bank, N.A.,
as Indenture Trustee,
by its attorney in fact,
Ocwen Loan Servicing, LLC, successor
To Ocwen Federal Bank

5
FILED No. 1
M/11/45 cm
DEC 12 2008
(LM)

William A. Shaw
Prothonotary/Clerk of Courts

VS. : NO. 06-87 CD

RONALD F. INGHAM AND
LISA M. INGHAM AND
THE UNITED STATES OF AMERICA :

CERTIFICATE OF SERVICE

I, KEVIN P. DISKIN, ESQUIRE, attorney for the within Plaintiff, hereby certify
that notice of the Sheriff's Sale was mailed to the Defendants by certified mail,
return receipt requested on December 10, 2008.

I further certify that notice of the Sheriff's Sale was mailed to each lienholder
by regular, first-class, postage prepaid mail on December 10, 2008, as evidenced
by copy of certificates of mailing attached.

STERN AND EISENBERG LLP

BY: _____

KEVIN P. DISKIN
Attorney for Plaintiff

12/10/08

CERTIFIED MAIL RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

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

Postage	\$	10046-3722
Certified Fee		Postmark Here
Return Receipt Fee (Endorsement Required)		PA 10046-3722
Restricted Delivery Fee (Endorsement Required)		PA 10046-3722
Total Postage & Fees	\$	PA 10046-3722

Send To
Lisa M. Ingham
15 Navajo TRAIL
DU Bois PA 15801

PS Form 3800, August 2006

See Reverse for Instructions

Certificate Of Mailing

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From:

STERN & EISENBERG LLP
Attorneys at Law
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046-3722

Tax Claim Bureau
230 East Market Street
Clearfield, PA 16830



PS Form 3817, April 2007 PSN 7530-02-000-9065

UNITED STATES POSTAL SERVICE**Certificate Of Mailing**

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From:

STERN & EISENBERG LLP
Attorneys at Law
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046-3722

Commonwealth of PA
Bureau of Compliance
P.O. Box 280948
Harrisburg, PA 17128



PS Form 3817, April 2007 PSN 7530-02-000-9065

CERTIFIED MAIL RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

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

Postage	\$	10046-3722
Certified Fee		Postmark Here
Return Receipt Fee (Endorsement Required)		PA 10046-3722
Restricted Delivery Fee (Endorsement Required)		PA 10046-3722
Total Postage & Fees	\$	PA 10046-3722

Send To
U.S. ATTORNEY'S OFFICE
633 U.S. Post Office Courthouse
Pittsburgh, PA 15219

PS Form 3800, August 2006



See Reverse for Instructions

CERTIFIED MAIL RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

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

Postage	\$	10046-3722
Certified Fee		Postmark Here
Return Receipt Fee (Endorsement Required)		PA 10046-3722
Restricted Delivery Fee (Endorsement Required)		PA 10046-3722
Total Postage & Fees	\$	PA 10046-3722

Send To
Ronald F. Ingham
15 Navajo Trail
DU Bois, PA 15801

PS Form 3800, August 2006



See Reverse for Instructions

UNITED STATES POSTAL SERVICE**Certificate Of Mailing**

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From:

STERN & EISENBERG LLP

Attorneys at Law

The Pavilion

261 Old York Road, Suite 410

Jenkintown, PA 19046-3722



To: Domestic Relations
230 East Market Street
Clearfield, PA 16830

PS Form 3817, April 2007 PSN 7530-02-000-9065

UNITED STATES POSTAL SERVICE**Certificate Of Mailing**

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From:

STERN & EISENBERG LLP

Attorneys at Law

The Pavilion

261 Old York Road, Suite 410

Jenkintown, PA 19046-3722



To: Internal Revenue Service
Federated Investors Tower
Thirteenth Floor, Suite 1300
1001 Liberty Avenue
Pittsburgh, PA 15222

PS Form 3817, April 2007 PSN 7530-02-000-9065

PS Form 3817, April 2007 PSN 7530-02-000-9065

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. # 86727

JPMorgan Chase Bank, N.A.,
as Indenture Trustee,
by its attorney in fact,
Ocwen Loan Servicing, LLC, successor
To Ocwen Federal Bank

5
FILED No. 5
m 11/45 cm
DEC 12 2008
LM
William A. Shaw
Prothonotary/Clerk of Courts

VS. : NO. 06-87 CD

RONALD F. INGHAM AND
LISA M. INGHAM AND
THE UNITED STATES OF AMERICA :

CERTIFICATE OF SERVICE

I, KEVIN P. DISKIN, ESQUIRE, attorney for the within Plaintiff, hereby certify
that notice of the Sheriff's Sale was mailed to the Defendants by certified mail,
return receipt requested on December 10, 2008.

I further certify that notice of the Sheriff's Sale was mailed to each lienholder
by regular, first-class, postage prepaid mail on December 10, 2008, as evidenced
by copy of certificates of mailing attached.

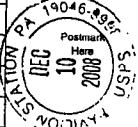
STERN AND EISENBERG LLP

BY: _____

KEVIN P. DISKIN
Attorney for Plaintiff

12/10/08

Postage	\$	19046-4855
Certified Fee		10
Return Receipt Fee (Endorsement Required)		0
Restricted Delivery Fee (Endorsement Required)		0
Total Postage & Fees	\$	19046-4855



Sent To: Lisa M. Ingham
Street, Apt. No. 15 Navajo Trail
or PO Box No. 15801
City, State ZIP 15801
DU BOIS, PA 15801
PS Form 3800, August 2006
See Reverse for Instructions



Certificate Of Mailing

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.

From:
STERN & EISENBERG LLP
Attorneys at Law
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046-3722

Tax Claim Bureau
230 East Market Street
Clearfield, PA 16830



PS Form 3817, April 2007 PSN 7530-02-000-9065

Postage	\$	19046-4855
Certified Fee		10
Return Receipt Fee (Endorsement Required)		0
Restricted Delivery Fee (Endorsement Required)		0
Total Postage & Fees	\$	19046-4855



To: U.S. Attorneys Office
Street, Apt. No. 633 U.S. Post Office+Courthouse
or PO Box No. 15219
City, State ZIP 15219
PITTSBURGH, PA 15219
PS Form 3800, August 2006
See Reverse for Instructions



Postage	\$	19046-4855
Certified Fee		10
Return Receipt Fee (Endorsement Required)		0
Restricted Delivery Fee (Endorsement Required)		0
Total Postage & Fees	\$	19046-4855



Sent To: Ronald F. Ingham
Street, Apt. No. 15 Navajo Trail
or PO Box No. 15801
City, State ZIP 15801
DU BOIS, PA 15801
PS Form 3800, August 2006
See Reverse for Instructions



This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.

From:
STERN & EISENBERG LLP
Attorneys at Law
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046-3722

To: Domestic Relations
230 East Market Street
Clearfield, PA 16830



PS Form 3817, April 2007 PSN 7530-02-000-9065

Certificate Of Mailing

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.

This form may be used for domestic and international mail.

From:

STERN & EISENBERG LLP

Attorneys at Law

The Pavilion

261 Old York Road, Suite 410

Jenkintown, PA 19046-3722

MAILED FROM ZIP CODE 19046

0003078742

02 1P

0003078742

02 1P</p

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. #86727

JPMorgan Chase Bank, N.A., as Indenture Trustee :
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed:
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank

VS.

RONALD F. INGHAM AND LISA M. INGHAM
AND THE UNITED STATES OF AMERICA ET ALS

: NO. 06-87 CD

PREACIPE TO REISSUE WRIT OF EXECUTION

Kindly reissue the Writ of execution for the above captioned matter.

STERN AND EISENBERG LLP

BY:

KEVIN P. DISKIN,
Attorney for Plaintiff

FILED *Att'y pd. 20.00*
M/1/05/01
FEB 23 2009 ICC 06 wnts
to Shff

William A. Shaw
Prothonotary/Clerk of Courts

(64)

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

JP Morgan Chase Bank, N.A.,
ABFS Mortgage Loan Trust 2000-2,
Ocwen Loan Servicing, LLC,
Ocwen Federal Bank

Vs.

NO.: 2006-00087-CD

Ronald F. Ingham,
Lisa M. Ingham,
United States of America

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

(1) See Attached Description

AMOUNT DUE/PRINCIPAL:.....\$72,188.40 PROTH. COSTS PAID: \$165.00
INTEREST FROM 3/30/06 at the per SHERIFF: \$
diem rate of \$17.92 until judgment paid in full: \$ OTHER COSTS: \$
ATTY'S COMM: \$ **Add'l Prothonotary costs : \$20.00**
DATE: 11/12/2008

William A. Shaw
Prothonotary/Clerk Civil Division

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

Requesting Party: Kevin P. Diskin, Esq.

Sheriff

2/23/09 Document
Reinstated/Reissued to Sheriff ~~Attorney~~
for service. *Willie L. Thompson*
Prothonotary

RIDER A LEGAL DESCRIPTION

BEING KNOWN AND DESIGNATED AS ALL THAT CERTAIN OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD COUNTY, PENNSYLVANIA, BEING LOT NO. 36 IN INDIAN HILLS ESTATES, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT AN IRON PIN, SAID PIN BEING THE COMMON CORNER OF LOTS 33, 35 AND 36 OF INDIAN HILLS ESTATES ON THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE NORTH 0 DEGREES 41 MINUTES 21 SECONDS WEST ALONG THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, 214.98 FEET TO AN IRON PIN IN THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE ALONG A CURVE TO THE RIGHT (ARC 37.03 FEET, RADIUS 25.0 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE ALONG A CURVE RIGHT (ARC 163.13 FEET, RADIUS 211.66 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE SOUTH 50 DEGREES 06 MINUTES 55 SECONDS EAST ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL, 44.17 FEET TO AN IRON PIN AT THE NORTHWEST CORNER OF LOT NO. 35; THENCE SOUTH 47 DEGREES 53 MINUTES 03 SECONDS WEST ALONG LOT 35, 241.59 FEET TO AN IRON PIN AT THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, THE PLACE OF BEGINNING. LOT 36 CONTAINS 0.54 ACRES.

FROM AND OUT OF THE ABOVE PIECE OF LAND THERE IS, HOWEVER, EXCEPTED AND RESERVED SUCH MINERALS AND MINING RIGHTS AS ARE AT LENGTH SET OUT IN THE DEED OF CONVEYANCE FROM FORMER OWNERS OF SAID RESPECTIVE LANDS OF WHICH THE ABOVE DESCRIBED PIECE WAS A PART.

AT ALL TIMES HEREAFTER THE ABOVE DESCRIBED PREMISES SHALL BE SUBJECT TO THE FOLLOWING EXPRESS CONDITIONS AND RESTRICTIONS:

1. NO MOBILE HOME OR HOUSE TRAILER SHALL BE LOCATED UPON SAID PREMISES.
2. NO BURNS OR OTHER BUILDINGS SHALL BE ERECTED IN WHICH TO HOUSE ANIMALS.
3. NO COMMERCIAL KENNELS; HOWEVER HUNTING DOGS ARE PERMITTED.
4. THE DWELLING HOUSE TO BE ERECTED UPON SAID PREMISES MUST CONTAIN AT LEAST 900 SQUARE FEET OF LIVING AREA, NOT INCLUDING THE BASEMENT.
5. NO DWELLING HOUSE SHALL BE ERECTED UPON SAID PREMISES WHICH SHALL HAVE A CONSTRUCTION COST OF LESS THAN \$30,000.00.

BEING THE SAME LOT OF GROUND WHICH BY DEED DATED AUGUST 31, 1994 AND RECORDED AMONG THE LAND RECORDS OF CLEARFIELD COUNTY IN BOOK 1630, PAGE 84 WAS GRANTED AND CONVEYED BY JEFFREY I. SPICHER AND CHAMAIN N. SPICHER UNTO RONALD F. INGHAM AND LISA M. INGHAM.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20888
NO: 06-87-CD

PLAINTIFF: JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS AND THE NOTE INSURER OF ADFS MORTGAGE LOAN TRUST 2000-2, MORTGAGE BACKED NOTES, BY ITS ATTORNEY IN FACT, OCWEN LOAN SERVICING, LLC, SUCCESSOR TO OCWEN FEDERAL BANK
vs.

DEFENDANT: RONALD F. INGHAM AND LISA M. INGHAM

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 11/12/2008

LEVY TAKEN 12/10/2008 @ 1:12 PM

POSTED 12/10/2008 @ 1:20 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 3/23/2009

DATE DEED FILED **NOT SOLD**

5
FILED
07941 Box
MAR 23 2009
William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

12/15/2008 @ 2:30 PM SERVED RONALD F. INGHAM

SERVED RONALD F. INGHAM, DEFENDANT, AT A MEETING PLACE SR 255 EAST DUBOIS AVENUE (SHEETZ PARKING AREA) DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO RONALD INGHAM

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.

12/15/2008 @ 2:30 PM SERVED LISA M. INGHAM

SERVED LISA M. INGHAM, DEFENDANT, AT A MEETING PLACE SR 255 EAST DUBOIS AVENUE (SHEETZ PARKING AREA) DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO RONALD INGHAM, HUSBAND/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 THE UNITED STATES OF AMERICA

SALE STAYED BEFORE THE UNITED STATES OF AMERICA DEPUTIZED.

@ SERVED

NOW, JANUARY 5, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE; THE SUM OF \$1,700.00 WAS RECEIVED TO STAY THE WRIT.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20888
NO: 06-87-CD

PLAINTIFF: JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS AND THE NOTE INSURER OF ABFS MORTGAGE LOAN TRUST 2000-2, MORTGAGE BACKED NOTES, BY ITS ATTORNEY IN FACT, OCWEN LOAN SERVICING, LLC, SUCCESSOR TO OCWEN FEDERAL BANK
VS.

DEFENDANT: RONALD F. INGHAM AND LISA M. INGHAM

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$248.50

SURCHARGE \$60.00 PAID BY ATTORNEY

So Answers,


My Commission Registered
Chester A. Hawkins
Sheriff

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

JP Morgan Chase Bank, N.A.,
ABFS Mortgage Loan Trust 2000-2,
Ocwen Loan Servicing, LLC,
Ocwen Federal Bank

Vs.

NO.: 2006-00087-CD

Ronald F. Ingham,
Lisa M. Ingham,
United States of America

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

(1) See Attached Description

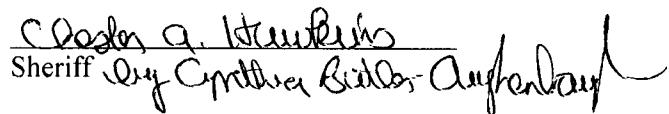
AMOUNT DUE/PRINCIPAL:.....\$72,188.40 PROTH. COSTS PAID: \$165.00
INTEREST FROM 3/30/06 at the per
diem rate of \$17.92 until judgment paid in full: \$ SHERIFF: \$
ATTY'S COMM: \$ OTHER COSTS: \$
DATE: 11/12/2008



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 12th day
of November A.D. 2008
At 3:00 A.M./P.M.

Requesting Party: Kevin P. Diskin, Esq.



Cynthia Biddle
Sheriff

RIDER A LEGAL DESCRIPTION

BEING KNOWN AND DESIGNATED AS ALL THAT CERTAIN OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD COUNTY, PENNSYLVANIA, BEING LOT NO. 36 IN INDIAN HILLS ESTATES, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT AN IRON PIN, SAID PIN BEING THE COMMON CORNER OF LOTS 33, 35 AND 36 OF INDIAN HILLS ESTATES ON THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE NORTH 9 DEGREES 41 MINUTES 21 SECONDS WEST ALONG THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, 214.98 FEET TO AN IRON PIN IN THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE ALONG A CURVE TO THE RIGHT (ARC 37.03 FEET, RADIUS 25.0 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE ALONG A CURVE RIGHT (ARC 163.13 FEET, RADIUS 211.66 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE SOUTH 50 DEGREES 06 MINUTES 55 SECONDS EAST ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL, 44.17 FEET TO AN IRON PIN AT THE NORTHWEST CORNER OF LOT NO. 35; THENCE SOUTH 47 DEGREES 53 MINUTES 03 SECONDS WEST ALONG LOT 35, 241.59 FEET TO AN IRON PIN AT THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, THE PLACE OF BEGINNING. LOT 36 CONTAINS 0.54 ACRES.

FROM AND OUT OF THE ABOVE PIECE OF LAND THERE IS, HOWEVER, EXCEPTED AND RESERVED SUCH MINERALS AND MINING RIGHTS AS ARE AT LENGTH SET OUT IN THE DEED OF CONVEYANCE FROM FORMER OWNERS OF SAID RESPECTIVE LANDS OF WHICH THE ABOVE DESCRIBED PIECE WAS A PART.

AT ALL TIMES HEREAFTER THE ABOVE DESCRIBED PREMISES SHALL BE SUBJECT TO THE FOLLOWING EXPRESS CONDITIONS AND RESTRICTIONS:

1. NO MOBILE HOME OR HOUSE TRAILER SHALL BE LOCATED UPON SAID PREMISES.
2. NO BURNS OR OTHER BUILDINGS SHALL BE ERECTED IN WHICH TO HOUSE ANIMALS.
3. NO COMMERCIAL KENNELS; HOWEVER HUNTING DOGS ARE PERMITTED.
4. THE DWELLING HOUSE TO BE ERECTED UPON SAID PREMISES MUST CONTAIN AT LEAST 900 SQUARE FEET OF LIVING AREA, NOT INCLUDING THE BASEMENT.
5. NO DWELLING HOUSE SHALL BE ERECTED UPON SAID PREMISES WHICH SHALL HAVE A CONSTRUCTION COST OF LESS THAN \$30,000.00.

BEING THE SAME LOT OF GROUND WHICH BY DEED DATED AUGUST 31, 1994 AND RECORDED AMONG THE LAND RECORDS OF CLEARFIELD COUNTY IN BOOK 1630, PAGE 84 WAS GRANTED AND CONVEYED BY JEFFREY I. SPICHER AND CHAMAIN N. SPICHER UNTO RONALD F. INGHAM AND LISA M. INGHAM.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME RONALD F. INGHAM NO. 06-87-CD

NOW, March 22, 2009, 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 February 06, 2009, I exposed the within described real estate of Ronald F. Ingham And Lisa M. Ingham 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 \$1,700.00 and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	22.23
LEVY	15.00
MILEAGE	22.23
POSTING	15.00
CSDS	10.00
COMMISSION	34.00
POSTAGE	5.04
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	1,700.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$248.50

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	72,188.40
INTEREST @ 17.9200	18,708.48
FROM 03/30/2006 TO 02/06/2009	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	60.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$90,956.88

COSTS:

ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	248.50
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	165.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
TOTAL COSTS	\$413.50

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

CHESTER A. HAWKINS, Sheriff



LAW OFFICES

Stern and Eisenberg LLP

261 Old York Road • The Pavilion • Suite 410 • Jenkintown, PA 19046-3722 • Telephone: (215) 572.8111 • Facsimile: (215) 572.5025
New Jersey Office: 22 North Main Street • Lambertville, NJ 08530 • Telephone: (609) 397.9200

January 5, 2009

RE: JP MORGAN CHASE BANK N.A. ET AL
VS. RONALD F. INGHAM ET AL
C.C.P. CLEARFIELD COUNTY NO. 06-87 CD

Sheriff Office - Clearfield County
Courthouse
230 E. Market Street
Clearfield, PA 16830
Attn: Cindy

Dear Cindy:

Please STAY the Sheriff's sale currently scheduled for FEBRUARY 6, 2009. The consideration received was \$10,000.00.

Very truly yours,

RICHARD F. SPERN

RFS/hc

SENT VIA FAX 814-765-5915

J:\HELEN\LETTERS\SALE LETTERS\CLEARFIELD COUNTY-POSTPONE-STAY.WPD

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. #86727

FILED NOCC
M 11/05/09
FEB 23 2009
S William A. Shaw
Prothonotary/Clerk of Courts
GW

JPMorgan Chase Bank, N.A., as Indenture Trustee :
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank :
VS. : NO. 06-87 CD
RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA ET ALS

AFFIDAVIT PURSUANT TO RULE 3129.1

I, KEVIN P. DISKIN, attorney for Plaintiff in the above caption, sets forth as of the date the Praeceppe for the Writ of Execution was filed, the following information concerning the real property located at 15 NAVAJO TRAIL, DU BOIS, PA 15801.

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

Ronald F. Ingham and
Lisa M. Ingham
15 Navajo Trail
Du Bois, PA 15801

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

Ronald F. Ingham and
Lisa M. Ingham
15 Navajo Trail
Du Bois, PA 15801

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

Internal Revenue Service
Federated Investors Tower
Thirteenth Floor, Suite 1300
1001 Liberty Avenue
Pittsburgh, PA 15222

JPMorgan Chase Bank, N.A.
Stern and Eisenberg, LLP
261 Old York Road
The Pavilion, Suite 410
Jenkintown, PA 19046

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

N/A

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

Commonwealth of PA
Bureau of Compliance
P.O. Box 280948
Harrisburg, PA 17128

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:

N/A

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

Domestic Relations
230 East Market Street
Clearfield, PA 16830

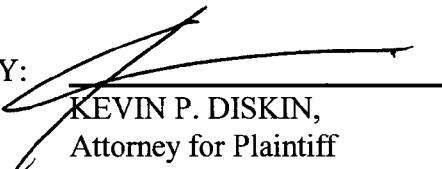
Tax Claim Bureau
230 East Market Street
Clearfield, PA 16830

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

Date: 02/19/09

STERN AND EISENBERG LLP

BY:


KEVIN P. DISKIN,
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. #86727

JPMorgan Chase Bank, N.A., as Indenture Trustee :
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed:
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank : NO. 06-87 CD
VS. :
RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA ET AL

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

To: Ronald F. Ingham and
Lisa M. Ingham
15 Navajo Trail
Du Bois, PA 15801

The United States of America
c/o U.S. Attorney's Office
633 U.S. Post Office and Courthouse
Pittsburgh, PA 15219

Your real estate at 15 NAVAJO TRAIL, DU BOIS, PA 15801 is scheduled to be sold at Sheriff's Sale on _____ at _____ in the Sheriff's Office, Clearfield County Courthouse, Clearfield, PA 16830, to enforce the court judgment of \$72,188.40 obtained by Ocwen Loan Servicing, LLC against you.

NOTICE OF OWNER'S RIGHTS
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale you must take **immediate action**:

1. The sale will be cancelled if you pay to Stern and Eisenberg the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call Stern and Eisenberg, telephone (215) 572-8111.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling Stern and Eisenberg, telephone (215) 572-8111.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened you may call Stern and Eisenberg, telephone (215) 572-8111.
4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A Schedule of distribution of the money bid for your house will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date. This Schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule. You should check with the Sheriff's Office by calling (814) 765-2641 Ext. 5986 to determine the actual date of filing of said schedule.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

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

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. #86727

JPMorgan Chase Bank, N.A., as Indenture Trustee :
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed:
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank

VS. : NO. 06-87 CD

RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA ET ALS

RE PREMISES: 15 NAVAJO TRAIL, DU BOIS, PA 15801

Dear Sir or Madam:

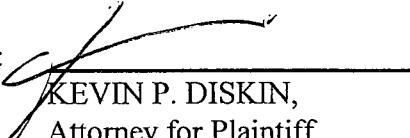
Please be advised that I represent the above creditor which has a judgment against the above defendant(s). As a result of a default, the above referenced premises, also described on the attached sheet, will be sold by the Sheriff of Clearfield County on _____ at _____ in the Sheriff's Office, Clearfield County Courthouse, Clearfield, PA.

The sale is being conducted pursuant to the judgment in the amount of \$72,188.40 plus interest thereon entered in the above matter in favor of plaintiff against the above-named defendant(s) who are also the real owner(s) of said premises. I have discovered that you may have a lien and/or interest in the premises to be sold. This notice is given so that you can protect your interest, if any, in the lien you have on the premises.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date and the distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days thereafter. 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 ATTORNEY**, as we are not permitted to give you legal advice.

02/19/09

STERN AND EISENBERG LLP

BY: 

KEVIN P. DISKIN,
Attorney for Plaintiff

RECORD A LEGAL DESCRIPTION

BEING KNOWN AND DESIGNATED AS ALL THAT CERTAIN OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD COUNTY, PENNSYLVANIA, BEING LOT NO. 36 IN INDIAN HILLS ESTATES, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT AN IRON PIN, SAID PIN BEING THE COMMON CORNER OF LOTS 33, 35 AND 36 OF INDIAN HILLS ESTATES ON THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE NORTH 0 DEGREES 41 MINUTES 21 SECONDS WEST ALONG THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, 214.98 FEET TO AN IRON PIN IN THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE ALONG A CURVE TO THE RIGHT (ARC 37.03 FEET, RADIUS 25.0 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE ALONG A CURVE RIGHT (ARC 163.13 FEET, RADIUS 211.66 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE SOUTH 50 DEGREES 06 MINUTES 55 SECONDS EAST ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL, 44.17 FEET TO AN IRON PIN AT THE NORTHWEST CORNER OF LOT NO. 35; THENCE SOUTH 47 DEGREES 53' MINUTES 03 SECONDS WEST ALONG LOT 35, 241.59 FEET TO AN IRON PIN AT THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, THE PLACE OF BEGINNING. LOT 36 CONTAINS 0.54 ACRES.

FROM AND OUT OF THE ABOVE PIECE OF LAND THERE IS, HOWEVER, EXCEPTED AND RESERVED SUCH MINERALS AND MINING RIGHTS AS ARE AT LENGTH SET OUT IN THE DEED OF CONVEYANCE FROM FORMER OWNERS OF SAID RESPECTIVE LANDS OF WHICH THE ABOVE DESCRIBED PIECE WAS A PART.

AT ALL TIMES HEREAFTER THE ABOVE DESCRIBED PREMISES SHALL BE SUBJECT TO THE FOLLOWING EXPRESS CONDITIONS AND RESTRICTIONS:

1. NO MOBILE HOME OR HOUSE TRAILER SHALL BE LOCATED UPON SAID PREMISES.
2. NO BURNS OR OTHER BUILDINGS SHALL BE ERECTED IN WHICH TO HOUSE ANIMALS.
3. NO COMMERCIAL KENNELS; HOWEVER HUNTING DOGS ARE PERMITTED.
4. THE DWELLING HOUSE TO BE ERECTED UPON SAID PREMISES MUST CONTAIN AT LEAST 900 SQUARE FEET OF LIVING AREA, NOT INCLUDING THE BASEMENT.
5. NO DWELLING HOUSE SHALL BE ERECTED UPON SAID PREMISES WHICH SHALL HAVE A CONSTRUCTION COST OF LESS THAN \$30,000.00.

BEING THE SAME LOT OF GROUND WHICH BY DEED DATED AUGUST 31, 1994 AND RECORDED AMONG THE LAND RECORDS OF CLEARFIELD COUNTY IN BOOK 1630, PAGE 84 WAS GRANTED AND CONVEYED BY JEFFREY I. SPICHER AND CHAMAIN N. SPICHER UNTO RONALD F. INGHAM AND LISA M. INGHAM.

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. # 86727

JPMorgan Chase Bank, N.A.,
as Indenture Trustee,
by its attorney in fact,
Ocwen Loan Servicing, LLC, successor
To Ocwen Federal Bank

VS.

: NO. 06-87 CD

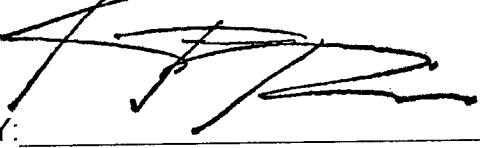
RONALD F. INGHAM AND
LISA M. INGHAM AND
THE UNITED STATES OF AMERICA

CERTIFICATE OF SERVICE

I, KEVIN P. DISKIN, ESQUIRE, attorney for the within Plaintiff, hereby certify
that notice of the Sheriff's Sale was mailed to the Defendants by certified mail,
return receipt requested on March 27, 2009.

I further certify that notice of the Sheriff's Sale was mailed to each lienholder
by regular, first-class, postage prepaid mail on March 27, 2009, as evidenced by
copy of certificates of mailing attached.

STERN AND EISENBERG LLP

BY: 
KEVIN P. DISKIN
Attorney for Plaintiff

3/27/09

J:\ANN\CERTIFICATES\CLEARFIELD\OCWEN.INGHAM.RONALD.03.09.DOC

FILED
M 12/29/09
MAR 30 2009
S No 6k
William A. Shaw
Prothonotary/Clerk of Courts

CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

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

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

PAVILION PA 19046
Postmark MAR 27 2009

Sent To: **Ronald Ingham**
Street, Apt. No.,
or PO Box No.
City, State, ZIP+4
15 Navajo Trail
DU BOIS PA 15801

PS Form 3800, August 2006

See Reverse for Instructions

UNITED STATES POSTAL SERVICE®

Certificate Of Mailing

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From:

STERN & EISENBERG LLP
Attorneys at Law
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046-3722

Postmark MAR 27 2009

JP Morgan Chase Bank, NA
Stern & Eisenberg, LLP
261 Old York Road
The Pavilion, Suite 400
Jenkintown, PA

PS Form 3817, April 2007 PSN 7530-02-000-9065

UNITED STATES POSTAL SERVICE®

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From:

STERN & EISENBERG LLP
Attorneys at Law
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046-3722

Postmark MAR 27 2009

To: **Tax Claim Bureau**
230 East Market Street
Clearfield PA 16830

PS Form 3817, April 2007 PSN 7530-02-000-9065

UNITED STATES POSTAL SERVICE®

Certificate Of Mailing

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From:

STERN & EISENBERG LLP
Attorneys at Law
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046-3722

Postmark MAR 27 2009

To: **Internal Revenue Service**
Federated Investors Tower
13th Floor, Suite 1300
1001 Liberty Avenue
Pittsburgh, PA 15222

PS Form 3817, April 2007 PSN 7530-02-000-9065

CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

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

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

PAVILION PA 19046
Postmark MAR 27 2009

Sent To: **Lisa M. Ingham**
Street, Apt. No.,
or PO Box No.
City, State, ZIP+4
15 Navajo Trail
DU BOIS, PA 15801

PS Form 3800, August 2006

See Reverse for Instructions

UNITED STATES POSTAL SERVICE®

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From:

STERN & EISENBERG LLP
Attorneys at Law
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046-3722

Postmark MAR 27 2009

To: **Domestic Relations**
230 East Market Street
Clearfield PA 16830

PS Form 3817, April 2007 PSN 7530-02-000-9065

To pay fee, affix stamps or meter postage here

UNITED STATES POSTAL SERVICE

Postmark MAR 27 2009

MAILED FROM ZIP CODE 19046

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UNITED STATES POSTAL SERVICE

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. #86727

JPMorgan Chase Bank, N.A., as Indenture Trustee
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank :
VS. : NO. 06-87 CD
RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA :
C/O U.S. POST OFFICE AND COURTHOUSE :

S FILED NOCC.
m/11/45cm
DEC 12 2008
William A. Shaw LM
Prothonotary/Clerk of Courts

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

I, KEVIN P. DISKIN, attorney for Plaintiff in the above caption, sets forth as of the date the Praecept for the Writ of Execution was filed, the following information concerning the real property located at 15 NAVAJO TRAIL, DU BOIS, PA 15801.

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

Ronald F. Ingham and
Lisa M. Ingham
15 Navajo Trail
Du Bois, PA 15801

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

Ronald F. Ingham and
Lisa M. Ingham
15 Navajo Trail
Du Bois, PA 15801

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

Internal Revenue Service
Federated Investors Tower
Thirteenth Floor, Suite 1300
1001 Liberty Avenue
Pittsburgh, PA 15222

JPMorgan Chase Bank, N.A.
Stern and Eisenberg, LLP
261 Old York Road
The Pavilion, Suite 410
Jenkintown, PA 19046

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

N/A

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

Commonwealth of PA
Bureau of Compliance
P.O. Box 280948
Harrisburg, PA 17128

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:

N/A

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

Domestic Relations
230 East Market Street
Clearfield, PA 16830

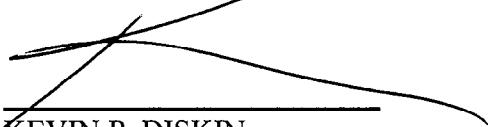
Tax Claim Bureau
230 East Market Street
Clearfield, PA 16830

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

Date: 12/10/08

STERN AND EISENBERG LLP

BY:


KEVIN P. DISKIN,
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. #86727

S: 11/11/09 ICC Atty
m/11/352m Stern
Diskin

William A. Shaw
Prothonotary Clerk of Courts

JPMorgan Chase Bank, N.A., as Indenture Trustee :
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed:
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank

:

VS. : NO. 06-87 CD

RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA

PRAECIPE TO ASSIGN JUDGMENT TO THE USE OF

Kindly assign the judgment and the Writ of Execution issued on or about April 3, 2006 in
the amount \$72,188.40 together with interest thereon from 4/4/2006 at the per diem rate
of \$17.92 to the use of:

Deutsche Bank National Trust Company, as Indenture Trustee for the
Registered Holders of Ocwen Real Estate Asset Liquidating Trust 2007-1

C/o Ocwen Loan Servicing LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

STERN AND EISENBERG LLP

BY:


RICHARD F. STERN
KEVIN P. DISKIN
Attorney for Plaintiff

4/14/2009

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. # 86727

JUN 01 2009
KIN 1:05
William J. Shaw
Prothonotary/Clerk of Courts

no 4/c (610)

JPMorgan Chase Bank, N.A.,
as Indenture Trustee,
by its attorney in fact,
Ocwen Loan Servicing, LLC, successor
To Ocwen Federal Bank

VS.

: NO. 06-87 CD

RONALD F. INGHAM AND
LISA M. INGHAM AND
THE UNITED STATES OF AMERICA

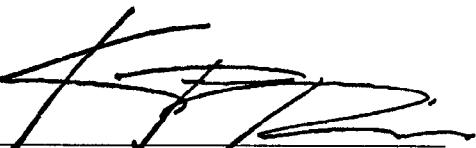
:

CERTIFICATE OF SERVICE

I, KEVIN P. DISKIN, ESQUIRE, attorney for the within Plaintiff, hereby certify
that notice of the Sheriff's Sale was mailed to Defendant United States of America,
c/o U.S. Attorney's Office, by certified mail, return receipt requested on May 28,
2009, as evidenced by copy of certificates of mailing attached.

STERN AND EISENBERG LLP

BY:


KEVIN P. DISKIN
Attorney for Plaintiff

5/28/09

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
U.S. MAIL USE	
	
Postage	\$ 0.44
Certified Fee	\$ 0.00
Return Receipt Fee (Endorsement Required)	\$ 0.00
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 0.44
Sent to The United States of America Street, Apt. No. 100 or PO Box No. 1234 City, State, Zip Allegheny County Courthouse, Pittsburgh, PA	

8000 044 0000 7000 7000 7000 7000 7000

PS Form 3800, August 2006

See Reverse for Instructions

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. # 86727

FILED

JUN 01 2009
1051
William A. Shaw
Prothonotary/Clerk of Courts

NO. 4/C (60)

JPMorgan Chase Bank, N.A.,
as Indenture Trustee,
by its attorney in fact,
Ocwen Loan Servicing, LLC, successor
To Ocwen Federal Bank

VS.

: NO. 06-87 CD

RONALD F. INGHAM AND
LISA M. INGHAM AND
THE UNITED STATES OF AMERICA

:

CERTIFICATE OF SERVICE

I, KEVIN P. DISKIN, ESQUIRE, attorney for the within Plaintiff, hereby certify
that notice of the Sheriff's Sale was mailed to Defendant United States of America,
c/o U.S. Attorney's Office, by certified mail, return receipt requested on May 28,
2009, as evidenced by copy of certificates of mailing attached.

STERN AND EISENBERG LLP

BY:


KEVIN P. DISKIN
Attorney for Plaintiff

5/28/09

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

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

OFFICIAL USE

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

Postmark
PAVILION PA 19045
MAY 28 2006
U.S.P.S.

sent to The United States of America
1000 Avenue of the Americas
1234 Post Office
Pittsburgh, PA 15222
State, Zip
One Court House, Pittsburgh, PA 15222

PS Form 3800, August 2006
See Reverse for Instructions

2008 2240 0000 4837 9308

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. # 86727

JPMorgan Chase Bank, N.A.,
as Indenture Trustee,
by its attorney in fact,
Ocwen Loan Servicing, LLC, successor
To Ocwen Federal Bank

S FILED NO
MAY 28 2009
JUN 08 2009

William A. Shaw
Prothonotary/Clerk of Courts

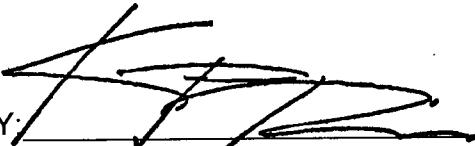
VS. : NO. 06-87 CD

RONALD F. INGHAM AND
LISA M. INGHAM AND
THE UNITED STATES OF AMERICA :

CERTIFICATE OF SERVICE

I, KEVIN P. DISKIN, ESQUIRE, attorney for the within Plaintiff, hereby certify
that notice of the Sheriff's Sale was mailed to Defendant United States of America,
c/o U.S. Attorney's Office, by certified mail, return receipt requested on May 28,
2009, and received by Defendant on June 1, 2009 as evidenced by copy of certified
mail receipt and signed green card attached.

STERN AND EISENBERG LLP

BY: 
KEVIN P. DISKIN
Attorney for Plaintiff

6/4/09

For delivery information visit our website at www.ams.com

Postage \$

Certified Fee \$

Return Receipt Fee
(Endorsement Required)

Restricted Delivery Fee
(Endorsement Required)

Total Postage & Fees \$

Send To The United States Post Office, U.S. Post Office, Pittsburgh, PA

Street, Apt. No. or PO Box No.
City, State, Zip+4

PS Form 3809, August 2006

80E6 2E84 0000 0477 8002

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

The United States of America
c/o U.S. Attorney's Office
633 U.S. Post Office and
Courthouse
Pittsburgh, PA 15219

COMPLETE THIS SECTION ON DELIVERY

Agent

B. Received by (Printed Name)		C. Date of Delivery
<u>G. S. J. TROW</u>		<u>06-01-09</u>
D. Is delivery address different from Item 12		
<input type="checkbox"/> Yes		

If YES, enter delivery address below:

111

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■ Service Type

Certified Mail Express Mail

Registered Bethel Recalit for Hamak

Indirect Mail **CD**

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Yes

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DOER / 1991

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20934

NO: 06-87-CD

PLAINTIFF: JPMORGAN CHASE BANK, N.A., ABFS MORTGAGE LOAN TRUST 2000-2, OCWEN LOAN SERVICING, LLC, OCWEN FEDERAL BANK

vs.

DEFENDANT: RONALD F. INGHAM AND LISA M. INGHAM AND THE UNITED STATES OF AMERICA

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 2/23/2009

LEVY TAKEN 3/2/2009 @ 10:50 AM

POSTED 3/2/2009 @ 10:53 AM

SALE HELD 7/10/2009

SOLD TO DEUTSCHE BANK NATIONAL TRUST COMPANY AS INDENTURE TRUSTEE FOR THE REGISTERED HOLDERS OF OCWEN REAL ESTATE ASSET LIQUIDATING TRUST 2007-1

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 8/3/2009

DATE DEED FILED 8/3/2009

PROPERTY ADDRESS 15 NAVAJO TRAIL DUBOIS , PA 15801

5
FILED
02-28-09
AUG 03 2009
LM
William A. Shaw
Prothonotary/Clerk of Courts

SERVICES

3/4/2009 @ 12:40 PM SERVED RONALD F. INGHAM

SERVED RONALD F. INGHAM, DEFENDANT, AT THE CLEARFIELD COUNTY COURTHOUSE, 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO RONALD INGHAM

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.

3/4/2009 @ 12:46 PM SERVED LISA M. INGHAM

SERVED LISA M. INGHAM, DEFENDANT, AT THE CLEARFIELD COUNTY COURTHOUSE, 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO RONALD F. INGHAM

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.

6/19/2009 @ 1:35 PM SERVED THE UNITED STATES OF AMERICA

ALLEGHENY COUNTY, SERVED THE UNITED STATES OF AMERICA, AT 633 U.S. POST OFFICE AND COURTHOUSE, PITTSBURGH, PA 15219, BY HANDING TO ERIC/AGENT FOR THE UNITED STATES OF AMERICA

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

@ SERVED

NOW, MAY 28, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR JUNE 5, 2009 TO JULY 10, 2009.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20934
NO: 06-87-CD

PLAINTIFF: JPMORGAN CHASE BANK, N.A., ABFS MORTGAGE LOAN TRUST 2000-2, OCWEN LOAN SERVICING, LLC, OCWEN FEDERAL BANK

vs.
DEFENDANT: RONALD F. INGHAM AND LISA M. INGHAM AND THE UNITED STATES OF AMERICA

Execution REAL ESTATE

SHERIFF RETURN

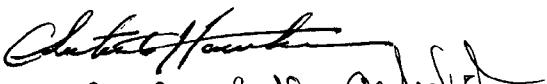
SHERIFF HAWKINS \$256.84

SURCHARGE \$60.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2008

So Answers,


In *by* *Cynthia Ruth - DeMolli*
Chester A. Hawkins
Sheriff

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

JP Morgan Chase Bank, N.A.,
ABFS Mortgage Loan Trust 2000-2,
Ocwen Loan Servicing, LLC,
Ocwen Federal Bank

Vs.

NO.: 2006-00087-CD

Ronald F. Ingham,
Lisa M. Ingham,
United States of America

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

(1) See Attached Description

AMOUNT DUE/PRINCIPAL:\$72,188.40 PROTH. COSTS PAID: \$165.00
INTEREST FROM 3/30/06 at the per
diem rate of \$17.92 until judgment paid in full: \$
ATTY'S COMM: \$ *Add'l Prothonotary costs : \$20.00*
DATE: 11/12/2008



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 23rd day
of February A.D. 2009
At 3:00 A.M./P.M.

Requesting Party: Kevin P. Diskin, Esq.

Chesler A. Henshaw
Sheriff by Cynthia Butler, Deputy Sheriff

2/23/09 Document
Reinstated/Reissued to Sheriff *2/23/09*
for service.
William A. Shaw
Deputy Prothonotary

RIDER A LEGAL DESCRIPTION

BEING KNOWN AND DESIGNATED AS ALL THAT CERTAIN OR PARCEL OF LAND SITUATE, LYING AND BEING IN THE TOWNSHIP OF SANDY, CLEARFIELD COUNTY, PENNSYLVANIA, BEING LOT NO. 36 IN INDIAN HILLS ESTATES, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT AN IRON PIN, SAID PIN BEING THE COMMON CORNER OF LOTS 33, 35 AND 36 OF INDIAN HILLS ESTATES ON THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE NORTH 0 DEGREES 41 MINUTES 21 SECONDS WEST ALONG THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, 214.98 FEET TO AN IRON PIN IN THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE; THENCE ALONG A CURVE TO THE RIGHT (ARC 37.03 FEET, RADIUS 25.0 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE ALONG A CURVE RIGHT (ARC 163.13 FEET, RADIUS 211.66 FEET) ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL TO AN IRON PIN; THENCE SOUTH 50 DEGREES 06 MINUTES 55 SECONDS EAST ALONG THE SOUTHERLY RIGHT OF WAY LINE OF NAVAJO TRAIL, 44.17 FEET TO AN IRON PIN AT THE NORTHWEST CORNER OF LOT NO. 35; THENCE SOUTH 47 DEGREES 53 MINUTES 03 SECONDS WEST ALONG LOT 35, 241.59 FEET TO AN IRON PIN AT THE EAST RIGHT OF WAY LINE OF CHEROKEE DRIVE, THE PLACE OF BEGINNING. LOT 36 CONTAINS 0.54 ACRES.

FROM AND OUT OF THE ABOVE PIECE OF LAND THERE IS, HOWEVER, EXCEPTED AND RESERVED SUCH MINERALS AND MINING RIGHTS AS ARE AT LENGTH SET OUT IN THE DEED OF CONVEYANCE FROM FORMER OWNERS OF SAID RESPECTIVE LANDS OF WHICH THE ABOVE DESCRIBED PIECE WAS A PART.

AT ALL TIMES HEREAFTER THE ABOVE DESCRIBED PREMISES SHALL BE SUBJECT TO THE FOLLOWING EXPRESS CONDITIONS AND RESTRICTIONS:

1. NO MOBILE HOME OR HOUSE TRAILER SHALL BE LOCATED UPON SAID PREMISES.
2. NO BURNS OR OTHER BUILDINGS SHALL BE ERECTED IN WHICH TO HOUSE ANIMALS.
3. NO COMMERCIAL KENNELS; HOWEVER HUNTING DOGS ARE PERMITTED.
4. THE DWELLING HOUSE TO BE ERECTED UPON SAID PREMISES MUST CONTAIN AT LEAST 900 SQUARE FEET OF LIVING AREA, NOT INCLUDING THE BASEMENT.
5. NO DWELLING HOUSE SHALL BE ERECTED UPON SAID PREMISES WHICH SHALL HAVE A CONSTRUCTION COST OF LESS THAN \$30,000.00.

BEING THE SAME LOT OF GROUND WHICH BY DEED DATED AUGUST 31, 1994 AND RECORDED AMONG THE LAND RECORDS OF CLEARFIELD COUNTY IN BOOK 1630, PAGE 84 WAS GRANTED AND CONVEYED BY JEFFREY I. SPICHER AND CHAMAIN N. SPICHER UNTO RONALD F. INGHAM AND LISA M. INGHAM.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME RONALD F. INGHAM

NO. 06-87-CD

NOW, August 03, 2009, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on July 10, 2009, I exposed the within described real estate of Ronald F. Ingham And Lisa M. Ingham to public venue or outcry at which time and place I sold the same to DEUTSCHE BANK NATIONAL TRUST COMPANY AS INDENTURE TRUSTEE FOR THE REGISTERED HOLDERS OF OCWEN REAL ESTATE ASSET LIQUIDATING TRUST 2007-1 he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	20.90
LEVY	15.00
MILEAGE	20.90
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	5.04
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	30.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	4.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$256.84

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	31.00
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$31.00

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	72,188.40
INTEREST @ 17.9200 %	21,468.16
FROM 03/30/2006 TO 07/10/2009	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	60.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$93,716.56

COSTS:

ADVERTISING	1,778.70
TAXES - COLLECTOR	521.34
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	31.00
SHERIFF COSTS	256.84
LEGAL JOURNAL COSTS	378.00
PROTHONOTARY	185.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$3,295.88

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



CHESTER A. HAWKINS
SHERIFF

Sheriff's Office Clearfield County

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

OFFICE (814) 765-2641
FAX (814) 765-5915
ROBERT SKYER
CHIEF DEPUTY
MARILYN HAMM
DEPT. CLERK
CYNTHIA AUGHENBAUGH
OFFICE MANAGER
KAREN BAUGHMAN
CLERK TYPIST
PETER F. SMITH
SOLICITOR

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PAGE 20934 TERM & NO. 06-87-CD

JPMORGAN CHASE BANK, N.A., ABFS MORTGAGE LOAN TRUST 2000-2, OCWEN LOAN SERVICING, LLC, OCWEN FEDERAL BANK
vs.
RONALD F. INGHAM AND LISA M. INGHAM, UNITED STATES OF AMERICA

DOCUMENTS TO BE SERVED:
NOTICE OF SALE
WRIT OF EXECUTION
COPY OF LEVY

SERVE BY: ASAP

**MAKE REFUND PAYABLE TO
RETURN TO BE SENT TO THIS OFFICE**

SERVE: THE UNITED STATES OF AMERICA

ADDRESS: 633 U.S. POST OFFICE AND COURTHOUSE
PITTSBURGH, PA 15219

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF OF CLEARFIELD COUNTY, State of Pennsylvania, do hereby depelize the SHERIFF OF ALLEGHENY COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this day, Thursday, May 28, 2009.

RESPECTFULLY,

A handwritten signature in black ink, appearing to read "Chester A. Hawkins".

CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA



LAW OFFICES

Stern and Eisenberg LLP

261 Old York Road • The Pavilion • Suite 410 • Jenkintown, PA 19046-3722 • Telephone: (215) 572.8111 • Facsimile: (215) 572.5025
New Jersey Office: 22 North Main Street • Lambertville, NJ 08530 • Telephone: (609) 397.9200

May 28, 2009

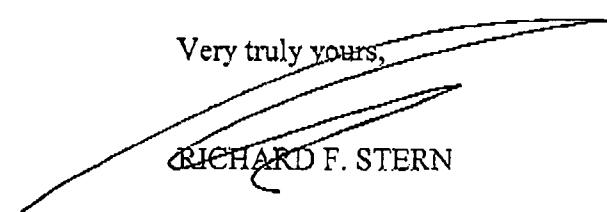
RE: JP MORGAN CHASE BANK N.A. ET AL
VS. RONALD F. INGHAM ET AL
C.C.P. CLEARFIELD COUNTY NO. 06-87 CD

Sheriff Office - Clearfield County
Courthouse
230 E. Market Street
Clearfield, PA 16830
Attn: Cindy

Dear Cindy:

Please POSTPONE the Sheriff's sale currently scheduled for JUNE 5, 2009 until July 10, 2009.

Very truly yours,


RICHARD F. STERN

RFS/hc

SENT VIA FAX 814-765-5915

J:\HELEN\LETTERS\SALE LETTERS\CLEARFIELD COUNTY-POSTPONE-STAY.WPD

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE
STERN AND EISENBERG LLP
The Pavilion
261 Old York Road, Suite 410
Jenkintown, PA 19046
(215) 572-8111
I.D. #86727

S FILED 1CC AAY
m/11/352m Stern
APR 16 2009 Diskin

William A. Shaw
Prothonotary/Clerk of Courts

JPMorgan Chase Bank, N.A., as Indenture Trustee :
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2000-2, Mortgage Backed:
Notes, by its attorney in fact, Ocwen Loan Servicing,
LLC, successor to Ocwen Federal Bank

:

VS. : NO. 06-87 CD

RONALD F. INGHAM AND LISA M. INGHAM :
AND THE UNITED STATES OF AMERICA

PRAECIPE TO ASSIGN JUDGMENT TO THE USE OF

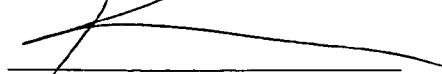
Kindly assign the judgment and the Writ of Execution issued on or about April 3, 2006 in
the amount \$72,188.40 together with interest thereon from 4/4/2006 at the per diem rate
of \$17.92 to the use of:

Deutsche Bank National Trust Company, as Indenture Trustee for the
Registered Holders of Ocwen Real Estate Asset Liquidating Trust 2007-1

C/o Ocwen Loan Servicing LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

STERN AND EISENBERG LLP

BY:


RICHARD F. STERN
KEVIN P. DISKIN
Attorney for Plaintiff

4/14/2009