



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 12:47 PM*  
**JAN 18 2006** *85.00*  
*3 cc Shff*  
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 attoreny 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)  
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**IN THE COURT OF COMMON PLEAS OF PENNSYLVANIA  
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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 attoreny in fact,  
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The United States of America  
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633 U.S. Post Office and Courthouse  
Pittsburgh, PA 15219

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 attoreny 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.)

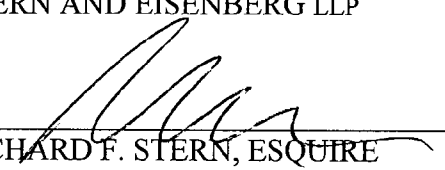
LATE CHARGES accrued thru 01/10/2006 of.....	\$478.76
Late charges after 01/10/2006 shall accrue at the monthly rate of \$63.93.)	
FEES BILLED .....	\$169.98
COSTS.....	300.00
ATTORNEY'S FEE .....	\$3,200.00
LESS SUSPENSE (If any).....	(\$187.13)
 TOTAL .....	 \$70,644.86

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.

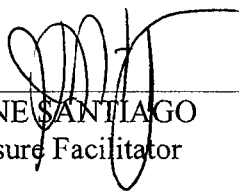
STERN AND EISENBERG LLP

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



RE: INGHAM

#0000013134

**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 52 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 BARN 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.

EXHIBIT

A

tabbies



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 [redacted] 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

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

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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

This communication is from a debt collector attempting to collect a debt;  
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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



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

WWW.OCWEN.COM

**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
<b>TOTAL DUE.....</b>	<b>\$ 2,811.98</b>

**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.

DACT91.9

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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 X 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](mailto:Ombudsman@ocwen.com).

DACT91.9

# APPENDIX C

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

(Rev. 6/99)

<b>ADAMS COUNTY</b>	<b>BEAVER COUNTY (cont.)</b>	<b>BRADFORD COUNTY (cont.)</b>
American Red Cross-Hanover Chapter 529 Carlisle Street Hanover PA 17331 (717)637-3768 FAX (717)637-3294	Mon Valley Unemployed Committee 120 E. 9 <sup>th</sup> Avenue Homestead PA 15120 (412)462-9962 (412)462-9964	CCCS of Northeastern Pennsylvania 9 South 7 <sup>th</sup> Street Shrodsburg PA 18360 (717)420-8980 or (800)922-9537 FAX (717)420-8981
Financial Counseling Services of Franklin 31 West 3 <sup>rd</sup> Street Waynesboro PA 17268 (717)762-3285	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	31 W Market St Wilkes-Barre PA 18702 (717)821-0837 or (800)922-9537 FAX (717)821-1783
CCCS of Western PA 2000 Lingiestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)334-4670	<b>BEDFORD COUNTY</b>	631 S Alberton St, Suite 100 State College PA 16801 (814)238-1668 FAX (814)238-1669
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717)334-8326	Bedford-Pulston Housing Services 10241 Lincoln Highway Everett PA 15537 (814)623-9129 FAX (814)623-7187	The Trehab Center of Northeastern PA
<b>ALLEGHENY COUNTY</b>	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	10 Public Avenue Monroeville PA 15146 (717)278-3338 or (800)982-4045 FAX (717)278-1889
Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill Road, Bldg 200 Pittsburgh PA 15220 (412)429-2842 FAX (412)429-2835	Weatherization Office 917 Millin Street Huntingdon PA 16632 (814)643-2343	185 Elmira St PO Box 218 Troy PA 16947 (717)297-2101
Action Housing, Inc. 425 6 <sup>th</sup> Ave, Suite 950 Pittsburgh PA 15219 (412)351-1956 or (412)221-2102 or (800)792-2801 FAX (412)391-4512	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	German Street, PO Box 389 Osburn PA 18614 (717)928-9668 FAX (717)928-8144
CCCS of Western Pennsylvania, Inc. 109 Smithfield Street Pittsburgh PA 15222 (412)471-7384	Tableland Services, Inc. 533 East Main Street Somerset PA 15501 (814) 445-9628 or (800)452-0148 FAX (814)443-1690	13 Walnut Street Wellsboro PA 16901 (717)724-5252 FAX (717)724-5783
Urban League of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412)227-4802 FAX (412)261-5207	<b>BERKS COUNTY</b>	103 Warren Street, PO Box 709 Funkhousen PA 18657 (717)836-6840 FAX (717)836-6332
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	Budget Counseling Center 247 North Fifth Street Reading PA 19601 (610)375-7866 FAX (610) 375-7830	931 Main Street Honesdale PA 18431 (717)253-8941 FAX (717)253-4817
Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)832-2893	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville PA 17901 (717)622-1995 FAX (717)622-0429	<b>BUCKS COUNTY</b>
<b>ARMSTRONG COUNTY</b>	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2744 (814) only FAX (610)821-4932	Acorn Housing Corporation 346 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747	Community Housing Council, Inc. PO Box 244 Kennett Square PA 19348 (610)444-1682 FAX (610)444-8243	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne PA 19047 (215)750-4310 FAX (215)750-4318
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	<b>BLAIR COUNTY</b>	HACE 167 Allegheny Ave., 1 <sup>st</sup> Fl. Philadelphia PA 19140 (215)426-8023 FAX (215)426-9122
Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	Bedford-Pulston Housing Services RD #1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187	Community Development Corp of Frankford 4620 Griscoe Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012
<b>BEAVER COUNTY</b>	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747	Northwest Counseling Service 5001 North Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8733
<b>BEAVER COUNTY</b>	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5665 FAX (215)864-2666
Action Housing, Inc. 425 6 <sup>th</sup> Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 FAX (412)391-4512	<b>BLAIR COUNTY</b>	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047
Housing Opportunities of Beaver County, Inc. 350 Corporation St, Suite 207 Beaver, PA 15009 (724)728-7311	<b>BLAIR COUNTY</b>	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2733 FAX (610)821-4932
Housing Opportunities, Inc. 133 Seventh Street PO Box 9 McKeesport PA 15134	<b>BLAIR COUNTY</b>	American Credit Counseling Institute
<b>BEAVER COUNTY</b>	<b>BRADFORD COUNTY</b>	
	CCCS of Northeastern Pennsylvania	



**BUCKS COUNTY (cont.)****American Credit Counseling Institute**

755 York Rd, Suite 103  
 Warrington PA 18974  
 (215)444-9429  
 FAX (215)956-6344

144 E. Dekalb Pike  
 King of Prussia PA 19406  
 (610)971-2210  
 FAX (610)265-4814

**BUTLER COUNTY**

Action Housing, Inc.  
 825 6<sup>th</sup> Ave, Suite 950  
 Pittsburgh PA 15219  
 (412)391-1956 or (412)281-2102  
 FAX (412)391-4512

Housing Opportunities, Inc.  
 550 Corporate St, Suite 207  
 McKeesport PA 15132  
 (412)664-1590  
 FAX (412)664-0873

Housing Opportunities, Inc.  
 133 Seventh Street  
 PO Box 9  
 McKeesport PA 15134  
 (412)664-1906  
 FAX (412)664-0873

CCCS of Western PA  
 YMCA Building  
 339 North Washington Street  
 Butler PA 16001  
 (724)282-7812

Mon Valley Unemployed Committee  
 120 E. 9<sup>th</sup> Avenue  
 Homestead PA 15120  
 (412)462-9962  
 FAX (412)462-9964

Credit Counselors of PA  
 801 Wood Street, Suite 906  
 Pittsburgh PA 15222  
 (412)338-9954 or (800)737-2933  
 FAX (412)338-9963

**CAMBRIA COUNTY**

Bedford-Palton Housing Services  
 RD #1, Box 384  
 Everett PA 15537  
 (814)623-9129  
 FAX (814)623-7187

Indiana Co. Community Action Program  
 827 Water Street, Box 187  
 Indiana PA 15701  
 (724)465-2657  
 FAX (724)465-5118

CCCS of Western PA  
 219-A College Park Plaza  
 Johnstown PA 15904  
 (814)539-6445

CCCS of Western Pennsylvania, Inc.  
 217 E. Plank Road  
 Altoona PA 16602  
 (814)944-8100  
 FAX (814)944-5747

Keystone Economic Development Corporation  
 1954 Mary Grace Lane  
 Johnstown PA 15901  
 (814)535-6556  
 FAX (814)539-1688

Tableland Services, Inc.  
 633 East Main Street  
 Somerset PA 15501  
 (814)445-9628 or (800)452-0148  
 FAX (814)443-1690

**CAMERON COUNTY**

Northern Tier Community Action Corp  
 PO box 389  
 133 West 4<sup>th</sup> Street  
 Emporium PA 15834  
 (814)486-1161  
 FAX (814)486-0825

CCCS of Western Pennsylvania, Inc.  
 217 E. Plank Road  
 Altoona PA 16602  
 (814)944-8100  
 FAX (814)944-5747

**CARBON COUNTY****CARBON COUNTY (cont.)**

CCCS of Lehigh Valley  
 1671 Crescent Court East  
 Whitehall PA 18052  
 (610)821-4011 or (800)220-2733  
 FAX (610)821-8932

**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

9 South 7<sup>th</sup> Street  
 Stroudsburg PA 18360  
 (570)420-8980 or (800)922-9537  
 FAX (570)420-8981

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

Commission on Economic Opportunity of Luzerne County  
 163 Amber Lane  
 Wilkes-Barre PA 18702  
 (570)826-0510 or (800)822-0359  
 FAX (570)829-1665—CALL BEFORE FAXING  
 (570)453-4994 HAZELTON  
 FAX (570)455-5631—CALL BEFORE FAXING  
 (570)836-4090 TUNKHANNOCK

**CENTRE COUNTY**

CCCS of Western Pennsylvania, Inc.  
 217 E. Plank Road  
 Altoona PA 16602  
 (814)944-8100  
 FAX (814)944-5747

Lycorning-Clinton Co Comm For Community Action (STEP)  
 2138 Lincoln Street  
 PO Box 1328  
 Williamsport PA 17703  
 (570)326-0587  
 FAX (570)322-2197

CCCS of Northeastern Pennsylvania  
 1631 S Atherton St, Suite 100  
 State College PA 16801  
 (814)238-3668  
 FAX (814)238-3669

CCCS of Northeastern Pennsylvania  
 201 Basin Street  
 Williamsport PA 17703  
 (570)326-0587  
 FAX (570)322-2197

**CHESTER COUNTY**

Acorn Housing Corporation  
 846 North Broad Street  
 Philadelphia PA 19130  
 (215)763-1221  
 FAX (215)763-1427

Budget Counseling Center  
 247 North Fifth Street  
 Reading PA 19601  
 (610)375-7866  
 FAX (610)375-7830

HACE  
 167 Allegheny Ave, 2<sup>nd</sup> Fl.  
 Philadelphia PA 19140  
 (215)426-8025  
 FAX (215)426-9122

Media Fellowship House  
 302 S Jackson St  
 Media PA 19063  
 (610)565-0846  
 FAX (610)565-4567

Tabor Community Services Inc.  
 439 E King Street  
 Lancaster Pa 17602  
 (717)397-5182 or (800)788-3062 (H.O. only)  
 FAX (717)399-4127

American Red Cross of Chester  
 1729 Edgemont Ave  
 Chester PA 19013  
 (610)874-1484

Northwest Counseling Services  
 5001 N Broad Street  
 Philadelphia PA 19141  
 (215)324-7500  
 FAX (215)324-4753

**CHESTER COUNTY (cont.)**

Community Housing Counseling, Inc.  
 PO Box 244  
 Kennett Square PA 19348  
 (610)444-3682  
 FAX (610)444-8247

Philadelphia Council for Community Adv  
 100 North 17<sup>th</sup> Street, Suite 600  
 Philadelphia PA 19103  
 (215)567-7803  
 FAX (215)963-9941

Community Development Corp of Frankford  
 Group Ministry  
 4620 Grissom Street  
 Philadelphia PA 19124  
 (215)744-2990  
 FAX (215)744-2012

CCCS of Delaware Valley  
 Marshall Building  
 790 E Market St, Suite 215  
 West Chester PA 19382  
 (215)563-5665

**American Credit Counseling Institute**

845 Coates St  
 Coatesville PA 19320  
 (888)212-6741

755 York Rd, Suite 103  
 Warrington PA 18974  
 (215)444-9429  
 FAX (215)956-6344

144 E. Dekalb Pike  
 King of Prussia PA 19406  
 (610)971-2210  
 FAX (610)265-4814

**CLARION COUNTY**

CCCS of Western PA  
 YMCA Building  
 339 North Washington Street  
 Butler PA 16001  
 (412)282-7812

**CLEARFIELD COUNTY**

Keystone Economic Development Corporation  
 1954 Mary Grace Lane  
 Johnstown PA 15901  
 (814)535-6556  
 FAX (814)539-1688

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)539-6335

Indiana Co. Community Action Program  
 827 Water Street, Box 187  
 Indiana PA 15701  
 (724)465-2657  
 FAX (724)465-5118

CCCS of Northeastern Pennsylvania  
 1631 S Atherton St, Suite 100  
 State College PA 16801  
 (814)238-3668  
 FAX (814)238-3669

**CLINTON COUNTY**

Lycorning-Clinton Counties  
 Commission For Community Action (STEP)  
 2138 Lincoln Street  
 PO Box 1328  
 Williamsport PA 17703  
 (570)326-0587  
 FAX (570)322-2197

CCCS of Northeastern PA  
 201 Basin Street  
 Williamsport PA 17703  
 (570)323-6627  
 FAX (570)323-6626

CCCS of Northeastern Pennsylvania  
 1631 S Atherton St, Suite 100  
 State College PA 16801  
 (814)238-3668  
 FAX (814)238-3669

**COLUMBIA COUNTY****CCCS of Northeastern Pennsylvania**

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(770)821-0837 or (800)922-9537  
FAX (770)821-1785

1400 Abington Executive Park, Suite 1  
Clarks Summit PA 18411  
(770)587-9163 or (800)922-9537  
FAX (770)587-9134/9135

**Commission on Economic Opportunity of Luzerne County**

163 Amber Lane  
Wilkes-Barre PA 18702  
(770)826-0510 or (800)822-0339  
FAX (770)829-1665—CALL BEFORE FAXING  
(770)455-4994 HAZELTON  
FAX (770)455-5631—CALL BEFORE FAXING  
(770)836-4090 TUNKHANNOCK

**CRAWFORD COUNTY**

Booker T. Washington Center  
1720 Holland Street  
Erie PA 16503  
(814)453-4744  
FAX (814)453-5749

John F. Kennedy Center, Inc.  
2021 East 20<sup>th</sup> Street  
Erie PA 16510  
(814)898-0400  
FAX (814)898-1243

Greater Erie Community Action Committee  
18 West 9<sup>th</sup> Street  
Erie PA 16501  
(814)459-4581  
FAX (814)456-0161

Shenango Valley Urban League, Inc.  
501 Indiana Avenue  
Farrell PA 16121  
(412)981-5310

**CUMBERLAND COUNTY**

CCCS of Western Pennsylvania, Inc.  
2000 Linglestown Road  
Harrisburg PA 17102  
(717)541-1757  
FAX (717)541-4670

Urban League of Metropolitan Harrisburg  
2107 N 6<sup>th</sup> Street  
Harrisburg PA 17101  
(717)234-5925  
FAX (717)234-9459

Financial Counseling Services of Franklin  
31 West 3<sup>rd</sup> Street  
Waynesboro PA 17268  
(717)762-3285

YWCA of Carlisle  
301 G Street  
Carlisle PA 17013  
(717)243-3818  
FAX (717)731-9589

Community Action Commission of the Capital Region  
1514 Derry Street  
Harrisburg PA 17104  
(717)232-9757  
FAX (717)234-2227

Adams County Housing Authority  
139-143 Carlisle St.  
Gettysburg PA 17325  
(717)334-1518  
FAX (717)334-8326

**DAPHIN COUNTY**

CCCS of Western Pennsylvania, Inc.  
2000 Linglestown Road  
Harrisburg PA 17102  
(717)541-1757  
FAX (717)541-4670

Community Action Commission of the Capital Region  
1514 Derry Street  
Harrisburg PA 17104  
(717)232-9757  
FAX (717)234-2227

Urban League of Metropolitan Harrisburg  
2107 N 6<sup>th</sup> Street  
Harrisburg PA 17101  
(717)234-5925  
FAX (717)234-9459

**DELAWARE COUNTY****DELAWARE COUNTY (cont.)**

CCCS of Delaware Valley  
1515 Market Street, Suite 1325  
Philadelphia PA 19107  
(215)563-5665  
FAX (215)563-7020

Media Fellowship House  
302 S Jackson Street  
Media PA 19063  
(610)565-0846  
FAX (610)565-8567

Philadelphia Council for Community Adv  
100 North 17<sup>th</sup> Street, Suite 600  
Philadelphia PA 19103  
(215)567-7803  
FAX (215)563-9941

American Red Cross of Chester  
1729 Edgemont Ave  
Chester PA 19013  
(610)874-1484

Northwest Counseling Services  
3001 N Broad Street  
Philadelphia PA 19141  
(215)324-7500  
FAX (215)324-8733

HACE  
167 Allegheny Ave, 2<sup>nd</sup> FL  
Philadelphia PA 19146  
(215)426-8025  
FAX (215)426-9122

Community Housing Council, Inc.  
PO Box 244  
Kensett Square PA 19548  
(610)444-3682  
FAX (610)444-8243

Community Development Corp of Frankford  
Group Ministry  
4620 Grissom Street  
Philadelphia PA 19124  
(215)744-2990  
FAX (215)744-2012

CCCS of Delaware Valley  
280 North Providence Road  
Media PA 19063  
(215)563-5665

ACCI  
175 Stafford Ave, Suite 1  
Wayne PA 19087  
(610)971-2210  
FAX (610)687-7860

ACCI  
144 E Dekalb Pike  
King of Prussia PA 19406  
(610)971-2210

**ELK COUNTY**

John F. Kennedy Center, Inc.  
2021 East 20<sup>th</sup> Street  
Erie PA 16510  
(814)898-0400  
FAX (814)898-1243

Northern Tier Community Action Corp  
PO Box 389  
135 West 4<sup>th</sup> Street  
Emporium PA 15834  
(814)486-1161  
FAX (814)486-0825

**ERIE COUNTY**

Booker T. Washington Center  
1720 Holland Street  
Erie PA 16503  
(814)453-4744  
FAX (814)453-5749

John F. Kennedy Center, Inc.  
2021 East 20<sup>th</sup> Street  
Erie PA 16510  
(814)898-0400  
FAX (814)898-1243

Greater Erie Community Action Committee  
18 West 9<sup>th</sup> Street  
Erie PA 16501  
(814)459-4581  
FAX (814)456-0161

**FAYETTE COUNTY**

Action Housing, Inc.  
425 6<sup>th</sup> Ave, Suite 950  
Pittsburgh PA 15219  
(412)391-1956 or (412)281-2102  
FAX (412)391-4312

**FAYETTE COUNTY (cont.)**

Tableland Services Inc.  
131 North Center Avenue  
Somerset PA 15501  
(814)445-9628  
FAX (814)443-1690

Community Action Southwest  
22 West High Street  
Waynesburg PA 15370  
(724)852-2893

Fayette County Community Action Agency, Inc.  
137 North Beacon Avenue  
Uniontown PA 15401  
(724)437-6050 or (800)427-DNFO  
FAX (412)437-4418

CCCS of Western PA  
199 Edison Street  
Uniontown PA 15401  
(724)439-8939

Mon Valley Unemployed Committee  
120 E. 9<sup>th</sup> Avenue  
Homestead PA 15120  
(412)462-9962

**FORREST COUNTY**

Warren-Forrest Counties Economic Opportunity Council  
204 Liberty Street  
PO Box 547  
Warren PA 16365  
(814)726-2400  
FAX (814)723-0210

**FRANKLIN COUNTY**

Financial Services Unlimited  
31 West 3<sup>rd</sup> Street  
Waynesboro PA 17268  
(717)762-3285

CCCS of Western Pennsylvania, Inc.  
912 South George Street  
York PA 17403  
(717)846-4176

Community Action Commission of the Capital Region  
1514 Derry Street  
Harrisburg PA 17104  
(717)232-9757  
FAX (717)234-2227

CCCS of Western Pennsylvania, Inc.  
2000 Linglestown Road  
Harrisburg PA 17102  
(717)541-1757  
FAX (717)541-4670

YWCA of Carlisle  
301 G Street  
Carlisle PA 17013  
(717)243-3818  
FAX (717)731-9589

American Red Cross—Hanover Chapter  
529 Carlisle Street  
Hanover PA 17331  
(717)234-5925  
FAX (717)637-3294

Urban League of Metropolitan Harrisburg  
2107 N 6<sup>th</sup> Street  
Harrisburg PA 17101  
(717)234-5925  
FAX (717)234-9459

Adams County Housing Authority  
139-143 Carlisle St.  
Gettysburg PA 17325  
(717)334-1518  
FAX (717)334-8326

**FULTON COUNTY**

Bedford-Fulton Housing Services  
RD 1, Box 384  
Everett PA 15537  
(814)623-9129  
FAX (814)623-7187

Financial Counseling Services of Franklin  
31 West 3<sup>rd</sup> Street  
Waynesboro PA 17268  
(717)762-3285

CCCS of Western Pennsylvania, Inc.  
912 South George Street  
York PA 17403  
(717)846-4176

Weatherization Office  
917 Millin Street  
Huntingdon PA 16652  
(814)643-2343

GREENE COUNTY

Action Housing, Inc.  
123 6<sup>th</sup> Ave, Suite 950  
Pittsburgh PA 15219  
(412)391-1956 or (412)231-2102  
FAX (412)391-4512

Community Action Southwest  
22 West High Street  
Waynesburg PA 15370  
(724)852-2893  
FAX (412)627-7713

Moe Valley Unemployed Committee  
120 E. 9<sup>th</sup> Avenue  
Homestead PA 15120  
(412)462-9962  
FAX (412)462-9964

CCCS of Western Pennsylvania, Inc.  
1 North Gate Square  
72 Garden Center Drive  
Greensburg PA 15601  
(724)838-1290

HUNTINGDON COUNTY

Bedford-Fulton Housing Services  
RD 1, Box 384  
Sverett PA 15537  
(814)623-9129  
FAX (814)623-7187

Weatherization Office  
917 Mifflin Street  
Huntingdon PA 16632  
(814)643-2343

CCCS of Western Pennsylvania, Inc.  
217 E. Plank Road  
Altoona PA 16602  
(814)944-8100  
FAX (814)944-5747

INDIANA COUNTY

CCCS of Western Pennsylvania, Inc.  
1 North Gate Square  
72 Garden Center Drive  
Greensburg PA 15601  
(724)838-1290

Keystone Economic Development Corporation  
1954 Mary Grace Lane  
Johnstown PA 15901  
(814)515-6356  
FAX (814)539-1688

Indiana Co. Community Action Program  
827 Water Street, Box 187  
Indiana PA 15701  
(724)465-2637  
FAX (724)465-5118

CCCS of Western PA  
219-A College Park Plaza  
Johnstown PA 15904  
(814)539-6135

JEFFERSON COUNTY

John F. Kennedy Center, Inc.  
2021 East 20<sup>th</sup> Street  
Erie PA 16510  
(814)898-0400  
FAX (814)898-1243

Indiana Co. Community Action Program  
827 Water Street, Box 187  
Indiana PA 15701  
(724)465-2637  
FAX (724)465-5118

CCCS of Western PA  
YMCA Building  
339 North Washington Street  
Butler PA 16001  
(724)282-7812

JUNIATA COUNTY

CCCS of Western Pennsylvania, Inc.  
217 E. Plank Road  
Altoona PA 16602  
(814)944-8100  
FAX (814)944-5747

Weatherization Office  
917 Mifflin Street  
Huntingdon PA 16632  
(814)643-2343

LACKAWANNA COUNTY

CCCS of Northeastern Pennsylvania

LACKAWANNA COUNTY (cont.)

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

LANCASTER COUNTY

Community Housing Counselor, Inc.  
PO Box 244  
Kennett Square PA 19348  
(610)444-3682  
FAX (610)444-3243

CCCS of Western Pennsylvania, Inc.  
912 South George Street  
York PA 17403  
(717)846-4176

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

Tabor Community Services Inc.  
439 E King Street  
Lancaster PA 17602  
(717)397-5182 or (800)788-3062  
FAX (717)399-4127

LAWRENCE COUNTY

CCCS of Western Pennsylvania

1<sup>st</sup> Federal Plaza—Suite 406  
North Mill Street  
New Castle PA 16101  
(724)652-8074

312 Chestnut Street, Suite 227  
Meadville PA 16335  
(814)333-4570

Sherango Valley Urban League, Inc.  
501 Indiana Avenue  
Farrell PA 16121  
(724)981-3310

Housing Opportunities of Beaver County  
550 Corporation St, Suite 207  
Beaver PA 15009  
(724)728-7202  
FAX (412)728-7202

LEBANON COUNTY

Economic Opportunity Cabinet of Schuylkill County  
223 North Centre Street  
Pottsville PA 17901  
(570)622-1995  
FAX (570)622-0429

Tabor Community Services Inc.  
439 E King Street  
Lancaster PA 17602  
(717)397-5182 or (800)788-3062  
FAX (717)399-4127

LEHIGH COUNTY

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

Economic Opportunity Cabinet of Schuylkill County  
223 North Centre Street  
Pottsville PA 17901  
(570)622-1995  
FAX (570)622-0429

LUZERNE COUNTY

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

1400 Abington Executive Park, Suite 1  
Clarks Summit PA 18411  
(570)587-9163 or (800)922-9537  
FAX (570)587-9134/9135

Commission on Economic Opportunity of Luzerne County  
163 Amber Lane  
Wilkes-Barre PA 18702  
(570)826-0510 or (800)822-0339

LUZERNE COUNTY (cont.)

Economic Opportunity Cabinet of Schuylkill County  
223 North Centre Street  
Pottsville PA 17901  
(570)622-1995  
FAX (570)622-0429

LYCOMING COUNTY

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

1400 Abington Executive Park, Suite 1  
Clarks Summit PA 18411  
(570)587-9163 or (800)922-9537  
FAX (570)587-9134/9135

201 Basin Street  
Williamsport PA 17703  
(570)323-6627  
FAX (570)323-6626

Lycorning-Clinton Counties  
Commission For Community Action (STEP)  
2138 Lincoln Street  
PO Box 1328  
Williamsport PA 17703  
(570)326-0587  
FAX (570)322-2197

MCKEAN COUNTY

John F. Kennedy Center, Inc.  
2021 East 20<sup>th</sup> Street  
Erie PA 16510  
(814)898-0400  
FAX (814)898-1243

Northern Tier Community Action Corp  
PO Box 389  
315 West 4<sup>th</sup> Street  
Emporium PA 15834  
(814)486-1161  
FAX (814)486-0825

MERCER COUNTY

Sherango Valley Urban League, Inc.  
501 Indiana Avenue  
Farrell PA 16121  
(724)981-3310

CCCS of Western Pennsylvania, Inc.  
YMCA Building  
539 North Washington Street  
Butler PA 16001  
(724)282-7812

MIFFLIN COUNTY

CCCS of Western Pennsylvania, Inc.  
217 E. Plank Road  
Altoona PA 16602  
(814)944-8100  
FAX (814)944-5747

CCCS of Northeastern PA  
1631 S Albion St, Suite 100  
State College PA 16801  
(814)238-1668  
FAX (814) 238-1669

Weatherization Office  
917 Mifflin Street  
Huntingdon PA 16632  
(814)643-2343

MONROE COUNTY

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

9 South 7<sup>th</sup> 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  
(570)587-9163 or (800)922-9537  
FAX (570)587-9134/9135

Commission on Economic Opportunity of Luzerne County  
163 Amber Lane  
Wilkes-Barre PA 18702

MONTGOMERY COUNTY

Acorn Housing Corporation  
846 North Broad Street  
Philadelphia PA 19130  
(215)765-1221  
FAX (215)765-1427

CCCS of Delaware Valley  
Norristown Business Center  
190 W Germantown Pike, Suite 140  
Norristown PA 19401  
(215)563-5665

Northwest Counseling Service  
5001 N Broad Street  
Philadelphia PA 19141  
(215)324-7500  
FAX (215)324-8753

Community Action Development Commission  
701 Dekalb Street  
Norristown PA 19401  
(610)277-6363  
FAX (610)277-2123

NORTHUMBERLAND COUNTYCCCS 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

1400 Abington Executive Park, Suite 1  
Clarks Summit PA 18411  
(570)587-9163 or (800)922-9537  
FAX (570)587-9134/9135

201 Basin Street  
Williamsport PA 17703  
(570)323-6627  
FAX (570)323-6626

Economic Opportunity Cabinet of Schuylkill County  
225 North Centre Street  
Pottsville PA 17901  
(570)622-1995  
FAX (570)622-0429

PERRY COUNTY

CCCS of Western Pennsylvania, Inc.  
2000 Linglestown Road  
Harrisburg PA 17102  
(717)541-1757  
FAX (717)541-4670

Urban League of Metropolitan Harrisburg  
2107 N 6<sup>th</sup> Street  
Harrisburg PA 17101  
(717)234-5923  
FAX (717)234-9459

YWCA of Carlisle  
301 G Street  
Carlisle PA 17013  
(717)243-3818  
FAX (717)731-9389

Financial Counseling Services of Franklin  
31 West 3<sup>rd</sup> Street  
Waynesboro PA 17268  
(717)762-3283

Westberrization Office  
317 Millie Street  
Huntingdon PA 16632  
(814)643-2143

Community Action Commission of the Capital Region  
1514 Derry Street  
Harrisburg PA 17104  
(717)232-9757  
FAX (717)234-2227

PHILADELPHIA COUNTY

Acorn Housing Corporation  
846 North Broad Street  
Philadelphia PA 19130  
(215)765-1221  
FAX (215)765-1427

Northwest Counseling Service  
5001 N Broad Street  
Philadelphia PA 19141  
(215)324-7500  
FAX (215)324-8753

CCCS of Delaware Valley  
1515 Market Street, Suite 1325  
Philadelphia PA 19107  
(215)563-5665  
FAX (215)563-7020

PHILADELPHIA COUNTY (cont.)

Media Fellowship House  
802 S Jackson Street  
Media PA 19063  
(610)565-0846  
FAX (610)565-8567

PCCA  
100 North 17<sup>th</sup> Street, Suite 500  
Philadelphia PA 19103  
(215)567-7803  
FAX (215)963-9941

CCCS of Delaware Valley  
One Cherry Hill, Suite 215  
Cherry Hill NJ 08002  
(215)563-5665

Housing Association of Delaware Valley  
1500 Walnut Street, Suite 601  
Philadelphia PA 19102  
(215)545-6010  
FAX (215)790-9132

Housing Association of Delaware Valley  
558 North Watts Street  
Philadelphia PA 19123  
(215)978-0224  
FAX (215)765-7614

Community Development Corp of Frankford  
Group Ministry  
4620 Grissom Street  
Philadelphia PA 19124  
(215)744-2990  
FAX (215)744-2012

American Credit Counseling Institute

845 Coates St  
Coatesville PA 19320  
(888)212-6741

144 E Dekalb Pike  
King of Prussia PA 19406  
(610)971-2210

755 York Rd, Suite 103  
Warminster PA 18974  
FAX (215)956-6344

PIKE COUNTYCCCS 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

9 South 7<sup>th</sup> Street  
Shrewsbury PA 18360  
(570)420-8980 or (800)922-9537  
FAX (570)420-8981

1400 Abington Executive Park, Suite 1  
Clarks Summit PA 18411  
(570)587-9163 or (800)922-9537  
FAX (570)587-9134/9135

POTTER COUNTY

Northern Tier Community Action Corp  
135 West 4<sup>th</sup> Street  
Emporium PA 15834  
(814)486-1161  
FAX (814)486-0823

SCHUYLKILL COUNTY

Budget Counseling Center  
247 North Fifth Street  
Reading PA 19601  
(610)375-7866  
FAX (610)375-3380

Commission on Economics Opportunity of Luzerne County  
163 Amber Lane  
Wilkes-Barre PA 18702  
(570)826-0510 or (800)822-0359  
FAX (570)829-1665—CALL BEFORE FAXING  
(570)455-4994 HAZELTON  
FAX (570)455-5631—CALL BEFORE FAXING  
(570)836-4090 TUNKHANNOCK

Economic Opportunity Cabinet of Schuylkill County  
225 North Centre Street  
Pottsville PA 17901  
(570)622-1995  
FAX (570)622-0429

CCCS of Lehigh Valley  
PO Box A  
Whitehall PA 18052  
(610)821-4011

SNYDER COUNTY

CCCS of Western Pennsylvania, Inc.  
2000 Linglestown Road  
Harrisburg PA 17102  
(717)541-1757  
FAX (717)541-4670

Urban League of Metropolitan Harrisburg  
2107 N 6<sup>th</sup> Street  
Harrisburg PA 17101  
(717)541-1757  
FAX (717)234-9459

Community Action Commission of the Capital Region  
1514 Derry Street  
Harrisburg PA 17104  
(717)232-9757  
FAX (717)234-2227

SOMERSET COUNTY

Bedford-Fulton Housing Services  
RD 1, Box 384  
Everett PA 15537  
(814)623-9129  
FAX (814)623-7187

Bedford-Fulton Housing Services  
1954 Mary Grace Lane  
Johnstown PA 15901  
FAX (814)339-1688

CCCS of Western Pennsylvania, Inc.  
1 North Gate Square  
92 Garden Center Drive  
Greensburg PA 15601  
(724)838-1290

CCCS of Western PA  
219-A College Park Plaza  
Johnstown PA 15904  
(814)339-6333

Tableland Services Inc.  
131 North Center Avenue  
Somerset PA 15501  
(814)443-9628  
FAX (814)443-3690

SULLIVAN COUNTYCCCS 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

1400 Abington Executive Park, Suite 1  
Clarks Summit PA 18411  
(570)587-9163 or (800)922-9537  
FAX (570)587-9134/9135

The Trehab Center of Northeastern PA

185 Elmira Street, PO Box 218  
Troy PA 16947  
(570)297-2101  
FAX (570)297-2799

17 Crafton Street  
Wellborn PA 16901  
(570)724-3252  
FAX (570)724-3783

103 Warren Street, PO Box 709  
Tunkhannock PA 16657  
(570)836-6840  
FAX (570)836-6332

German Street, PO Box 389  
Fax (570)297-2799  
(570)922-9668  
FAX (570)922-8144

231 Main Street  
Honesdale PA 18431  
(570)253-4941  
FAX (570)253-4817

7 Lake Avenue, Box 339  
Montrose PA 18801  
(570)278-3338 or (800)892-4043  
FAX (570)278-1889

SUSQUEHANNA COUNTYCCCS 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

SUSQUEHANNA COUNTY (cont.)The Trehab Center of Northeastern PA

185 Elmira Street, PO Box 218  
Troy PA 16947  
(570)297-2101  
FAX (570)297-2799

87 Crafton Street  
Wellborn PA 16901  
(570)724-5252  
FAX (570)724-5783

103 Warren Street, PO Box 709  
Tunkhannock PA 18657  
(570)836-6840  
FAX (570)836-6332

German Street, PO Box 389  
Fax (570)297-2799  
(570)928-9668  
FAX (570)928-8144

931 Main Street  
Honesdale PA 18431  
(570)253-8941  
FAX (570)253-4817

7 Lake Avenue, Box 339  
Monroeville PA 18801  
(570)278-3338 or (800)892-4045  
FAX (570)278-1889

TOGA COUNTYCCCS 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

1400 Abington Executive Park, Suite 1  
Clark Summit PA 18411  
(570)587-9163 or (800)922-9537  
FAX (570)587-9134/9135

The Trehab Center of Northeastern PA

185 Elmira Street, PO Box 218  
Troy PA 16947  
(570)297-2101  
FAX (570)297-2799

87 Crafton Street  
Wellborn PA 16901  
(570)724-5252  
FAX (570)724-5783

103 Warren Street, PO Box 709  
Tunkhannock PA 18657  
(570)836-6840  
FAX (570)836-6332

German Street, PO Box 389  
Fax (570)297-2799  
(570)928-9668  
FAX (570)928-8144

931 Main Street  
Honesdale PA 18431  
(570)253-8941  
FAX (570)253-4817

7 Lake Avenue, Box 339  
Monroeville PA 18801  
(570)278-3338 or (800)892-4045  
FAX (570)278-1889

UNION COUNTY

Lycorning-Clinton Counties  
Commission For Community Action (STEP)  
3138 Lincoln Street  
PO Box 1328  
Williamport PA 17703  
(570)326-0187  
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 Northeastern Pennsylvania

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

1400 Abington Executive Park, Suite 1  
Clark Summit PA 18411  
(570)587-9163 or (800)922-9537  
FAX (570)587-9134/9135

VENANGO COUNTYGreater Erie Community Action Committee

23 West 9th Street  
Erie PA 16501  
(814)459-4581  
FAX (814)459-0161

John F. Kennedy Center, Inc.  
2021 East 20th 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)252-7812

WARREN COUNTY

Booker T. Washington Center  
1720 Holland Street  
Erie PA 16503  
(814)453-5744  
FAX (814)453-5749

Warren-Forrest Counties Economic Opportunity Council  
1309 Pennsylvania Avenue, West  
PO Box 547  
Warren PA 16365  
(814)726-2400  
FAX (814)723-0510

Greater Erie Community Action Committee  
18 West 9th Street  
Erie PA 16501  
(814)459-4581  
FAX (814)459-0161

WASHINGTON COUNTY

Action Housing, Inc.  
425 6th Avenue, Suite 950  
Pittsburgh PA 15219  
(412)391-1956 or (412)281-2102  
FAX (412)291-4512

CCCS of Western Pennsylvania, Inc.  
1 North Gate Square  
92 Garden Center Drive  
Greensburg PA 15601

Housing Opportunities, Inc.  
133 Seventh Street  
McKeesport PA 15132  
(412)664-1590  
FAX (412)664-0873

Credit Counselors of PA  
401 Wood Street, Suite 906  
Pittsburgh PA 15222  
(412)338-9934 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.  
33 N College Street  
Washington PA 15301  
(724)222-8292

Mon Valley Unemployed Committee  
120 E. 9th Avenue  
Homestead PA 15120  
(412)462-9962  
FAX (412)462-9964

WAYNE COUNTYCCCS of Northeastern Pennsylvania

9 South 7th Street  
Stroudsburg PA 18360  
(570)420-8980 or (800)922-9537  
FAX (570)420-8981

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

1400 Abington Executive Park, Suite 1  
Clark Summit PA 18411  
(570)587-9163 or (800)922-9537  
FAX (570)587-9134/9135

The Trehab Center of Northeastern PA

185 Elmira Street, PO Box 218  
Troy PA 16947  
(570)297-2101  
FAX (570)297-2799

WAYNE COUNTY (cont.)The Trehab Center of Northeastern PA

103 Warren Street, PO Box 709  
Tunkhannock PA 18657  
(570)836-6840  
FAX (570)836-6332

German Street, PO Box 389  
Fax (570)297-2799  
(570)928-9668  
FAX (570)928-8144

931 Main Street  
Honesdale PA 18431  
(570)253-8941  
FAX (570)253-4817

7 Lake Avenue, Box 339  
Monroeville PA 18801  
(570)278-3338 or (800)892-4045  
FAX (570)278-1889

WESTMORELAND COUNTY

Action Housing, Inc.  
425 6th Ave, 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  
92 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  
827 Water Street, Box 187  
Indiana PA 15701  
(724)465-2657  
FAX (724)465-5118

Keystone Economic Development Corporation  
1954 Mary Grace Lane  
Johnstown PA 15901  
(814)535-6556  
FAX (814)539-1688

Credit Counselors of PA  
401 Wood Street, Suite 906  
Pittsburgh PA 15222  
(412)338-9934 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.  
99 Edison Street  
Uniontown PA 15401  
(724)439-8938

Mon Valley Unemployed Committee  
120 E. 9th Avenue  
Homestead PA 15120  
(412)462-9962  
FAX (412)462-9964

Tableland Services Inc.  
533 East Main Street  
Somerset PA 15501  
(814)445-9628 or (800)452-0148  
FAX (814)443-1690

**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

01/27/06  
1000  
(15)

**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

\_\_\_\_\_ Day of \_\_\_\_\_ 2006

\_\_\_\_\_

So Answers,



Chester A. Hawkins  
Sheriff

**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: JP Morgan Chase Bank

CASE#: 06-87-CD

VS.

EXPIRES: 2-17-06

DEFT: Ronald Engham

☐ SUMMONS/PRAECIPE

DEFT: SEWEE: THE U.S.A.

☐ SEIZURE OR POSSESSION

DEFT: clerk the US ATTY office

☒ NOTICE AND COMPLAINT

GARNISHEE: 633 US Post office & Courthouse

☐ REVIVAL OR SCI FA

ADDRESS: Pittsburgh PA 15219

☐ INTERROGATORIES

☐ EXECUTION • LEVY OR GARNISHEE

☐ OTHER \_\_\_\_\_

MUNICIPALITY OR CITY WARD: \_\_\_\_\_ ATTY: Stenn & Evendberg

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 20 06 I, SHERIFF OF ALLEGHENY COUNTY, PA do hereby deputize the Sheriff of Allegheny 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 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 picke

☐ 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 FEB 11 2006

Notary Public  
Allegheny County, PA  
My Commission Expires \_\_\_\_\_

**PETER R. DEFAZIO, Sheriff**

BY: [Signature] (DEPUTY)

DISTRICT: \_\_\_\_\_

White Copy - Sheriff

Pink Copy - Attorney



CHESTER A. HAWKINS  
SHERIFF

# Sheriff's Office Clearfield County

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

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

ROBERT SNYDER  
CHIEF DEPUTY

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

JP MORGAN CHASE BANK, N.A.

vs.

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

TERM & NO. 06-87-CD

COMPLAINT IN MORTGAGE FORECLOSURE

**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 deputize the SHERIFF OF ALLEGHENY COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this day, January 25, 2006.

RESPECTFULLY,

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 :

**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

FILED

APR 03 2006

W/12.55/6  
William A. Shaw  
Prothonotary/Clerk of Courts  
Notice to Incumbent's  
-1  
CENT COPY

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  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
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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':

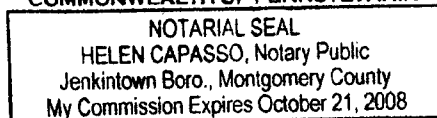
1. Last-known address is:

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.

COMMONWEALTH OF PENNSYLVANIA



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

*Helen Capasso*

STERN AND EISENBERG LLP

BY:

*[Signature]*  
BRADLEY D. SISLEY,  
Attorney for Plaintiff

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 :

**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



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 :

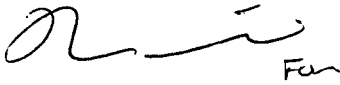
VS. : NO. 06-87 CD

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

**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  
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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 :

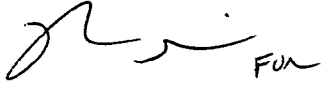
**CERTIFICATION OF ADDRESS**

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.

*William L. Hines*  
Prothonotary/  
Clerk of Courts

Prothonotary

By: *[Signature]*

~~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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

No. ... 06-87-CD ..... Term 19 ..... E.D.

No. .... Term 19 ..... J.D.

U.S. No. .... Term 19 ..... A.D.

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

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 \$ .....

Prothonotary costs \$ 125.00

Attorney for Plaintiff(s)  
Richard F. Stern

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

FILED

APR 03 2006

William A. Shaw

Prothonotary/Clerk of Courts

NO C/L

ISSUED 6 WRITS TO SHAW

No. . . . . 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

**PRAECIPE 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 Du Bois, PA 15801  
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 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 BARN 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, Owen Loan Servicing, LLC,  
successor to Owen 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 \_\_\_\_\_ day  
of \_\_\_\_\_ A.D.  
At \_\_\_\_\_ A.M./P.M.

\_\_\_\_\_  
Sheriff

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

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**  
04/20/06  
OCT 30 2006

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

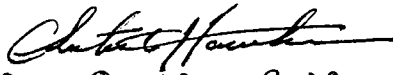
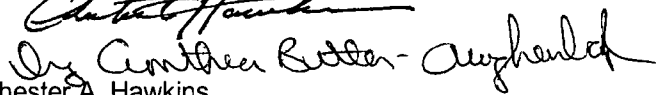
SHERIFF RETURN

---

SHERIFF HAWKINS \$233.21

SURCHARGE \$60.00 PAID BY ATTORNEY

So Answers,

  
  
Chester A. Hawkins  
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 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:

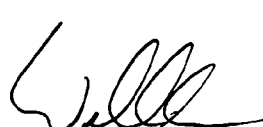
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying  
any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise  
disposing thereof;

(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  
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

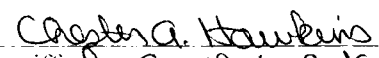
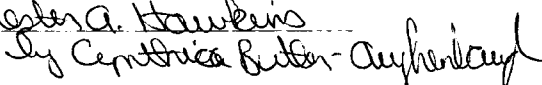
PAID: \$125.00 to Prothonotary  
SHERIFF: \$

OTHER COSTS: \$

  
William A. Shaw  
Prothonotary/Clerk Civil Division

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

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

  
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 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.

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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:**

RDR	15.00
SERVICE	15.00
MILEAGE	16.91
LEVY	15.00
MILEAGE	16.91
POSTING	15.00
CSDS	10.00
COMMISSION	12.80
POSTAGE	4.68
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	16.91
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	640.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$233.21</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	72,188.40
INTEREST @ 17.9200	1,774.08
FROM 03/30/2006 TO 07/07/2006	

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	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$74,022.48</b>

**COSTS:**

ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	233.21
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$358.21</b>

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

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

*\*Admitted to practice in PA & NJ*

Olens 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

No. 06-87-CD Term 19 E.D.

No. Term 19 J.D.

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

No. Term 19 A.D.

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	\$ 145.00
Plus Costs	\$

Prothonotary costs

Attorney for Plaintiff(s)  
Richard F. Stern

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

FILED  
APR 25 2007  
William A. Shaw  
Prothonotary/Clerk of Courts  
Atty pd. 2000  
10006 writs  
w/prop descr.  
to Sheriff  
(GK)

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

William A. Shaw  
Prothonotary/Clerk of Courts

APR 25 2007

FILED

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

**PRAECIPE FOR WRIT OF EXECUTION**  
(Mortgage Foreclosure)

Filed:

  
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  
Address: Premises: 15 Navajo Trail  
Du Bois, PA 15801  
Where papers may be served.

RE: INGHAM

#883000013134

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**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

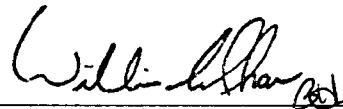
**TO THE SHERIFF OF CLEARFIELD COUNTY:**

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

#883000013134

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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 <sup>NOCC</sup>  
m 12:44/61  
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 Praeipce 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

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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 MORTGAGE 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

FILED  
12:30 PM  
DEC 10 2007  
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 MORTGAGE 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


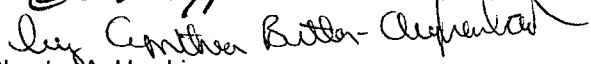
SHERIFF RETURN

---

SHERIFF HAWKINS \$239.93

SURCHARGE \$80.00 PAID BY ATTORNEY

So Answers,

  
  
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

- (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 25<sup>th</sup> day  
of April A.D. 2007  
At 3:00 A.M. (P.M.)

Chester G. Hunkeler  
Sheriff by Cynthia Butler-Ashcraft

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



RE: INGHAM  
#363000013134

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 52 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, 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	
<b>TOTAL SHERIFF COSTS</b>	<b>\$239.93</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>

**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	

<b>TOTAL DEBT AND INTEREST</b>	<b>\$80,565.36</b>
--------------------------------	--------------------

**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	

<b>TOTAL COSTS</b>	<b>\$913.98</b>
--------------------	-----------------

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.  
10<sup>TH</sup> AND CONSTITUTION BLVD N. W.  
WASHINGTON, DC 20530

2. Article Number  
(Transfer from service label)

7006 0810 0001 4507 2551

**COMPLETE THIS SECTION ON DELIVERY**

## A. Signature

X

☐ Agent☐ Addressee

## B. Received by (Printed Name)

## C. Date of Delivery

MAY 22 2007

D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

## 3. Service Type

☐ Certified Mail ☐ Express Mail☐ Registered ☐ Return Receipt for Merchandise☐ Insured Mail ☐ C.O.D.

## 4. Restricted Delivery? (Extra Fee)

☐ Yes

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-154

U.S. Postal Service™

**CERTIFIED MAIL™ RECEIPT**

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)®**OFFICIAL USE**

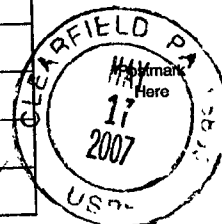
Postage \$

Certified Fee

Return Receipt Fee  
(Endorsement Required)Restricted Delivery Fee  
(Endorsement Required)

Total Postage &amp; Fees \$

5.38



## Sent To

UNITED STATES OF AMERICA  
C/O ATTORNEY GENERAL OF US  
ROOM 5111, MAIN JUSTICE BLDG.  
10<sup>TH</sup> 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 ABFS MORTGAGE LOAN TRUST 200-2, MORTGAGE BACKED NOTES, BY ITS ATTORNEY IN FACT, OCWEN LOAN SERVICING LLC, SUCCESSDOR TO OCWEN FEDERAL BANK

vs.

RONALD F INGHAM AND LISA M. INGHAM AND UNITES 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 deputize 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

CASE#: 06-87-CD

EXPIRES: JUNE 6, 2007

☐ SUMMONS/PRAECIPE

☐ SEIZURE OR POSSESSION

☐ NOTICE AND COMPLAINT

☐ REVIVAL OR SCI FA

☐ INTERROGATORIES

☐ EXECUTION • LEVY OR GARNISHEE

☒ OTHER NOTICE OF SALE

WRIT OF EXECUTION

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

NOW: MAY 17 20 07

ALLEGHENY

CLEARFIELD  
I, SHERIFF OF ALLEGHENY COUNTY, PA do hereby deputize 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 hearby 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: \_\_\_\_\_

White Copy - Sheriff

Pink Copy - Attorney



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

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

J:\HELEN\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)

PRAECIPE 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

PRAECIPE FOR WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

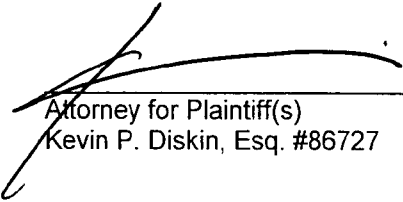
To the Prothonotary:

Issue Writ of Execution in the above matter:

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

Interest from 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**

NOV 12 2008

William A. Shaw  
Prothonotary/Clerk of Courts

Any pd. 20.00  
m/11/18/08  
ICC @ Lowrits  
w/prop. dese.  
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,  
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VS.

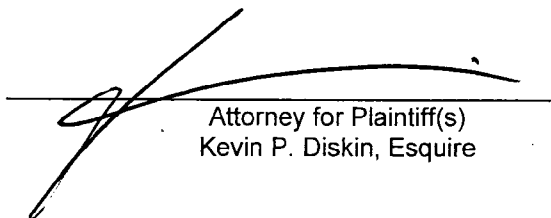
RONALD F. INGHAM AND LISA M. INGHAM  
AND THE UNITED STATES OF AMERICA  
C/O U.S. POST OFFICE AND COURTHOUSE

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	SHERIFF: \$
diem rate of \$17.92 until judgment paid in full: \$	OTHER COSTS: \$
ATTY'S COMM: \$	
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

RIDER A LEGAL DESCRIPTION

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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

**FILED** *note*  
*m/11:14/CD*  
NOV 12 2008  
William A. Shaw  
Prothonotary/Clerk of Courts *(CW)*

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 Praecipe 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.

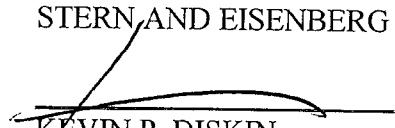
The sale is being conducted pursuant to the judgment in the amount of \$72,188.40 plus interest thereon entered in the above matter in favor of plaintiff against the above-named defendant(s) who are also the real owner(s) of said premises. I have discovered that you may have a lien and/or interest in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

RIBER 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 BARN 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

5  
FILED NoCC.  
m/jl:45cm  
DEC 12 2008  
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](http://www.usps.com)

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

Sent To: Lisa M. Ingham  
Street, Apt. No.: 15 NAVAJO TRAIL  
or PO Box No.:  
City, State, ZIP+4: Du Bois PA 15801

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](http://www.usps.com)

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

Sent To: The United States of America  
60 U.S. Attorneys Office  
633 U.S. Post Office Courthouse  
Pittsburgh, PA 15219

PS Form 3800, August 2006 See Reverse for Instructions

**CERTIFIED MAIL RECEIPT**  
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Sent To: Ronald F. Ingham  
Street, Apt. No.: 15 NAVAJO TRAIL  
or PO Box No.:  
City, State, ZIP+4: 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: 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

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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

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

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

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

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Attorneys at Law  
The Pavilion  
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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

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 NoCC.  
m/11/45 cm  
DEC 12 2008  
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

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 \$

Sent to: Lisa M. Ingham  
 Street, Apt. No., or PO Box No. 15 Navajo Trail  
 City, State ZIP+4 Du Bois PA 15801

PS Form 3800, August 2006 See Reverse for Instructions

(Domestic Mail Only, No Insurance Coverage Provided)

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

Sent to: The United States of America  
 Street, Apt. No., or PO Box No. 633 U.S. Post Office Courthouse  
 City, State ZIP+4 Pittsburgh, PA 15219

PS Form 3800, August 2006 See Reverse for Instructions

(Domestic Mail Only, No Insurance Coverage Provided)

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

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 City, State ZIP+4 Du Bois, PA 15801

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

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

02 1P  
 0003078782 DEC 10 2008  
 MAILED FROM ZIP CODE 19046  
 \$001.100  
 PRIMARY BOWES

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

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 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

02 1P  
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To: Commonwealth of PA  
 Bureau of Compliance  
 P.O. Box 280948  
 Harrisburg, PA 17128

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

02 1P  
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 \$001.100  
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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  
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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 ET ALS :

**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 *Any pd. 20.00*  
*m/1:03/01*  
FEB 23 2009 *ICC o lewnts*  
*to Shff*  
William A. Shaw  
Prothonotary/Clerk of Courts  
*610*

**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 Prothonotary costs : 20.00
DATE: 11/12/2008	

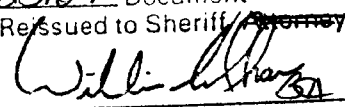


William A. Shaw  
Prothonotary/Clerk Civil Division

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.   
~~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 BARN 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 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

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

**FILED**  
0194134  
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

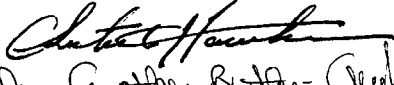
SHERIFF RETURN

---

SHERIFF HAWKINS \$248.50

SURCHARGE \$60.00 PAID BY ATTORNEY

So Answers,

  
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

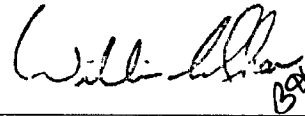
Ronald F. Ingham,  
Lisa M. Ingham,  
United States of America

**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    SHERIFF: \$  
diem rate of \$17.92 until judgment paid in full: \$    OTHER COSTS: \$  
ATTY'S COMM: \$  
DATE: 11/12/2008



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 12<sup>th</sup> day  
of November A.D. 2008  
At 3:00 A.M./PM

Requesting Party: Kevin P. Diskin, Esq.

Charles A. Hunsberger  
Sheriff by Cynthia Butler Aufenbaugh

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 BARN 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	
<b>TOTAL SHERIFF COSTS</b>	<b>\$248.50</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>

**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	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$90,956.88</b>

**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	
<b>TOTAL COSTS</b>	<b>\$413.50</b>

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 \$1,700.00.

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

**FILED** NO CC  
m 11:05 AM  
FEB 23 2009  
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 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 Praecipe 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

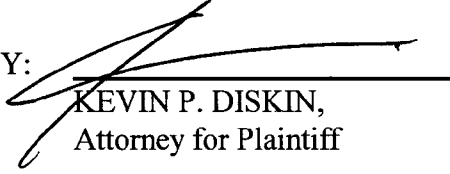
Tax Claim Bureau  
230 East Market Street  
Clearfield, PA 16830

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 :

VS. :

NO. 06-87 CD

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

**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.

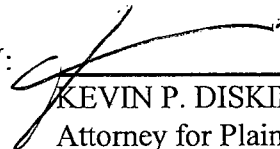
The sale is being conducted pursuant to the judgment in the amount of \$72,188.40 plus interest thereon entered in the above matter in favor of plaintiff against the above-named defendant(s) who are also the real owner(s) of said premises. I have discovered that you may have a lien and/or interest in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

RIBER 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 BARN 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.

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

**FILED**  
MAR 30 2009

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](http://www.usps.com)

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

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

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](http://www.usps.com)

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

Sent To: Lisa M Ingham  
Street, Apt. No. or PO Box No.: 15 Navajo Trail  
City, State, ZIP+4: DuBois 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: JP Morgan Chase Bank (MA)  
Stern & Eisenberg LLP  
261 Old York Road  
The Pavilion, Suite 410  
Jenkintown, PA

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: Domestic Relations  
230 East Market Street  
Clearfield PA 168

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: 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

To: Commonwealth of PA  
Bureau of Compliance  
P.O. Box 286948  
Harrisburg, PA 17128

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

**UNITED STATES POSTAL SERVICE®**

**Certificate of Mailing**

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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  
13th Floor, Suite 1300  
1001 Liberty Avenue  
Pittsburgh, PA 15222

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

5  
FILED No CC.  
m/11:45am  
DEC 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. :  
RONALD F. INGHAM AND LISA M. INGHAM :  
AND THE UNITED STATES OF AMERICA :  
C/O U.S. POST OFFICE AND COURTHOUSE :

NO. 06-87 CD

**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 Praecipe 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

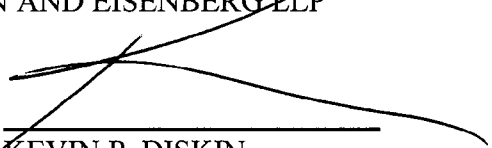


I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

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

St. 100 ICC Ass'y  
m/11/352m  
2008  
William A. Shaw  
Prothonotary, Clerk of Courts  
Stern  
Diskin

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

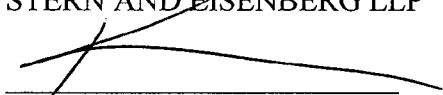
Kindly assign the judgment and the Writ of Execution issued on or about April 3, 2006 in the amount \$72,188.40 together with interest thereon from 4/4/2006 at the per diem rate of \$17.92 to the use of:

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  
11:05/1  
William J. Shaw  
Prothonary/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

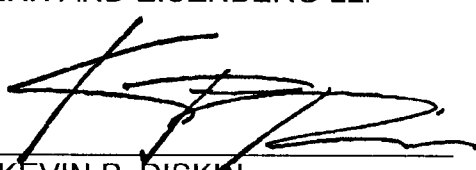
RONALD F. INGHAM AND  
LISA M. INGHAM AND  
THE UNITED STATES OF AMERICA

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™  
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(Domestic Mail Only; No Insurance Coverage Provided)

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**OFFICIAL USE**

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



Sent to The United States of America  
U.S. Attys Office  
1633 U.S. Post Office  
and Courthouse, Pittsburgh, PA 15203

PS Form 3800, August 2006 See Reverse for Instructions

2008 1140 0001 4837 9300

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  
11:05  
William A. Shaw  
Prothonotary/Clerk of Courts

no 4/c @u

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

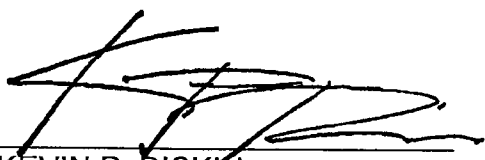
:

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™  
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**OFFICIAL USE**

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

Postmark  
MAY 28 2003  
PAVILION PA 19046  
USPS

Sent to The United States of America  
Street, Apt. No. 401 S. Atty's Office  
or PO Box No. 6033 U.S. Post Office  
City, State, ZIP+4  
and Courthouse, Pittsburgh, PA 15203

PS Form 3800, August 2006 See Reverse for Instructions

2008 1410 0001 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

<sup>S</sup> FILED <sup>NO</sup> CC  
JUN 11 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

**U.S. Postal Service™  
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**OFFICIAL USE**

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



Sent To The United States of America  
4033 U.S. Post Office  
and Courthouse, Pittsburgh, PA 15219

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

PS Form 3800, August 2006 See Reverse for Instructions

0000 0111 0000 2837 0000

PLACE STICKER AT TOP OF ENVELOPE TO THE LEFT OF THE RETURN ADDRESS. FOLD AT DOTTED LINE.

<b>SENDER: COMPLETE THIS SECTION</b>		<b>COMPLETE THIS SECTION ON DELIVERY</b>	
<p>1. Article Addressed to:</p> <p>The United States of America          c/o U.S. Attorney's Office          633 U.S. Post Office and          Courthouse          Pittsburgh, PA 15219</p>		<p>A. Signature <u>X</u> <u>[Signature]</u> <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <u>C.S. Pittman</u> C. Date of Delivery <u>06-01-09</u></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No          If YES, enter delivery address below:</p>	
<p>2. Article Number (Transfer from service) <u>7008 1140 0001 4837 9308</u></p>		<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	



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**  
9/2/28/09  
AUG 03 2009  
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 TY 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 UNITES 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

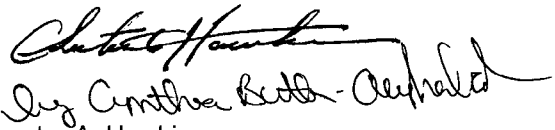
SURCHARGE \$60.00 PAID BY ATTORNEY

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2008

\_\_\_\_\_

So Answers,



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	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	

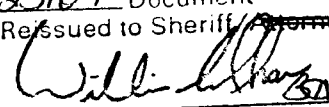


William A. Shaw  
Prothonotary/Clerk Civil Division

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

Requesting Party: Kevin P. Diskin, Esq.

Chas A. Hunkeler  
Sheriff by Cynthia Butler

2/23/09 Document  
~~Reinstated~~/Reissued to Sheriff/Attorney  
for service.   
Deputy Prothonotary

RE: INGHAM

#33000013134

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 BARN 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
<b>TOTAL DEED COSTS</b>	<b>\$31.00</b>

**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

*W*  
William P Mullen  
Sheriff

ALLEGHENY COUNTY SHERIFF'S DEPARTMENT  
436 GRANT STREET  
PITTSBURGH, PA 15219-2496  
PHONE (412) 350-4700  
FAX (412) 350-6388

Joseph A. Rizzo  
Chief Deputy

PLAINTIFF : JP Morgan Chase and Bank

CASE # : 06-87-CD

EXPIRES : 7/11/2009 11:59:59 PM

DEFT : USA

- ☐ SUMMONS/PRAECIPE  
☐ SEIZURE OR POSSESSION  
☐ NOTICE AND COMPLAINT  
☐ REVIVAL OR SCI FA  
☐ INTERROGATORIES  
☐ EXECUTION - LEVY OR GARNISHEE  
☒ OTHER

GARNISHEE :

DISTRICT : District 1

ADDRESS : 700 Grant Street

Pittsburgh, PA 15219

MUNICIPALITY/CITY WARD: Pittsburgh / 2

Originating County : Clearfield

ATTY Name/ADDRESS :

ATTY PHONE :

TYPE OF SERVICE :

- ☐ Personal ☒ Person In charge ☐ Deputize ☐ Mail ☐ Posted ☐ Other ☐ Seize & Stored ☐ First Class Mail ☐ Publication

Service Address Direction :

Now I, the SHERIFF OF ALLEGHENY COUNTY, PA do hereby deputize the Sheriff of \_\_\_\_\_ County to execute this Writ and make return thereof according to law

"--Is the Sheriff instructed to take manual possession of the property? \_\_\_\_\_ If "yes" bond in the amount of \$ \_\_\_\_\_ must be posted prior to levy."

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

I hereby CERTIFY and RETURN that on the 19 day of June 2009 at 13:35 o'clock, AM/PM. Address Above/Address Below, County of Allegheny, Pennsylvania

I have served in the manner Described below: \_\_\_\_\_

- ☐ Defendant(s) personally served  
☐ Adult in charge of Defendant's residence who refused to give name or relationship  
☐ Adult family member with whom said Defendant(s) reside(s). Name & Relationship  
☐ Manager/Other person authorized to accept deliveries of U.S 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; writ expired \_\_\_\_\_

☐ Regular Mail Why: \_\_\_\_\_

You are hereby notified that on \_\_\_\_\_, 20\_\_\_\_, 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 Civil Division. Please check before Satisfying Case



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 SKYDER  
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 deputize 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,

CHESTER A. HAWKINS,  
SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA



LAW OFFICES

Stern and Eisenberg LLP

251 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

FILED ICC Ally  
m/11:352m  
APR 16 2009  
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