

06-515-CD  
Deutsche et al vs James Bumbarger

2006-515-CD  
Deutsche et al vs James Bumbarger

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

2006-515-C0

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

Deutsche Bank National Trust Company, as  
Trustee for the registered holders of GSAMP  
Trust 2005-SD1, Mortgage Pass-Through  
Certificates, Series 2005-SD1, by its attorney in  
fact, Ocwen Loan Servicing, LLC, successor to  
Ocwen Federal Bank  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409

v.

James E. Bumbarger, Jr.  
3072 Six Mile Road  
Philipsburg, PA 16866-8210

Defendant(s)

**FILED**

APR 03 2006  
M 12-051-  
William A. Shaw  
Prothonotary/Clerk of Courts  
L CEN to S4F.C

Civil Action Number:

**COMPLAINT IN  
MORTGAGE FORECLOSURE**

**CIVIL ACTION - MORTGAGE FORECLOSURE**

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

**NOTICE**

You have been sued in Court. If you wish to defend the claims set forth in the following pages, you must take action within twenty (20) days after this Civil Action and notice are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defense or objections to the claims set forth against you.

You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Civil Action or for any other claim or relief requested by the plaintiff. You may lose money or property of other rights important to you.

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

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

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

## NOTICE

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

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

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

RICHARD F. STERN, ESQUIRE (03315)  
STEVEN K. EISENBERG, ESQUIRE (75736)  
BRADLEY D. SISLEY, ESQUIRE (200040)  
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(COUNSEL FOR PLAINTIFF)

**IN THE COURT OF COMMON PLEAS OF PENNSYLVANIA  
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Deutsche Bank National Trust Company, as  
Trustee for the registered holders of GSAMP  
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v.  
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Philipsburg, PA 16866-8210

Defendant(s)

Civil Action Number:

**COMPLAINT IN  
MORTGAGE FORECLOSURE**

**COMPLAINT**

**CIVIL ACTION - MORTGAGE FORECLOSURE**

1. Plaintiff is Deutsche Bank National Trust Company, as Trustee for the registered holders of GSAMP Trust 2005-SD1, Mortgage Pass-Through Certificates , Series 2005-SD1, by its attorney in fact, Ocwen Loan Servicing, LLC, successor to Ocwen Federal Bank (hereinafter referred to as "Deutsche Bank National Trust Company, as Trustee, by its attorney in fact, Ocwen Loan Servicing, LLC")with offices located at 1661 Worthington Road, Suite 100 , West Palm Beach, FL 33409.
2. Defendant(s) is James E. Bumbarger, Jr. , an adult individual with a last-known address of 3072 Six Mile Road, Philipsburg, PA 16866-8210.

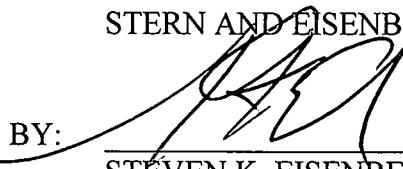
3. Under date of 10/22/2003, defendant executed and delivered to Argent Mortgage Company, LLC a mortgage upon the premises 3072 Pleasant Hill Road , Philipsburg, PA (the “Property”)to secure the payment of the sum of \$53,900.00 . The said mortgage is recorded in the Office for the Recording of Deeds in and for Clearfield County on 10/30/2003 at Instrument no. 200319758 and is incorporated herein by reference as though set forth at length herein. A copy of the legal description of the premises is attached hereto and made a part hereof as Exhibit "A".
4. The said mortgage was assigned Deutsche Bank National Trust Company, as Trustee for the registered holders of GSAMP Trust 2005-SD1, Mortgage Pass-Through Certificates , Series 2005-SD1, the within Plaintiff, by Assignment which is in the process of being recorded.
5. Ocwen Loan Servicing, LLC, successor to Ocwen Federal Bank is the attorney in fact for Deutsche Bank National Trust Company, as Trustee for the registered holders of GSAMP Trust 2005-SD1, Mortgage Pass-Through Certificates , Series 2005-SD1.
6. Said Defendant(s) is the real owner of premises 3072 Pleasant Hill Road, Philipsburg, PA 16866.
7. In accordance with Act 91 of 1983, as amended, a combined notice providing the information required by §403 of Act No. 6 of 1974, and Act 91, aforesaid, was sent to the defendant and no response was made in the appropriate period of time. A true and correct copy of the aforesaid notice is attached hereto and made a part hereof as Exhibit “B”.
8. The said loan is in default as a result of the failure to pay the monthly installments of \$473.47 due on August 1, 2005 and on the same day of each month thereafter.
9. The following is due on the loan:

PRINCIPAL BALANCE .....	\$53,435.22
INTEREST accrued thru 03/28/2006 of .....	\$3,969.45
Interest after 03/28/2006 shall accrue at the per diem rate of \$14.78.)	
LATE CHARGES accrued thru 03/28/2006 of .....	\$250.95
Late charges after 03/28/2006 shall accrue at the monthly rate of \$28.41.)	
ESCROW ADVANCES .....	\$1,518.93
FEES BILLED .....	\$3,621.02
COSTS .....	300.00
ATTORNEY’S FEE .....	\$2,700.00
 TOTAL .....	 \$65,795.57

The attorney fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to Sale, reasonable attorney fees will be charged based on work actually performed.

WHEREFORE, Plaintiff, Deutsche Bank National Trust Company, as Trustee, by its attorney in fact, Ocwen Loan Servicing, LLC requests this Court to enter judgment for foreclosure of the mortgaged property for the sum of \$53,435.22 plus interest thereon of \$3,969.45 plus \$14.78 per day from 03/28/2006 until judgment is paid in full, late charges of \$250.95, plus late charges of \$28.41 per month from 03/28/2006 until judgment is paid in full, escrow advances of \$1,518.93, fees billed of \$3,621.02, costs of \$300.00, attorney's fees of \$2,700.00 and all other amounts set forth above, less any suspense as set forth above, together with record costs and any other amounts to which Plaintiff is entitled to recover.

STERN AND EISENBERG LLP

BY: 

STEVEN K. EISENBERG, ESQUIRE  
Attorney for Plaintiff

**VERIFICATION**

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

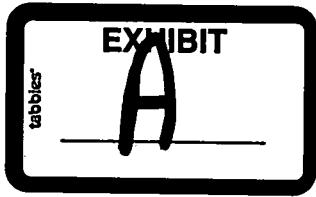
  
\_\_\_\_\_  
**JASMINE SANTIAGO**  
Foreclosure Facilitator

Date: MARCH 29, 2006

**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

ALL that certain parcel of land and improvements thereon situate in the Township of Decatur, County of Clearfield and Commonwealth of Pennsylvania, and designated as Parcel No. 112-0-20962 and more fully described in a Deed dated and recorded November 3, 1997 in Clearfield County in Deed Book Volume 1884 at Page 319, granted and conveyed unto James E. Bumbarger, Jr., individually.

UNDER AND SUBJECT, NEVERTHELESS, to all exceptions, reservations, conditions, covenants, restrictions, easements, rights-of-way and maintenance agreements as contained in Clearfield County Deed Book Volume 1884 at Page 319 and prior deeds of record.





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

WWW.OCWEN.COM

November 02, 2005

VIA First Class Mail  
VIA Certified Mail (return receipt requested)  
Certified Number: 71069017515109464837  
Reference Code: 0511

James E. Bumbarger Jr

3072 Six Mile Road  
Philipsburg, PA 16866-8210

Loan Number: 34134817  
Property Address: 3072 Pleasant Hill Road, Philipsburg, PA 16866-0000

**PLEASE SEE THE ENCLOSED DOCUMENT**



DACT91.9

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



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

WWW.OCWEN.COM

November 02, 2005

VIA First Class Mail  
VIA Certified Mail (return receipt requested)  
Certified Number: 71069017515109464844  
Reference Code: 0511

James E. Bumbarger Jr

3072 Pleasant Hill Road  
Philipsburg, PA 16866-0000

Loan Number: 34134817  
Property Address: 3072 Pleasant Hill Road, Philipsburg, PA 16866-0000

**PLEASE SEE THE ENCLOSED DOCUMENT**

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

WWW.OCWEN.COM

## APPENDIX A

November 02, 2005

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

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

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

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

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

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

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

HOMEOWNER'S NAME(S): James E. Bumbarger Jr

PROPERTY ADDRESS: 3072 Pleasant Hill Road,  
Philipsburg, PA 16866-0000

LOAN ACCT. NO.: 34134817  
ORIGINAL LENDER: ARGENT MORTGAGE COMPANY, LLC  
CURRENT LENDER/SERVICER: OCWEN

DACT91.9

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



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

WWW.OCWEN.COM

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## HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

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

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

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

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

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

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

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

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

DACT91.9



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

**NATURE OF THE DEFAULT** --The MORTGAGE debt held by the above lender on your property located at: 3072 Pleasant Hill Road , Philipsburg, PA 16866-0000

IS SERIOUSLY IN DEFAULT because:

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

4 payments in the amount of \$ 473.47 from August 01, 2005 through November 02, 2005

**DETAIL SUMMARY :**

Principal and Interest.....	\$ 1,893.88
Interest Arrearage.....	\$ 0.00
Escrow.....	\$ 756.00
Late Charges.....	\$ 137.31
Insufficient Funds Charges.....	\$ 0.00
Fees / Expenses.....	\$ 3,586.02
Suspense Balance (CREDIT).....	\$ 0.00
Interest Reserve Balance (CREDIT).....	\$ 0.00
<b>TOTAL DUE.....</b>	<b>\$ 6,373.21</b>

**HOW TO CURE THE DEFAULT** -- You may cure the default within THIRTY (30) DAYS of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$6,373.21, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by Money Gram, Cashier's Check, Certified Check or Money Order made payable and sent to:

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

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

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

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

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



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

WWW.OCWEN.COM

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

**HOW TO CONTACT THE SERVICER:**

**Name of Servicer:** OCWEN

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

**Phone Number:** 877-596-8580

**Fax Number:** 407-737-5693

**Contact:** LRC TMA TeamA

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

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

**YOU MAY ALSO HAVE THE RIGHT:**

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

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

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

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

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

**TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.**

**CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY**

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

DACT91.9

**APPENDIX C**

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

(Rev. 6/99)

ADAMS COUNTY	BEAVER COUNTY (cont.)	BRADFORD COUNTY (cont.)
American Red Cross-Hanover Chapter 529 Carlisle Street Hanover PA 17331 (717)637-3768 FAX (717)637-3294	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead PA 15220 (412)462-9962 (412)462-9964	CCCS of Northeastern Pennsylvania 9 South 7th Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro PA 17268 (717)762-3285	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	31 W Market St Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)334-4670	<b>BEDFORD COUNTY</b> Bedford-Fulton Housing Services 10241 Lincoln Highway Everett PA 15537 (814)623-9129 FAX (814)623-7187	1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717)334-5158 FAX (717)334-8326	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	<b>The Trehab Center of Northeastern PA</b> 10 Public Avenue Montrose PA 18801 (570)278-3338 or (800)982-4045 FAX (570)278-1889
<b>ALLEGHENY COUNTY</b>	Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	185 Elmira St PO Box 218 Troy PA 16947 (570)297-2101
Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill Road, Bldg 200 Pittsburgh PA 15220 (412)429-2842 FAX (412)429-2835	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	German Street, PO Box 389 Dushore PA 18614 (570)928-9668 FAX (570)928-8144
Action Housing, Inc. 425 6th Ave, Suite 906 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 or (800)792-2801 FAX (412)391-4512	Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814)445-9628 or (800)452-0148 FAX (814)443-3690	33 Walnut Street Wellsboro PA 16901 (570)724-5252 FAX (570)724-5783
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh PA 15222 (412)471-7584	<b>BERKS COUNTY</b> Budget Counseling Center 247 North Fifth Street Reading PA 19601 (610)75-7866 FAX (610)375-7830	931 Main Street Homesdale PA 18431 (570)253-8941 FAX (570)253-4817
Urban League of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412)227-4802 FAX (412)261-5207	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville PA 17901 (717)622-1995 FAX (717)622-0429	<b>BUCKS COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2744 (814) only FAX (610)821-8932	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne PA 19047 (215)750-4310 FAX (215)750-4318
Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893	Community Housing Counselor, Inc. PO Box 244 Kennett Square PA 19348 (610)444-3682 FAX (610)444-8243	HACE 167 Allegheny Ave, 2nd FL Philadelphia PA 19140 (215)426-8025 FAX (215)426-9122
<b>ARMSTRONG COUNTY</b>	<b>BLAIR COUNTY</b> Bedford-Fulton Housing Services RD #1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187	Community Development Corp of Frankford 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747	Northwest Counseling Service 5001 North Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5665 FAX (215)864-2666
Indiana Co. Community Action Program 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2733 FAX (610)821-8932
<b>BEAVER COUNTY</b>	<b>BRADFORD COUNTY</b>	American Credit Counseling Institute CCCS of Northeastern Pennsylvania
Action Housing, Inc. 425 6th Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 FAX (412)391-4512		
Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724)728-7511		
Housing Opportunities, Inc. 133 Seventh Street PO Box 9 McKeesport PA 15134		

<b>BUCKS COUNTY (cont.)</b>	<b>CARBON COUNTY (cont.)</b>	<b>CHESTER COUNTY (cont.)</b>
<u>American Credit Counseling Institute</u> 755 York Rd, Suite 103 Warminster PA 18974 (215)444-9429 FAX (215)956-6344	CCCS of Lehigh Valley 3671 Crescent Court Whitehall PA 18052 (610)821-4011 or (800)220-2733 FAX (610)821-8932	Community Housing Counseling, Inc. PO Box 244 Kennett Square PA 19348 (610)444-3682 FAX (610)444-8243
144 E. Dekalb Pike King of Prussia PA 19406 (610)971-2210 FAX (610)265-4814	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	Philadelphia Council for Community Adv 100 North 17 <sup>th</sup> Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)963-9941
<b>BUTLER COUNTY</b>	<b>9 South 7<sup>th</sup> Street</b>	<b>Community Development Corp of Frankford</b>
Action Housing, Inc. 125 6 <sup>th</sup> Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4512	Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981	Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012
Housing Opportunities, Inc. 550 Corporate St, Suite 207 McKeesport PA 15132 (412)664-1590 FAX (412)664-0873	31 W Market St Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	CCCS of Delaware Valley Marshall Building 790 E Market St, Suite 215 West Chester PA 19382 (215)563-5665
Housing Opportunities, Inc. 133 Seventh Street PO Box 9 McKeesport PA 15134 (412)664-1906 FAX (412)664-0873	1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669	<u>American Credit Counseling Institute</u>
CCCS of Western PA YMCA Building 339 North Washington Street Butler PA 16001 (724)282-7812	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359 FAX (570)829-1665—CALL BEFORE FAXING (570)455-4994 HAZELTON FAX (570)455-5631—CALL BEFORE FAXING (570)836-4090 TUNKHANNOCK	845 Coates St Coatesville PA 19320 (888)212-6741
Mon Valley Unemployed Committee 120 E. 9 <sup>th</sup> Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964	<b>CENTRE COUNTY</b>	755 York Rd, Suite 103 Warminster PA 18974 (215)444-9429 FAX (215)956-6344
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	<b>CLARION COUNTY</b>
Indians Co. Community Action Program 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	Lycoming-Clinton Co Comm For Community Action (STEP) 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197	CCCS of Western PA 339 North Washington Street Butler PA 16001 (412)282-7812
<b>CAMBRIA COUNTY</b>	CCCS of Northeastern Pennsylvania 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669	<b>CLEARFIELD COUNTY</b>
Bedford-Fulton Housing Services RD #1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187	CCCS of Northeastern Pennsylvania 201 Basin Street Williamsport PA 17703 (570)326-0587 FAX (570)322-2197	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688
Indians Co. Community Action Program 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	<b>CHESTER COUNTY</b>	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747
CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814)539-6445	Acorn Housing Corporation 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215) 765-1427	CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814)539-6335
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	Budget Counseling Center 247 North Fifth Street Reading PA 19601 (610)375-7866 FAX (610)375-7830	Indians Co. Community Action Program 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118
Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	HACE 167 Allegheny Ave, 2 <sup>nd</sup> FL Philadelphia PA 19140 (215)426-8025 FAX (215)426-9122	CCCS of Northeastern Pennsylvania 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669
Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or (800)452-0148 FAX (814)443-3690	Media Fellowship House 302 S Jackson St Media PA 19063 (610)565-0846 FAX (610)565-8567	<b>CLINTON COUNTY</b>
<b>CAMERON COUNTY</b>	Tabor Community Services Inc. 439 B King Street Lancaster Pa 17602 (717)397-5182 or (800)788-5062 (H.O. only) FAX (717)399-4127	Lycoming-Cinton Counties Commission For Community Action (STEP) 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197
Northern Tier Community Action Corp PO box 389 135 West 4 <sup>th</sup> Street Emporia PA 15834 (814)486-1161 FAX (814)486-0825	American Red Cross of Chester 1729 Edgemont Ave Chester PA 19013 (610)874-1484	CCCS of Northeastern PA 201 Basin Street Williamsport PA 17703 (570)323-6627 FAX (570)323-6626
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	Northwest Counseling Services 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753	CCCS of Northeastern Pennsylvania 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669
<b>CARBON COUNTY</b>		

<u>COLUMBIA COUNTY</u>	<u>DELAWARE COUNTY (cont.)</u>	<u>FAYETTE COUNTY (cont.)</u>
<u>CCCS of Northeastern Pennsylvania</u>		
31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5665 FAX (215)563-7020	Tableland Services Inc. 131 North Center Avenue Somerset PA 15501 (814)445-9628 FAX (814)443-3690
1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	Media Fellowship House 302 S Jackson Street Media PA 19063 (610)565-0846 FAX (610)565-8567	Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893
Commission on Economics Opportunity of Luzerne County 663 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359 FAX (570)829-1665—CALL BEFORE FAXING (570)555-4994 HAZELTON FAX (570)455-5631—CALL BEFORE FAXING (570)836-4090 TUNKHANNOCK	Philadelphia Council for Community Adv 100 North 17 <sup>th</sup> Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)963-9941	Fayette County Community Action Agency, Inc. 137 North Beeson Avenue Uniontown PA 15401 (724)437-6050 or (800)427-INFO FAX (412)437-4418
<u>CRAWFORD COUNTY</u>		
Booker T. Washington Center 1720 Holland Street Erie PA 16503 (814)453-4744 FAX (814)453-5749	Northwest Counseling Services 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753	Mon Valley Unemployed Committee 120 E. 9 <sup>th</sup> Avenue Homestead PA 15120 (412)462-9962
John F. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	HACE 167 Allegheny Ave, 2 <sup>nd</sup> FL Philadelphia PA 19140 (215)426-8025 FAX (215)426-9122	FORREST COUNTY
Greater Erie Community Action Committee 18 West 9 <sup>th</sup> Street Erie PA 16501 (814)459-4581 FAX (814)456-0161	Community Housing Counselor, Inc. PO Box 244 Kernett Square PA 19348 (610)444-3682 FAX (610)444-8243	Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street PO Box 547 Warren PA 16365 (814)726-2400 FAX (814)723-0510
Shenango Valley Urban League, Inc. 501 Indiana Avenue Ferrell PA 16121 (412)981-5310	Community Development Corp of Frankford Group Ministry 620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012	<u>FRANKLIN COUNTY</u>
<u>CUMBERLAND COUNTY</u>		
CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670	CCCS of Delaware Valley 280 North Providence Road Media PA 19063 (215)563-5665	Financial Services Unlimited 31 West 3 <sup>rd</sup> Street Waynesboro PA 17268 (717)762-3285
Urban League of Metropolitan Harrisburg 2107 N 6 <sup>th</sup> Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459	ACCI 175 Stafford Ave, Suite 1 Wayne PA 19087 (610)971-2210 FAX (610)687-7860	CCCS of Western Pennsylvania, Inc. 912 South George Street York PA 17403 (717)846-4176
Financial Counseling Services of Franklin 31 West 3 <sup>rd</sup> Street Waynesboro PA 17268 (717)762-3285	ACCI 144 E Dekalb Pike King of Prussia PA 19406 (610)971-2210	Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227
YWCA of Carlisle 301 G Street Carlisle PA 17013 (717)243-3818 FAX (717)731-9589	ELK COUNTY	CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227	John F. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	YWCA of Carlisle 301 G Street Carlisle PA 17013 (717)243-3818 FAX (717)731-9589
Adams County Housing Authority 139-143 Carlisle St. Gettysburg PA 17325 (717)334-1518 FAX (717)334-8326	Northern Tier Community Action Corp PO Box 389 135 West 4 <sup>th</sup> Street Emporium PA 15834 (814)486-1161 FAX (814)486-0825	American Red Cross—Hanover Chapter 529 Carlisle Street Hanover PA 17331 (717)234-5925 FAX (717)637-3294
<u>DAPHIN COUNTY</u>		
CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670	ERIE COUNTY	Urban League of Metropolitan Harrisburg 2107 N 6 <sup>th</sup> Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227	Booker T. Washington Center 1720 Holland Street Erie PA 16503 (814)453-4744 FAX (814)453-5749	Adams County Housing Authority 139-143 Carlisle St. Gettysburg PA 17325 (717)334-1518 FAX (717)334-8326
Urban League of Metropolitan Harrisburg 2107 N 6 <sup>th</sup> Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459	Greater Erie Community Action Committee 18 West 9 <sup>th</sup> Street Erie PA 16501 (814)459-4581 FAX (814)456-0161	FULTON COUNTY
<u>DELAWARE COUNTY</u>		
	FAYETTE COUNTY	Bedford-Fulton Housing Services RD 1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187
		Financial Counseling Services of Franklin 31 West 3 <sup>rd</sup> Street Waynesboro PA 17268 (717)762-3285
		CCCS of Western Pennsylvania, Inc. 912 South George Street York PA 17403 (717)846-4176
		Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343

<b>GREENE COUNTY</b>	<b>LACKAWANNA COUNTY (cont.)</b>	<b>LUZERNE COUNTY (cont.)</b>
Action Housing, Inc. 125 6 <sup>th</sup> Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4512	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429
Community Action Southwest 82 West High Street Waynesburg PA 15370 (724)852-2893 FAX (412)627-7713	<b>LANCASTER COUNTY</b>	<b>LYCOMING COUNTY</b>
Mon Valley Unemployed Committee 120 E. 9 <sup>th</sup> Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964	Community Housing Counselor, Inc. PO Box 244 Kennett Square PA 19348 (610)444-3682 FAX (610)444-8243	CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785
CCCS of Western Pennsylvania, Inc. 1 North Gate Square 42 Garden Center Drive Greensburg PA 15601 (724)838-1290	CCCS of Western Pennsylvania, Inc. 912 South George Street York PA 17403 (717)846-4176	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135
<b>HUNTINGDON COUNTY</b>	CCCS of Lehigh Valley 6671 Crescent Court East Whitehall PA 18052 (215)821-4011 or (800)220-2733 (717) & (814) ONLY FAX (215)821-8932	201 Basin Street Williamsport PA 17703 (570)323-6627 FAX (570)323-6626
Bedford-Fulton Housing Services RD 1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187	Tabor Community Services Inc. 439 E King Street Lancaster PA 17602 (717)397-5182 or (800)788-5062 FAX (717)399-4127	Lycoming-Clinton Counties Commission For Community Action (STEP) 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197
Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	<b>LAWRENCE COUNTY</b>	<b>MCKEAN COUNTY</b>
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	1 <sup>st</sup> Federal Plaza—Suite 406 North Mill Street New Castle PA 16101 (724)652-8074	John F. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-0400 FAX (814)898-1243
<b>INDIANA COUNTY</b>	312 Chestnut Street, Suite 227 Meadville PA 16335 (814)333-8570	Northern Tier Community Action Corp PO Box 389 135 West 4 <sup>th</sup> Street Emporia PA 15834 (814)486-1161 FAX (814)486-0825
CCCS of Western Pennsylvania, Inc. 1 North Gate Square 42 Garden Center Drive Greensburg PA 15601 (724)838-1290	Shenango Valley Urban League, Inc. 501 Indiana Avenue Farrell PA 16121 (724)981-5310	<b>MERCER COUNTY</b>
Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	Housing Opportunities of Beaver County 550 Corporation St, Suite 207 Beaver PA 15009 (724)728-7202 FAX (412)728-7202	Shenango Valley Urban League, Inc. 501 Indiana Avenue Farrell PA 16121 (724)981-5310
Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	<b>LEBANON COUNTY</b>	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler PA 16001 (724)282-7812
CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814)539-6335	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	<b>MIFFLIN COUNTY</b>
<b>JEFFERSON COUNTY</b>	Tabor Community Services Inc. 439 E King Street Lancaster PA 17602 (717)397-5182 or (800)788-5062 FAX (717)399-4127	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747
John F. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	<b>LEHIGH COUNTY</b>	CCCS OF Northeastern PA 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814) 238-3669
Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	CCCS of Lehigh Valley 6671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2733 (570) & (814) ONLY FAX (610)821-8932	Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343
CCCS of Western PA YMCA Building 339 North Washington Street Butler PA 16001 (724)282-7812	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	<b>MONROE COUNTY</b>
<b>JUNIATA COUNTY</b>	<b>CCCS of Northeastern Pennsylvania</b>	CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	9 South 7 <sup>th</sup> Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981
Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135
<b>LACKAWANNA COUNTY</b>	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702
CCCS of Northeastern Pennsylvania		

<b>MONTGOMERY COUNTY</b>	<b>PHILADELPHIA COUNTY (cont.)</b>	<b>SNYDER COUNTY</b>
Acorn Housing Corporation 346 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427	Media Fellowship House 302 S Jackson Street Media PA 19063 (610)565-0846 FAX (610)565-8567	CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670
CCCS of Delaware Valley Norristown Business Center 190 W Germantown Pike, Suite 140 Norristown PA 19401 (215)563-5665	PCCA 100 North 17 <sup>th</sup> Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)963-9941	Urban League of Metropolitan Harrisburg 2107 N 6 <sup>th</sup> Street Harrisburg PA 17101 (717)541-1757 FAX (717)234-9459
Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753	CCCS of Delaware Valley One Cherry Hill, Suite 215 Cherry Hill NJ 08002 (215)563-5665	Community Action Commission of the Capital Region 1500 Walnut Street, Suite 601 Philadelphia PA 19102 (215)545-6010 FAX (215)790-9132
Community Action Development Commission 701 Dekalb Street Norristown PA 19401 (610)277-6363 FAX (610)277-2123	Housing Association of Delaware Valley 1500 Walnut Street, Suite 601 Philadelphia PA 19102 (215)545-6010 FAX (215)790-9132	<b>SOMERSET COUNTY</b>
<b>NORTHUMBERLAND COUNTY</b>	<b>Housing Association of Delaware Valley 558 North Watts Street Philadelphia PA 19123 (215)778-0224 FAX (215)765-7614</b>	Bedford-Fulton Housing Services RD 1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187
CCCS of Northeastern Pennsylvania	Community Development Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290
31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-9135	American Credit Counseling Institute 845 Coates St Coatesville PA 19320 (888)212-6741	Bedford-Fulton Housing Services 1954 Mary Grace Lane Johnstown PA 15901 FAX (814)539-1688
1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	144 E Dekalb Pike King of Prussia PA 19406 (610)971-2210	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290
201 Basin Street Williamsport PA 17703 (570)323-6627 FAX (570)323-6626	755 York Rd, Suite 103 Warrminster PA 18974 FAX (215)956-6344	Tableland Services Inc. 131 North Center Avenue Somerset PA 15501 (814)445-9628 FAX (814)443-3690
Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	<b>PIKE COUNTY</b>	<b>SULLIVAN COUNTY</b>
<b>PERRY COUNTY</b>	CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785
Urban League of Metropolitan Harrisburg 2107 N 6 <sup>th</sup> Street Harrisburg PA 17102 (717)234-5925 FAX (717)234-9459	9 South 7 <sup>th</sup> Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135
YWCA of Carlisle 301 G Street Carlisle PA 17013 (717)243-3818 FAX (717)731-9589	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	<b>The Trehab Center of Northeastern PA</b>
Financial Counseling Services of Franklin 31 West 3 <sup>rd</sup> Street Waynesboro PA 17268 (717)762-3285	<b>POTTER COUNTY</b>	185 Elmira Street, PO Box 218 Troy PA 16947 (570)297-2101 FAX (570)297-2799
Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	Northern Tier Community Action Corp 135 West 4 <sup>th</sup> Street Emporium PA 15834 (814)486-1161 FAX (814)486-0825	17 Crafton Street Wellsville PA 16901 (570)724-5252 FAX (570)724-5783
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227	<b>SCHUYLKILL COUNTY</b>	103 Warren Street, PO Box 709, Tunkhannock PA 18657 (570)836-6840 FAX (570)836-6332
<b>PHILADELPHIA COUNTY</b>	Budget Counseling Center 247 North Fifth Street Reading PA 19601 (610)375-7866 FAX (610)375-3380	German Street, PO Box 389 Fax (570)297-2799 (570)928-9668 FAX (570)928-8144
Acorn Housing Corporation 346 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359 FAX (570)829-1665—CALL BEFORE FAXING (570)455-4994 HAZELTON FAX (570)455-5631—CALL BEFORE FAXING (570)836-4090 TUNKHANNOCK	931 Main Street Honesdale PA 18431 (570)253-8941 FAX (570)253-4817
Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	7 Lake Avenue, Box 339 Montrose PA 18801 (570)278-3338 or (800)892-4045 FAX (570)278-1889
CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5665 FAX (215)563-7020	CCCS of Lehigh Valley PO Box A Whitehall PA 18052 (610)821-4011 FAX (610)821-8932	<b>SUSQUEHANNA COUNTY</b>
HFACE		CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785

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

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

17 Crafon Street  
Wellboro PA 16901  
(570)724-5252  
FAX (570)724-5783

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

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

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

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

**TIoga County****CCCS of Northeastern Pennsylvania**

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

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

**The Trehab Center of Northeastern PA**

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

17 Crafon Street  
Wellboro PA 16901  
(570)724-5252  
FAX (570)724-5783

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

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

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

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

**UNION COUNTY**

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

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

**CCCS of Northeastern Pennsylvania**

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

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

**VENANGO COUNTY**

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

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

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

**WARREN COUNTY**

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

Warren-Forrest Counties Economic Opportunity Council  
1209 Pennsylvania Avenue, West  
PO Box 547  
Warren PA 16365  
(814)726-2400  
FAX (814)723-0510

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

**WASHINGTON COUNTY**

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

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

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

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

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

CCCS of Western Pennsylvania, Inc.  
53 N College Street  
Washington PA 15301  
(724) 222-8292

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

Tableland Services Inc.  
535 East Main Street  
Somerset PA 15501  
(814)445-9628 or (800)452-0148  
FAX (814)443-3690

**WAYNE COUNTY**

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

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

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

**The Trehab Center of Northeastern PA**

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

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

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

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

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

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

**WESTMORELAND COUNTY**

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

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

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

Indiana Co. Community Action Program  
527 Water Street, Box 187  
Indiana PA 15701  
(724)465-2657  
FAX (724)465-1688

Keystone Economic Development Corporation  
1954 Mary Grace Lane  
Johnstown PA 15901  
(814)355-6556  
FAX (814)539-1688

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

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

CCCS of Western Pennsylvania, Inc.  
199 Edison Street  
Uniontown PA 15401  
(724)439-8939

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

Tableland Services Inc.  
535 East Main Street  
Somerset PA 15501  
(814)445-9628 or (800)452-0148  
FAX (814)443-3690

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101416  
NO: 06-515-CD  
SERVICE # 1 OF 1  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY  
vs.  
DEFENDANT: JAMES E. BUMBARGER JR.

SHERIFF RETURN

NOW, April 12, 2006 AT 8:56 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JAMES E. BUMBARGER JR. DEFENDANT AT 3072 SIX MILE ROAD, PHILIPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JAMES E. BUMBARGER, JR., DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / NEVLING

FILED  
03/20/06  
MAY 04 2006  
WS

William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	STERN	1913	10.00
SHERIFF HAWKINS	STERN	1913	32.24

Sworn to Before Me This

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

So Answers,

*Chester A. Hawkins*  
*My MARY HAWKINS*  
Chester A. Hawkins  
Sheriff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

STEVEN K. EISENBERG, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #75736

Deutsche Bank National Trust Company, as Trustee :  
for the registered holders of GSAMP Trust 2005-SD1,  
Mortgage Pass-Through Certificates, Series2005-SD1:  
by its attorney in fact, Ocwen Loan Servicing, LLC,  
successor to Ocwen Federal Bank :

FILED *Frank*  
MAY 26 2006  
m(4:00pm  
William A. Shaw  
Prothonotary/Clerk of Courts  
N O T I C E T O  
O P P O S I T E W/ CERT  
COPY

VS. : NO. 2006-515-CD

JAMES E. BUMBARGER, JR. :

**PRAECIPE FOR ENTRY OF JUDGMENT AND ASSESSMENT OF DAMAGES**

TO THE PROTHONOTARY:

Kindly enter judgment in favor of Plaintiff and against the Defendant JAMES E. BUMBARGER, JR. for failure of said Defendant to file a responsive pleading to the Complaint within twenty (20) days after service thereof.

Please assess damages as follows:

BALANCE DUE	\$ 53,435.22
INTEREST (accrued thru 5/23/06 of \$4,797.13. Interest after 5/23/06 shall continue to accrue at the per diem rate of \$14.78.)	4,797.13
LATE CHARGES (accrued thru 5/06 of \$307.77. Late charges after 5/06 shall continue to accrue at the monthly rate of \$28.41.)	307.77
ESCROW ADVANCES	1,518.93
FEES BILLED	3,621.02
COSTS	300.00
ATTORNEY'S FEE	<u>2,700.00</u>

TOTAL \$ 66,680.07

STERN AND EISENBERG LLP

BY:

  
STEVEN K. EISENBERG  
BRADLEY D. SISLEY  
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

STEVEN K. EISENBERG, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #75736

Deutsche Bank National Trust Company, as Trustee  
for the registered holders of GSAMP Trust 2005-SD1,  
Mortgage Pass-Through Certificates, Series 2005-SD1:  
by its attorney in fact, Ocwen Loan Servicing, LLC,  
successor to Ocwen Federal Bank

VS. : NO. 2006-515-CD

JAMES E. BUMBARGER, JR.

**AFFIDAVIT OF NON-MILITARY SERVICE**

COMMONWEALTH OF PENNSYLVANIA

SS

COUNTY OF MONTGOMERY

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

1. Last-known address is:

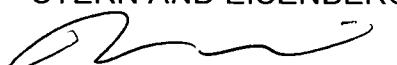
3072 Six Mile Road, Philipsburg, PA 16866

2. Are over the age of twenty-one.

3. Are not now nor have been within the last six (6) months in the Armed Services of the United States as defined in the Soldiers' Civil Relief Act of 1940, as amended.

STERN AND EISENBERG LLP

BY:

  
\_\_\_\_\_  
BRADLEY D. SISLEY,  
Attorney for Plaintiff

Sworn to and subscribed  
before me this 23rd day  
of May, 2006.

Helen Capasso

COMMONWEALTH OF PENNSYLVANIA	
NOTARIAL SEAL	
HELEN CAPASSO, Notary Public	
Jenkintown Boro., Montgomery County	
My Commission Expires October 21, 2008	

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

STEVEN K. EISENBERG, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #75736

Deutsche Bank National Trust Company, as Trustee  
for the registered holders of GSAMP Trust 2005-SD1,  
Mortgage Pass-Through Certificates, Series 2005-SD1:  
by its attorney in fact, Ocwen Loan Servicing, LLC,  
successor to Ocwen Federal Bank

VS. : NO. 2006-515-CD

JAMES E. BUMBARGER, JR.

**CERTIFICATION UNDER RULE 237.1**

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

STERN AND EISENBERG LLP

BY:



STEVEN K. EISENBERG  
BRADLEY D. SISLEY  
Attorney for Plaintiff

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

DEUTSCHE BANK NATIONAL TRUST  
COMPANY, as Trustee, by its attorney in fact,  
Ocwen Loan Servicing, LLC, successor  
to Ocwen Federal Bank

VS. : NO. 2006-515- CD

JAMES E. BUMBARGER, JR.

To: James E. Bumbarger, Jr.  
3072 Six Mile Road  
Philipsburg, PA 16866

Date of Notice: May 11, 2006

IMPORTANT NOTICE

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

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

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

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

STERN AND EISENBERG LLP

BY: 

STEVEN K. EISENBERG  
Attorney for Plaintiff  
The Pavilion  
261 Old York Rd. Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #75736

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

STEVEN K. EISENBERG, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #75736

Deutsche Bank National Trust Company, as Trustee  
for the registered holders of GSAMP Trust 2005-SD1,  
Mortgage Pass-Through Certificates, Series 2005-SD1:  
by its attorney in fact, Ocwen Loan Servicing, LLC,  
successor to Ocwen Federal Bank

VS. : NO. 2006-515-CD

JAMES E. BUMBARGER, JR. :

**CERTIFICATE UNDER ACT 91 OF 1983**

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

STERN AND EISENBERG LLP  
  
BY: STEVEN K. EISENBERG  
BRADLEY D. SISLEY  
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

STEVEN K. EISENBERG, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #75736

Deutsche Bank National Trust Company, as Trustee :  
for the registered holders of GSAMP Trust 2005-SD1,  
Mortgage Pass-Through Certificates, Series2005-SD1:  
by its attorney in fact, Ocwen Loan Servicing, LLC,  
successor to Ocwen Federal Bank : :

VS. : NO. 2006-515-CD

JAMES E. BUMBARGER, JR. : :

**CERTIFICATION OF ADDRESS**

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

Deutsche Bank National Trust Company  
c/o Ocwen Federal Bank FSB  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409

James E. Bumbarger, Jr.  
3072 Six Mile Road  
Philipsburg, PA 16866

STERN AND EISENBERG LLP

BY:



STEVEN K. EISENBERG  
BRADLEY D. SISLEY  
Attorney for Plaintiff

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

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

STEVEN K. EISENBERG, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #75736

Deutsche Bank National Trust Company, as Trustee :  
for the registered holders of GSAMP Trust 2005-SD1,  
Mortgage Pass-Through Certificates, Series 2005-SD1:  
by its attorney in fact, Ocwen Loan Servicing, LLC,  
successor to Ocwen Federal Bank

VS. : NO. 2006-515-CD

JAMES E. BUMBARGER, JR. :

Notice is hereby given that a judgment in the above captioned matter has been  
entered against JAMES E. BUMBARGER, JR. on MAY 26, 2006.

Prothonotary

By: 

Deputy

If you have questions concerning the above, please contact:

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

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

Deutsche Bank National Trust Company,  
as Trustee for the registered holders  
of GSAMP Trust 2005-SD1, Mortgage Pass-  
Through Certificates, Series 2005-SD1  
by its attorney in fact, Ocwen Loan  
Servicing, LLC, successor to Ocwen  
Federal Bank

vs

James E. Bumbarger, Jr. ....

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

No. 2006-515-CD ..... Term 19 .... ED.

No. ..... Term 19 .... JD.

No. ..... Term 19 .... AD.

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

To the Prothonotary:

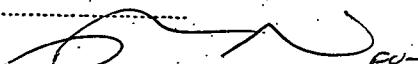
Issue writ of execution in the above matter:

Amount Due	\$ 66,680.07
------------	--------------

Interest from 5/23/06 at the per  
diem rate of \$14.78 until judgment is paid in full

Total	\$ .....
-------	----------

Plus Costs	\$ .....
------------	----------



Attorney for Plaintiff(s)  
Steven K. Eisenberg

**Prothonotary costs**

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

**FILED**

MAY 26 2006

M/4:1/

William A. Shaw  
Prothonotary/Clerk of Courts

6 w/wi  
to S/H

**FILED**

MAY 26 2006

William A. Shaw  
Prothonotary/Clerk of Courts

No. 2006-515-CD..... Term, 19....., I.D.  
No. ..... Term, 19....., J.D.  
No. ..... Term, 19....., A.D.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

Deutsche Bank National Trust Company,  
as Trustee for the registered holders  
of GSAMP Trust 2005-SD1, Mortgage Pass-  
Through Certificates, Series 2005-SD1  
by its attorney in fact, Ocwen Loan  
Servicing, LLC, successor to Ocwen  
Federal Bank

vs.

James E. Bumbarger, Jr.

Premises: 3072 Pleasant Hill Road  
Phillipsburg, PA 16866

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

Filed:

Steven K. Eisenberg Attorney for Plaintiff(s)

**STERN & EISENBERG LLP**  
Attorneys at Law  
The Pavilion  
Where 261 Quaker Road Suite 410  
Jenkintown, PA 19046-3722

EXHIBIT "A"  
LEGAL DESCRIPTION

ALL that certain parcel of land and improvements thereon situate in the Township of Decatur, County of Clearfield and Commonwealth of Pennsylvania, and designated as Parcel No. 112-0-20962 and more fully described in a Deed dated and recorded November 3, 1997 in Clearfield County in Deed Book Volume 1884 at Page 319, granted and conveyed unto James E. Bumbarger, Jr., individually.

UNDER AND SUBJECT, NEVERTHELESS, to all exceptions, reservations, conditions, covenants, restrictions, easements, rights-of-way and maintenance agreements as contained in Clearfield County Deed Book Volume 1884 at Page 319 and prior deeds of record.

**WRIT OF EXECUTION (MORTGATE FORECLOSURE)  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW**

Deutsche Bank National Trust Company, as Trustee  
for the registered holders of GSAMP Trust 2005-SD1  
Mortgage Pass-Through Certificates, Series 2005-SD1  
by its attorney in fact, Ocwen Loan Servicing, LLC,  
successor to Ocwen Federal Bank,

Vs.

NO.: 2006-00515-CD

James E. Bumbarger Jr.,

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for the registered holders of GSAMP Trust 2005-SD1 Mortgage Pass-Through Certificates Series 2005-SD1 by its attorney in fact OCWEN LOAN SERVICING, LLC, successor to OCWEN FEDERAL BANK, Plaintiff(s) from JAMES E. BUMBARGER JR., , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:  
See Attached Exhibit A
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

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

AMOUNT DUE/PRINCIPAL: \$66,680.07  
INTEREST: \$from 5-23-06 at the per diem rate of  
\$14.78 until judgment is paid in full  
PROTH. COSTS: \$125.00  
ATTY'S COMM: \$  
DATE: 05/26/2006

PAID: \$  
SHERIFF: \$  
  
OTHER COSTS: \$

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

---

William A. Shaw  
Prothonotary/Clerk Civil Division

Requesting Party: Steven K. Eisenberg  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
215-572-8111

Sheriff

For  
Attorney for Plaintiff

SENBERG,  
/s at Law  
avillion  
Lead, S  
419F

EXHIBIT "A"  
LEGAL DESCRIPTION

ALL that certain parcel of land and improvements thereon situate in the Township of Decatur, County of Clearfield and Commonwealth of Pennsylvania, and designated as Parcel No. 112-0-20962 and more fully described in a Deed dated and recorded November 3, 1997 in Clearfield County in Deed Book Volume 1884 at Page 319, granted and conveyed unto James E. Bumbarger, Jr., individually.

UNDER AND SUBJECT, NEVERTHELESS, to all exceptions, reservations, conditions, covenants, restrictions, easements, rights-of-way and maintenance agreements as contained in Clearfield County Deed Book Volume 1884 at Page 319 and prior deeds of record.

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

STEVEN K. EISENBERG, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #75736

Deutsche Bank National Trust Company, as Trustee :  
for the registered holders of GSAMP Trust 2005-SD1,  
Mortgage Pass-Through Certificates, Series2005-SD1:  
by its attorney in fact, Ocwen Loan Servicing, LLC,  
successor to Ocwen Federal Bank :

VS. : NO. 2006-515-CD

JAMES E. BUMBARGER, JR. :

**AFFIDAVIT PURSUANT TO RULE 3129.1**

I, the undersigned, attorney for Plaintiff in the above caption, sets forth as of the date the Praeclipe for the Writ of Execution was filed, the following information concerning the real property located at 3072 PLEASANT HILL ROAD, PHILIPSBURG, PA 16866.

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

James E. Bumbarger, Jr.  
3072 Six Mile Road  
Philipsburg, PA 16866

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

James E. Bumbarger, Jr.  
3072 Six Mile Road  
Philipsburg, PA 16866

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

N/A

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

N/A

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

N/A

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

N/A

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

Domestic Relations  
230 East Market Street  
Clearfield, PA 16830

Tax Claim Bureau  
230 East Market Street  
Clearfield, PA 16830

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

Date: 5/23/2006

STERN AND EISENBERG LLP

BY:

  
\_\_\_\_\_  
STEVEN K. EISENBERG  
BRADLEY D. SISLEY  
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

STEVEN K. EISENBERG, ESQUIRE  
STERN AND EISENBERG LLP  
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261 Old York Road, Suite 410  
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Deutsche Bank National Trust Company, as Trustee  
for the registered holders of GSAMP Trust 2005-SD1,  
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by its attorney in fact, Ocwen Loan Servicing, LLC,  
successor to Ocwen Federal Bank

VS. : NO. 2006-515-CD

JAMES E. BUMBARGER, JR.

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

To: James E. Bumbarger, Jr.  
3072 Six Mile Road  
Philipsburg, PA 16866

Your real estate at 3072 PLEASANT HILL ROAD, PHILIPSBURG, PA 16866 is scheduled to be sold at Sheriff's Sale on \_\_\_\_\_ at \_\_\_\_\_ in the Sheriff's Office, Clearfield County Courthouse, Clearfield, PA 16830, to enforce the court judgment of \$66,680.07 obtained by Ocwen Loan Servicing, LLC against you.

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

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

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

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

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

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

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

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

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

STEVEN K. EISENBERG, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #75736

Deutsche Bank National Trust Company, as Trustee :  
for the registered holders of GSAMP Trust 2005-SD1,  
Mortgage Pass-Through Certificates, Series2005-SD1:  
by its attorney in fact, Ocwen Loan Servicing, LLC,  
successor to Ocwen Federal Bank

VS. : NO. 2006-515-CD

JAMES E. BUMBARGER, JR. :

RE PREMISES: 3072 PLEASANT HILL ROAD, PHILIPSBURG, PA 16866

Dear Sir or Madam:

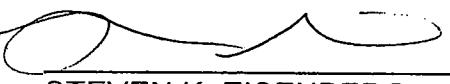
Please be advised that I represent the above creditor which has a judgment against the above defendant(s). As a result of a default, the above referenced premises, also described on the attached sheet, will be sold by the Sheriff of Clearfield County on \_\_\_\_\_ at \_\_\_\_\_ in the Sheriff's Office,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

The sale is being conducted pursuant to the judgment in the amount of \$66,680.07 plus interest thereon entered in the above matter in favor of plaintiff against the above-named defendant(s) who are also the real owner(s) of said premises. I have discovered that you may have a lien and/or interest in the premises to be sold. This notice is given so that you can protect your interest, if any, in the lien you have on the premises.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date and the distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days thereafter. If you have any questions regarding the type of lien or the effect of the Sheriff's Sale upon your lien, we urge you to CONTACT YOUR ATTORNEY, as we are not permitted to give you legal advice.

5/23/2006

STERN AND EISENBERG LLP

BY: 

STEVEN K. EISENBERG  
BRADLEY D. SISLEY  
Attorney for Plaintiff

**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

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COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

STEVEN K. EISENBERG, ESQUIRE  
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Deutsche Bank National Trust Company, as Trustee :  
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Mortgage Pass-Through Certificates, Series2005-SD1:  
by its attorney in fact, Ocwen Loan Servicing, LLC,  
successor to Ocwen Federal Bank :

VS. : NO. 2006-515-CD

JAMES E. BUMBARGER, JR. :

**AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1**

I, the undersigned, attorney for Plaintiff in the above caption, sets forth as of the date the Praeclipe for the Writ of Execution was filed, the following information concerning the real property located at 3072 Six Mile Road, Philipsburg, PA 16866.

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

James E. Bumbarger, Jr.  
3072 Six Mile Road  
Philipsburg, PA 16866

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

James E. Bumbarger, Jr.  
3072 Six Mile Road  
Philipsburg, PA 16866

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

N/A

**FILED**

JUN 16 2006

ICC Sheriff  
William A. Shaw  
Prothonotary/Clerk of Courts

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

N/A

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

N/A

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

N/A

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

Domestic Relations  
230 East Market Street  
Clearfield, PA 16830

Tax Claim Bureau  
230 East Market Street  
Clearfield, PA 16830

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

Date: 6/13/2006

STERN AND EISENBERG LLP

BY

STEVEN K. EISENBERG  
BRADLEY D. SISLEY  
Attorney for Plaintiff

**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

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COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

STEVEN K. EISENBERG, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. # 75736

FILED NO CC  
M 11:42 AM  
JUN 26 2006  
[Handwritten Signature]

William A. Shaw  
Prothonotary/Clerk of Courts

DEUTSCHE BANK NATIONAL TRUST  
COMPANY, as Trustee, by its attorney in fact,  
Ocwen Loan Servicing, LLC, successor  
to Ocwen Federal Bank

VS. : NO. 2006 515 CD

JAMES E. BUMBARGER, JR. :

CERTIFICATE OF SERVICE

I, STEVEN K. EISENBERG, ESQUIRE, attorney for the within Plaintiff, hereby certify  
that notice of the Sheriff's Sale was mailed to the Defendant by certified mail, return receipt  
requested on June 19, 2006.

I further certify that notice of the Sheriff's Sale was mailed to each lienholder by regular,  
first-class, postage prepaid mail on June 19, 2006, as evidenced by copy of certificates of mailing  
attached.

STERN AND EISENBERG LLP

BY: Steven Eisenberg

STEVEN K. EISENBERG  
Attorney for Plaintiff

6/22/06

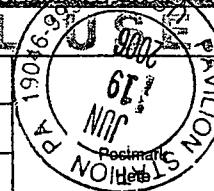
**U.S. Postal Service**  
**CERTIFIED MAIL RECEIPT**  
*(Domestic Mail Only, No Insurance Coverage Provided)*

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

**OFFICIAL**

7005 3110 0004 0000 2524 1805

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



**Sent To**  
**James E. Bumbarger, Jr.**  
**3072 Six Mile Road**  
**Philipsburg, PA 16866**

PS Form 3800 Ju

See Reverse for Instructions

**U.S. POSTAL SERVICE CERTIFICATE OF MAILING**

MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER

Received From:

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

One piece of ordinary mail addressed to:

Domestic Relations  
 230 East Market Street  
 Clearfield, PA 16830

PS Form 3817, January 2001



**U.S. POSTAL SERVICE CERTIFICATE OF MAILING**

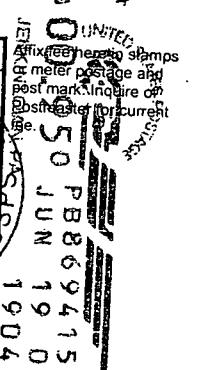
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER

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

One piece of ordinary mail addressed to:

Tax Claim Bureau  
 230 East Market Street  
 Clearfield, PA 16830

PS Form 3817, January 2001



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20369

NO: 06-515-CD

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE REGISTERED HOLDERS OF GSAMP TRUST 2005-SD1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-SD1 BY ITS ATTORNEY IN FACT, OCWEN LOAN SERVICING, LLC, SUCCESSOR TO OCWEN FEDERAL BANK

vs.

DEFENDANT: JAMES E. BUMBARGER, JR.

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 05/30/2006

LEVY TAKEN 06/28/2006 @ 1:14 PM

POSTED 06/28/2006 @ 10:40 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 12/13/2006

DATE DEED FILED **NOT SOLD**

**FILED**  
01/12/2007  
DEC 13 2006  
WAS

William A. Shaw  
Prothonotary/Clerk of Courts

**DETAILS**

07/31/2006 @ 1:15 PM SERVED JAMES E. BUMBARGER, JR.

SERVED JAMES E. BUMBARGER, JR., DEFENDANT, AT THE CLEARFIELD COUNTY COURTHOUSE, 1 N. SECOND STREET, SUITE 116, CLEARFIELD, PENNSYLVANIA BY HANDING TO JAMES E. BUMBARGER, JR.

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

@ SERVED

NOW, AUGUST 29, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR SEPTEMBER 1, 2006

@ SERVED

NOW, DECEMBER 13, 2006 RETURN THE WRIT AS TIME EXPIRED.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20369

NO: 06-515-CD

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE REGISTERED HOLDERS OF GSAMP TRUST 2005-SD1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-SD1 BY ITS ATTORNEY IN FACT, OCWEN LOAN SERVICING, LLC, SUCCESSOR TO OCWEN FEDERAL BANK

VS.

DEFENDANT: JAMES E. BUMBARGER, JR.

Execution REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$183.16

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

*Chester A. Hawkins*  
Chester A. Hawkins  
Sheriff

**WRIT OF EXECUTION (MORTGAGE FORECLOSURE)  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW**

Deutsche Bank National Trust Company, as Trustee  
for the registered holders of GSAMP Trust 2005-SD1  
Mortgage Pass-Through Certificates, Series 2005-SD1  
by its attorney in fact, Ocwen Loan Servicing, LLC,  
successor to Ocwen Federal Bank,

Vs.

NO.: 2006-00515-CD

James E. Bumbarger Jr.,

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for the registered holders of GSAMP Trust 2005-SD1 Mortgage Pass-Through Certificates Series 2005-SD1 by its attorney in fact OCWEN LOAN SERVICING, LLC, successor to OCWEN FEDERAL BANK, Plaintiff(s) from JAMES E. BUMBARGER JR., , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:  
See Attached Exhibit A
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

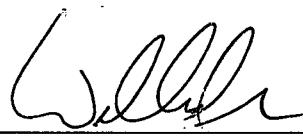
Garnishee(s) as follows:

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

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

AMOUNT DUE/PRINCIPAL: \$66,680.07  
INTEREST: \$from 5-23-06 at the per diem rate of  
\$14.78 until judgment is paid in full  
PROTH. COSTS: \$125.00  
ATTY'S COMM: \$  
DATE: 05/26/2006

PAID: \$  
SHERIFF: \$  
OTHER COSTS: \$



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 30 <sup>th</sup> day  
of May A.D. 2006  
At 10:30 A.M.P.M.

Chester G. Hensel  
Sheriff by Captain Butcher-Depherd Cef

Requesting Party: Steven K. Eisenberg  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
215-572-8111

For  
Attorney for Plaintiff

SENBERG,  
is at Law.  
avilion  
Road, S  
4194

EXHIBIT "A"  
LEGAL DESCRIPTION

ALL that certain parcel of land and improvements thereon situate in the Township of Decatur, County of Clearfield and Commonwealth of Pennsylvania, and designated as Parcel No. 112-0-20962 and more fully described in a Deed dated and recorded November 3, 1997 in Clearfield County in Deed Book Volume 1884 at Page 319, granted and conveyed unto James E. Bumbarger, Jr., individually.

UNDER AND SUBJECT, NEVERTHELESS, to all exceptions, reservations, conditions, covenants, restrictions, easements, rights-of-way and maintenance agreements as contained in Clearfield County Deed Book Volume 1884 at Page 319 and prior deeds of record.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME JAMES E. BUMARGER, JR.

NO. 06-515-CD

NOW, December 12, 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 James E. Bumbarger, Jr. 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	15.00	DEBT-AMOUNT DUE	66,680.07
SERVICE	15.00	INTEREST @ 14.7800	0.00
MILEAGE	14.24	FROM TO	
LEVY	15.00		
MILEAGE	14.24	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	4.68	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		<b>TOTAL DEBT AND INTEREST</b>	<b>\$66,700.07</b>
RETURNS/DEPUTIZE			
COPIES	15.00	<b>COSTS:</b>	
	5.00	ADVERTISING	318.58
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	
CONTINUED SALES		TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
<b>TOTAL SHERIFF COSTS</b>	<b>\$183.16</b>	LIEN SEARCH	
		ACKNOWLEDGEMENT	
ACKNOWLEDGEMENT		DEED COSTS	0.00
REGISTER & RECORDER		SHERIFF COSTS	183.16
TRANSFER TAX 2%	0.00	LEGAL JOURNAL COSTS	144.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>	PROTHONOTARY	125.00
		MORTGAGE SEARCH	
		MUNICIPAL LIEN	
		<b>TOTAL COSTS</b>	<b>\$770.74</b>

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

CHESTER A. HAWKINS, Sheriff



LAW OFFICES

Stern and Eisenberg LLP

(successor to Stern and Stercho)

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

August 29, 2006

RE: DEUTSCHE BANK NATIONAL TRUST COMPANY  
VS. JAMES E. BUMBARGER, JR.  
C.C.P. CLEARFIELD CO. NO. 2006-515-CD

Sheriff's Office  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

Dear Sir or Madam:

Kindly STAY the Sheriff's Sale scheduled in the above captioned matter for SEPTEMBER 1, 2006 at 10:00 A.M. There was no consideration received.

Very truly yours,

/S/  
STEVEN K. EISENBERG

SKE/dt  
VIA FAX ONLY (814-765-5915)  
cc: James Bumbarger

Richard F. Stern/rstern@sterneisenberg.com • Steven K. Eisenberg/seisenberg@sterneisenberg.com • Bradley D. Sisley/bsisley@sterneisenberg.com  
Admitted to practice in PA & NJ

Olena W. Stercho (1955-2003)

MANNERS ARE THE MIRROR OF THE MIND