



**GOLDBECK McCAFFERTY & McKEEVER**

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5000 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

(215) 825-6318

WWW.GOLDBECKLAW.COM

ATTORNEY FOR PLAINTIFF

**FILED** Atty pd. 85.00  
ml 10:27/61  
JAN 25 2006  
cc Shff  
William A. Shaw  
Prothonotary/Clerk of Courts

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS  
TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC.  
ASSET-BACKED PASS THROUGH CERTIFICATES  
SERIES 2004-W11, UNDER THE POOLING AND  
SERVICING AGREEMENT DATED AS OF OCTOBER 1,  
2004, WITHOUT RECOURSE

505 City Parkway West

Suite 100

Orange, CA 92868

*Plaintiff*

vs.

GLORIA KACHMAN

**Mortgagor and Real Owner**

416 Arnold Avenue a/k/a 416 Clarion Street

Clearfield, PA 16830

*Defendant*

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term No. 06-114-CD

**CIVIL ACTION: MORTGAGE  
FORECLOSURE**

**NOTICE**

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

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

814-765-9646

**PENNSYLVANIA BAR ASSOCIATION**

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

**A V I S O**

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESSARIO QUE USTED RESPONDA DENTRO DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES

NECESSARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA, EL PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

RECUERDE: SI USTED NO REPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA CORTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIRA QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELÉFONO LA OFICINA FIJADA AQUÍ ABAJO. ESTA OFICINA PUEDE PROVEER CON INFORMACIÓN DE CÓMO CONSEGUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ÉSTA OFICINA PUEDE PROVEER INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE A UN HONORARIO REDUCIDO O GRATIS.

KEYSTONE LEGAL SERVICES  
211 1/2 E. Locust Street  
Clearfield, PA 16830  
814-765-9646

PENNSYLVANIA BAR ASSOCIATION  
P.O. Box 186  
Harrisburg, PA 17108  
800-692-7375

**THIS FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

Resources available for Homeowners in Foreclosure

### **ACT NOW!**

Even though your lender (and our client) has filed an Action of Mortgage Foreclosure against you, you still may be able to SAVE YOUR HOME FROM FORECLOSURE.

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 814-765-9646 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website [www.hud.gov](http://www.hud.gov) for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) at 800-211-6926 and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call Beth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of AMQ-0780.

Para informacion en espanol puede comunicarse con Loretta al 215-825-6344.

**This Action of Mortgage Foreclosure will continue unless you take action to stop it.**

## COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC. ASSET-BACKED PASS THROUGH CERTIFICATES SERIES 2004-W11, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT RECOURSE, 505 City Parkway West, Suite 100 Orange, CA 92868.
2. The name and address of the Defendant is GLORIA KACHMAN, 416 Arnold Avenue, Clearfield, PA 16830, who is the mortgagor and real owner of the mortgaged premises hereinafter described. Original mortgagor Joseph Kachman is deceased and is hereby released of record.
3. On August 26, 2004 mortgagor made, executed and delivered a mortgage upon the premises hereinafter described to ARGENT MORTGAGE COMPANY LLC, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200414359. The mortgage has been assigned to: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC. ASSET-BACKED PASS THROUGH CERTIFICATES SERIES 2004-W11, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT RECOURSE by assignment of Mortgage, which assignment is lodged for recording. The Mortgage and assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g); which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.
4. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A" ("Property").
5. The mortgage is in default because the monthly payments of principal and interest are due and unpaid for September 01, 2005, and each month thereafter and by the terms of the Mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due and other charges are due and collectible.
6. The following amounts are due to Plaintiff on the Mortgage:


Principal Balance	\$84,834.36
Interest from 08/01/2005	\$3,426.08
through 01/31/2006 at 7.9000%	
Per Diem interest rate at \$18.62	
Reasonable Attorney's Fee at 5% of Principal Balance as	\$4,241.72
more fully explained in the next numbered paragraph	
Late Charges from 09/01/2005 to 01/31/2006	\$186.44
Monthly late charge amount at \$37.29	
Costs of suit and Title Search	\$900.00
Fees	\$107.50
	<hr/>
	\$93,696.10

7. If the Mortgage is reinstated prior to a Sheriff's Sale, the Attorney's Fees set forth above may be less than the amount demanded based on work actually performed. The Attorney's Fees requested are in conformity with the Mortgage and Pennsylvania law. Plaintiff reserves its right to collect Attorney's fees of up to 5% of the remaining principal balance in the event the Property is sold to a third party purchaser at Sheriff's Sale or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or and "in personam" judgment) against the Defendant in this Action but reserves it's right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding,

this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.

9. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant by certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "B". The Defendant has not had the required face-to-face meeting within the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendant through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of \$93,696.10, together with interest at the rate of \$18.62, per day and other expenses costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By:   
**GOLDBECK McCAFFERTY & McKEEVER**  
BY: JOSEPH A. GOLDBECK, JR., ESQUIRE  
ATTORNEY FOR PLAINTIFF

VERIFICATION

I, Nanci Jimenez, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 1-23-20

  
Nanci Jimenez  
AMC MORTGAGE SERVICES

# *Exhibit A*

ALL that certain piece or parcel of land located in the Second Ward, Clearfield Borough, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at an iron pipe on the west side of a 16 foot alley, said iron pipe being north 36 degrees 00 minutes west 81.5 feet from the northwest corner of the intersection of South Fifty Street and said 16 foot alley and said iron pipe being the southeast corner of the lot herein described; thence along the line of said 16 foot alley north 36 degrees 00 minutes west 81.5 feet to an iron pipe; thence through land of prior grantor south 54 degrees 00 minutes west 75.2 feet to an iron pipe; thence 83.2 feet to an iron pipe; thence through land of prior grantor north 54 degrees 00 minutes east 92.6 feet to an iron pipe and place of beginning.

HAVING erected thereon a dwelling known as 416 Arnold Avenue.

BEING the same premises granted and conveyed unto Joseph Kachman and Gloria Kachman, husband and wife, by Deed of Debra L. Madera, now known as Debra L. Kitchen dated June 22, 1995 and recorded June 28, 1995 in Clearfield County Record Book 1685, Page 447.

## Exhibit A

JK  
JK.

# *Exhibit B*

P.O. Box 11000  
Santa Ana, CA 92711-1000



7182 6389 3060 0709 8544



November 02, 2005

GLORIA KACHMAN  
JOSEPH KACHMAN  
416 ARNOLD AVENUE  
CLEARFIELD, PA 16830

225 / NMC

# ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

## STATEMENTS OF POLICY

Loan Number: 0061717757  
Property Address: 416 ARNOLD AVENUE, CLEARFIELD PA, 16830  
Original Lender: AMC Mortgage Services, Inc.  
Current Lender/Servicer: AMC Mortgage Services, Inc.

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

**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 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 INMEDITAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO**

EFDA-VINCPIS-06

Also doing business as Delaware AMC Mortgage Services, Inc., in the states of Texas, Rhode Island, and New Hampshire.

ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

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**HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM**

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**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 a 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.

November 02, 2005

Loan Number: 0061717757

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

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

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

NATURE OF THE DEFAULT -The MORTGAGE debt by the above lender on your property located at: 416 ARNOLD AVENUE, CLEARFIELD, PA 16830 IS SERIOUSLY IN DEFAULT because:

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

09/01/05 thru 11/01/05 at \$621.42 per month  
Monthly Payments plus late charge or other fees: \$1938.84  
Total Amount to Cure Default: \$1938.84

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable): N/A

**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 \$1938.84 PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:**

AMC Mortgage Services  
505 City Parkway West, Suite #100  
Orange, CA 92868

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter: (Do not use if not applicable.) N/A

**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.

**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 (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 lender.

**HOW TO CONTACT THE LENDER:**

AMC Mortgage Services  
PO Box 11000  
Santa Ana, CA 92711-1000  
Phone Number 800-430-5262  
Fax Number 714-347-5037

**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 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 ARE ATTACHED**

Very Truly Yours,

AMC Mortgage Services

Cc: AMC Mortgage Services  
Attn: Collections Department

Loan Number: 0061717757

**Mailed by 1st Class Mail and by Certified Mail**



**Homeowners' Emergency Assistance Program**  
**CLEARFIELD COUNTY**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
CCCS of Northeastern PA  
202 W. Hamilton Avenue  
State College, PA 16801  
(814) 238-3668

\_\_\_\_\_  
CCCS of Western PA  
219-A College Park Plaza  
Johnstown, PA 15904  
1-888-511-2227

CCCS of Western PA, Inc.  
217 E. Plank Road  
Altoona, PA 16602  
1-888-511-2227

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

Keystone Economic Development Corp.  
1954 Mary Grace Lane  
Johnstown, PA 15901  
(814) 535-6556

GOLDBECK McCAFFERTY & McKEEVER  
BY: Joseph A. Goldbeck, Jr.  
Attorney I.D.#16132  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322

AMQ-0780  
CF: 01/25/2006  
SD: 11/03/2006  
\$93,770.68

Attorney for Plaintiff

DEUTSCHE BANK NATIONAL TRUST COMPANY,  
AS TRUSTEE OF ARGENT MORTGAGE  
SECURITIES, INC. ASSET-BACKED PASS  
THROUGH CERTIFICATES SERIES 2004-W11,  
UNDER THE POOLING AND SERVICING  
AGREEMENT DATED AS OF OCTOBER 1, 2004,  
WITHOUT RECOURSE  
505 City Parkway West  
Suite 100  
Orange, CA 92868

Plaintiff

vs.

GLORIA KACHMAN  
Mortgagor(s) and  
Record Owner(s)

416 Arnold Avenue Rear  
a/k/a 416 Clarion Street  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 06-114-CD

FILED  
MT 1830  
OCT 16 2006  
William A. Shaw  
Prothonotary/Clerk of Courts

**CERTIFICATE OF SERVICE**  
**PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)**

Joseph A. Goldbeck, Jr., Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

- ☐ Personal Service by the Sheriff's Office/competent adult (copy of return attached).
- ☒ Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached).
- ☐ Certified mail by Sheriff's Office.
- ☐ Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
- ☐ Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
- ☐ Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

**IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.**

- ☐ Premises was posted by Sheriff's Office/competent adult (copy of return attached).
- ☐ Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
- ☐ Certified Mail & ordinary mail by Joseph A. Goldbeck, Jr. (original receipt(s) for Certified Mail attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Joseph A. Goldbeck, Jr., Esquire (copies of proofs of mailing attached). The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

BY: Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

7006 0510 5361 5548

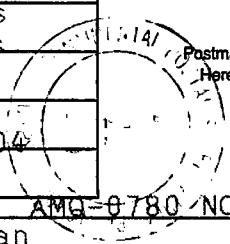
# CERTIFIED MAIL™ RECEIPT

(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	Yes	
Return Receipt Fee (Endorsement Required)	Yes	
Restricted Delivery Fee (Endorsement Required)	7.04	
Total Postage & Fees	\$	



Sent To: Gloria Kachman

Street, Apt. No.; or PO Box No. 854 Woodland & Bigler Hig

City, State, ZIP+4 Woodland, PA 16881

**Certified Mail Provides:**

PS Form 3800, June 2002 (Reverse)

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry. Internet access to delivery information is not available on mail addressed to APOs and FPOs.**

7005 3110 0002 0038 4475

# 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	\$ 2.79
Certified Fee	Yes
Return Receipt Fee (Endorsement Required)	Yes
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 7.04

Postmark  
Here

Sent To

KACHMAN, GLORIA  
Street, Apt. No.,  
or PO Box No. 416 Arnold Avenue  
City, State, ZIP+4 Clearfield, PA 16830

AMQ-0780 7/7

### **Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

PS Form 3800, June 2002 (Reverse)

### **Important Reminders:**

- Certified Mail may **ONLY** be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is *not* available for any class of international mail.
- **NO INSURANCE COVERAGE IS PROVIDED** with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
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**IMPORTANT: Save this receipt and present it when making an inquiry.**  
Internet access to delivery information is not available on mail addressed to APOs and FPOs.

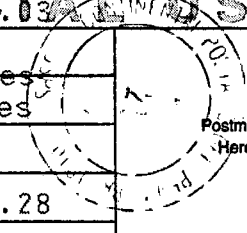
7006 0810 0005 5361 5551

# 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	\$	Yes	
Certified Fee		Yes	
Return Receipt Fee (Endorsement Required)			
Restricted Delivery Fee (Endorsement Required)	7.28		
Total Postage & Fees	\$		

AMQ 0780 NOS

Sent To:	GLORIA KACHMAN
Street, Apt. No., or PO Box No.	202 MT. JOY ROAD
City, State, ZIP+4	CLEARFIELD, PA 16830

**Certified Mail Provides:**

PS Form 3800, June 2002 (Reverse)

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
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**IMPORTANT: Save this receipt and present it when making an inquiry.**  
Internet access to delivery information is not available on mail addressed to APOs and FPOs.

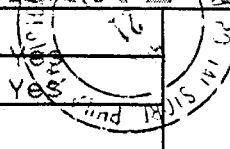
7006 0810 0005 5361 5555

# 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	\$	Yes		Postmark Here
Certified Fee		Yes		
Return Receipt Fee (Endorsement Required)				
Restricted Delivery Fee (Endorsement Required)		7.04		
Total Postage & Fees	\$			

AMQ-0780 NOS

Sent To	RACHMAN, GLORIA
Street, Apt. No., or PO Box No.	416 Arnold Avenue Rear
City, State, ZIP+4	Clearfield, PA 16830

**Certified Mail Provides:**

PS Form 3800, June 2002 (Reverse)

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may **ONLY** be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is *not* available for any class of international mail.
- **NO INSURANCE COVERAGE IS PROVIDED** with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.** Internet access to delivery information is not available on mail addressed to APOs and FPOs.

**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:  
**AMQ-0780 NOS**

**KACHMAN, GLORIA  
416 Arnold Avenue Rear  
a/k/a 416 Clarion Street  
Clearfield, PA 16830**

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

**X**

*Gloria Kachman*

☐ Agent

☐ Addressee

B. Received by (Printed Name)

*GK*

C. Date of Delivery

*8/24/06*

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

2. Article Number  
(Transfer from service label)

  
\* 70060810000553615555 \*

107595-07-1A-1540

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"><li>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li><li>■ Print your name and address on the reverse so that we can return the card to you.</li><li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li></ul> <p>1. Article Addressed to:</p> <p><b>AMQ-0780 NOS</b></p> <p><b>Gloria Kachman</b> <b>854 Woodland &amp; Bigler Highway</b> <b>Woodland, PA 16881</b></p>	<p>A. Signature <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee <i>Gloria Kachman</i></p> <p>B. Received by (Printed Name) <i>EK</i> C. Date of Delivery <i>8/24/06</i></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p> <p>3. Service Type <input 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</p>
2. Article Number (Transfer from service label)	 * 7 0 0 6 0 8 1 0 0 0 0 5 5 3 6 1 5 5 4 *

Name and Address of Sender  
**GOLDBECK  
SUITE 5000  
701 MARKET STREET  
PHILADELPHIA, PA  
19106-1532**

Check type of mail or service:

☐ Certified  
☐ COD  
☐ Delivery Confirmation  
☐ Express Mail  
☐ Insured  
☐ Registered  
☐ Return Receipt for Merchandise  
☐ Signature Confirmation

Affix Stamp (If issued as a certificate of mail or for additional postage of this bill)  
Postmark and Date of Receipt

Article Number

Addressee (Name, Street, City, State, & ZIP Code)

Postage

Fee

1. PA DEPARTMENT OF PUBLIC WELFARE - INTERNAL REVENUE SERVICE - SPECIAL  
Bureau of Child Support Enforcement PROCEDURES BRANCH  
Health and Welfare Bldg. - Room 432 1001 Liberty Avenue  
P.O. Box 2675 Thirteenth Floor, Suite 1300  
Harrisburg, PA 17105-2675 Pittsburgh, PA 15222

2. DOMESTIC RELATIONS OF CLEARFIELD DEPARTMENT OF PUBLIC WELFARE  
COUNTY Estate Recovery Program  
230 E. Market Street PO Box 8486, Willow Oak Building  
Clearfield, PA 16830 Harrisburg, PA 17105-8486

3. MBNA AMERICA BANK, N.A.  
C/O WOLPOFF & ABRAMSON LLP  
4660 TRINDLE RD., 3RD FLOOR  
CAMP HILL, PA 17011

4. CITIBANK (SOUTH DAKOTA) NA  
701 E. 60th Street North  
Sioux Falls, SD 57117

5. C.E. MONEY BANK C/O WOLPOFF &  
ABRAMSON, LLP  
4660 Trindle Road 3rd Floor  
Camp Hill, Pa 17011

6. TENANTS/OCCUPANTS  
416 Arnold Avenue Rear  
aka 416 Clarion Street  
Clearfield, PA 16830

7. COMMONWEALTH OF PA DEPT OF REVENUE INHERITANCE TAX DIVISION  
1131 Strawberry Square  
6th Floor  
Harrisburg, PA 17128

Total Number of Pieces Listed by Sender

Postmaster, Per (Name of receiving employee)

Total Number of Pieces Received at Post Office

See Privacy Act Statement on Reverse

PS Form 3877, February 2002 (Page 1 of 2)

Complete by Typewriter, Ink, or Ball Point Pen

AMQ-0780

GLORIA KACHMAN

Clearfield

Name and Address of Sender  
**GOLDBECK  
SUITE 5000  
701 MARKET STREET  
PHILADELPHIA, PA  
19106-1532**

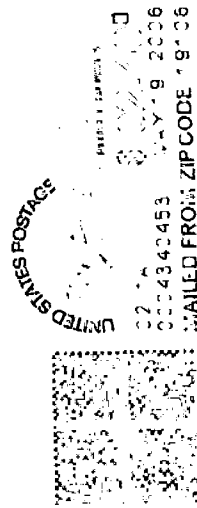
Check type of mail or service;

☐ Certified  
☐ COD  
☐ Delivery Confirmation  
☐ Express Mail  
☐ Insured

☐ Recorded Delivery (International)  
☐ Registered  
☐ Return Receipt for Merchandise  
☐ Signature Confirmation

Affix Stamp Here  
(If issued as a  
certificate of mailing,  
or for additional copies  
of this bill)  
Postmark and  
Date of Receipt

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675	TENANTS/OCCUPANTS 416 Arnold Avenue a/k/a 416 Clarion Street Clearfield, PA 16830										
2.	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830	INTERNAL REVENUE SERVICE - SPECIAL PROCEDURES BRANCH 1001 Liberty Avenue Thirteenth Floor, Suite 1300 Pittsburgh, PA 15222										
3.	CITIBANK (SOUTH DAKOTA) NA 701 E. 60th Street North Sioux Falls, SD 57117	DEPARTMENT OF PUBLIC WELFARE Estate Recovery Program PO Box 8486, Willow Oak Building Harrisburg, PA 17105-8486										
4.	C.E. MONEY BANK C/O WOLPOFF & ABRAMSON, LLP 4660 Trindle Road 3rd Floor Camp Hill, Pa 17011	COMMONWEALTH OF PA DEPT OF REVENUE INHERITANCE TAX DIVISION 1131 Strawberry Square 6th Floor Harrisburg, PA 17128										
5.												
6.												
7.												
8.												



Total Number of Pieces Listed by Sender: 8  
Total Number of Pieces Received at Post Office: 8

See Privacy Act Statement on Reverse

Complete by Typewriter, Ink, or Ball Point Pen

PS Form 3877, February 2002 (Page 1 of 2)

AMQ-0780

GLORIA KACHMAN

Clearfield

Name and Address of Sender  
**GOLDBECK  
SUITE 5000  
701 MARKET STREET  
PHILADELPHIA, PA  
19106-1532**

Check type of mail or service:

☐ Certified  
☐ COD  
☐ Delivery Confirmation  
☐ Express Mail  
☐ Insured  
☐ Recorded Delivery (International)  
☐ Registered  
☐ Return Receipt for Merchandise  
☐ Signature Confirmation

Affix Stamp Here  
(If issued as a  
certificate of mailing,  
or for additional copies  
of this bill)

Postmark and  
Date of Receipt

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	MBNA AMERICA BANK, N.A. C/O WOLFFPOFF & ABRAMSON LLP 4660 TRINDLE RD., 3RD FLOOR CAMP HILL, PA 17011											
2.												
3.												
4.												
5.												
6.												
7.												
8.												
Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving employee)	See Privacy Act Statement on Reverse									

PS Form 3877, February 2002 (Page 1 of 2)

AMQ-0780

GLORIA KACHMAN

Complete by Typewriter, Ink, or Ball Point Pen

Clearfield

**GOLDBECK McCAFFERTY & McKEEVER**

BY: Joseph A. Goldbeck, Jr.  
Attorney I.D.#16132  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-825-6320  
Attorney for Plaintiff

DEUTSCHE BANK NATIONAL TRUST  
COMPANY, AS TRUSTEE OF ARGENT  
MORTGAGE SECURITIES, INC. ASSET-  
BACKED PASS THROUGH CERTIFICATES  
SERIES 2004-W11, UNDER THE POOLING AND  
SERVICING AGREEMENT DATED AS OF  
OCTOBER 1, 2004, WITHOUT RECOURSE  
505 City Parkway West  
Suite 100  
Orange, CA 92868

Plaintiff

vs.

GLORIA KACHMAN  
**Mortgagor(s) and Record Owner(s)**

416 Arnold Avenue Rear  
a/k/a 416 Clarion Street  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 06-114-CD

**AFFIDAVIT PURSUANT TO RULE 3129**

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC. ASSET-BACKED PASS THROUGH CERTIFICATES SERIES 2004-W11, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT RECOURSE, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

416 Arnold Avenue Rear  
a/k/a 416 Clarion Street  
Clearfield, PA 16830

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

GLORIA KACHMAN  
416 Arnold Avenue Rear  
a/k/a 416 Clarion Street  
Clearfield, PA 16830

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

GLORIA KACHMAN  
416 Arnold Avenue Rear  
a/k/a 416 Clarion Street  
Clearfield, PA 16830

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement  
Health and Welfare Bldg. - Room 432  
P.O. Box 2675  
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY  
230 E. Market Street  
Clearfield, PA 16830

MBNA AMERICA BANK, N.A.  
C/O WOLPOFF & ABRAMSON LLP  
4660 TRINDLE RD., 3RD FLOOR  
CAMP HILL, PA 17011

CITIBANK (SOUTH DAKOTA) NA  
701 E. 60th Street North  
Sioux Falls, SD 57117

C.E. MONEY BANK C/O WOLPOFF & ABRAMSON, LLP  
4660 Trindle Road 3rd Floor  
Camp Hill, Pa 17011

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

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

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

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.

TENANTS/OCCUPANTS  
416 Arnold Avenue Rear  
a/k/a 416 Clarion Street  
Clearfield, PA 16830

COMMONWEALTH OF PA DEPT OF REVENUE INHERITANCE TAX DIVISION  
1131 Strawberry Square  
6th Floor  
Harrisburg, PA 17128

INTERNAL REVENUE SERVICE - SPECIAL PROCEDURES BRANCH  
1001 Liberty Avenue  
Thirteenth Floor, Suite 1300  
Pittsburgh, PA 15222

DEPARTMENT OF PUBLIC WELFARE  
Estate Recovery Program  
PO Box 8486, Willow Oak Building  
Harrisburg, PA 17105-8486

(attach separate sheet if more space is needed)

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.

DATED: October 10, 2006

A handwritten signature in black ink, appearing to read "Joseph A. Goldbeck, Jr.", written over a horizontal line.

GOLDBECK McCAFFERTY & McKEEVER  
BY: Joseph A. Goldbeck, Jr., Esq.  
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20406

NO: 06-114-CD

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC. ASSET-BACKED PASS THROUGH CERTIFICATES SERIES 2004-W11, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT RECOURSE

vs.

DEFENDANT: GLORIA KACHMAN

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 07/24/2006

LEVY TAKEN 08/21/2006 @ 3:06 PM

POSTED 08/21/2006 @ 3:06 PM

SALE HELD 11/03/2006

SOLD TO DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC. ASSET-BACKED PASS THROUGH CERTIFICATES SERIES 2004-W11, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT RECOURSE

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 12/12/2006

DATE DEED FILED 12/12/2006

SERVICES

08/22/2006 @ 12:55 PM SERVED GLORIA KACHMAN

SERVED, GLORIA KACHMAN, DEFENDANT, AT HER PLACE OF EMPLOYMENT 202 MT. JOY ROAD, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO GLORIA KACHMAN

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.

FILED  
06:40 PM  
DEC 12 2006

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20406

NO: 06-114-CD

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT MORTGAGE  
SECURITIES, INC. ASSET-BACKED PASS THROUGH CERTIFICATES SERIES 2004-W11, UNDER THE POOLING AND  
SERVICING AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT RECOURSE  
vs.

DEFENDANT: GLORIA KACHMAN

Execution REAL ESTATE

SHERIFF RETURN

---


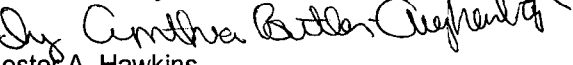
SHERIFF HAWKINS \$191.68

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

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

So Answers,

  
  
Chester A. Hawkins  
Sheriff

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

DEUTSCHE BANK NATIONAL TRUST  
COMPANY, AS TRUSTEE OF ARGENT  
MORTGAGE SECURITIES, INC. ASSET-  
BACKED PASS THROUGH CERTIFICATES  
SERIES 2004-W11, UNDER THE POOLING AND  
SERVICING AGREEMENT DATED AS OF  
OCTOBER 1, 2004, WITHOUT RECOURSE  
505 City Parkway West  
Suite 100  
Orange, CA 92868

vs.

GLORIA KACHMAN  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

In the Court of Common Pleas of  
Clearfield County

No. 06-114-CD

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 416 Arnold Avenue a/k/a 416 Clarion Street Clearfield, PA 16830

See Exhibit "A" attached


AMOUNT DUE \$93,770.68

Interest From 08/01/2005  
Through 03/23/2006

(Costs to be added)

Prothonotary costs \$145.00

Dated: July 21, 2006

  
Prothonotary, Common Pleas Court  
of Clearfield County, Pennsylvania

Deputy \_\_\_\_\_

Received July 24, 2006 @ 3:00 PM  
Charles A. Hawkins  
by Cynthia Butler-Aughenbaugh

Term  
No. 06-114-CD

IN THE COURT OF COMMON PLEAS

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS  
TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC.  
ASSET-BACKED PASS THROUGH CERTIFICATES SERIES  
2004-W11, UNDER THE POOLING AND SERVICING  
AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT  
RECOURSE

vs.

GLORIA KACHMAN  
Mortgagor(s)  
416 Arnold Avenue a/k/a 416 Clarion Street Clearfield, PA 16830

WRIT OF EXECUTION  
(Mortgage Foreclosure)

REAL DEBT	\$93,770.68
INTEREST from	\$
COSTS PAID:	\$
PROTHY	\$
SHERIFF	\$
STATUTORY	\$
COSTS DUE PROTHY	\$
Office of Judicial Support	\$
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

**Goldbeck McCafferty & McKeever**  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
(215) 627-1322

All that certain piece or parcel of land located in the second ward, Clearfield Borough, Clearfield County, Pennsylvania, bounded and described as follows:

Beginning at an iron pipe on the west side of a 16 foot alley, said iron pipe being north 36 degrees 00 minutes west 81.5 feet from the northwest corner of the intersection of South Fifty Street and said 16 foot alley and said iron pipe being the southeast corner of the lot herein described; thence along the line of said 16 foot alley north 36 degrees 00 minutes west 81.5 feet to an iron pipe; thence through land of prior grantor south 54 degrees 00 minutes west 75.2 feet to an iron pipe; thence 83.2 feet to an iron pipe; thence through land of prior grantor north 54 degrees 00 minutes east 92.6 feet to an iron pipe and place of beginning.

TAX PARCEL #: 4.2K08-228-00049

PROPERTY ADDRESS: 416 Arnold Avenue, Clearfield, PA 16830

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME GLORIA KACHMAN

NO. 06-114-CD

NOW, December 11, 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 November 03, 2006, I exposed the within described real estate of Gloria Kachman to public venue or outcry at which time and place I sold the same to GOLDBECK, MCCAFFERTY & MCKEEVER 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	2.00
LEVY	15.00
MILEAGE	2.00
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	4.68
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	2.00
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$191.68</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	28.50
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$28.50</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	93,770.68
INTEREST @ %	0.00
FROM 08/01/2005 TO 11/03/2006	

PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$93,790.68</b>

**COSTS:**

ADVERTISING	384.82
TAXES - COLLECTOR	1,819.48
TAXES - TAX CLAIM	2,606.63
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	28.50
SHERIFF COSTS	191.68
LEGAL JOURNAL COSTS	180.00
PROTHONOTARY	145.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$5,501.11</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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101200  
NO: 06-114-CD  
SERVICE # 1 OF 1  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY  
vs.  
DEFENDANT: GLORIA KACHMAN

SHERIFF RETURN

NOW, February 17, 2006 AT 10:57 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON GLORIA KACHMAN DEFENDANT AT 202 MT JOY ROAD, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO GLORIA KACHMAN, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / HUNTER


FILED  
019.09/01  
APR 10 2006  
William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	247455	10.00
SHERIFF HAWKINS	GOLDBECK	247455	30.00

Sworn to Before Me This

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

So Answers,

  
Chester A. Hawkins  
Sheriff

In the Court of Common Pleas of Clearfield County

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS  
TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC.  
ASSET-BACKED PASS THROUGH CERTIFICATES SERIES  
2004-W11, UNDER THE POOLING AND SERVICING  
AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT  
RECOURSE

505 City Parkway West  
Suite 100  
Orange, CA 92868

Plaintiff

vs.

GLORIA KACHMAN  
(Mortgagor(s) and Record Owner(s))  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

Defendant(s)

**FILED** Any pd.  
m 11:08/07 20.00  
**MAY 01 2006** Notice to  
Def.  
William A. Shaw Statement  
Prothonotary/Clerk of Courts to Any  
CR

No. 06-114-CD

**PRAECIPE FOR JUDGMENT**

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT  
OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE  
OF COLLECTING THE DEBT.**

Enter the Judgment in favor of Plaintiff and against GLORIA KACHMAN by default for want of an Answer.

Assess damages as follows:

Debt

\$93,770.68

Interest - 08/01/2005 to 03/23/2006

Total

(Assessment of Damages attached)

**I CERTIFY THAT FOREGOING ASSESSMENT OF DAMAGES IS FOR SPECIFIED AMOUNTS ALLEGED TO  
BE DUE IN THE COMPLAINT AND IS CALCULABLE AS A SUM CERTAIN FROM THE COMPLAINT.**

I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment is to be entered and to his attorney of record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe. A copy of the notice is attached. R.C.P. 237.1

Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff  
I.D. #16132

AND NOW May 1, 2006, Judgment is entered in favor of  
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC.  
ASSET-BACKED PASS THROUGH CERTIFICATES SERIES 2004-W11, UNDER THE POOLING AND SERVICING  
AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT RECOURSE and against GLORIA KACHMAN by  
default for want of an Answer and damages assessed in the sum of \$93,770.68 as per the above certification.

Prothonotary

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

DATE OF THIS NOTICE: **March 10, 2006**

TO:

**GLORIA KACHMAN**  
416 Arnold Avenue  
Clearfield, PA 16830

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT  
MORTGAGE SECURITIES, INC. ASSET-BACKED PASS THROUGH CERTIFICATES  
SERIES 2004-W11, UNDER THE POOLING AND SERVICING AGREEMENT DATED  
AS OF OCTOBER 1, 2004, WITHOUT RECOURSE  
505 City Parkway West  
Suite 100  
Orange, CA 92868

*Plaintiff*

vs.

GLORIA KACHMAN  
(Mortgagor(s) and Record Owner(s))  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

*Defendant(s)*

In the Court of  
Common Pleas  
of Clearfield County

CIVIL ACTION - LAW

Action of  
Mortgage Foreclosure

Term  
No. 06-114-CD

TO: **GLORIA KACHMAN**  
416 Arnold Avenue  
Clearfield, PA 16830

### **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 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.

KEYSTONE LEGAL SERVICES  
211 1/2 E. Locust Street  
Clearfield, PA 16830  
814-765-9646

PENNSYLVANIA BAR ASSOCIATION  
P.O. Box 186  
Harrisburg, PA 17108  
800-692-7375

Joseph A. Goldbeck, Jr.  
**GOLDBECK McCAFFERTY & McKEEVER**  
BY: Joseph A. Goldbeck, Jr., Esq.  
Attorney for Plaintiff  
Suite 5000 – 701 Market Street.  
Philadelphia, PA 19106 215-825-6318

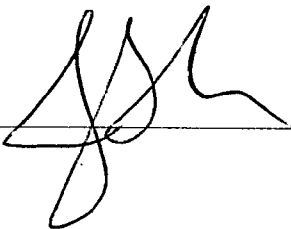
VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

1. That the above named Defendant, GLORIA KACHMAN, is about unknown years of age, that Defendant's last known residence is 416 Arnold Avenue, Clearfield, PA 16830, and is engaged in the unknown business located at unknown address.

2. That Defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Action of Congress of 1940 and its Amendments.

Date:

A handwritten signature in black ink, consisting of stylized, overlapping loops and a long horizontal stroke, is written over a solid horizontal line.

GOLDBECK McCAFFERTY & McKEEVER  
BY: Joseph A. Goldbeck, Jr.  
Attorney I.D. #16132  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

DEUTSCHE BANK NATIONAL TRUST COMPANY,  
AS TRUSTEE OF ARGENT MORTGAGE  
SECURITIES, INC. ASSET-BACKED PASS  
THROUGH CERTIFICATES SERIES 2004-W11,  
UNDER THE POOLING AND SERVICING  
AGREEMENT DATED AS OF OCTOBER 1, 2004,  
WITHOUT RECOURSE  
505 City Parkway West  
Suite 100  
Orange, CA 92868

Plaintiff

vs.

GLORIA KACHMAN  
(Mortgagor(s) and Record owner(s))  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

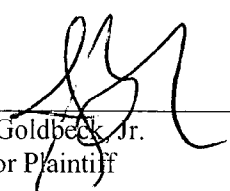
CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

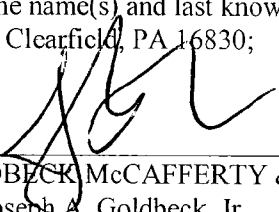
No. 06-114-CD

**ORDER FOR JUDGMENT**

Please enter Judgment in favor of DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC. ASSET-BACKED PASS THROUGH CERTIFICATES SERIES 2004-W11, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT RECOURSE, and against GLORIA KACHMAN for failure to file an Answer in the above action within (20) days (or sixty (60) days if defendant is the United States of America) from the date of service of the Complaint, in the sum of \$93,770.68.

  
\_\_\_\_\_  
Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

I hereby certify that the above names are correct and that the precise residence address of the judgment creditor is DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC. ASSET-BACKED PASS THROUGH CERTIFICATES SERIES 2004-W11, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT RECOURSE 505 City Parkway West Suite 100 Orange, CA 92868 and that the name(s) and last known address(es) of the Defendant(s) is/are GLORIA KACHMAN, 416 Arnold Avenue Clearfield, PA 16830;

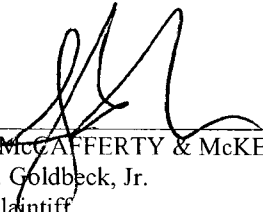
  
\_\_\_\_\_  
GOLDBECK McCAFFERTY & McKEEVER  
BY: Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

ASSESSMENT OF DAMAGES

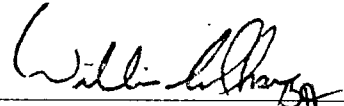
TO THE PROTHONOTARY:

Kindly assess the damages in this case to be as follows:

Principal Balance	\$84,834.36
Interest from 08/01/2005 through 03/23/2006	\$3,426.08
Attorney's Fee at 5.0000% of principal balance	\$4,241.72
Late Charges	\$261.02
Costs of Suit and Title Search	\$900.00
Fees	\$107.50
	<hr/>
	\$93,770.68

  
\_\_\_\_\_  
GOLDBECK McCAFFERTY & McKEEVER  
BY: Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

AND NOW, this 1<sup>st</sup> day of May, 2006 damages are assessed as above.

  
\_\_\_\_\_  
Pro Prothy

IN THE COURT OF COMMON PLEAS  
OF Clearfield COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC.  
ASSET-BACKED PASS THROUGH CERTIFICATES SERIES 2004-W11, UNDER THE POOLING AND SERVICING  
AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT RECOURSE

505 City Parkway West

Suite 100

Orange, CA 92868

Plaintiff

No. 06-114-CD

vs.

GLORIA KACHMAN

(Mortgagors and Record Owner(s))

416 Arnold Avenue a/k/a 416 Clarion Street

Clearfield, PA 16830

Defendant(s)

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT  
OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE  
PURPOSE OF COLLECTING THE DEBT.**

NOTICE

Notice is given that a judgment in the above-captioned matter has been entered against you.

William Shaw  
Prothonotary

By:  5/1/06

Deputy

If you have any questions concerning the above, please contact:

Joseph A. Goldbeck, Jr.  
**Goldbeck McCafferty & McKeever**  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322

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

Deutsche Bank National Trust Company  
Argent Mortgage Securities, Inc.  
Plaintiff(s)

No.: 2006-00114-CD

Real Debt: \$93,770.68

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Gloria Kachman  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: May 1, 2006

Expires: May 1, 2011

Certified from the record this 1st day of May, 2006.



William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

\_\_\_\_\_  
Plaintiff/Attorney

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

Joseph A. Goldbeck, Jr.  
Attorney I.D.#16132  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

**FILED** Any pd  
MAY 01 2006 11:37 AM 20.00  
1009 Le wirts  
w/ prop.  
deser to  
Shiff  
William A. Shaw  
Prothonotary/Clerk of Courts

DEUTSCHE BANK NATIONAL TRUST COMPANY,  
AS TRUSTEE OF ARGENT MORTGAGE  
SECURITIES, INC. ASSET-BACKED PASS  
THROUGH CERTIFICATES SERIES 2004-W11,  
UNDER THE POOLING AND SERVICING  
AGREEMENT DATED AS OF OCTOBER 1, 2004,  
WITHOUT RECOURSE  
505 City Parkway West  
Suite 100  
Orange, CA 92868

Plaintiff

vs.

GLORIA KACHMAN  
**Mortgagor(s) and Record Owner(s)**  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 06-114-CD

**PRAECIPE FOR WRIT OF EXECUTION**

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

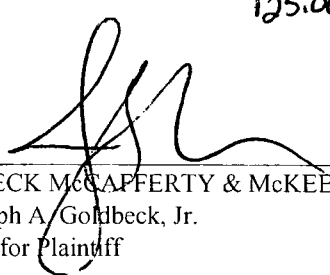
\$93,770.68

Interest from  
08/01/2005 to  
03/23/2006 at  
7.9000%

(Costs to be added)

125.00

**Prothonotary costs**

  
GOLDBECK MCCAFFERTY & McKEEVER  
BY: Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

Term  
No. 06-114-CD  
**IN THE COURT OF COMMON PLEAS**

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS  
TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC.  
ASSET-BACKED PASS THROUGH CERTIFICATES  
SERIES 2004-W11, UNDER THE POOLING AND  
SERVICING AGREEMENT DATED AS OF OCTOBER 1,  
2004, WITHOUT RECOURSE

vs.

GLORIA KACHMAN  
(Mortgagor(s) and Record Owner(s))  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

---

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

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Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

---

**Goldbeck McCafferty & McKeever**  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322

All that certain piece or parcel of land located in the second ward, Clearfield Borough, Clearfield County, Pennsylvania, bounded and described as follows:

Beginning at an iron pipe on the west side of a 16 foot alley, said iron pipe being north 36 degrees 00 minutes west 81.5 feet from the northwest corner of the intersection of South Fifty Street and said 16 foot alley and said iron pipe being the southeast corner of the lot herein described; thence along the line of said 16 foot alley north 36 degrees 00 minutes west 81.5 feet to an iron pipe; thence through land of prior grantor south 54 degrees 00 minutes west 75.2 feet to an iron pipe; thence 83.2 feet to an iron pipe; thence through land of prior grantor north 54 degrees 00 minutes east 92.6 feet to an iron pipe and place of beginning.

TAX PARCEL NO: 4.2K08-228-00049

Goldbeck McCafferty & McKeever  
BY: Joseph A. Goldbeck, Jr.  
Attorney I.D. #16132  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

DEUTSCHE BANK NATIONAL TRUST  
COMPANY, AS TRUSTEE OF ARGENT  
MORTGAGE SECURITIES, INC. ASSET-BACKED  
PASS THROUGH CERTIFICATES SERIES 2004-  
W11, UNDER THE POOLING AND SERVICING  
AGREEMENT DATED AS OF OCTOBER 1, 2004,  
WITHOUT RECOURSE  
505 City Parkway West  
Suite 100  
Orange, CA 92868

Plaintiff

vs.

GLORIA KACHMAN  
**(Mortgagor(s) and Record Owner(s))**  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS  
of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 06-114-CD

**AFFIDAVIT PURSUANT TO RULE 3129**

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC. ASSET-BACKED PASS THROUGH CERTIFICATES SERIES 2004-W11, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT RECOURSE, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

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

GLORIA KACHMAN  
416 Arnold Avenue  
Clearfield, PA 16830

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

GLORIA KACHMAN  
416 Arnold Avenue  
Clearfield, PA 16830

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement  
Health and Welfare Bldg. - Room 432  
P.O. Box 2675

Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY  
230 E. Market Street  
Clearfield, PA 16830

CITIBANK (SOUTH DAKOTA) NA  
701 E. 60th Street North  
Sioux Falls, SD 57117

C.E. MONEY BANK C/O WOLPOFF & ABRAMSON, LLP  
4660 Trindle Road 3rd Floor  
Camp Hill, Pa 17011

4. Name and address of the last recorded holder of every mortgage of record:
5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:
6. Name and address of every other person of whom the plaintiff has knowledge who has any record interest in the property which may be affected by the sale.
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.

TENANTS/OCCUPANTS  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

INTERNAL REVENUE SERVICE - SPECIAL PROCEDURES BRANCH  
1001 Liberty Avenue  
Thirteenth Floor, Suite 1300  
Pittsburgh, PA 15222

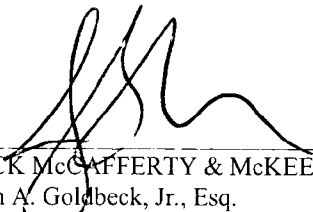
DEPARTMENT OF PUBLIC WELFARE  
Estate Recovery Program  
PO Box 8486, Willow Oak Building  
Harrisburg, PA 17105-8486

COMMONWEALTH OF PA DEPT OF REVENUE INHERITANCE TAX DIVISION  
1131 Strawberry Square  
6th Floor  
Harrisburg, PA 17128

(attach separate sheet if more space is needed)

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.

DATED: March 23, 2006

  
GOLDBECK McCAFFERTY & McKEEVER  
BY: Joseph A. Goldbeck, Jr., Esq.  
Attorney for Plaintiff

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

DEUTSCHE BANK NATIONAL TRUST  
COMPANY, AS TRUSTEE OF ARGENT  
MORTGAGE SECURITIES, INC. ASSET-  
BACKED PASS THROUGH CERTIFICATES  
SERIES 2004-W11, UNDER THE POOLING AND  
SERVICING AGREEMENT DATED AS OF  
OCTOBER 1, 2004, WITHOUT RECOURSE  
505 City Parkway West  
Suite 100  
Orange, CA 92868

vs.

GLORIA KACHMAN  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

In the Court of Common Pleas of  
Clearfield County

No. 06-114-CD

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 416 Arnold Avenue a/k/a 416 Clarion Street Clearfield, PA 16830

See Exhibit "A" attached

AMOUNT DUE \$93,770.68

Interest From 08/01/2005  
Through 03/23/2006

(Costs to be added)

**Prothonotary costs**

125.00

Dated: 5/1/06

William A. Hanger  
Prothonotary, Common Pleas Court  
of Clearfield County, Pennsylvania

Deputy /

Term  
No. 06-114-CD

IN THE COURT OF COMMON PLEAS

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS  
TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC.  
ASSET-BACKED PASS THROUGH CERTIFICATES SERIES  
2004-W11, UNDER THE POOLING AND SERVICING  
AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT  
RECOURSE

vs.

GLORIA KACHMAN  
Mortgagor(s)  
416 Arnold Avenue a/k/a 416 Clarion Street Clearfield, PA 16830

WRIT OF EXECUTION  
(Mortgage Foreclosure)

REAL DEBT  
INTEREST from  
COSTS PAID: \$93,770.68  
\$

PROTHY  
SHERIFF  
STATUTORY  
COSTS DUE PROTHY  
Office of Judicial Support  
Judg. Fee  
Cr.  
Sat.

\$ 125.00  
\$  
\$  
\$  
\$

Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

**Goldbeck McCafferty & McKeever**  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
(215) 627-1322

All that certain piece or parcel of land located in the second ward, Clearfield Borough, Clearfield County, Pennsylvania, bounded and described as follows:

Beginning at an iron pipe on the west side of a 16 foot alley, said iron pipe being north 36 degrees 00 minutes west 81.5 feet from the northwest corner of the intersection of South Fifty Street and said 16 foot alley and said iron pipe being the southeast corner of the lot herein described; thence along the line of said 16 foot alley north 36 degrees 00 minutes west 81.5 feet to an iron pipe; thence through land of prior grantor south 54 degrees 00 minutes west 75.2 feet to an iron pipe; thence 83.2 feet to an iron pipe; thence through land of prior grantor north 54 degrees 00 minutes east 92.6 feet to an iron pipe and place of beginning.

TAX PARCEL NO: 4.2K08-228-00049

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

Joseph A. Goldbeck, Jr.  
Attorney I.D.#16132  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322  
Attorney for Plaintiff

DEUTSCHE BANK NATIONAL TRUST COMPANY,  
AS TRUSTEE OF ARGENT MORTGAGE  
SECURITIES, INC. ASSET-BACKED PASS  
THROUGH CERTIFICATES SERIES 2004-W11,  
UNDER THE POOLING AND SERVICING  
AGREEMENT DATED AS OF OCTOBER 1, 2004,  
WITHOUT RECOURSE  
505 City Parkway West  
Suite 100  
Orange, CA 92868

Plaintiff

vs.

GLORIA KACHMAN  
Mortgagor(s) and Record Owner(s)  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 06-114-CD

**FILED**

JUL 21 2006

W/11:50/W

William A. Shaw  
Prothonotary/Clerk of Courts

I SENT TO SHAW  
W/6 WATS

**PRAECIPE FOR WRIT OF EXECUTION**

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

\$93,770.68

Interest from

08/01/2005 to

03/23/2006 at

7.9000%

(Costs to be added)

**Prothonotary costs**

\$145.00

*Joseph A. Goldbeck, Jr.*  
GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

Term  
No. 06-114-CD  
**IN THE COURT OF COMMON PLEAS**

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS  
TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC.  
ASSET-BACKED PASS THROUGH CERTIFICATES  
SERIES 2004-W11, UNDER THE POOLING AND  
SERVICING AGREEMENT DATED AS OF OCTOBER 1,  
2004, WITHOUT RECOURSE

vs.

GLORIA KACHMAN  
(Mortgagor(s) and Record Owner(s))  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

---

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

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---

Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

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**Goldbeck McCafferty & McKeever**  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322

All that certain piece or parcel of land located in the second ward, Clearfield Borough, Clearfield County, Pennsylvania, bounded and described as follows:

Beginning at an iron pipe on the west side of a 16 foot alley, said iron pipe being north 36 degrees 00 minutes west 81.5 feet from the northwest corner of the intersection of South Fifty Street and said 16 foot alley and said iron pipe being the southeast corner of the lot herein described; thence along the line of said 16 foot alley north 36 degrees 00 minutes west 81.5 feet to an iron pipe; thence through land of prior grantor south 54 degrees 00 minutes west 75.2 feet to an iron pipe; thence 83.2 feet to an iron pipe; thence through land of prior grantor north 54 degrees 00 minutes east 92.6 feet to an iron pipe and place of beginning.

TAX PARCEL #: 4.2K08-228-00049

PROPERTY ADDRESS: 416 Arnold Avenue, Clearfield, PA 16830

FILED  
JUL 21 2008  
William A. Shaw  
Prothonotary/Clerk of

Joseph A. Goldbeck, Jr.  
Attorney I.D. #16132  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322  
Attorney for Plaintiff

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS  
TRUSTEE OF ARGENT MORTGAGE SECURITIES,  
INC. ASSET-BACKED PASS THROUGH  
CERTIFICATES SERIES 2004-W11, UNDER THE  
POOLING AND SERVICING AGREEMENT DATED AS  
OF OCTOBER 1, 2004, WITHOUT RECOURSE  
505 City Parkway West  
Suite 100  
Orange, CA 92868

Plaintiff

vs.

GLORIA KACHMAN  
**Mortgagor(s) and Record Owner(s)**  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF  
COMMON PLEAS

of Clearfield County

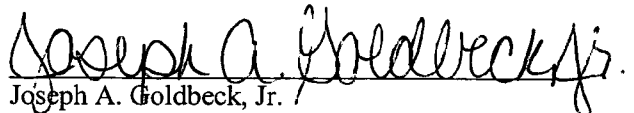
CIVIL ACTION - LAW

ACTION OF  
MORTGAGE FORECLOSURE

NO. 06-114-CD

**CERTIFICATION AS TO THE SALE OF REAL PROPERTY**

I, Joseph A. Goldbeck, Jr., Esquire hereby certify that I am the attorney of record for the Plaintiff in this action, and I further certify that this property is subject to Act 91 of 1983 and the Plaintiff has complied with all the provisions of the Act.

  
Joseph A. Goldbeck, Jr.  
Attorney for plaintiff

Goldbeck McCafferty & McKeever  
BY: Joseph A. Goldbeck, Jr.  
Attorney I.D. #16132  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322  
Attorney for Plaintiff

DEUTSCHE BANK NATIONAL TRUST  
COMPANY, AS TRUSTEE OF ARGENT  
MORTGAGE SECURITIES, INC. ASSET-BACKED  
PASS THROUGH CERTIFICATES SERIES 2004-  
W11, UNDER THE POOLING AND SERVICING  
AGREEMENT DATED AS OF OCTOBER 1, 2004,  
WITHOUT RECOURSE  
505 City Parkway West  
Suite 100  
Orange, CA 92868

Plaintiff

vs.

GLORIA KACHMAN  
(Mortgagor(s) and Record Owner(s))  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 06-114-CD

**AFFIDAVIT PURSUANT TO RULE 3129**

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC. ASSET-BACKED PASS THROUGH CERTIFICATES SERIES 2004-W11, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT RECOURSE, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

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

GLORIA KACHMAN  
416 Arnold Avenue  
Clearfield, PA 16830

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

GLORIA KACHMAN  
416 Arnold Avenue  
Clearfield, PA 16830

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement  
Health and Welfare Bldg. - Room 432  
P.O. Box 2675  
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY  
230 E. Market Street  
Clearfield, PA 16830

MBNA AMERICA BANK, N.A.  
C/O WOLFOFF & ABRAMSON LLP  
4660 TRINDLE RD., 3RD FLOOR  
CAMP HILL, PA 17011

CITIBANK (SOUTH DAKOTA) NA  
701 E. 60th Street North  
Sioux Falls, SD 57117

C.E. MONEY BANK C/O WOLFOFF & ABRAMSON, LLP  
4660 Trindle Road 3rd Floor  
Camp Hill, Pa 17011

4. Name and address of the last recorded holder of every mortgage of record:
5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:
6. Name and address of every other person of whom the plaintiff has knowledge who has any record interest in the property which may be affected by the sale.
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.

TENANTS/OCCUPANTS  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

COMMONWEALTH OF PA DEPT OF REVENUE INHERITANCE TAX DIVISION  
1131 Strawberry Square  
6th Floor  
Harrisburg, PA 17128


INTERNAL REVENUE SERVICE - SPECIAL PROCEDURES BRANCH  
1001 Liberty Avenue  
Thirteenth Floor, Suite 1300  
Pittsburgh, PA 15222

DEPARTMENT OF PUBLIC WELFARE  
Estate Recovery Program  
PO Box 8486, Willow Oak Building  
Harrisburg, PA 17105-8486

(attach separate sheet if more space is needed)

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.

DATED: July 19, 2006

  
GOLDBECK McCAFFERTY & McKEEVER  
BY: Joseph A. Goldbeck, Jr., Esq.  
Attorney for Plaintiff

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

DEUTSCHE BANK NATIONAL TRUST  
COMPANY, AS TRUSTEE OF ARGENT  
MORTGAGE SECURITIES, INC. ASSET-  
BACKED PASS THROUGH CERTIFICATES  
SERIES 2004-W11, UNDER THE POOLING AND  
SERVICING AGREEMENT DATED AS OF  
OCTOBER 1, 2004, WITHOUT RECOURSE  
505 City Parkway West  
Suite 100  
Orange, CA 92868

vs.

GLORIA KACHMAN  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

In the Court of Common Pleas of  
Clearfield County

No. 06-114-CD

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 416 Arnold Avenue a/k/a 416 Clarion Street Clearfield, PA 16830

See Exhibit "A" attached

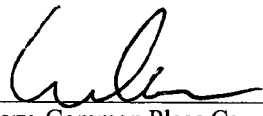
AMOUNT DUE \$93,770.68

Interest From 08/01/2005  
Through 03/23/2006

(Costs to be added)

Prothonotary costs \$145.00

Dated: June 21, 2006

  
Prothonotary, Common Pleas Court  
of Clearfield County, Pennsylvania

Deputy \_\_\_\_\_

Term  
No. 06-114-CD

IN THE COURT OF COMMON PLEAS

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS  
TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC.  
ASSET-BACKED PASS THROUGH CERTIFICATES SERIES  
2004-W11, UNDER THE POOLING AND SERVICING  
AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT  
RECOURSE

vs.

GLORIA KACHMAN  
Mortgagor(s)  
416 Arnold Avenue a/k/a 416 Clarion Street Clearfield, PA 16830

WRIT OF EXECUTION  
(Mortgage Foreclosure)

REAL DEBT  
INTEREST from  
COSTS PAID: \$93,770.68  
\$

PROTHY \$  
SHERIFF \$  
STATUTORY \$  
COSTS DUE PROTHY \$

Office of Judicial Support  
Judg. Fee  
Cr.  
Sat.

Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

**Goldbeck McCafferty & McKeever**  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
(215) 627-1322

All that certain piece or parcel of land located in the second ward, Clearfield Borough, Clearfield County, Pennsylvania, bounded and described as follows:

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TAX PARCEL #: 4.2K08-228-00049

PROPERTY ADDRESS: 416 Arnold Avenue, Clearfield, PA 16830

**GOLDBECK McCAFFERTY & McKEEVER**

BY: MICHAEL T. MCKEEVER, ESQ.

ATTORNEY I.D. #56129

SUITE 5000 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106-1532

(215) 627-1322

ATTORNEY FOR PLAINTIFF

**FILED** No  
m) 11:17 6/21 cc  
AUG 16 2006

William A. Shaw  
Prothonotary/Clerk of Courts

**DEUTSCHE BANK NATIONAL TRUST  
COMPANY, AS TRUSTEE OF ARGENT  
MORTGAGE SECURITIES, INC. ASSET-  
BACKED PASS THROUGH CERTIFICATES  
SERIES 2004-W11, UNDER THE POOLING AND  
SERVICING AGREEMENT DATED AS OF  
OCTOBER 1, 2004, WITHOUT RECOURSE**

505 City Parkway West

Suite 100

Orange, CA 92868

Plaintiff

vs.

**GLORIA KACHMAN**

(Mortgagor and Record Owner)

416 Arnold Avenue Rear

a/k/a 416 Clarion Street

Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS  
OF Clearfield COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE  
FORECLOSURE

Term

No. 06-114-CD

**PRAECIPE TO CORRECT PROPERTY ADDRESS**

Kindly correct the docket to reflect the correct property address of 416 Arnold Avenue Rear a/k/a 416 Clarion Street Clearfield, PA 16830.

Respectfully submitted,

GOLDBECK, McCAFFERTY & McKEEVER

By:



Michael T. McKeever, Esquire  
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20338

NO: 06-114-CD

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC. ASSET-BACKEDPASS THROUGH CERTIFICATES SERIES 2004-W11, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT RECOURSE

vs.

DEFENDANT: GLORIA KACHMAN

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 05/01/2006

LEVY TAKEN 05/17/2006 @ 11:04 AM

POSTED 05/17/2006 @ 2:20 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 10/30/2006

DATE DEED FILED **NOT SOLD**

**FILED**  
*William A. Shaw*  
OCT 30 2006

William A. Shaw  
Prothonotary/Clerk of Courts

DETAILS

05/23/2006 @ 11:04 AM SERVED GLORIA KACHMAN

SERVED GLORIA KACHMAN, DEFENDANT, AT HER PLACE OF EMPLOYMENT (CAREGIVER) 202 MT. JOY ROAD, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO GLORIA KACHMAN

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

@ SERVED

NOW, JUNE 15, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR JULY 7, 2006 DUE TO A BANKRUPTCY FILING.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20338

NO: 06-114-CD

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT MORTGAGE SECURITIES,  
INC. ASSET-BACKEDPASS THROUGH CERTIFICATES SERIES 2004-W11, UNDER THE POOLING AND SERVICING  
AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT RECOURSE

vs.

DEFENDANT: GLORIA KACHMAN

Execution REAL ESTATE

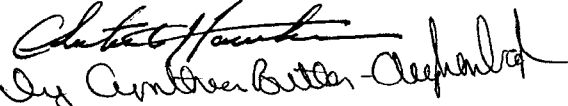
SHERIFF RETURN

---

SHERIFF HAWKINS \$162.68

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

  
Chester A. Hawkins  
Sheriff

DEUTSCHE BANK NATIONAL TRUST  
COMPANY, AS TRUSTEE OF ARGENT  
MORTGAGE SECURITIES, INC. ASSET-  
BACKED PASS THROUGH CERTIFICATES  
SERIES 2004-W11, UNDER THE POOLING AND  
SERVICING AGREEMENT DATED AS OF  
OCTOBER 1, 2004, WITHOUT RECOURSE  
505 City Parkway West  
Suite 100  
Orange, CA 92868

GLORIA KACHMAN  
416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Received May 1, 2006 @ 3:00 PM.  
 Chester A. Harbans  
 by Cynthia Butler-Auerbach

Term  
No. 06-114-CD

IN THE COURT OF COMMON PLEAS

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS  
TRUSTEE OF ARGENT MORTGAGE SECURITIES, INC.  
ASSET-BACKED PASS THROUGH CERTIFICATES SERIES  
2004-W11, UNDER THE POOLING AND SERVICING  
AGREEMENT DATED AS OF OCTOBER 1, 2004, WITHOUT  
RECOURSE

vs.

GLORIA KACHMAN  
Mortgagor(s)  
416 Arnold Avenue a/k/a 416 Clarion Street Clearfield, PA 16830

WRIT OF EXECUTION  
(Mortgage Foreclosure)

REAL DEBT	\$93,770.68
INTEREST from	\$
COSTS PAID:	\$
PROTHY	\$ 125.00
SHERIFF	\$
STATUTORY	\$
COSTS DUE PROTHY	\$

Office of Judicial Support  
Judg. Fee  
Cr.  
Sat.

Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

**Goldbeck McCafferty & McKeever**  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
(215) 627-1322

All that certain piece or parcel of land located in the second ward, Clearfield Bòrough, Clearfield County, Pennsylvania, bounded and described as follows:

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TAX PARCEL NO: 4.2K08-228-00049

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME GLORIA KACHMAN

NO. 06-114-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 Gloria Kachman 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	2.00
LEVY	15.00
MILEAGE	2.00
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	4.68
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	4.00
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$162.68</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	93,770.68
INTEREST @ 20.3000	6,902.00
FROM 08/01/2005 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	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$100,692.68</b>

**COSTS:**

ADVERTISING	127.30
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	162.68
LEGAL JOURNAL COSTS	144.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$558.98</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

**GOLDBECK McCAFFERTY & McKEEVER**  
A Professional Corporation  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
(215) 627-1322  
(215) 627-7734 (Fax)

June 15, 2006

Clearfield

Chester A. Hawkins  
SHERIFF OF CLEARFIELD COUNTY  
Sheriff's Office  
230 E. Market Street  
Clearfield, PA 16830  
FAX

RE: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE OF ARGENT  
MORTGAGE SECURITIES, INC. ASSET-BACKED PASS THROUGH CERTIFICATES  
SERIES 2004-W11, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS  
OF OCTOBER 1, 2004. WITHOUT RECOURSE

vs.

GLORIA KACHMAN  
Term No. 06-114-CD

Property address:

416 Arnold Avenue a/k/a 416 Clarion Street  
Clearfield, PA 16830

Sheriff's Sale Date: July 07, 2006

Dear Sir/Madam:

As a result of the filing of a Petition in Bankruptcy, kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs. The bankruptcy filing information is as follows:

Date filed: May 22, 2006  
Case number: 06-70339  
Chapter: 13

Thank you for your cooperation.

Very truly yours,

  
JOSEPH A. GOLDBECK, JR.

JAG/fdowd