

06-321-CD
Bank One al vs Charles Goodrow al

Bank One vs Charles Goodrow et al
2006-321-CD

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

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ATTORNEY FOR PLAINTIFF

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF
THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28

1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

CHARLES GOODROW

HAZEL M. GOODROW

Mortgagors and Real Owners

RD 1 Box 274
West Decatur, PA 16878

Defendants

2006-321-CD

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

^{Term}
**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 or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER 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

FILED

MAR 01 2006

William A. Shaw
Administrator/Clerk of Courts

1 CENT TO ATT
2 CENT TO SER

ma 4/2006
Document
Reinstated/Rescinded to Sheriff/Attorney
for service.

AVISO

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 COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIR QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE 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 PROVEERÉ CON INFORMACIÓN DE CÓMO CONSEUIR UN ABOGADO.

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

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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 for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) 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 SPS-0632.

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 BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE MORTGAGE-BASED PASS-THROUGH CERTIFICATES, SERIES 2001-28, 1270 Northland Drive, Ste. 200, Mendota Heights, MN 55120.
2. The names and addresses of the Defendants are CHARLES GOODROW, RD 1 Box 274, West Decatur, PA 16878 and HAZEL M. GOODROW, RD 1 Box 274, West Decatur, PA 16878, who are the mortgagors and real owners of the mortgaged premises hereinafter described.
3. On October 03, 1997 mortgagors made, executed and delivered a mortgage upon the Property hereinafter described to THE CIT GROUP/CONSUMER FINANCE, INC., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Book 1878, Page 297. The mortgage has been assigned to: BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE MORTGAGE-BASED PASS-THROUGH CERTIFICATES, SERIES 2001-28 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 08, 2005 and each month thereafter and by the terms the Mortgage, upon default in such payments for a period of one month or more, 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	\$15,668.91
Interest from 08/08/2005	\$957.34
through 02/28/2006 at 10.8900%	
Per Diem interest rate at \$4.67	
Reasonable Attorney's Fee	\$2,000.00
Late Charges from 09/08/2005 to 02/28/2006	\$84.11
Monthly late charge amount at \$14.02	
Costs of suit and Title Search	\$900.00
Escrow	\$559.10
Fees	\$47.76
Recoverable Balance	<hr/> \$195.00
	\$20,412.22

7. Plaintiff is not seeking a judgment of personal liability (or an "in personam" judgment) against the Defendants in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendants have 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.
8. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendants 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 Defendants have 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 Defendants 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 \$20,412.22, together with interest at the rate of \$4.67, 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, Joseph A. Goldbeck Jr., 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: 2-28-06

A handwritten signature in black ink, appearing to read "Joseph A. Goldbeck", is written over a horizontal line. The signature is fluid and cursive, with a prominent 'J' at the beginning.

Exhibit A

This Deed,

MADE THE First day of July in the year
of our Lord one thousand nine hundred Ninety - Two

BETWEEN WILLARD and VICTOR FLU BELL of Clearfield County, Covington
Township, Pennsylvania, parties of the first part;

(1) and HAZEL M. and CHARLES GOODROW, wife and husband, of Bradford Township,
Clearfield County, Pennsylvania, parties of the second part.

Grantor

Grantee

WITNESSETH, that in consideration of \$ 100.00
in hand paid, the receipt whereof is hereby acknowledged, the said grantor do hereby grant
and convey to the said grantee

3 acres of ground bought by Hazel M. and Charles Goodrow from Willard and
Victor Fluebell in Bradford Township. On Long Run Road from East to
West 624 feet, the property known as the Porter Property to Stone line
North 208 feet to stripping bank of property belonging to Willard and
Victor Fluebell the East on stripping bank 624 feet to iron stake to
ground belonging to Willard and Victor Fluebell then South from iron
stake 208 feet, along ground belonging to Willard and Victor Fluebell to
Long Run Road. This 3 acres being bought with house and out building on
said same ground. For the amount of One Thousand Dollars, from Willard and
Victor Fluebell of Clearfield County, Covington Township. No Mineral
rights included.

Exhibit B



7182 6389 3060 0722 2239

November 25, 2005

#BWNJXZF
HAZEL GOODROW
RD 1 BOX 274
WEST DECATUR, PA 16878

279

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

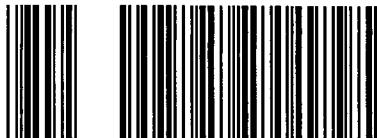
To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

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 (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 ADJUSTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO 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.

Homeowner's Name: HAZEL GOODROW,
Property Address: RD 1 BOX 274
Loan Acct No.: 4000949000
Original Lender
Current Lender / Servicer: Select Portfolio Servicing, Inc.



7182 6389 3060 0722 1676

November 25, 2005

#BWNJXZF
HAZEL M GOODROW
RR 1 BOX 23F
COALPORT, PA 16627

223

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Homeowner's Name: HAZEL M GOODROW,
Property Address: RD 1 BOX 274
WEST DECATUR PA 16878
Loan Acct No.: 4000949000
Original Lender
Current Lender / Servicer: Select Portfolio Servicing, Inc.



November 25, 2005

#BWNJXZF
CHARLES GOODROW
RR 1 BOX 23F
COALPORT, PA 16627

307

ACT 91 NOTICE

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Homeowner's Name:	CHARLES GOODROW,
Property Address:	RD 1 BOX 274
	WEST DECATUR PA 16878
Loan Acct No.:	4000949000
Original Lender	
Current Lender / Servicer:	Select Portfolio Servicing, Inc.



7182 6389 3060 0722 2529

November 25, 2005

#BWNJXZF
CHARLES GOODROW
RD 1 BOX 274
WEST DECATUR, PA 16878

308

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Homeowner's Name:	CHARLES GOODROW,
Property Address:	RD 1 BOX 274
	WEST DECATUR PA 16878
Loan Acct No.:	4000949000
Original Lender	
Current Lender / Servicer:	Select Portfolio Servicing, Inc.

HOMEOWNER S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

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

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

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

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

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

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

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

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

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

NATURE OF THE DEFAULT:

The MORTGAGE debt held by the above lender on your property located at:

RD 1 BOX 274
WEST DECATUR PA 16878
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:

Payment of \$280.53 per month due from 09/08/2005 through 11/08/2005 payment (a total of 3 months):

(Mortgage payment includes Escrow		
Payment of \$17.00 per month):	\$	846.07
Accrued Late Charges	\$	0.00
Non-Sufficient Funds (NSF) / Return Check Fees	\$	0.00
Escrow Advances for Hazard Insurance,		
 Real Estate Taxes and/or Municipal Liens:	\$	522.10
Other Advances (Property Preservation):	\$	0.00
Funds on Account: **	\$	0.00
Total Amount Due:	\$	846.07

**** Funds on Account typically represent a partial payment of principal and interest received that cannot be applied to the loan.**

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

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 \$846.07, 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:

Select Portfolio Servicing, Inc.
Remittance Processing
P.O Box 9001710
Louisville, KY 40290-1710

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)

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 six (6) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

NAME OF LENDER: Select Portfolio Servicing, Inc.
Address: P.O. Box 65250
Salt Lake City, UT 84165-0250
PHONE NUMBER: 1-800-947-5513
FAX NUMBER: (801) 293-2600
Contact Person: Michael Vanstaveren

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 Under the terms of your mortgage and note, it may, or may not, be possible to 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 find out at any time if your loan is assumable by contacting your lender as provided herein.

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.
- HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- 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.)
- ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

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

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 2 Services

Sheriff Docket #

101302

BANK ONE, NA

Case # 06-321-CD

vs.

CHARLES GOODROW AND HAZEL M. GOODROW

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW April 15, 2006 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO CHARLES GOODROW, DEFENDANT. DEFENDANT BELIEVED TO BE DECEASED.

SERVED BY: /

FILED
019:40 AM
APR 18 2006
S

William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 2 Services

Sheriff Docket #

101302

BANK ONE, NA

Case # 06-321-CD

VS.

CHARLES GOODROW AND HAZEL M. GOODROW

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW April 15, 2006 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO HAZEL M. GOODROW, DEFENDANT. RD#1 BOX 274, WEST DECATUR, PA. "EMPTY".

SERVED BY: /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101302
NO: 06-321-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: BANK ONE, NA
vs.
DEFENDANT: CHARLES GOODROW AND HAZEL M. GOODROW

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	251101	20.00
SHERIFF HAWKINS	GOLDBECK	251101	28.79

Sworn to Before Me This

____ Day of _____ 2006

So Answers,


Chester A. Hawkins
Sheriff

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

I HEREBY CERTIFY THAT THIS IS
A TRUE AND CORRECT COPY OF
THE ORIGINAL FILED

2006-321-CO

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF
THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

CHARLES GOODROW
HAZEL M. GOODROW
Mortgagors and Real Owners
RD 1 Box 274
West Decatur, PA 16878

Defendants

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

ACTION OF MORTGAGE FORECLOSURE

CIVIL ACTION ^{Term} **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 or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER 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

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

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

MAR 01 2006

Attest.

William L. Brown
Prothonotary/
Clerk of Courts

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 COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIR QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE 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 PROVEERÉ CON INFORMACIÓN DE CÓMO CONSEUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ÉSTA OFICINA PUEDE PROVEERÉ INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQ 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 for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) 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 SPS-0632.

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 BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE MORTGAGE-BASED PASS-THROUGH CERTIFICATES, SERIES 2001-28, 1270 Northland Drive, Ste. 200, Mendota Heights, MN 55120.

**I HEREBY CERTIFY THAT THIS IS
A TRUE AND CORRECT COPY OF
THE ORIGINAL FILED**
2. The names and addresses of the Defendants are CHARLES GOODROW, RD 1 Box 274, West Decatur, PA 16878 and HAZEL M. GOODROW, RD 1 Box 274, West Decatur, PA 16878, who are the mortgagors and real owners of the mortgaged premises hereinafter described.
3. On October 03, 1997 mortgagors made, executed and delivered a mortgage upon the Property hereinafter described to THE CIT GROUP/CONSUMER FINANCE, INC., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Book 1878, Page 297. The mortgage has been assigned to: BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE MORTGAGE-BASED PASS-THROUGH CERTIFICATES, SERIES 2001-28 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 08, 2005 and each month thereafter and by the terms the Mortgage, upon default in such payments for a period of one month or more, 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	\$15,668.91
Interest from 08/08/2005	\$957.34
through 02/28/2006 at 10.8900%	
Per Diem interest rate at \$4.67	
Reasonable Attorney's Fee	\$2,000.00
Late Charges from 09/08/2005 to 02/28/2006	\$84.11
Monthly late charge amount at \$14.02	
Costs of suit and Title Search	\$900.00
Escrow	\$559.10
Fees	\$47.76
Recoverable Balance	\$195.00
	<hr/>
	\$20,412.22

7. Plaintiff is not seeking a judgment of personal liability (or an "in personam" judgment) against the Defendants in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendants have 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.
8. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendants 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 Defendants have 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 Defendants 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 \$20,412.22, together with interest at the rate of \$4.67, 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, Joseph A. Goldbeck Jr., 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: 2-28-06

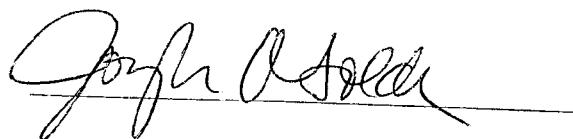
A handwritten signature in black ink, appearing to read "Joseph A. Goldbeck", is written over a horizontal line.

Exhibit A

This Deed,

MADE THE First day of July in the year
of our Lord one thousand nine hundred Ninety - Two

(1) BETWEEN WILLARD and VICTOR PL. BELL of Clearfield County, Covington
Township, Pennsylvania, parties of the first part.

(2) and HAZEL M. and CHARLES GOODROW, wife and husband, of Bradford Township,
Clearfield County, Pennsylvania, parties of the second part.

Grantor :

Grantee :

WITNESSETH, that in consideration of \$100.00 Dollars,
to hand paid, the receipt whereof is hereby acknowledged, the said grantor do hereby grant
and convey to the said grantee,

3 acres of ground bought by Hazel M. and Charles Goodrow from Willard and
Victor Plumbell in Bradford Township. On Long Run Road from East to
West 624 feet, too Property known as the Porter Property to Stone line
North 208 feet too stripping bank of Property belonging to Willard and
Victor Plumbell the East on stripping bank 624 feet to iron stake to
ground belonging to Willard and Victor Plumbell then South from iron
stake 208 feet. along ground belonging to Willard and Victor Plumbell to
Long Run Road. This 3 acres being bought with house and out building on
said same ground. For the amount of One thousand Dollars, from Willard and
Victor Plumbell of Clearfield County, Covington Township. No Mineral
rights included.

Exhibit B



7182 6389 3060 0722 2239

November 25, 2005

#BWNJXZF
HAZEL GOODROW
RD 1 BOX 274
WEST DECATUR, PA 16878

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

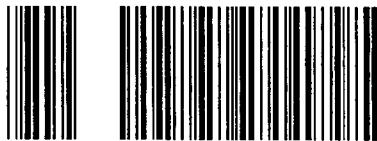
The name, address and phone number of Consumer Credit Counseling Agencies serving your County are listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll-free at (800) 342-2397. Persons with impaired hearing can call (717) 780-1869.

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 ADJUSTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO 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.

Homeowner's Name: HAZEL GOODROW,
Property Address: RD 1 BOX 274
Loan Acct No.: 4000949000
Original Lender
Current Lender / Servicer: Select Portfolio Servicing, Inc.

SPS SELECT
Portfolio
SERVICING, Inc.
P.O. Box 551170
Jacksonville, FL 32255-1170



7182 6389 3060 0722 1676

November 25, 2005

#BWNJXZF
HAZEL M GOODROW
RR 1 BOX 23F
COALPORT, PA 16627

22

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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Homeowner's Name: HAZEL M GOODROW,
Property Address: RD 1 BOX 274
Loan Acct No.: 4000949000
Original Lender
Current Lender / Servicer: Select Portfolio Servicing, Inc.

SPS SELECT
Portfolio
SERVICING, inc.
P.O. Box 551170
Jacksonville, FL 32255-1170



7182 6389 3060 0722 2512

November 25, 2005

#BWNJXZF
CHARLES GOODROW
RR 1 BOX 23F
COALPORT, PA 16627

307

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

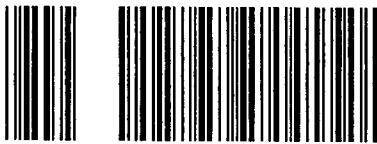
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Homeowner's Name: CHARLES GOODROW,
Property Address: RD 1 BOX 274
Loan Acct No.: 4000949000
Original Lender
Current Lender / Servicer: Select Portfolio Servicing, Inc.

SPS SELECT
Portfolio
SERVICING, Inc.
P.O. Box 551170
Jacksonville, FL 32255-1170



7182 6389 3060 0722 2529

November 25, 2005

#BWNJXZF
CHARLES GOODROW
RD 1 BOX 274
WEST DECATUR, PA 16878

308

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

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Homeowner's Name: CHARLES GOODROW,
Property Address: RD 1 BOX 274
WEST DECATUR PA 16878
Loan Acct No.: 4000949000
Original Lender
Current Lender / Servicer: Select Portfolio Servicing, Inc.

HOMEOWNER S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

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

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

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

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

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

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

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

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

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

NATURE OF THE DEFAULT:

The MORTGAGE debt held by the above lender on your property located at:

RD 1 BOX 274
WEST DECATUR PA 16878
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:

Payment of \$280.53 per month due from 09/08/2005
through 11/08/2005 payment (a total of 3 months):

(Mortgage payment includes Escrow		
Payment of \$17.00 per month):	\$	846.07
Accrued Late Charges	\$	0.00
Non-Sufficient Funds (NSF) / Return Check Fees	\$	0.00
Escrow Advances for Hazard Insurance,		
Real Estate Taxes and/or Municipal Liens:	\$	522.10
Other Advances (Property Preservation):	\$	0.00
Funds on Account: **	\$	0.00
Total Amount Due:	\$	846.07

*** Funds on Account typically represent a partial payment of principal and interest received that cannot be applied to the loan.*

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

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 \$846.07, 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:**

Select Portfolio Servicing, Inc.
Remittance Processing
P.O Box 9001710
Louisville, KY 40290-1710

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)

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 six (6) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

NAME OF LENDER: Select Portfolio Servicing, Inc.
Address: P.O. Box 65250
Salt Lake City, UT 84165-0250
PHONE NUMBER: 1-800-947-5513
FAX NUMBER: (801) 293-2600
Contact Person: Michael Vanstaveren

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 Under the terms of your mortgage and note, it may, or may not, be possible to 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 find out at any time if your loan is assumable by contacting your lender as provided herein.

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.
- HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- 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.)
- ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

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

(215) 825-6318

WWW.GOLDBECKLAW.COM

ATTORNEY FOR PLAINTIFF

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF
THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

CHARLES GOODROW
HAZEL M. GOODROW
Mortgagors and Real Owners
RD 1 Box 274
West Decatur, PA 16878

Defendants

I HEREBY CERTIFY THAT THIS IS
A TRUE AND CORRECT COPY OF
THE ORIGINAL FILED

2006-321-CD

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
**CIVIL ACTION NO: 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 or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER 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

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

MAR 01 2006

PENNSYLVANIA BAR ASSOCIATION

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

Attest.

William L. Brown
Prothonotary/
Clerk of Courts

AVISO

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 COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIR QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE 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 PROVEERÉ CON INFORMACIÓN DE CÓMO CONSEUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ÉSTA OFICINA PUEDE PROVEERÉ INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQ 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 for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) 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 SPS-0632.

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

**I HEREBY CERTIFY THAT THIS IS
A TRUE AND CORRECT COPY OF
THE ORIGINAL FILED**

1. Plaintiff is BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE MORTGAGE-BASED PASS-THROUGH CERTIFICATES, SERIES 2001-28, 1270 Northland Drive, Ste. 200, Mendota Heights, MN 55120.
2. The names and addresses of the Defendants are CHARLES GOODROW, RD 1 Box 274, West Decatur, PA 16878 and HAZEL M. GOODROW, RD 1 Box 274, West Decatur, PA 16878, who are the mortgagors and real owners of the mortgaged premises hereinafter described.
3. On October 03, 1997 mortgagors made, executed and delivered a mortgage upon the Property hereinafter described to THE CIT GROUP/CONSUMER FINANCE, INC., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Book 1878, Page 297. The mortgage has been assigned to: BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE MORTGAGE-BASED PASS-THROUGH CERTIFICATES, SERIES 2001-28 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 08, 2005 and each month thereafter and by the terms the Mortgage, upon default in such payments for a period of one month or more, 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	\$15,668.91
Interest from 08/08/2005	\$957.34
through 02/28/2006 at 10.8900%	
Per Diem interest rate at \$4.67	
Reasonable Attorney's Fee	\$2,000.00
Late Charges from 09/08/2005 to 02/28/2006	\$84.11
Monthly late charge amount at \$14.02	
Costs of suit and Title Search	\$900.00
Escrow	\$559.10
Fees	\$47.76
Recoverable Balance	<hr/> \$195.00
	\$20,412.22

7. Plaintiff is not seeking a judgment of personal liability (or an "in personam" judgment) against the Defendants in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendants have 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.
8. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendants 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 Defendants have 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 Defendants 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 \$20,412.22, together with interest at the rate of \$4.67, 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, Joseph A. Goldbeck Jr., 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: 2-28-06

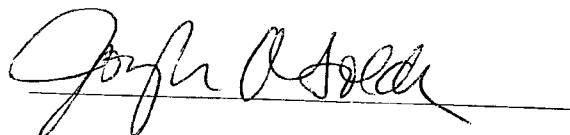
A handwritten signature in black ink, appearing to read "Joseph A. Goldbeck Jr.", is written over a horizontal line. The signature is fluid and cursive, with a prominent 'J' at the beginning.

Exhibit A

This Deed,

MADE THE First day of July in the year
of our Lord one thousand nine hundred Ninety - Two

(1) BETWEEN WILLARD and VICTOR PLU. BELL of Clearfield County, Covering
Towmship, Pennsylvania, parties of the first part.

(2) and HAZEL M. and CHARLES GOODROW, wife and husband, of Bradford Township,
Clearfield County, Pennsylvania, parties of the second part.

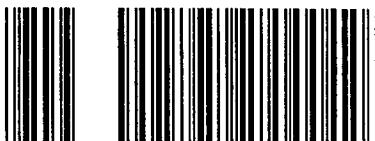
Grantor :

WITNESSETH, that in consideration of \$100 Dollars,
in hand paid, the receipt whereof is hereby acknowledged, the said grantor do hereby grant
and convey to the said grantee,

3 acres of ground bought by Hazel M. and Charles Goodrow from Willard and
Victor Plumbell in Bradford Township. On Long Run Road from East to
West 624 feet, too Property known as the Porter Property to Stone Line
North 208 feet too stripping bank of Property belonging to Willard and
Victor Plumbell the East on stripping bank 624 feet to iron stake to
ground belonging to Willard and Victor Plumbell then South from iron
stake 208 feet, along ground belonging to Willard and Victor Plumbell to
Long Run Road. This 3 acres being bought with house and out building on
said same ground. For the amount of One Thousand Dollars, from Willard and
Victor Plumbell of Clearfield County, Coverington Township. No Mineral
rights included.

Exhibit B

SPS SELECT
Portfolio
SERVICING, Inc.
P.O. Box 551170
Jacksonville, FL 32255-1170



7182 6389 3060 0722 2239

November 25, 2005

#BWNJXZF
HAZEL GOODROW
RD 1 BOX 274
WEST DECATUR, PA 16878

279

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

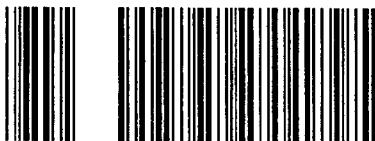
The name, address and phone number of Consumer Credit Counseling Agencies serving your County are listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll-free at (800) 342-2397. Persons with impaired hearing can call (717) 780-1869.

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 ADJUSTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO 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.

Homeowner's Name: HAZEL GOODROW,
Property Address: RD 1 BOX 274
Loan Acct No.: 4000949000
Original Lender
Current Lender / Servicer: Select Portfolio Servicing, Inc.

SPS SELECT
Portfolio
SERVICING, inc.
P.O. Box 551170
Jacksonville, FL 32255-1170



November 25, 2005

#BWNJXZF
HAZEL M GOODROW
RR 1 BOX 23F
COALPORT, PA 16627

223

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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Homeowner's Name: HAZEL M GOODROW,
Property Address: RD 1 BOX 274
WEST DECATUR PA 16878
Loan Acct No.: 4000949000
Original Lender
Current Lender / Servicer: Select Portfolio Servicing, Inc.

SPS SELECT
Portfolio
SERVICING, inc.
P.O. Box 551170
Jacksonville, FL 32255-1170



7182 6389 3060 0722 2512

November 25, 2005

#BWNJXZF
CHARLES GOODROW
RR 1 BOX 23F
COALPORT, PA 16627

307

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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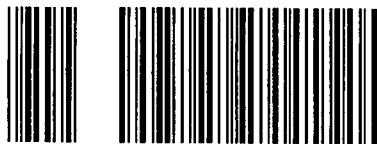
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Homeowner's Name: CHARLES GOODROW,
Property Address: RD 1 BOX 274
WEST DECATUR PA 16878
Loan Acct No.: 4000949000
Original Lender
Current Lender / Servicer: Select Portfolio Servicing, Inc.

SPS SELECT
Portfolio
SERVICING, inc.
P.O. Box 551170
Jacksonville, FL 32255-1170



7182 6389 3060 0722 2529

November 25, 2005

#BWNJXZF
CHARLES GOODROW
RD 1 BOX 274
WEST DECATUR, PA 16878

308

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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Homeowner's Name: CHARLES GOODROW,
Property Address: RD 1 BOX 274
WEST DECATUR PA 16878
Loan Acct No.: 4000949000
Original Lender
Current Lender / Servicer: Select Portfolio Servicing, Inc.

HOMEOWNER S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

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

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

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

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

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

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

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

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

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

NATURE OF THE DEFAULT:

The MORTGAGE debt held by the above lender on your property located at:

RD 1 BOX 274
WEST DECATUR PA 16878
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:

Payment of \$280.53 per month due from 09/08/2005
through 11/08/2005 payment (a total of 3 months):

(Mortgage payment includes Escrow	
Payment of \$17.00 per month):	\$ 846.07
Accrued Late Charges	\$ 0.00
Non-Sufficient Funds (NSF) / Return Check Fees	\$ 0.00
Escrow Advances for Hazard Insurance,	
Real Estate Taxes and/or Municipal Liens:	\$ 522.10
Other Advances (Property Preservation):	\$ 0.00
Funds on Account: **	\$ 0.00
Total Amount Due:	\$ 846.07

*** Funds on Account typically represent a partial payment of principal and interest received that cannot be applied to the loan.*

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

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 \$846.07, 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:

Select Portfolio Servicing, Inc.
Remittance Processing
P.O Box 9001710
Louisville, KY 40290-1710

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)

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 six (6) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

NAME OF LENDER: Select Portfolio Servicing, Inc.
Address: P.O. Box 65250
Salt Lake City, UT 84165-0250
PHONE NUMBER: 1-800-947-5513
FAX NUMBER: (801) 293-2600
Contact Person: Michael Vanstaveren

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 Under the terms of your mortgage and note, it may, or may not, be possible to 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 find out at any time if your loan is assumable by contacting your lender as provided herein.

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.
- HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- 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.)
- ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

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
Attorney for Plaintiff

BANK ONE, NA, AS TRUSTEE FOR THE
HOLDERS OF THE MORTGAGE-BASED PASS-
THROUGH CERTIFICATES, SERIES 2001-28
Plaintiff

vs.

CHARLES GOODROW and HAZEL M.
GOODROW
(Mortgagors) and (Record Owners)

RD 1 Box 274
West Decatur, PA 16878

Defendant(s)

In the Court of Common Pleas of
Clearfield County

Civil Action - Law

Action of Mortgage Foreclosure

Term
No. 2006-321-CD

SUGGESTION OF DEATH

It is respectfully suggested that Defendant CHARLES GOODROW is deceased, having departed this life on January 19, 2003. Accordingly, as Defendants owned the property which is the subject of this Action of Mortgage Foreclosure as tenants by the entireties, by operation of law, title vests solely in HAZEL M. GOODROW.


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

FILED 

APR 21 2006
1:30 PM
William A. Shaw
Prothonotary/Clerk of Courts
1 cent to Atty

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

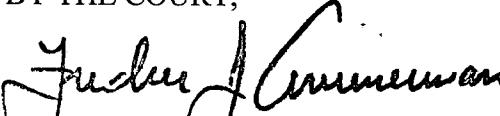
BANK ONE, N.A. AS TRUSTEE FOR THE HOLDERS *
OF THE MORTGAGE-BASED PASS-THROUGH *
CERTIFICATES, SERIES 2001-28 *
Plaintiff *
vs. * NO. 06-321-CD
CHARLES GOODROW and HAZEL M. GOODROW, *
Defendants *

ORDER

NOW, this 27th day of April, 2006, the Plaintiff is granted leave to serve the Complaint in Mortgage Foreclosure upon **Defendant, HAZEL M. GOODROW** by publication one time in The Progress (Clearfield) and the Clearfield County Legal Journal, by regular mail and by certified mail, return receipt requested, at the Defendant's last known address, P.O. Box 23, Coalport, PA 16627 and by posting the mortgaged premises known in this herein action as RD 1, Box 274, West Decatur, PA 16878.

All further service of legal papers, including but not limited to motions, petitions and rules, shall be made by certified and regular mail to Defendant Hazel M. Goodrow's last known address and that Notice of Sheriff Sale pursuant to Pennsylvania Rule of Civil Procedure 3129 may be made upon Defendant, Hazel M. Goodrow, by sending copies of same to Defendant's last known address by certified and regular mail and by posting the premises.

BY THE COURT,


FREDERICK J. AMMERMAN

President Judge

FILED

APR 28 2006

o/12:30/w
William A. Shaw (CR)
Prothonotary/Clerk of Courts

3 CENT TO MAIL
FOR SEL

GOLDBECK McCAFFERTY & McKEEVER
JOSEPH A. GOLDBECK, JR.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
BY: David B. Fein, Esq.
Attorney I.D.#82628
Attorney for Plaintiff

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE
MORTGAGE-BASED PASS-THROUGH CERTIFICATES, SERIES
2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

vs.

CHARLES GOODROW and HAZEL M. GOODROW
RD 1 Box 274
West Decatur, PA 16878

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

2006-321-CD

ORDER

AND NOW, this day of 2006, upon consideration of the Plaintiff's Motion for
Substituted Service under Pa.R.C.P. 430(a) and it appearing to the Court that Plaintiff's good faith efforts to
ascertain the present whereabouts of Defendant, Hazel M. Goodrow, has been unsuccessful, it is,
ORDERED and DECREED:

That Plaintiff's Motion is granted and the Sheriff and/or Plaintiff is directed to Serve the Complaint in Mortgage
Foreclosure upon Defendant, Hazel M. Goodrow, by posting a copy of the Complaint upon the premises RD 1 Box
274, West Decatur, PA, 16878, and Plaintiff is directed to serve the Complaint by certified and regular mail to the
Defendant's last known address at P. O. Box 23, Coalport, PA 16627, and that all further service of legal papers,
including but not limited to motions, petitions and rules be made by certified and regular mail to Defendant's last
known address and that Notice of Sheriff Sale pursuant to Pennsylvania Rule of Civil Procedure 3129 may be made
upon Defendant, Hazel M. Goodrow, by sending copies of same to Defendant's last known address by certified and
regular mail and by posting the premises.

BY THE COURT:

J.

GOLDBECK McCAFFERTY & MCKEEVER
JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
BY: David B. Fein, Esq.
Attorney I.D.#82628
Attorney for Plaintiff

FILED NO
MAY 18 2006
APR 25 2006
cc
CA

William A. Shaw
Prothonotary/Clerk of Courts
(6K)

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS
OF THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

vs.

CHARLES GOODROW and HAZEL M. GOODROW
RD 1 Box 274
West Decatur, PA 16878

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 2006-321-CD

**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.**

**MOTION FOR SUBSTITUTED SERVICE
UNDER PA.R.C.P. 430(a)**

Plaintiff, by and through its attorney, David B. Fein, Esq., in support of its Motion for Substituted Service, represents as follows:

1. Plaintiff is the holder of a first mortgage upon the premises RD 1 Box 274, West Decatur, PA, 16878, hereinafter, the "mortgaged premises".
2. Defendants, CHARLES GOODROW and HAZEL M. GOODROW, are the mortgagors and real owners of the mortgaged premises.
3. The last known address of Defendant, Hazel M. Goodrow, is P. O. Box 23, Coalport, PA 16627.
4. The Sheriff has been unable to effect service of the Complaint upon Defendant, Hazel M. Goodrow, at her property address, RD 1 Box 274, West Decatur, PA, 16878, after numerous attempts. The property was empty, per Sheriff. The Sheriff cannot serve the Defendant, Hazel M. Goodrow, at her

last known address, P. O. Box 23, Coalport, PA 16627, due to the fact that it is not a physical address.

5. The following investigation was conducted in a good faith attempt to ascertain the whereabouts of Defendant, Hazel M. Goodrow.

WHEREFORE, Plaintiff prays that the Court enter the attached order allowing Plaintiff to serve the Complaint upon Defendant, Hazel M. Goodrow, by posting the premises and certified and regular mail to the Defendant's last known address.

BY: 

David B. Fein, Esq.

Affidavit of Good Faith Investigation

Client provided information:

File Number: SPS-0632
Attorney Firm: Goldbeck, McCafferty & McKeever
File Name: Goodrow

Subject Name: Hazel M. Goodrow

Property Address:

Street: RD 1, Box 274

City: West Decatur

State: PA

Zip: 16878

Skip Results: Date of Birth: 07/09/1927 Universal File Number: 43491
Last Known Dates: As of 01/28/2006

Street: P. O. Box 23 Phone:

City: Coalport State: PA Zip: 16627

Death Records: As of 01/28/2006, the Social Security Administration has no death record on file for Hazel M. Goodrow.

Social Security Number search completed.

Employment Search: Unable to verify current employer.

Creditor information:

Creditors indicated the last reported address for Hazel M. Goodrow as P. O. Box 23, Coalport, PA 16627

Department of Motor Vehicle Records:

The Pennsylvania Department of Motor Vehicles provided no change for Hazel M. Goodrow from P. O. Box 23, Coalport, PA 16627

Public Licenses (Pilot, Real Estate, etc): Search performed provided no information.

Voter Registration Information:

The County Voters Registration Office has no listing for Hazel M. Goodrow.

National Postal Address Search: Has no change for Hazel M. Goodrow from P. O. Box 23, Coalport, PA 16627

Comments:

570-742-7322: Called possible relative, Elwood Leigey, wrong number.

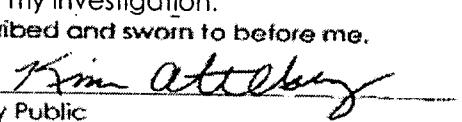
814-857-5106: Called possible neighbor, Brenda Leigey, there was no answer.

No numbers were found for neighbors.

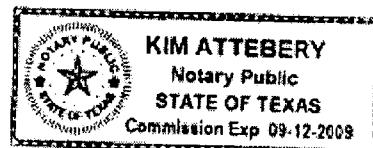
On 01/28/2006, I, Patti Garrett being duly sworn according to the law, deposes and says: I am employed by Universal Default Service. I have conducted an investigation into the whereabouts of the above named subject. Above are the results of my investigation.

Subscribed and sworn to before me.


Alford Name Patti Garrett


Notary Public

Date: 01/28/2006



In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 2 Services

Sheriff Docket #

101302

BANK ONE, NA

Case # 06-321-CD

VS.

CHARLES GOODROW AND HAZEL M. GOODROW

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW April 15, 2006 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO HAZEL M. GOODROW, DEFENDANT. RD#1 BOX 274, WEST DECATUR, PA. "EMPTY".

SERVED BY: /

GOLDBECK McCAFFERTY & MCKEEVER

JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

BY: David B. Fein, Esq.

Attorney I.D.#82628

Attorney for Plaintiff

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS
OF THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

vs.

CHARLES GOODROW and HAZEL M. GOODROW
RD 1 Box 274
West Decatur, PA 16878

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 2006-321-CD

VERIFICATION

I, David B. Fein, Esq., Attorney for Petitioner do hereby verify that the facts set forth in the foregoing Motion for Substituted Service 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.



BY: David B. Fein, Esq.

GOLDBECK McCAFFERTY & MCKEEVER
JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
BY: David B. Fein, Esq.
Attorney I.D.#82628
Attorney for Plaintiff

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS
OF THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120"

vs.

CHARLES GOODROW and HAZEL M. GOODROW
RD 1 Box 274
West Decatur, PA 16878

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 2006-321-CD

CONCLUSION

For reasons stated above and in the attached Motion, the Court should enter an order
allowing Plaintiff to serve the Complaint in Mortgage Foreclosure upon Defendant, Hazel M. Goodrow,
by posting the premises and certified mail and regular mail to the Defendant's last known address.

Respectfully submitted,



David B. Fein, Esq.

GOLDBECK McCAFFERTY & McKEEVER

JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

BY: David B. Fein, Esq.

Attorney I.D.#82628

Attorney for Plaintiff

BANK ONE, NA, AS TRUSTEE FOR THE
HOLDERS OF THE MORTGAGE-BASED PASS-
THROUGH CERTIFICATES, SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

vs.

CHARLES GOODROW
HAZEL M. GOODROW
RD 1 Box 274
West Decatur, PA 16878

IN THE COURT OF COMMON PLEAS

Of Clearfield County

No. 2006-321-CD

CERTIFICATE OF SERVICE

David B. Fein, Esq., does hereby certify that true and correct copies of the foregoing Motion for Substituted Service have been served upon the Defendant, Hazel M. Goodrow, this 24th day of April 2006, by first class mail, postage prepaid.

BY: 

David B. Fein, Esq.

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

BANK ONE, NA, AS TRUSTEE FOR THE
HOLDERS OF THE MORTGAGE-BASED
PASS-THROUGH CERTIFICATES, SERIES
2001-28

1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

HAZEL M. GOODROW
RD 1 Box 274
West Decatur, PA 16878

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2006-321-CD

PRAECIPE TO REINSTATE COMPLAINT

Kindly reinstate the Complaint in the above captioned matter.

GOLDBECK, McCAFFERTY & MCKEEVER



By Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

FILED
MAY 04 2006
William A. Shaw
Prothonotary/Clerk of Courts
Atty pd. 7:00
1 Complaint
Reinstated to
Shff
2 Complaints
Reinstated to
Atty

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

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS
OF THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

vs.

HAZEL M. GOODROW

Mortgagor(s)

RD 1 Box 274

West Decatur, PA 16878

Defendant(s)

IN THE COURT OF COMMON
PLEAS

OF Clearfield COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

Term

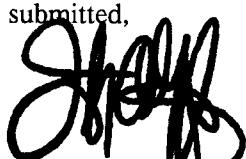
No. 2006-321-CD

CERTIFICATE OF SERVICE

JOSEPH A. GOLDBECK, JR. ESQUIRE hereby certifies that on *MAY 9, 2006*

he did serve upon Defendant HAZEL M. GOODROW a true and correct copy of the above-captioned
Complaint by certified and regular mail in accordance with the Court Order dated April 27, 2006. The
undersigned understands that the statements herein and subject to the penalties provided by 18 P.S.
Section 4904.

Respectfully submitted,


GOLDBECK McCAFFERTY & McKEEVER
BY: JOSEPH A. GOLDBECK, JR. ESQUIRE

FILED

MAY 15 2006
5/15/06
William A. Shaw
Prothonotary/Clerk of Courts
No C/C

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101507
NO: 06-321-CD
SERVICE # 1 OF 1
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: BANK ONE, N.A.
vs.
DEFENDANT: CHARLES GOODROW and HAZEL M. GOODROW

SHERIFF RETURN

NOW, May 12, 2006 AT 11:10 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE & ORDER AT RD#1 BOX 274, WEST DECATUR, CLEARFIELD COUNTY, PENNSYLVANIA.

SERVED BY: HUNTER / NEVLING

FILED
05/13/06
MAY 24 2006
WM
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101507
NO: 06-321-CD
SERVICES 1
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: BANK ONE, N.A.
vs.
DEFENDANT: CHARLES GOODROW and HAZEL M. GOODROW

SHERIFF RETURN

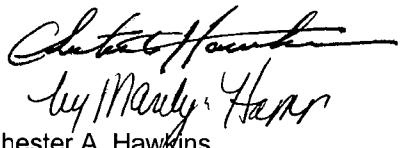
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	357526	10.00
SHERIFF HAWKINS	GOLDBECK	357526	18.79

Sworn to Before Me This

____ Day of _____ 2006

So Answers,


Chester A. Hawkins
Sheriff

In the Court of Common Pleas of Clearfield County

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE
MORTGAGE-BASED PASS-THROUGH CERTIFICATES,
SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

HAZEL M. GOODROW
(Mortgagor(s) and Record Owner(s))
RD 1 Box 274
West Decatur, PA 16878

Defendant(s)

FILED Atty pd.
00.00
M 12:55 P.M.
JUN 27 2006 Notice
to
Def

William A. Shaw No CC
Prothonotary/Clerk of Courts
No. 2006-321-CD Statement
to Atty
(62)

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 HAZEL M. GOODROW by default for want of an Answer.

Assess damages as follows:

Debt \$21,000.68

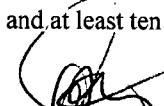
Interest - 08/08/2005 to 06/22/2006

Total

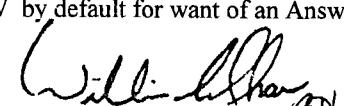
(Assessment of Damages attached)

**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 June 27, 2006, Judgment is entered in favor of
BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28 and against HAZEL M. GOODROW by default for want of an Answer and damages
assessed in the sum of \$21,000.68 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: June 9, 2006

TO:

HAZEL M. GOODROW
P.O. Box 23
Coalport, PA 16627

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE MORTGAGE-BASED PASS-THROUGH CERTIFICATES, SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.
HAZEL M. GOODROW
(Mortgagor(s) and Record Owner(s))
RD 1 Box 274
West Decatur, PA 16878

In the Court of Common Pleas
of Clearfield County

CIVIL ACTION - LAW

**ACTION OF
MORTGAGE FORECLOSURE**

Term
No. 2006-321-CD

Defendant(s)

TO: **HAZEL M. GOODROW**
P.O. Box 23
Coalport, PA 16627

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

**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: June 9, 2006

TO:

HAZEL M. GOODROW
RD 1 Box 274
West Decatur, PA 16878

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE
MORTGAGE-BASED PASS-THROUGH CERTIFICATES,
SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

HAZEL M. GOODROW
(Mortgagor(s) and Record Owner(s))
RD 1 Box 274
West Decatur, PA 16878

Defendant(s)

**IN THE COURT OF COMMON
PLEAS
of Clearfield County**

CIVIL ACTION - LAW

**ACTION OF MORTGAGE
FORECLOSURE**

**Term
No. 2006-321-CD**

TO: **HAZEL M. GOODROW**
RD 1 Box 274
West Decatur, PA 16878

IMPORTANT NOTICE

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GOLDBECK McCAFFERTY & MCKEEVER
 By: Joseph A. Goldbeck, Jr., Esq.
 Attorney for Plaintiff
 Suite 5000 – Mellon Independence Center
 701 Market Street
 Philadelphia, PA 19106 215-627-1322

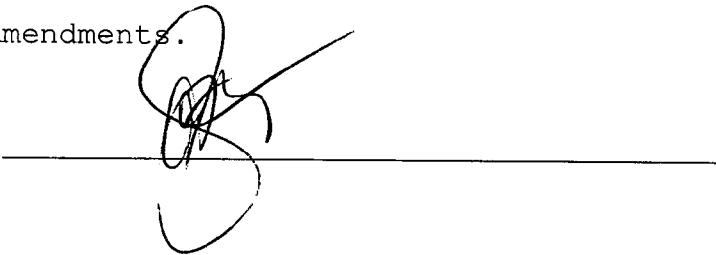
VERIFICATION OF NON-MILITARY SERVICE

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, HAZEL M. GOODROW, is about unknown years of age, that Defendant's last known residence is P.O. Box 23, Coalport , PA 16627, 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: 6/28/06

A handwritten signature in black ink, appearing to read "John Doe", is written over a horizontal line. The signature is fluid and cursive, with a large, stylized 'J' at the beginning.

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

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS
OF THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff
vs.

HAZEL M. GOODROW
(Mortgagor(s) and Record owner(s))
RD 1 Box 274
West Decatur, PA 16878

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

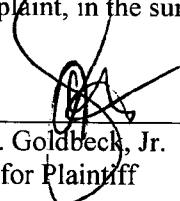
CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

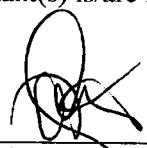
No. 2006-321-CD

ORDER FOR JUDGMENT

Please enter Judgment in favor of BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE MORTGAGE-BASED PASS-THROUGH CERTIFICATES, SERIES 2001-28, and against HAZEL M. GOODROW 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 \$21,000.68.


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 BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE MORTGAGE-BASED PASS-THROUGH CERTIFICATES, SERIES 2001-28 1270 Northland Drive, Ste. 200 Mendota Heights, MN 55120 and that the name(s) and last known address(es) of the Defendant(s) is/are HAZEL M. GOODROW, P.O. Box 23 Coalport , PA 16627;


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

ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

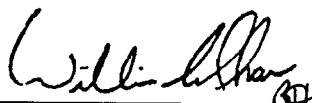
Kindly assess the damages in this case to be as follows:

Principal Balance	\$15,668.91
Interest from 08/08/2005 through 06/22/2006	\$1,489.72
Reasonable Attorney's Fee	\$2,000.00
Late Charges	\$140.19
Costs of Suit and Title Search	\$900.00
Escrow	\$559.10
Fees	\$47.76
Recoverable Balance	\$195.00
Total	<hr/> \$21,000.68



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

AND NOW, this 27th day of June, 2006 damages are assessed as above.



Pro Prothy

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

**BANK ONE, NA, AS TRUSTEE FOR THE
HOLDERS OF THE MORTGAGE-BASED PASS-
THROUGH CERTIFICATES, SERIES 2001-28**
Plaintiff

vs.

**CHARLES GOODROW and HAZEL M.
GOODROW**
(Mortgagors) and (Record Owners)

RD 1 Box 274
West Decatur, PA 16878

Defendant(s)

In the Court of Common Pleas of
Clearfield County

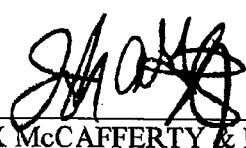
Civil Action - Law

Action of Mortgage Foreclosure

Term
No. 2006-321-CD

SUGGESTION OF DEATH

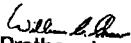
It is respectfully suggested that Defendant CHARLES GOODROW is deceased, having departed this life on January 19, 2003. Accordingly, as Defendants owned the property which is the subject of this Action of Mortgage Foreclosure as tenants by the entireties, by operation of law, title vests solely in HAZEL M. GOODROW.


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

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

APR 21 2006

Attest.


Prothonotary/
Clerk of Courts

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

BANK ONE, N.A. AS TRUSTEE FOR THE HOLDERS *
OF THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28 *

Plaintiff *

vs. *

CHARLES GOODROW and HAZEL M. GOODROW,
Defendants *

NO. 06-321-CD

O R D E R

NOW, this 27th day of April, 2006, the Plaintiff is granted leave to serve the Complaint in Mortgage Foreclosure upon **Defendant, HAZEL M. GOODROW** by publication one time in The Progress (Clearfield) and the Clearfield County Legal Journal, by regular mail and by certified mail, return receipt requested, at the Defendant's last known address, P.O. Box 23, Coalport, PA 16627 and by posting the mortgaged premises known in this herein action as RD 1, Box 274, West Decatur, PA 16878.

All further service of legal papers, including but not limited to motions, petitions and rules, shall be made by certified and regular mail to Defendant Hazel M. Goodrow's last known address and that Notice of Sheriff Sale pursuant to Pennsylvania Rule of Civil Procedure 3129 may be made upon Defendant, Hazel M. Goodrow, by sending copies of same to Defendant's last known address by certified and regular mail and by posting the premises.

BY THE COURT,

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

/s/ Fredric J. Ammerman

APR 28 2006

FREDRIC J. AMMERMAN
President Judge

Attest.

William L. Ammerman
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101507
NO: 06-321-CD
SERVICE # 1 OF 1
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: BANK ONE, N.A.

VS.

DEFENDANT: CHARLES GOODROW and HAZEL M. GOODROW

COPY

SHERIFF RETURN

NOW, May 12, 2006 AT 11:10 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE & ORDER AT RD#1 BOX 274, WEST DECATUR, CLEARFIELD COUNTY, PENNSYLVANIA.

SERVED BY: HUNTER / NEVLING

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

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS
OF THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

vs.

HAZEL M. GOODROW
Mortgagor(s)
RD 1 Box 274
West Decatur, PA 16878

Defendant(s)

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

ACTION OF MORTGAGE
FORECLOSURE

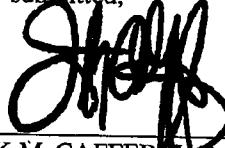
Term
No. 2006-321-CD

CERTIFICATE OF SERVICE

JOSEPH A. GOLDBECK, JR. ESQUIRE hereby certifies that on *5-9-06*

he did serve upon Defendant HAZEL M. GOODROW a true and correct copy of the above-captioned
Complaint by certified and regular mail in accordance with the Court Order dated April 27, 2006. The
undersigned understands that the statements herein and subject to the penalties provided by 18 P.S.
Section 4904.

Respectfully submitted,


GOLDBECK McCAFFERTY & McKEEVER
BY: JOSEPH A. GOLDBECK, JR. ESQUIRE

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

Check type of mail or service:
 Certified Recorded Delivery (International)
 COD Registered
 Delivery Confirmation Return Receipt for Merchandise
 Express Mail Signature Confirmation
 Insured

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

1. Article Number

Postage Fee

2. GOODROW, HAZEL M.
 P.O Box 274

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3. Coalport, PA 16627

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4. GOODROW, HAZEL M.
 RD 1 Box 274

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**PROOF OF PUBLICATION OF NOTICE APPEARING IN THE
COURIER EXPRESS/TRI-COUNTY SUNDAY/JEFFERSONIAN DEMOCRAT
PUBLISHED BY McLEAN PUBLISHING COMPANY,
DUBOIS PENNSYLVANIA**

STATE OF PENNSYLVANIA
COUNTY OF CLEARFIELD

SS-

Linda Smith, Advertising Director or Dory Ferra, Classified Advertising Supervisor of the **Courier-Express/Tri-County Sunday/Jeffersonian Democrat** of the County and State aforesaid, being duly sworn, deposes and says that the **Courier Express**, a daily newspaper, the **Tri-County Sunday**, a weekly newspaper and **Jeffersonian Democrat**, a weekly newspaper published by McLean Publishing Company at 500 Jeffers Street, City of DuBois, County and State aforesaid, which was established in the year 1879, since which date said, the daily publication and the weekly publications, has been regularly issued in said County, and that a copy of the printed notice of publication is attached hereto exactly as the same was printed and published in the regular editions of the paper on the following dates, viz: the

18th day of May A.D. 2006

Affidavit further deposes that he is an officer duly authorized by the **Courier-Express**, a daily newspaper, **Tri-County Sunday**, a weekly newspaper, and/or **Jeffersonian Democrat**, a weekly newspaper to verify the foregoing statement under oath and also declared that affiant is not interested in the subject matter of the aforesaid notice of publication, and that all allegations in the foregoing statement as to time, place and character of publication are true.

McLEAN PUBLISHING COMPANY Publisher of
CO-OP EXPRESS/TRI-COUNTY SUNDAY/ JEFFERSONIAN DEMOCRAT

OUNT SUNDAY/JEFFERS
Linda Smith

me this 26th day of May, 2006

NOTARY PUBLIC

ATTENTION
ANY INFORMATION
THE PUBLISHER
TRUSTED
ADVERTISING COMPANY

SUNNY SUNDAY/

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Connie L. Booth, Notary Public
City of DuBois, Clearfield County
My Commission Expires Sept. 5, 2009
Member, Pennsylvania Association of Notaries

The Courier-Express, a weekly newspaper, hereby same have been fully paid.

Office: 1612 Locust Street, Pittsburgh, PA 15222 • (412) 281-1700 • Fax: (412) 281-1701
E-mail: express@pvt.net • Web: www.pvt.net/~express

COURIER-EXPRESS/TRI-COUNTY

By

I hereby certify that the foregoing is the original Proof of Publication matter of said notice.

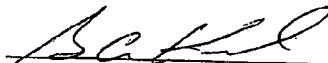
ATTORNEY

PROOF OF PUBLICATION

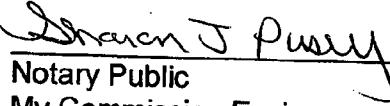
STATE OF PENNSYLVANIA :

COUNTY OF CLEARFIELD :

On this 19th day of May AD 2006, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of May 19, 2006, Vol. 18 No. 20. And that all of the allegations of this statement as to the time, place, and character of the publication are true.


Gary A. Knaresboro, Esquire
Editor

Sworn and subscribed to before me the day and year aforesaid.



Notary Public
My Commission Expires

NOTARIAL SEAL
SHARON J. PUSEY, Notary Public
Clearfield, Clearfield County, PA
My Commission Expires APRIL 7, 2007

Universal Lawyer Services Inc.
PO Box 1180
Bay Shore NY 11706

notice of said action be served on the Defendants, and their heirs.

IF YOU WISH TO DEFEND, YOU
MUST ENTER A WRITTEN APPEARANCE
PERSONALLY OR BY ATTORNEY TO
FILE YOUR DEFENSE OR OBJECTIONS
CONCERNING THIS COURT. YOU ARE

765-2641, Ex. 5982.

You are hereby notified that an Action to Quiet Title to the following parcel of land situate in Gulich Township (near Fernwood Park), Clearfield County, Pennsylvania, has been filed against you. Said parcel being more particularly bounded and described as follows:

BEGINNING at a post on Township road leading from Janesville to Ramey at division line of lands of grantors herein and Stanley Cytich; thence South 35 East 180 feet along land of said Stanley Cytich to a post in alley; thence North 46 East 250 feet along lands of said alley and one Edward Shedlock to post on other land of said Shedlock; thence North 35 West 180 feet along said line of said Shedlock to a post on Township road aforesaid; thence South 46° West 250 feet along said Township road to post and place of beginning. Containing one acre more or less.

RESERVING AND EXCEPTING any mineral and/or mining rights as set forth in chain of title.

The Purpose of this Quiet Title Action is to extinguish any equity which the Defendant above named, his heirs, executors, administrators, assigns and successors in interest may have in the property which is set forth in this action.

WHEREUPON, said Court ordered that notice of the said Action and the facts thereto be served on the Defendant, Dominick Zuccki, a/k/a Dominic Zukay, his heirs, executors, administrators, assigns and successors in interest, to answer the said Complaint within twenty (20) days from the date of this publication. For failure to comply, a judgment will be taken by application of Plaintiff before the Court.

James A. Naddeo, Esquire, 207 East Market Street, P. O. Box 552, Clearfield, Pennsylvania 16830, Attorney for Plaintiff.

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY
CIVIL ACTION - LAW
ACTION OF MORTGAGE FORECLOSURE
Term No. 2006-321-CD
NOTICE OF ACTION IN MORTGAGE
FORECLOSURE
BANK ONE, NA, AS TRUSTEE FOR
THE HOLDERS OF THE MORTGAGE-
BASED PASS-THROUGH CERTIFICATES,
SERIES 2001-28, Plaintiff

vs.

HAZEL M. GOODROW, Mortagor and
Real Owner, Defendant
HAZEL M. GOODROW, MORTAGOR
AND REAL OWNER, DEFENDANT whose

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

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

No. 2006-321-CD

vs.

HAZEL M. GOODROW
(**Mortgagors and Record Owner(s)**)
RD 1 Box 274
West Decatur, PA 16878

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: William Shaw 6/27/06

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

Bank One, NA, Series 2001-28

Plaintiff(s)

No.: 2006-00321-CD

Real Debt: \$21,000.68

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Charles Goodrow
Hazel M. Goodrow
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: June 27, 2006

Expires: June 27, 2011

Certified from the record this 27th day of June, 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

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS
OF THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

HAZEL M. GOODROW
Mortgagor(s) and Record Owner(s)
RD 1 Box 274
West Decatur, PA 16878

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2006-321-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

\$21,000.68

Interest from
08/08/2005 to
06/22/2006 at
10.8900%

(Costs to be added)

132.00

Prothonotary costs

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

FILED Atty pd. 20.00
M 11:9 AM JUN 27 2006 rec'd by court
JUN 27 2006 prop. descr. to
Shff

William A. Shaw
Prothonotary/Clerk of Courts

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

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS
OF THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28

1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

HAZEL M. GOODROW
Mortgagor(s) and Record Owner(s)
RD 1 Box 274
West Decatur, PA 16878

Defendant(s)

IN THE COURT OF
COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

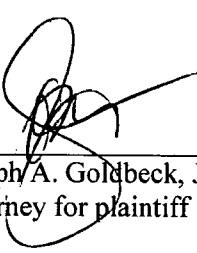
ACTION OF
MORTGAGE FORECLOSURE

NO. 2006-321-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
215-627-1322
Attorney for Plaintiff

BANK ONE, NA, AS TRUSTEE FOR THE
HOLDERS OF THE MORTGAGE-BASED PASS-
THROUGH CERTIFICATES, SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff
vs.

HAZEL M. GOODROW
(Mortgagor(s) and Record Owner(s))
RD 1 Box 274
West Decatur, PA 16878

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2006-321-CD

AFFIDAVIT PURSUANT TO RULE 3129

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE MORTGAGE-BASED PASS-THROUGH CERTIFICATES, SERIES 2001-28, 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:

RD 1 Box 274
West Decatur, PA 16878

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

HAZEL M. GOODROW
P.O. Box 23
Coalport, PA 16627

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

HAZEL M. GOODROW
P.O. Box 23
Coalport, PA 16627

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

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
RD 1 Box 274
West Decatur, PA 16878

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

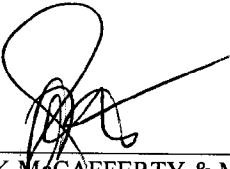
INTERNAL REVENUE SERVICE - SPECIAL PROCEDURES BRANCH
1001 Liberty Avenue
Thirteenth Floor, Suite 1300
Pittsburgh, PA 15222

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: June 22, 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

BANK ONE, NA, AS TRUSTEE FOR THE
HOLDERS OF THE MORTGAGE-BASED PASS-
THROUGH CERTIFICATES, SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

vs.

HAZEL M. GOODROW
RD 1 Box 274
West Decatur, PA 16878

In the Court of Common Pleas of
Clearfield County

No. 2006-321-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: RD 1 Box 274 West Decatur, PA 16878

See Exhibit "A" attached

AMOUNT DUE \$21,000.68

Interest From 08/08/2005
Through 06/22/2006

(Costs to be added)

Prothonotary costs 132.00

Willithay

Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Dated: 6/27/06

Deputy _____

Term
No. 2006-321-CD
IN THE COURT OF COMMON PLEAS

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF
THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28

vs.

HAZEL M. GOODROW
(Mortgagor(s) and Record Owner(s))
RD 1 Box 274
West Decatur, PA 16878

PRAECLPICE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

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 of land situate in the County of Clearfield and Commonwealth of Pennsylvania, described as follows:

3 acres of ground bought by Hazel M. and Charles Goodrow from Willard and Victor Pluebell in Bradford Township. On Long Run Road from east to west 624 feet, to property known as the Porter Property to Stone Line north 208 feet to stripping bank of Property belonging to Willard and Victor Pluebell and east on stripping bank 624 feet to iron stake to ground belonging to Willard and Victor Pluebell then south from iron stake 208 feet, along ground belonging to Willard and Victor Pluebell to Long Run road, this 3 acres being bought with house and out building on said same ground, for the amount of one thousand dollars from Willard and Victor Pluebell of Clearfield County, Covington Township. No. Mineral Rights included.

Tax Parcel No. 106-M09-000-00066

BEING the same premises which Willard and Victor Plu Bell, by Deed dated July 1, 1992 and recorded in the Clearfield County Recorder of Deeds Office on July 24, 1992 in Deed Book 1474 Page 215, granted and conveyed unto Hazel M. Goodrow and Charles Goodrow, deceased.

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

DOCKET # 20387
NO: 06-321CD

PLAINTIFF: BANK ONE, N.A. AS TRUSTEE FOR THE HOLDERS OF THE MORTGAGE -BASED PASS-THOURGH CERTIFICATES SERIES 2001-28

vs.

DEFENDANT: HAZEL M. GOODROW

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 06/27/2006

LEVY TAKEN 07/05/2006 @ 9:19 AM

POSTED 07/05/2006 @ 9:19 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 11/29/2006

DATE DEED FILED NOT SOLD

FILED

NOV 29 2006

11:00 AM
William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

07/11/2006 @ SERVED HAZEL M. GOODROW

SERVED HAZEL M. GOODROW, DEFENDANT, BY CERTIFIED AND REGULAR MAIL PER COURT ORDER TO P. O. BOX 23, COALPORT, PENNSYLVANIA CERT #7005039000372351780. SIGNED FOR BY UNREADABLE SIGNATURE

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

@ SERVED

NOW, AUGUST 11, 2006 RECEIVED FAX LETTER FROM PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR SEPTEMBER 1, 2006.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20387
NO: 06-321CD

PLAINTIFF: BANK ONE, N.A. AS TRUSTEE FOR THE HOLDERS OF THE MORTGAGE -BASED PASS-THOURGH
CERTIFICATES SERIES 2001-28

vs.

DEFENDANT: HAZEL M. GOODROW

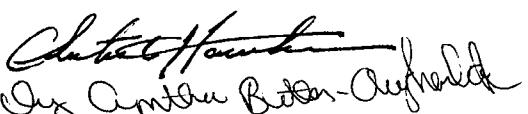
Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$179.98

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,


Dix Arthur Bitten-Christopher
Chester A. Hawkins
Sheriff

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

BANK ONE, NA, AS TRUSTEE FOR THE
HOLDERS OF THE MORTGAGE-BASED PASS-
THROUGH CERTIFICATES, SERIES 2001-28
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

In the Court of Common Pleas of
Clearfield County

vs.

HAZEL M. GOODROW
RD 1 Box 274
West Decatur, PA 16878

No. 2006-321-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

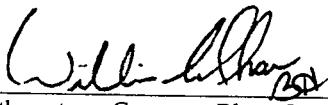
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PREMISES: RD 1 Box 274 West Decatur, PA 16878

See Exhibit "A" attached

AMOUNT DUE	\$21,000.68
Interest From 08/08/2005 Through 06/22/2006	
(Costs to be added)	
Prothonotary costs	132.00

Dated: 6/27/06



Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy _____

Received June 27, 2006 @ 3:10 P.M.

Chesler A. Hawkins
by Andrea Butler Aughenbaugh

Term
No. 2006-321-CD
IN THE COURT OF COMMON PLEAS

BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF
THE MORTGAGE-BASED PASS-THROUGH
CERTIFICATES, SERIES 2001-28

vs.

HAZEL M. GOODROW
(Mortgagor(s) and Record Owner(s))
RD 1 Box 274
West Decatur, PA 16878

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

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 of land situate in the County of Clearfield and Commonwealth of Pennsylvania, described as follows:

3 acres of ground bought by Hazel M. and Charles Goodrow from Willard and Victor Pluebell in Bradford Township. On Long Run Road from east to west 624 feet, to property known as the Porter Property to Stone Line north 208 feet to stripping bank of Property belonging to Willard and Victor Pluebell and east on stripping bank 624 feet to iron stake to ground belonging to Willard and Victor Pluebell then south from iron stake 208 feet, along ground belonging to Willard and Victor Pluebell to Long Run road, this 3 acres being bought with house and out building on said same ground, for the amount of one thousand dollars from Willard and Victor Pluebell of Clearfield County, Covington Township. No. Mineral Rights included.

Tax Parcel No. 106-M09-000-00066

BEING the same premises which Willard and Victor Plu Bell, by Deed dated July 1, 1992 and recorded in the Clearfield County Recorder of Deeds Office on July 24, 1992 in Deed Book 1474 Page 215, granted and conveyed unto Hazel M. Goodrow and Charles Goodrow, deceased.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME HAZEL M. GOODROW NO. 06-321CD

NOW, November 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 , I exposed the within described real estate of Hazel M. Goodrow 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:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR SERVICE	15.00	DEBT-AMOUNT DUE	21,000.68
MILEAGE	15.00	INTEREST @ 6.2700	0.00
LEVY	15.00	FROM TO	
MILEAGE	9.79	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	10.19	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	20.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE		ESCROW DEFICIENCY	
DEED		PROPERTY INSPECTIONS	
ADD'L POSTING		INTEREST	
ADD'L MILEAGE		MISCELLANEOUS	
ADD'L LEVY			
BID/SETTLEMENT AMOUNT		TOTAL DEBT AND INTEREST	\$21,020.68
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00		
BILLING/PHONE/FAX	15.00	ADVERTISING	129.94
CONTINUED SALES		TAXES - COLLECTOR	
MISCELLANEOUS		TAXES - TAX CLAIM	
TOTAL SHERIFF COSTS	\$179.98	DUE	
		LIEN SEARCH	
		ACKNOWLEDGEMENT	
DEED COSTS:		DEED COSTS	0.00
ACKNOWLEDGEMENT		SHERIFF COSTS	179.98
REGISTER & RECORDER		LEGAL JOURNAL COSTS	0.00
TRANSFER TAX 2%	0.00	PROTHONOTARY	132.00
TOTAL DEED COSTS	\$0.00	MORTGAGE SEARCH	
		MUNICIPAL LIEN	
		TOTAL COSTS	
			\$441.92

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

CHESTER A. HAWKINS, Sheriff

U.S. Postal Service™

CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

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

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:

HAZEL M. GOODROW
P.O. BOX 23
COALPORT, PA 16627

COMPLETE THIS SECTION ON DELIVERY

A. Signature *R. M. Goodrow* Agent Addressee

B. Received by (Printed Name) *R. M. Goodrow* C. Date of Delivery *7-17-06*

D. Is delivery address different from item 1? Yes No

If YES, enter delivery address below:

1. Article Addressed to:

HAZEL M. GOODROW
P.O. BOX 23
COALPORT, PA 16627

RECEIPT

CLIFTON, PA 16627
17-17-06

1871 Postmark
14 Postmaster
Here

Postage	\$ 44.63
Certified Fee	\$ 2.40
Return Receipt Fee (Endorsement Required)	\$ 1.85
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 48.08

07/17/2006

Send To

HAZEL M. GOODROW
P.O. BOX 23
COALPORT, PA 16627

Street, Apt. No.;
or PO Box No.
City, State, ZIP+4
See Reverse for Instructions

PS Form 3810, June 2002

2. Article Number *7005 0390 0003 7235 1780*

PS Form 3811, February 2004

Domestic Return Receipt

102585-02-M-1540

**GOLDBECK McCAFFERTY & McKEEVER
A PROFESSIONAL CORPORATION
SUITE 5000 - MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
FAX (215) 627-7734**

August 9, 2006

Clearfield

Chester A. Hawkins
SHERIFF OF CLEARFIELD COUNTY
Sheriff's Office
230 E. Market Street
Clearfield, PA 16830
FAX 814-765-5089

RE: **BANK ONE, NA, AS TRUSTEE FOR THE HOLDERS OF THE MORTGAGE-BASED
PASS-THROUGH CERTIFICATES, SERIES 2001-28**
vs.
HAZEL M. GOODROW
Term No. 2006-321-CD

Property address:

**RD 1 Box 274
West Decatur, PA 16878**

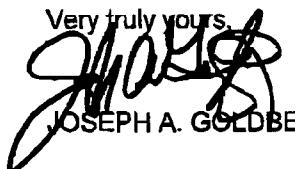
Sheriff's Sale Date: September 01, 2006

Dear Sir/Madam:

Kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs. I collected \$0.00 towards my client's debt.

Thank you for your cooperation.

Very truly yours,



JOSEPH A. GOLDBECK, JR.

JAG/jdh

cc: **Jacquelyn Freeman
SELECT FIDELITY NATIONAL FORECLOSURE SOLUTIONS
Acct. #4000949000**

*Received Reb On
from Reb On
8/11/06 3:45 PM*