

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

I hereby certify that the address
of Plaintiff is:

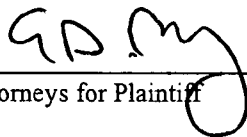
**4425 Ponce De Leon Boulevard
5th Floor Coral Gables, FL 33146**

the last known address of Defendant is:
**52 Ponderosa Drive
Penfield, PA 15849**

and the location of the property is:

**52 Ponderosa Drive
Penfield, PA 15849
Huston Township
Tax Parcel Nos. 119-G02-000-116;
119-G02-000-124; 119-G01-000-126;
119-G02-000-132**

McGrath & Associates, P.C.


Attorneys for Plaintiff

CIVIL DIVISION

NO.: **06-1293-CD**

TYPE OF PLEADING:

**COMPLAINT IN MORTGAGE
FORECLOSURE**

FILED ON BEHALF OF:

**BAYVIEW LOAN SERVICING, LLC,
Plaintiff**


COUNSEL OF RECORD FOR
THIS PARTY:

**Eric D. Rosenberg, Esquire
PA I.D. No. 87310**

**McGRATH & ASSOCIATES, P.C.
Three Gateway Center
401 Liberty Avenue, 13th Floor
Pittsburgh, Pennsylvania 15222**

TELEPHONE: (412) 281-4333
FACSIMILE: (412) 281-2141

FIRM NO. 025

FILED Any pd. 85.00
m110:29/61
AUG 14 2006 ICC Shf

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

CIVIL DIVISION

CASE NO.:

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

NOTICE TO DEFEND

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

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

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

**COURT ADMINISTRATOR
Clearfield County Courthouse
Second & Market Streets
Clearfield, PA 16830
(814) 765-2641 Ext. 50-51**

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.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

CIVIL DIVISION

CASE NO.:

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

COMPLAINT IN MORTGAGE FORECLOSURE

NOW COMES, BayView Loan Servicing, LLC, a Delaware Limited Liability Company, by and through its attorneys, McGrath & Associates, P.C., and files this Complaint in Mortgage Foreclosure as follows:

1. Plaintiff, BayView Loan Servicing, LLC, is a mortgage banking and servicing company with a place of business located at 4425 Ponce De Leon Boulevard, 5th Floor, Coral Gables, Florida 33146 (hereinafter referred to as "Plaintiff").
2. Defendant, Sandra Segalla, is an individual with a last known address of 52 Ponderosa Drive, Penfield, Pennsylvania 15849 (hereinafter referred to as "Defendant").
3. On or about October 28, 2005, Defendant obtained a loan from Bond Street Capital, Inc. in the principal amount of \$760,000.00. The loan is evidenced by a certain Adjustable Rate Promissory Note ("Note") dated October 28, 2005, executed by Defendant. A true and correct copy of the Note is marked **Exhibit "A"**, attached hereto and made a part hereof.

4. On or about October 28, 2005, as security for repayment of the debt evidenced by the Note, Defendant made, executed and delivered to Bond Street Capital, Inc., an Open-End Mortgage & Security Agreement in the original principal amount of \$760,000.00 ("Mortgage"), on the premises commonly known as 52 Ponderosa Drive, Penfield, Pennsylvania 15849 ("Mortgaged Premises").

5. The Mortgage was recorded with the Office of the Clearfield County Recorder of Deeds at Instrument Number 200519883. A true and correct copy of the Mortgage containing a description of the Mortgaged Premises is marked **Exhibit "B"**, attached hereto and made a part hereof.

6. Bond Street Capital, Inc. subsequently assigned the aforesaid Note and Mortgage to Plaintiff.

7. Defendant is the record and real owner of the Mortgaged Premises.

8. The Note and Mortgage are in default for, among other reasons, Defendant's failure to make regular monthly payments of principal and interest to Plaintiff pursuant to the terms of the Note.

9. Demand for payment has been made upon Defendant, by Plaintiff; however, Defendant has failed or refused to pay.

10. Plaintiff was not required to provide Defendant with Notice pursuant to the Homeowners' Emergency Mortgage Assistance Act of 1983 (Act 91 of 1983) since the Mortgaged Property is not a one or two family residence or Notice of its intention to foreclose the Mortgage pursuant to Act 6 of 1974, 41 P.S. §403 for the reasons that the Mortgaged Property is not a "residential mortgage" as defined in Act 6 of 1974.

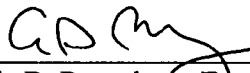
11. As of August 7, 2006, the amount due and owing Plaintiff by Defendant under the Note and Mortgage is as follows:

Principal	\$ 757,284.56
Interest	\$ 19,003.11
Default Interest	\$ 13,252.48
Default Prepayment Consideration	\$ 37,864.23
Late Charges	\$ 1,110.51
NSF Fee	\$ 20.00
TOTAL	\$ 828,534.89

plus interest, any escrow, late charges, and other amounts as authorized by the Note and Mortgage from August 7, 2006, including reasonable attorney's fees and costs of collection.

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure for the amount due of \$828,534.89, plus interest, any escrow, late charges, and other amounts as authorized by the Note and Mortgage from August 7, 2006, including reasonable attorney's fees and costs of collection, and for foreclosure and sale of the Mortgaged Premises.

McGRATH & ASSOCIATES, P.C.

By: 
Eric D. Rosenberg, Esquire
PA I.D. No. 87310
Attorneys for Plaintiff
Three Gateway Center
401 Liberty Avenue, 13th Floor
Pittsburgh, PA 15222
Telephone (412) 281-4333
Facsimile (412) 281-2141

**ADJUSTABLE RATE PROMISSORY NOTE
(PENNSYLVANIA)**

\$760,000.00

DATE: October 27, 2005

MATURES: November 1, 2035

FOR VALUE RECEIVED, Sandra Segalla, as maker, whose address is 52 Ponderosa Drive, Penfield, Pennsylvania 15849 (the "Borrower"), hereby unconditionally, jointly and severally (if more than one), promises to pay to the order of Bond Street Capital, Inc., a California corporation as payee, having an address at 5236 Colodny Drive, Suite 101, Agoura Hills, California 91301 (the "Lender"), or at such other place as the holder hereof may from time to time designate in writing, the principal sum of Seven Hundred Sixty Thousand and No/100 Dollars (\$760,000.00), in lawful money of the United States of America with interest thereon to be computed from the date of this Promissory Note ("Note") at the Applicable Interest Rate (defined below) in accordance with the terms of this Note.

1. **ADJUSTABLE INTEREST.** Interest on the unpaid principal balance due hereunder shall accrue at an initial interest rate equal to Nine And One Eighth Percent (9.125%) per annum (the "Applicable Interest Rate"). Thereafter the Applicable Interest Rate will be adjusted as follows: on a date which is twenty-four (24) months from the first day of the first calendar month preceding the initial Payment Date (defined below), and thereafter on a date six (6) months from the previous change date (each, a "Change Date"), the Applicable Interest Rate will adjust to reflect the then current "Prime Rate" plus Four And One Eighth Percent (4.125%) (the "Margin"). On the initial Change Date, the Applicable Interest Rate will not be increased or decreased by more than Two Percent (2.000%). On any subsequent Change Date thereafter, the Applicable Interest Rate will not be increased or decreased by more than One and One Half Percent (1.500%). During the term of this Note, the Applicable Interest Rate shall not be lower than the Applicable Interest Rate on the date hereof and, provided that no Event of Default (as defined below) has occurred, shall not exceed the Prime Rate as of the date hereof, plus the Margin, plus six percent (6.000%). For purposes hereof, the "Prime Rate" shall mean, at any time, the rate of interest quoted in the Wall Street Journal, Money Rates Section as the "Prime Rate" (currently defined as the base rate on corporate loans posted by at least 75% of the nation's thirty largest banks). In the event that the Wall Street Journal quotes more than one rate, or a range of rates as the Prime Rate, then the Prime Rate shall mean the average of the quoted rates. In the event that the Wall Street Journal ceases to publish the Prime Rate, then the Prime Rate shall be the average Prime Rate of the three largest U.S. money center commercial banks, as determined by Lender. Interest shall be computed on the actual number of days elapsed and an assumed year of 360 days.
2. **PAYMENT TERMS.** Borrower agrees to pay sums due under this Note in payments of principal and interest. The initial monthly payment shall be in the amount of Six Thousand Two Hundred Fifty-Five Dollars And Sixty-Four Cents (\$6,255.64). However, monthly payment amounts may change if there is a change in the Applicable Interest Rate. At the time of a change of the Applicable Interest Rate the new monthly payment shall be calculated based upon the principal balance of this Note on the applicable Change Date through the remaining term of the original thirty (30) year amortization schedule, and the Applicable Interest Rate then in effect. The first installment of principal and interest shall be due on December 1, 2005, and additional payments shall be due on the 1st day of each calendar month thereafter (each, a "Payment Date"). The entire

EXHIBIT

tabbles

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principal balance and all accrued and unpaid interest thereon shall be due and payable on November 1, 2035 (the "Maturity Date"). Each installment payment shall be applied as follows: (i) first, to the payment of late charges and interest computed at the Default Rate (defined below), if applicable; (ii) second, to the payment of interest at the Applicable Interest Rate; and (iii) third, the balance toward the reduction of the principal balance.

3. SECURITY. This Note is secured by that certain Mortgage and Security Agreement, Deed of Trust and Security Agreement, or Deed to Secure Debt and Security Agreement, Assignment of Leases and Rents, and Security Agreement and Fixture Filing (the "Security Instrument") of even date herewith given by Borrower to Lender encumbering certain premises located in Clearfield County, Parish or Judicial District of the Commonwealth or State of PENNSYLVANIA, (the "Real Property") and the Other Security Documents (as defined in the Security Instrument) encumbering other property ("Other Property"), as more particularly described therein (the Real Property and the Other Property are hereinafter collectively referred to as the "Property").
4. DEFAULT AND ACCELERATION. If any payment required in this Note is not paid (a) prior to the fifth (5th) day after a Payment Date, (b) on the Maturity Date or (c) on the happening of any other default, after the expiration of any applicable notice and grace periods, herein or under the terms of the Security Instrument or any of the Other Security Documents (collectively, an "Event of Default"), and Lender declares an Event of Default, then, at the option of Lender (i) the whole of the principal sum of this Note; (ii) interest, default interest, late charges and other sums, as provided in this Note, the Security Instrument or the Other Security Documents; (iii) all other monies agreed or provided to be paid by Borrower in this Note, the Security Instrument or the Other Security Documents; (iv) all sums advanced pursuant to the Security Instrument to protect and preserve the Property and any lien and security interest created thereby; (v) all sums advanced and costs and expenses incurred by Lender in connection with the Debt (defined below) or any part thereof, any renewal, extension, or change of or substitution for the Debt or any part thereof, or the acquisition or perfection of the security therefor, whether made or incurred at the request of Borrower or Lender; (vi) the Prepayment Consideration (defined below), if any; and (vii) any and all additional advances made by Lender to complete Improvements (as defined in the Security Instrument) or to preserve or protect the Property, or for taxes, assessments or insurance premiums, or for the performance of any of Borrower's obligations hereunder or under the Security Instrument and the Other Security Documents (all the sums referred to in (i) through (vii) above shall collectively be referred to as the "Debt") shall without notice become immediately due and payable.
5. DEFAULT INTEREST. Borrower agrees that upon the occurrence (and Lender's declaration) of an Event of Default, Lender shall be entitled to receive and Borrower shall pay interest on the entire unpaid principal sum at a per annum rate equal to the lesser of (i) ten percent (10%) plus the Applicable Interest Rate, or (ii) the maximum interest rate which Borrower may by law pay (the "Default Rate"), and shall be due and payable ON DEMAND. The Default Rate shall be computed from the occurrence of the Event of Default. Interest calculated at the Default Rate shall be deemed secured by the Security Instrument and the Other Security Documents. Any judgment obtained by Lender against Borrower as to any amounts due under this Note shall also bear interest at the Default Rate. This clause, however, shall not be construed as an agreement or privilege to extend the date of the payment of the Debt, nor as a waiver of any other right or remedy accruing to Lender by reason of the occurrence of any Event of Default.
6. LATE CHARGE. If any monthly installment payable under this Note is not paid prior to the fifth

(5th) day after the applicable Payment Date, Borrower shall pay to Lender upon demand an amount equal to the lesser of (a) five percent (5%) of such unpaid sum or (b) the maximum amount permitted by applicable law to defray the expenses incurred by Lender in handling and processing the delinquent payment and to compensate Lender for the loss of the use of the delinquent payment; and this amount shall be secured by the Security Instrument and the Other Security Documents. This clause, however, shall not be construed as an agreement or privilege to extend the date of the payment of the Debt, nor as a waiver of any other right or remedy accruing to Lender by reason of the occurrence of any Event of Default.

7. PREPAYMENT.

- a. No Lockout. : There shall be no lockout period in connection with any full or partial prepayment of the principal balance of this Note (a "Prepayment"). Accordingly, all references to a "Lockout Prepayment" or "Lockout Fee" herein shall not be applicable.
- b. Prepayment Period: At any time during the Prepayment Period (as defined below), the principal balance of this Note may be prepaid in whole, but not in part, pursuant to the terms contained in this Section 7. If Borrower makes any Prepayment within the first Five years after the date of this Note (the "Prepayment Period"), the Borrower shall be obligated to pay to Lender the following amounts:
 - (i) an amount equal to Five percent (5.000%) of the then outstanding unpaid principal balance of this Note (the "Prepayment Consideration"); and
 - (ii) all accrued interest on the outstanding principal balance to and including date on which the Prepayment is made; and
 - (iii) all other sums due under this Note, the Security Instrument and all Other Security Documents.
- c. Prepayments Without Consideration: No Prepayment Consideration or Lockout Fee (if any) shall be due or payable with respect to any full or partial Prepayment made by Borrower after the expiration of the Prepayment Period.
- d. Notice of Prepayment: Prior to making any Prepayment, Borrower must provide Lender with not less than sixty (60) days advance written notice of Borrower's intent to make such Prepayment. Such notice must specify: (i) the date on which Prepayment is to be made, and (ii) the principal amount of such Prepayment. Lender shall not be obligated to accept any Prepayment unless it is accompanied by all other amounts due in connection therewith.
- e. Permitted Prepayment Date : Borrower may only make a Prepayment on a regularly scheduled Payment Date (as defined in Section 2 of this Note). Lender shall not be required to accept any Prepayment made on a date other than a regularly scheduled Payment Date. If Borrower submits a Prepayment on any date other than a regularly scheduled Payment Date, then Borrower shall be required to pay all interest that would have accrued through the next scheduled Payment Date.
- f. Insurance/Condemnation Prepayments: Notwithstanding anything to the contrary contained herein, and provided no Event of Default exists, no Prepayment Consideration shall be due in connection with any Prepayment resulting from the application of insurance

proceeds or condemnation awards pursuant to the terms of the Security Instrument or changes in tax and debt credit pursuant to the terms of the Security Instrument.

For purposes of this Section 7, the terms "Lockout Prepayment" and "Prepayment" shall include, without limitation, any prepayment of principal that occurs as a result of any Event of Default in any of the Loan Documents or an acceleration of the Maturity Date under any circumstances, any prepayment of principal occurring in connection with foreclosure proceedings or exercise of any applicable power of sale, any statutory right of redemption exercised by Borrower or any other party having a statutory right to redeem or prevent foreclosure, any sale in foreclosure or under exercise of any applicable power of sale, deed in lieu of foreclosure or otherwise, and any other voluntary or involuntary prepayment of principal made by Borrower.

8. **LOAN CHARGES.** Borrower agrees to an effective rate of interest that is the rate stated in this Note, plus any additional rate of interest resulting from any other sums, amounts, and charges in the nature of interest paid or to be paid by or on behalf of Borrower, or any benefit or value received or to be received by the holder of this Note, in connection with this Note. Without limiting the foregoing, this Note, the Security Instrument and the Other Security Documents are subject to the express condition that at no time shall Borrower be obligated or required to pay interest on the principal balance due hereunder at a rate which could subject Lender to either civil or criminal liability as a result of being in excess of the maximum interest rate which Borrower is permitted by applicable law to contract or agree to pay. If by the terms of this Note, the Security Instrument and the Other Security Documents, Borrower is at any time required or obligated to pay interest on the principal balance due hereunder at a rate in excess of such maximum rate, the Applicable Interest Rate or the Default Rate, as the case may be, shall be deemed to be immediately reduced to such maximum rate and all previous payments in excess of the maximum rate shall be deemed to have been payments in reduction of principal and not on account of the interest due hereunder, and any excess remaining shall be refunded to Borrower. All sums paid or agreed to be paid to Lender for the use, forbearance, or detention of the Debt, shall, to the maximum extent permitted by applicable law, be amortized, prorated, allocated, and spread throughout the full stated period until payment in full of the principal (including the period of any renewal or extension hereof) so that the rate or amount of interest on account of the Debt does not exceed the maximum lawful rate of interest from time to time in effect and applicable to the Debt for so long as the Debt is outstanding. In determining whether or not the interest paid or payable hereunder exceeds the maximum lawful rate, the Lender may utilize any law, rule or regulation in effect from time to time and available to the Lender.
9. **WAIVERS.** Borrower and all others who may become liable for the payment of all or any part of the Debt do hereby severally waive, to the extent allowed by law, (a) presentment and demand for payment, notice of dishonor, protest and notice of protest and non-payment and all other notices of any kind, except for notices expressly provided for in this Note, the Security Instrument or the Other Security Documents and (b) any defense of the statute of limitations in any action hereunder or for the collection of the Debt. No release of any security for the Debt or extension of time for payment of this Note or any installment hereof, and no alteration, amendment or waiver of any provision of this Note, the Security Instrument or the Other Security Documents made by agreement between Lender or any other person or party shall release, modify, amend, waive, extend, change, discharge, terminate or affect the liability of Borrower, and any other person or entity who may become liable for the payment of all or any part of the Debt, under this Note, the Security Instrument or the Other Security Documents. No notice to or demand on Borrower shall be deemed to be a waiver of the obligation of Borrower or of the right of Lender to take further

action without further notice or demand as provided for in this Note, the Security Instrument or the Other Security Documents. If Borrower is a partnership, corporation or limited liability company, the agreements contained herein shall remain in full force and effect, notwithstanding any changes in the individuals or entities comprising the Borrower, and the term "Borrower," as used herein, shall include any alternate or successor entity, but any predecessor entity, and its partners or members, as the case may be, shall not thereby be released from any liability. (Nothing in the foregoing sentence shall be construed as a consent to, or a waiver of, any prohibition or restriction on transfers of interests in Borrower which may be set forth in the Security Instrument or any Other Security Document).

10. AUTHORITY. Borrower (and the undersigned representative of Borrower, if any) represents that Borrower has full power, authority and legal right to execute and deliver this Note, the Security Instrument and the Other Security Documents and that this Note, the Security Instrument and the Other Security Documents constitute legal, valid and binding obligations of Borrower, enforceable in accordance with their respective terms.
11. GOVERNING LAW. This Note shall be governed, construed, applied and enforced in accordance with the laws of the State in which the Real Property is located, without regard to principles of conflicts of law.
12. NOTICES. All notices required or permitted hereunder shall be given as provided in the Security Instrument.
13. INCORPORATION BY REFERENCE. All of the terms, covenants and conditions contained in the Security Instrument and the Other Security Documents are hereby made part of this Note to the same extent and with the same force as if they were fully set forth herein. In the event of any conflict in terms, the terms of the Note, Security Instrument and Other Security Documents (in that order) shall control.
14. MISCELLANEOUS.
 - a. To the extent permitted by law, wherever pursuant to this Note it is provided that Borrower pay any costs and expenses, such costs and expenses shall include, but not be limited to, reasonable legal fees and disbursements of Lender, whether with respect to retained firms, the reimbursement for the expenses of in-house staff, or otherwise. To the extent permitted by law, Borrower shall pay to Lender on demand any and all expenses, including legal expenses and reasonable attorneys fees (at all levels including appeals), incurred or paid by Lender in enforcing this Note, whether or not any legal proceeding is commenced hereunder, together with interest thereon at the Default Rate from the date paid or incurred by Lender until such expenses are paid by Borrower.
 - b. This Note may not be modified, amended, waived, extended, changed, discharged or terminated orally or by any act or failure to act on the part of Borrower or Lender, but only by an agreement in writing signed by the party against whom enforcement of any modification, amendment, waiver, extension, change, discharge or termination is sought.
 - c. If Borrower consists of more than one person or party, the obligations and liabilities of each person or party shall be joint and several.

- d. Whenever used, the singular number shall include the plural, the plural number shall include the singular, and the words "Lender" and "Borrower" shall include their respective successors, assigns, heirs, personal representatives, executors and administrators.
 - e. The headings of this Note are for convenience only and are not to affect the construction of or to be taken into account in interpreting the substance of this Note.
 - f. Time is of the essence hereunder.
 - g. A determination that any provision of this Note is unenforceable or invalid shall not affect the enforceability or validity of any other provision and a determination that the application of any provision of this Note to any person or circumstance is illegal or unenforceable shall not affect the enforceability or validity of such provision as it may apply to other persons or circumstances. The remaining provisions of this Note shall remain operative and in full force and effect and shall in no way be affected, prejudiced or disturbed thereby.
15. DOCUMENTARY STAMPS. All documentary stamps or taxes required to be affixed hereto have been paid in connection with this Note at the time of recordation of the Security Instrument.
16. FINAL AGREEMENT. This Note, the Security Instrument and the Other Security Documents, represent the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous or subsequent oral agreements. There are no unwritten oral agreements between the parties. All prior or contemporaneous agreements, understandings, representations and statements, oral or written, are merged into this Note, the Security Instrument and the Other Security Documents.
17. POWER OF ATTORNEY. To the extent permitted by applicable law, Borrower hereby irrevocably authorizes any attorney at law elected by Lender to appear for it in any action on this Note in any court of record in the State of PENNSYLVANIA or any other state or territory of the United States, or at any time after the indebtedness evidenced by this Note, or any part thereof becomes due (by acceleration or otherwise), to waive the issuance and service of process, and confess a judgment in favor of Lender or any subsequent holder of this Note against Borrower, for the amount that may then be due, together with the costs of suit and interest, and to waive and release all errors and all rights to second trial, appeal, and stay of execution. The foregoing warrant of attorney shall survive any judgment, and if any judgment be vacated for any reason, the holder hereof nevertheless may thereafter use the foregoing warrant of attorney to obtain an additional judgment or judgments against Borrower.
18. WAIVER OF TRIAL BY JURY. BORROWER AND LENDER, BY ITS ACCEPTANCE HEREOF, EACH HEREBY WAIVES, TO THE FULLEST EXTENT PERMITTED BY LAW, THE RIGHT TO TRIAL BY JURY IN ANY ACTION, PROCEEDING OR COUNTERCLAIM, WHETHER IN CONTRACT, TORT OR OTHERWISE, RELATING DIRECTLY OR INDIRECTLY TO THE LOAN EVIDENCED BY THIS NOTE, THE APPLICATION FOR THE LOAN EVIDENCED BY THIS NOTE, THIS NOTE, THE SECURITY INSTRUMENT OR THE OTHER SECURITY DOCUMENTS OR ANY ACTS OR OMISSIONS OF ANY PARTY OR ANY OF THEIR RESPECTIVE OFFICERS, EMPLOYEES, DIRECTORS OR AGENTS IN CONNECTION THEREWITH. THIS WAIVER OF THE RIGHT TO TRIAL BY JURY IS A MATERIAL INDUCEMENT TO THE LENDER FOR THE LENDER TO MAKE THE LOAN.

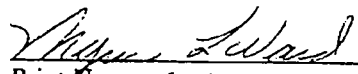
READ ALL CREDIT AGREEMENTS BEFORE SIGNING. THE TERMS OF ALL CREDIT AGREEMENTS SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED OR SPECIFICALLY INCORPORATED BY WRITING IN THIS WRITTEN CREDIT AGREEMENT MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THIS NOTE ONLY BY OTHER WRITTEN CREDIT AGREEMENTS.

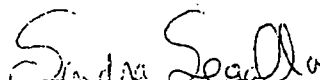
[NO FURTHER TEXT - SIGNATURES APPEAR ON NEXT PAGE]

IN WITNESS WHEREOF, Borrower has duly executed this Note as of the day and date first above written.

Signed, sealed and delivered
in the presence of:

Borrower(s):


Print Name: MYKIA L. WARD


Sandra Segalla

Print Name: _____

ACKNOWLEDGMENT

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF Clearfield

) ss.:
)

The foregoing instrument was acknowledged before me on October 28, 2005 by Sandra Segalla.
He/she is personally known to me or produced PA Drivers License as
identification, and did/did not take an oath.

[Official Notary Seal]

Myma L. Ward
Notary Public, Commonwealth of Pennsylvania
Print or Type Name: MYMA L. WARD
My Commission Expires:
Aug 7, 2008

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Myma L. Ward, Notary Public
Sandy Twp., Clearfield County
My Commission Expires Aug. 7, 2008
Member, Pennsylvania Association Of Notaries

Act/360 Amortization Schedule

Parameters

Interest Rate: 9.1250%
Interest Paid to Date: 11/1/2005
Amortization Term: 360
Date Funded:

Outputs

Created By: sharonvanrider
Monthly Pymt: \$6,255.64
Last Pymt: \$6,262.87
Maturity Date: 11/1/2035

Loan No 2077227

No	Due Date	Beg Bal	Payment	Interest	Principal	End Bal
1	12/1/2005	\$760,000.00	\$6,255.64	\$5,779.17	\$476.47	\$759,523.53
2	1/1/2006	\$759,523.53	\$6,255.64	\$5,968.06	\$287.58	\$759,235.95
3	2/1/2006	\$759,235.95	\$6,255.64	\$5,965.80	\$289.84	\$758,946.11
4	3/1/2006	\$758,946.11	\$6,255.64	\$5,386.41	\$869.23	\$758,076.88
5	4/1/2006	\$758,076.88	\$6,255.64	\$5,956.69	\$298.95	\$757,777.93
6	5/1/2006	\$757,777.93	\$6,255.64	\$5,762.27	\$493.37	\$757,284.56
7	6/1/2006	\$757,284.56	\$6,255.64	\$5,950.47	\$305.17	\$756,979.39
8	7/1/2006	\$756,979.39	\$6,255.64	\$5,756.20	\$499.44	\$756,479.95
9	8/1/2006	\$756,479.95	\$6,255.64	\$5,944.15	\$311.49	\$756,168.46
10	9/1/2006	\$756,168.46	\$6,255.64	\$5,941.70	\$313.94	\$755,854.52
11	10/1/2006	\$755,854.52	\$6,255.64	\$5,747.64	\$508.00	\$755,346.52
12	11/1/2006	\$755,346.52	\$6,255.64	\$5,935.24	\$320.40	\$755,026.12
13	12/1/2006	\$755,026.12	\$6,255.64	\$5,741.34	\$514.30	\$754,511.82
14	1/1/2007	\$754,511.82	\$6,255.64	\$5,928.68	\$326.96	\$754,184.86
15	2/1/2007	\$754,184.86	\$6,255.64	\$5,926.11	\$329.53	\$753,855.33
16	3/1/2007	\$753,855.33	\$6,255.64	\$5,350.28	\$905.36	\$752,949.97
17	4/1/2007	\$752,949.97	\$6,255.64	\$5,916.41	\$339.23	\$752,610.74
18	5/1/2007	\$752,610.74	\$6,255.64	\$5,722.98	\$532.66	\$752,078.08
19	6/1/2007	\$752,078.08	\$6,255.64	\$5,909.56	\$346.08	\$751,732.00
20	7/1/2007	\$751,732.00	\$6,255.64	\$5,716.30	\$539.34	\$751,192.66
21	8/1/2007	\$751,192.66	\$6,255.64	\$5,902.60	\$353.04	\$750,839.62
22	9/1/2007	\$750,839.62	\$6,255.64	\$5,899.83	\$355.81	\$750,483.81
23	10/1/2007	\$750,483.81	\$6,255.64	\$5,706.80	\$548.84	\$749,934.97
24	11/1/2007	\$749,934.97	\$6,255.64	\$5,892.72	\$362.92	\$749,572.05
25	12/1/2007	\$749,572.05	\$6,255.64	\$5,699.87	\$555.77	\$749,016.28
26	1/1/2008	\$749,016.28	\$6,255.64	\$5,885.50	\$370.14	\$748,646.14
27	2/1/2008	\$748,646.14	\$6,255.64	\$5,882.59	\$373.05	\$748,273.09
28	3/1/2008	\$748,273.09	\$6,255.64	\$5,500.33	\$755.31	\$747,517.78
29	4/1/2008	\$747,517.78	\$6,255.64	\$5,873.72	\$381.92	\$747,135.86
30	5/1/2008	\$747,135.86	\$6,255.64	\$5,681.35	\$574.29	\$746,561.57
31	6/1/2008	\$746,561.57	\$6,255.64	\$5,866.21	\$389.43	\$746,172.14
32	7/1/2008	\$746,172.14	\$6,255.64	\$5,674.02	\$581.62	\$745,590.52
33	8/1/2008	\$745,590.52	\$6,255.64	\$5,858.58	\$397.06	\$745,193.46
34	9/1/2008	\$745,193.46	\$6,255.64	\$5,855.46	\$400.18	\$744,793.28
35	10/1/2008	\$744,793.28	\$6,255.64	\$5,663.53	\$592.11	\$744,201.17
36	11/1/2008	\$744,201.17	\$6,255.64	\$5,847.66	\$407.98	\$743,793.19
37	12/1/2008	\$743,793.19	\$6,255.64	\$5,655.93	\$599.71	\$743,193.48
38	1/1/2009	\$743,193.48	\$6,255.64	\$5,839.75	\$415.89	\$742,777.59
39	2/1/2009	\$742,777.59	\$6,255.64	\$5,836.48	\$419.16	\$742,358.43
40	3/1/2009	\$742,358.43	\$6,255.64	\$5,268.68	\$986.96	\$741,371.47

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Loan No 2077227

No	Due Date	Beg Bal	Payment	Interest	Principal	End Bal
41	4/1/2009	\$741,371.47	\$6,255.64	\$5,825.43	\$430.21	\$740,941.26
42	5/1/2009	\$740,941.26	\$6,255.64	\$5,634.24	\$621.40	\$740,319.86
43	6/1/2009	\$740,319.86	\$6,255.64	\$5,817.17	\$438.47	\$739,881.39
44	7/1/2009	\$739,881.39	\$6,255.64	\$5,626.18	\$629.46	\$739,251.93
45	8/1/2009	\$739,251.93	\$6,255.64	\$5,808.77	\$446.87	\$738,805.06
46	9/1/2009	\$738,805.06	\$6,255.64	\$5,805.26	\$450.38	\$738,354.68
47	10/1/2009	\$738,354.68	\$6,255.64	\$5,614.57	\$641.07	\$737,713.61
48	11/1/2009	\$737,713.61	\$6,255.64	\$5,796.69	\$458.95	\$737,254.66
49	12/1/2009	\$737,254.66	\$6,255.64	\$5,606.21	\$649.43	\$736,605.23
50	1/1/2010	\$736,605.23	\$6,255.64	\$5,787.98	\$467.66	\$736,137.57
51	2/1/2010	\$736,137.57	\$6,255.64	\$5,784.30	\$471.34	\$735,666.23
52	3/1/2010	\$735,666.23	\$6,255.64	\$5,221.19	\$1,034.45	\$734,631.78
53	4/1/2010	\$734,631.78	\$6,255.64	\$5,772.47	\$483.17	\$734,148.61
54	5/1/2010	\$734,148.61	\$6,255.64	\$5,582.59	\$673.05	\$733,475.56
55	6/1/2010	\$733,475.56	\$6,255.64	\$5,763.39	\$492.25	\$732,983.31
56	7/1/2010	\$732,983.31	\$6,255.64	\$5,573.73	\$681.91	\$732,301.40
57	8/1/2010	\$732,301.40	\$6,255.64	\$5,754.16	\$501.48	\$731,799.92
58	9/1/2010	\$731,799.92	\$6,255.64	\$5,750.22	\$505.42	\$731,294.50
59	10/1/2010	\$731,294.50	\$6,255.64	\$5,560.89	\$694.75	\$730,599.75
60	11/1/2010	\$730,599.75	\$6,255.64	\$5,740.79	\$514.85	\$730,084.90
61	12/1/2010	\$730,084.90	\$6,255.64	\$5,551.69	\$703.95	\$729,380.95
62	1/1/2011	\$729,380.95	\$6,255.64	\$5,731.21	\$524.43	\$728,856.52
63	2/1/2011	\$728,856.52	\$6,255.64	\$5,727.09	\$528.55	\$728,327.97
64	3/1/2011	\$728,327.97	\$6,255.64	\$5,169.11	\$1,086.53	\$727,241.44
65	4/1/2011	\$727,241.44	\$6,255.64	\$5,714.40	\$541.24	\$726,700.20
66	5/1/2011	\$726,700.20	\$6,255.64	\$5,525.95	\$729.69	\$725,970.51
67	6/1/2011	\$725,970.51	\$6,255.64	\$5,704.41	\$551.23	\$725,419.28
68	7/1/2011	\$725,419.28	\$6,255.64	\$5,516.21	\$739.43	\$724,679.85
69	8/1/2011	\$724,679.85	\$6,255.64	\$5,694.27	\$561.37	\$724,118.48
70	9/1/2011	\$724,118.48	\$6,255.64	\$5,689.86	\$565.78	\$723,552.70
71	10/1/2011	\$723,552.70	\$6,255.64	\$5,502.02	\$753.62	\$722,799.08
72	11/1/2011	\$722,799.08	\$6,255.64	\$5,679.49	\$576.15	\$722,222.93
73	12/1/2011	\$722,222.93	\$6,255.64	\$5,491.90	\$763.74	\$721,459.19
74	1/1/2012	\$721,459.19	\$6,255.64	\$5,668.97	\$586.67	\$720,872.52
75	2/1/2012	\$720,872.52	\$6,255.64	\$5,664.36	\$591.28	\$720,281.24
76	3/1/2012	\$720,281.24	\$6,255.64	\$5,294.57	\$961.07	\$719,320.17
77	4/1/2012	\$719,320.17	\$6,255.64	\$5,652.16	\$603.48	\$718,716.69
78	5/1/2012	\$718,716.69	\$6,255.64	\$5,465.24	\$790.40	\$717,926.29
79	6/1/2012	\$717,926.29	\$6,255.64	\$5,641.21	\$614.43	\$717,311.86
80	7/1/2012	\$717,311.86	\$6,255.64	\$5,454.56	\$801.08	\$716,510.78
81	8/1/2012	\$716,510.78	\$6,255.64	\$5,630.08	\$625.56	\$715,885.22
82	9/1/2012	\$715,885.22	\$6,255.64	\$5,625.17	\$630.47	\$715,254.75
83	10/1/2012	\$715,254.75	\$6,255.64	\$5,438.92	\$816.72	\$714,438.03
84	11/1/2012	\$714,438.03	\$6,255.64	\$5,613.80	\$641.84	\$713,796.19
85	12/1/2012	\$713,796.19	\$6,255.64	\$5,427.83	\$827.81	\$712,968.38
86	1/1/2013	\$712,968.38	\$6,255.64	\$5,602.25	\$653.39	\$712,314.99
87	2/1/2013	\$712,314.99	\$6,255.64	\$5,597.11	\$658.53	\$711,656.46
88	3/1/2013	\$711,656.46	\$6,255.64	\$5,050.78	\$1,204.86	\$710,451.60
89	4/1/2013	\$710,451.60	\$6,255.64	\$5,582.47	\$673.17	\$709,778.43
90	5/1/2013	\$709,778.43	\$6,255.64	\$5,397.27	\$858.37	\$708,920.06
91	6/1/2013	\$708,920.06	\$6,255.64	\$5,570.44	\$685.20	\$708,234.86

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Loan No 2077227

No	Due Date	Beg Bal	Payment	Interest	Principal	End Bal
92	7/1/2013	\$708,234.86	\$6,255.64	\$5,385.54	\$870.10	\$707,364.76
93	8/1/2013	\$707,364.76	\$6,255.64	\$5,558.22	\$697.42	\$706,667.34
94	9/1/2013	\$706,667.34	\$6,255.64	\$5,552.74	\$702.90	\$705,964.44
95	10/1/2013	\$705,964.44	\$6,255.64	\$5,368.27	\$887.37	\$705,077.07
96	11/1/2013	\$705,077.07	\$6,255.64	\$5,540.24	\$715.40	\$704,361.67
97	12/1/2013	\$704,361.67	\$6,255.64	\$5,356.08	\$899.56	\$703,462.11
98	1/1/2014	\$703,462.11	\$6,255.64	\$5,527.55	\$728.09	\$702,734.02
99	2/1/2014	\$702,734.02	\$6,255.64	\$5,521.83	\$733.81	\$702,000.21
100	3/1/2014	\$702,000.21	\$6,255.64	\$4,982.25	\$1,273.39	\$700,726.82
101	4/1/2014	\$700,726.82	\$6,255.64	\$5,506.06	\$749.58	\$699,977.24
102	5/1/2014	\$699,977.24	\$6,255.64	\$5,322.74	\$932.90	\$699,044.34
103	6/1/2014	\$699,044.34	\$6,255.64	\$5,492.84	\$762.80	\$698,281.54
104	7/1/2014	\$698,281.54	\$6,255.64	\$5,309.85	\$945.79	\$697,335.75
105	8/1/2014	\$697,335.75	\$6,255.64	\$5,479.41	\$776.23	\$696,559.52
106	9/1/2014	\$696,559.52	\$6,255.64	\$5,473.31	\$782.33	\$695,777.19
107	10/1/2014	\$695,777.19	\$6,255.64	\$5,290.81	\$964.83	\$694,812.36
108	11/1/2014	\$694,812.36	\$6,255.64	\$5,459.58	\$796.06	\$694,016.30
109	12/1/2014	\$694,016.30	\$6,255.64	\$5,277.42	\$978.22	\$693,038.08
110	1/1/2015	\$693,038.08	\$6,255.64	\$5,445.64	\$810.00	\$692,228.08
111	2/1/2015	\$692,228.08	\$6,255.64	\$5,439.28	\$816.36	\$691,411.72
112	3/1/2015	\$691,411.72	\$6,255.64	\$4,907.10	\$1,348.54	\$690,063.18
113	4/1/2015	\$690,063.18	\$6,255.64	\$5,422.27	\$833.37	\$689,229.81
114	5/1/2015	\$689,229.81	\$6,255.64	\$5,241.02	\$1,014.62	\$688,215.19
115	6/1/2015	\$688,215.19	\$6,255.64	\$5,407.75	\$847.89	\$687,367.30
116	7/1/2015	\$687,367.30	\$6,255.64	\$5,226.86	\$1,028.78	\$686,338.52
117	8/1/2015	\$686,338.52	\$6,255.64	\$5,393.00	\$862.64	\$685,475.88
118	9/1/2015	\$685,475.88	\$6,255.64	\$5,386.22	\$869.42	\$684,606.46
119	10/1/2015	\$684,606.46	\$6,255.64	\$5,205.86	\$1,049.78	\$683,556.68
120	11/1/2015	\$683,556.68	\$6,255.64	\$5,371.14	\$884.50	\$682,672.18
121	12/1/2015	\$682,672.18	\$6,255.64	\$5,191.15	\$1,064.49	\$681,607.69
122	1/1/2016	\$681,607.69	\$6,255.64	\$5,355.83	\$899.81	\$680,707.88
123	2/1/2016	\$680,707.88	\$6,255.64	\$5,348.76	\$906.88	\$679,801.00
124	3/1/2016	\$679,801.00	\$6,255.64	\$4,997.01	\$1,258.63	\$678,542.37
125	4/1/2016	\$678,542.37	\$6,255.64	\$5,331.74	\$923.90	\$677,618.47
126	5/1/2016	\$677,618.47	\$6,255.64	\$5,152.72	\$1,102.92	\$676,515.55
127	6/1/2016	\$676,515.55	\$6,255.64	\$5,315.81	\$939.83	\$675,575.72
128	7/1/2016	\$675,575.72	\$6,255.64	\$5,137.19	\$1,118.45	\$674,457.27
129	8/1/2016	\$674,457.27	\$6,255.64	\$5,299.64	\$956.00	\$673,501.27
130	9/1/2016	\$673,501.27	\$6,255.64	\$5,292.13	\$963.51	\$672,537.76
131	10/1/2016	\$672,537.76	\$6,255.64	\$5,114.09	\$1,141.55	\$671,396.21
132	11/1/2016	\$671,396.21	\$6,255.64	\$5,275.59	\$980.05	\$670,416.16
133	12/1/2016	\$670,416.16	\$6,255.64	\$5,097.96	\$1,157.68	\$669,258.48
134	1/1/2017	\$669,258.48	\$6,255.64	\$5,258.79	\$996.85	\$668,261.63
135	2/1/2017	\$668,261.63	\$6,255.64	\$5,250.96	\$1,004.68	\$667,256.95
136	3/1/2017	\$667,256.95	\$6,255.64	\$4,735.67	\$1,519.97	\$665,736.98
137	4/1/2017	\$665,736.98	\$6,255.64	\$5,231.12	\$1,024.52	\$664,712.46
138	5/1/2017	\$664,712.46	\$6,255.64	\$5,054.58	\$1,201.06	\$663,511.40
139	6/1/2017	\$663,511.40	\$6,255.64	\$5,213.63	\$1,042.01	\$662,469.39
140	7/1/2017	\$662,469.39	\$6,255.64	\$5,037.53	\$1,218.11	\$661,251.28
141	8/1/2017	\$661,251.28	\$6,255.64	\$5,195.87	\$1,059.77	\$660,191.51
142	9/1/2017	\$660,191.51	\$6,255.64	\$5,187.55	\$1,068.09	\$659,123.42

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Loan No 2077227

No	Due Date	Beg Bal	Payment	Interest	Principal	End Bal
143	10/1/2017	\$659,123.42	\$6,255.64	\$5,012.08	\$1,243.56	\$657,879.86
144	11/1/2017	\$657,879.86	\$6,255.64	\$5,169.38	\$1,086.26	\$656,793.60
145	12/1/2017	\$656,793.60	\$6,255.64	\$4,994.37	\$1,261.27	\$655,532.33
146	1/1/2018	\$655,532.33	\$6,255.64	\$5,150.94	\$1,104.70	\$654,427.63
147	2/1/2018	\$654,427.63	\$6,255.64	\$5,142.26	\$1,113.38	\$653,314.25
148	3/1/2018	\$653,314.25	\$6,255.64	\$4,636.72	\$1,618.92	\$651,695.33
149	4/1/2018	\$651,695.33	\$6,255.64	\$5,120.79	\$1,134.85	\$650,560.48
150	5/1/2018	\$650,560.48	\$6,255.64	\$4,946.97	\$1,308.67	\$649,251.81
151	6/1/2018	\$649,251.81	\$6,255.64	\$5,101.59	\$1,154.05	\$648,097.76
152	7/1/2018	\$648,097.76	\$6,255.64	\$4,928.24	\$1,327.40	\$646,770.36
153	8/1/2018	\$646,770.36	\$6,255.64	\$5,082.09	\$1,173.55	\$645,596.81
154	9/1/2018	\$645,596.81	\$6,255.64	\$5,072.87	\$1,182.77	\$644,414.04
155	10/1/2018	\$644,414.04	\$6,255.64	\$4,900.23	\$1,355.41	\$643,058.63
156	11/1/2018	\$643,058.63	\$6,255.64	\$5,052.92	\$1,202.72	\$641,855.91
157	12/1/2018	\$641,855.91	\$6,255.64	\$4,880.78	\$1,374.86	\$640,481.05
158	1/1/2019	\$640,481.05	\$6,255.64	\$5,032.67	\$1,222.97	\$639,258.08
159	2/1/2019	\$639,258.08	\$6,255.64	\$5,023.06	\$1,232.58	\$638,025.50
160	3/1/2019	\$638,025.50	\$6,255.64	\$4,528.21	\$1,727.43	\$636,298.07
161	4/1/2019	\$636,298.07	\$6,255.64	\$4,999.80	\$1,255.84	\$635,042.23
162	5/1/2019	\$635,042.23	\$6,255.64	\$4,828.97	\$1,426.67	\$633,615.56
163	6/1/2019	\$633,615.56	\$6,255.64	\$4,978.72	\$1,276.92	\$632,338.64
164	7/1/2019	\$632,338.64	\$6,255.64	\$4,808.41	\$1,447.23	\$630,891.41
165	8/1/2019	\$630,891.41	\$6,255.64	\$4,957.32	\$1,298.32	\$629,593.09
166	9/1/2019	\$629,593.09	\$6,255.64	\$4,947.12	\$1,308.52	\$628,284.57
167	10/1/2019	\$628,284.57	\$6,255.64	\$4,777.58	\$1,478.06	\$626,806.51
168	11/1/2019	\$626,806.51	\$6,255.64	\$4,925.22	\$1,330.42	\$625,476.09
169	12/1/2019	\$625,476.09	\$6,255.64	\$4,756.22	\$1,499.42	\$623,976.67
170	1/1/2020	\$623,976.67	\$6,255.64	\$4,902.98	\$1,352.66	\$622,624.01
171	2/1/2020	\$622,624.01	\$6,255.64	\$4,892.35	\$1,363.29	\$621,260.72
172	3/1/2020	\$621,260.72	\$6,255.64	\$4,566.70	\$1,688.94	\$619,571.78
173	4/1/2020	\$619,571.78	\$6,255.64	\$4,868.37	\$1,387.27	\$618,184.51
174	5/1/2020	\$618,184.51	\$6,255.64	\$4,700.78	\$1,554.86	\$616,629.65
175	6/1/2020	\$616,629.65	\$6,255.64	\$4,845.25	\$1,410.39	\$615,219.26
176	7/1/2020	\$615,219.26	\$6,255.64	\$4,678.23	\$1,577.41	\$613,641.85
177	8/1/2020	\$613,641.85	\$6,255.64	\$4,821.78	\$1,433.86	\$612,207.99
178	9/1/2020	\$612,207.99	\$6,255.64	\$4,810.51	\$1,445.13	\$610,762.86
179	10/1/2020	\$610,762.86	\$6,255.64	\$4,644.34	\$1,611.30	\$609,151.56
180	11/1/2020	\$609,151.56	\$6,255.64	\$4,786.49	\$1,469.15	\$607,682.41
181	12/1/2020	\$607,682.41	\$6,255.64	\$4,620.92	\$1,634.72	\$606,047.69
182	1/1/2021	\$606,047.69	\$6,255.64	\$4,762.10	\$1,493.54	\$604,554.15
183	2/1/2021	\$604,554.15	\$6,255.64	\$4,750.37	\$1,505.27	\$603,048.88
184	3/1/2021	\$603,048.88	\$6,255.64	\$4,279.97	\$1,975.67	\$601,073.21
185	4/1/2021	\$601,073.21	\$6,255.64	\$4,723.02	\$1,532.62	\$599,540.59
186	5/1/2021	\$599,540.59	\$6,255.64	\$4,559.01	\$1,696.63	\$597,843.96
187	6/1/2021	\$597,843.96	\$6,255.64	\$4,697.64	\$1,558.00	\$596,285.96
188	7/1/2021	\$596,285.96	\$6,255.64	\$4,534.26	\$1,721.38	\$594,564.58
189	8/1/2021	\$594,564.58	\$6,255.64	\$4,671.87	\$1,583.77	\$592,980.81
190	9/1/2021	\$592,980.81	\$6,255.64	\$4,659.43	\$1,596.21	\$591,384.60
191	10/1/2021	\$591,384.60	\$6,255.64	\$4,496.99	\$1,758.65	\$589,625.95
192	11/1/2021	\$589,625.95	\$6,255.64	\$4,633.07	\$1,622.57	\$588,003.38
193	12/1/2021	\$588,003.38	\$6,255.64	\$4,471.28	\$1,784.36	\$586,219.02

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Loan No 2077227

No	Due Date	Beg Bal	Payment	Interest	Principal	End Bal
194	1/1/2022	\$586,219.02	\$6,255.64	\$4,606.30	\$1,649.34	\$584,569.68
195	2/1/2022	\$584,569.68	\$6,255.64	\$4,593.34	\$1,662.30	\$582,907.38
196	3/1/2022	\$582,907.38	\$6,255.64	\$4,137.02	\$2,118.62	\$580,788.76
197	4/1/2022	\$580,788.76	\$6,255.64	\$4,563.63	\$1,692.01	\$579,096.75
198	5/1/2022	\$579,096.75	\$6,255.64	\$4,403.55	\$1,852.09	\$577,244.66
199	6/1/2022	\$577,244.66	\$6,255.64	\$4,535.78	\$1,719.86	\$575,524.80
200	7/1/2022	\$575,524.80	\$6,255.64	\$4,376.39	\$1,879.25	\$573,645.55
201	8/1/2022	\$573,645.55	\$6,255.64	\$4,507.50	\$1,748.14	\$571,897.41
202	9/1/2022	\$571,897.41	\$6,255.64	\$4,493.76	\$1,761.88	\$570,135.53
203	10/1/2022	\$570,135.53	\$6,255.64	\$4,335.41	\$1,920.23	\$568,215.30
204	11/1/2022	\$568,215.30	\$6,255.64	\$4,464.83	\$1,790.81	\$566,424.49
205	12/1/2022	\$566,424.49	\$6,255.64	\$4,307.19	\$1,948.45	\$564,476.04
206	1/1/2023	\$564,476.04	\$6,255.64	\$4,435.45	\$1,820.19	\$562,655.85
207	2/1/2023	\$562,655.85	\$6,255.64	\$4,421.15	\$1,834.49	\$560,821.36
208	3/1/2023	\$560,821.36	\$6,255.64	\$3,980.27	\$2,275.37	\$558,545.99
209	4/1/2023	\$558,545.99	\$6,255.64	\$4,388.85	\$1,866.79	\$556,679.20
210	5/1/2023	\$556,679.20	\$6,255.64	\$4,233.08	\$2,022.56	\$554,656.64
211	6/1/2023	\$554,656.64	\$6,255.64	\$4,358.29	\$1,897.35	\$552,759.29
212	7/1/2023	\$552,759.29	\$6,255.64	\$4,203.27	\$2,052.37	\$550,706.92
213	8/1/2023	\$550,706.92	\$6,255.64	\$4,327.26	\$1,928.38	\$548,778.54
214	9/1/2023	\$548,778.54	\$6,255.64	\$4,312.10	\$1,943.54	\$546,835.00
215	10/1/2023	\$546,835.00	\$6,255.64	\$4,158.22	\$2,097.42	\$544,737.58
216	11/1/2023	\$544,737.58	\$6,255.64	\$4,280.35	\$1,975.29	\$542,762.29
217	12/1/2023	\$542,762.29	\$6,255.64	\$4,127.25	\$2,128.39	\$540,633.90
218	1/1/2024	\$540,633.90	\$6,255.64	\$4,248.11	\$2,007.53	\$538,626.37
219	2/1/2024	\$538,626.37	\$6,255.64	\$4,232.33	\$2,023.31	\$536,603.06
220	3/1/2024	\$536,603.06	\$6,255.64	\$3,944.41	\$2,311.23	\$534,291.83
221	4/1/2024	\$534,291.83	\$6,255.64	\$4,198.27	\$2,057.37	\$532,234.46
222	5/1/2024	\$532,234.46	\$6,255.64	\$4,047.20	\$2,208.44	\$530,026.02
223	6/1/2024	\$530,026.02	\$6,255.64	\$4,164.75	\$2,090.89	\$527,935.13
224	7/1/2024	\$527,935.13	\$6,255.64	\$4,014.51	\$2,241.13	\$525,694.00
225	8/1/2024	\$525,694.00	\$6,255.64	\$4,130.71	\$2,124.93	\$523,569.07
226	9/1/2024	\$523,569.07	\$6,255.64	\$4,114.02	\$2,141.62	\$521,427.45
227	10/1/2024	\$521,427.45	\$6,255.64	\$3,965.02	\$2,290.62	\$519,136.83
228	11/1/2024	\$519,136.83	\$6,255.64	\$4,079.19	\$2,176.45	\$516,960.38
229	12/1/2024	\$516,960.38	\$6,255.64	\$3,931.05	\$2,324.59	\$514,635.79
230	1/1/2025	\$514,635.79	\$6,255.64	\$4,043.82	\$2,211.82	\$512,423.97
231	2/1/2025	\$512,423.97	\$6,255.64	\$4,026.44	\$2,229.20	\$510,194.77
232	3/1/2025	\$510,194.77	\$6,255.64	\$3,620.97	\$2,634.67	\$507,560.10
233	4/1/2025	\$507,560.10	\$6,255.64	\$3,988.22	\$2,267.42	\$505,292.68
234	5/1/2025	\$505,292.68	\$6,255.64	\$3,842.33	\$2,413.31	\$502,879.37
235	6/1/2025	\$502,879.37	\$6,255.64	\$3,951.44	\$2,304.20	\$500,575.17
236	7/1/2025	\$500,575.17	\$6,255.64	\$3,806.46	\$2,449.18	\$498,125.99
237	8/1/2025	\$498,125.99	\$6,255.64	\$3,914.09	\$2,341.55	\$495,784.44
238	9/1/2025	\$495,784.44	\$6,255.64	\$3,895.70	\$2,359.94	\$493,424.50
239	10/1/2025	\$493,424.50	\$6,255.64	\$3,752.08	\$2,503.56	\$490,920.94
240	11/1/2025	\$490,920.94	\$6,255.64	\$3,857.48	\$2,398.16	\$488,522.78
241	12/1/2025	\$488,522.78	\$6,255.64	\$3,714.81	\$2,540.83	\$485,981.95
242	1/1/2026	\$485,981.95	\$6,255.64	\$3,818.67	\$2,436.97	\$483,544.98
243	2/1/2026	\$483,544.98	\$6,255.64	\$3,799.52	\$2,456.12	\$481,088.86
244	3/1/2026	\$481,088.86	\$6,255.64	\$3,414.39	\$2,841.25	\$478,247.61

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Loan No 2077227

No	Due Date	Beg Bal	Payment	Interest	Principal	End Bal
245	4/1/2026	\$478,247.61	\$6,255.64	\$3,757.90	\$2,497.74	\$475,749.87
246	5/1/2026	\$475,749.87	\$6,255.64	\$3,617.68	\$2,637.96	\$473,111.91
247	6/1/2026	\$473,111.91	\$6,255.64	\$3,717.54	\$2,538.10	\$470,573.81
248	7/1/2026	\$470,573.81	\$6,255.64	\$3,578.32	\$2,677.32	\$467,896.49
249	8/1/2026	\$467,896.49	\$6,255.64	\$3,676.56	\$2,579.08	\$465,317.41
250	9/1/2026	\$465,317.41	\$6,255.64	\$3,656.30	\$2,599.34	\$462,718.07
251	10/1/2026	\$462,718.07	\$6,255.64	\$3,518.59	\$2,737.05	\$459,981.02
252	11/1/2026	\$459,981.02	\$6,255.64	\$3,614.36	\$2,641.28	\$457,339.74
253	12/1/2026	\$457,339.74	\$6,255.64	\$3,477.69	\$2,777.95	\$454,561.79
254	1/1/2027	\$454,561.79	\$6,255.64	\$3,571.78	\$2,683.86	\$451,877.93
255	2/1/2027	\$451,877.93	\$6,255.64	\$3,550.69	\$2,704.95	\$449,172.98
256	3/1/2027	\$449,172.98	\$6,255.64	\$3,187.88	\$3,067.76	\$446,105.22
257	4/1/2027	\$446,105.22	\$6,255.64	\$3,505.33	\$2,750.31	\$443,354.91
258	5/1/2027	\$443,354.91	\$6,255.64	\$3,371.34	\$2,884.30	\$440,470.61
259	6/1/2027	\$440,470.61	\$6,255.64	\$3,461.06	\$2,794.58	\$437,676.03
260	7/1/2027	\$437,676.03	\$6,255.64	\$3,328.16	\$2,927.48	\$434,748.55
261	8/1/2027	\$434,748.55	\$6,255.64	\$3,416.10	\$2,839.54	\$431,909.01
262	9/1/2027	\$431,909.01	\$6,255.64	\$3,393.79	\$2,861.85	\$429,047.16
263	10/1/2027	\$429,047.16	\$6,255.64	\$3,262.55	\$2,993.09	\$426,054.07
264	11/1/2027	\$426,054.07	\$6,255.64	\$3,347.78	\$2,907.86	\$423,146.21
265	12/1/2027	\$423,146.21	\$6,255.64	\$3,217.67	\$3,037.97	\$420,108.24
266	1/1/2028	\$420,108.24	\$6,255.64	\$3,301.06	\$2,954.58	\$417,153.66
267	2/1/2028	\$417,153.66	\$6,255.64	\$3,277.84	\$2,977.80	\$414,175.86
268	3/1/2028	\$414,175.86	\$6,255.64	\$3,044.48	\$3,211.16	\$410,964.70
269	4/1/2028	\$410,964.70	\$6,255.64	\$3,229.21	\$3,026.43	\$407,938.27
270	5/1/2028	\$407,938.27	\$6,255.64	\$3,102.03	\$3,153.61	\$404,784.66
271	6/1/2028	\$404,784.66	\$6,255.64	\$3,180.65	\$3,074.99	\$401,709.67
272	7/1/2028	\$401,709.67	\$6,255.64	\$3,054.67	\$3,200.97	\$398,508.70
273	8/1/2028	\$398,508.70	\$6,255.64	\$3,131.34	\$3,124.30	\$395,384.40
274	9/1/2028	\$395,384.40	\$6,255.64	\$3,106.79	\$3,148.85	\$392,235.55
275	10/1/2028	\$392,235.55	\$6,255.64	\$2,982.62	\$3,273.02	\$388,962.53
276	11/1/2028	\$388,962.53	\$6,255.64	\$3,056.33	\$3,199.31	\$385,763.22
277	12/1/2028	\$385,763.22	\$6,255.64	\$2,933.41	\$3,322.23	\$382,440.99
278	1/1/2029	\$382,440.99	\$6,255.64	\$3,005.08	\$3,250.56	\$379,190.43
279	2/1/2029	\$379,190.43	\$6,255.64	\$2,979.54	\$3,276.10	\$375,914.33
280	3/1/2029	\$375,914.33	\$6,255.64	\$2,667.95	\$3,587.69	\$372,326.64
281	4/1/2029	\$372,326.64	\$6,255.64	\$2,925.61	\$3,330.03	\$368,996.61
282	5/1/2029	\$368,996.61	\$6,255.64	\$2,805.91	\$3,449.73	\$365,546.88
283	6/1/2029	\$365,546.88	\$6,255.64	\$2,872.34	\$3,383.30	\$362,163.58
284	7/1/2029	\$362,163.58	\$6,255.64	\$2,753.95	\$3,501.69	\$358,661.89
285	8/1/2029	\$358,661.89	\$6,255.64	\$2,818.24	\$3,437.40	\$355,224.49
286	9/1/2029	\$355,224.49	\$6,255.64	\$2,791.23	\$3,464.41	\$351,760.08
287	10/1/2029	\$351,760.08	\$6,255.64	\$2,674.84	\$3,580.80	\$348,179.28
288	11/1/2029	\$348,179.28	\$6,255.64	\$2,735.87	\$3,519.77	\$344,659.51
289	12/1/2029	\$344,659.51	\$6,255.64	\$2,620.85	\$3,634.79	\$341,024.72
290	1/1/2030	\$341,024.72	\$6,255.64	\$2,679.65	\$3,575.99	\$337,448.73
291	2/1/2030	\$337,448.73	\$6,255.64	\$2,651.55	\$3,604.09	\$333,844.64
292	3/1/2030	\$333,844.64	\$6,255.64	\$2,369.37	\$3,886.27	\$329,958.37
293	4/1/2030	\$329,958.37	\$6,255.64	\$2,592.69	\$3,662.95	\$326,295.42
294	5/1/2030	\$326,295.42	\$6,255.64	\$2,481.20	\$3,774.44	\$322,520.98
295	6/1/2030	\$322,520.98	\$6,255.64	\$2,534.25	\$3,721.39	\$318,799.59

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Loan No 2077227

No	Due Date	Beg Bal	Payment	Interest	Principal	End Bal
296	7/1/2030	\$318,799.59	\$6,255.64	\$2,424.21	\$3,831.43	\$314,968.16
297	8/1/2030	\$314,968.16	\$6,255.64	\$2,474.91	\$3,780.73	\$311,187.43
298	9/1/2030	\$311,187.43	\$6,255.64	\$2,445.20	\$3,810.44	\$307,376.99
299	10/1/2030	\$307,376.99	\$6,255.64	\$2,337.35	\$3,918.29	\$303,458.70
300	11/1/2030	\$303,458.70	\$6,255.64	\$2,384.47	\$3,871.17	\$299,587.53
301	12/1/2030	\$299,587.53	\$6,255.64	\$2,278.11	\$3,977.53	\$295,610.00
302	1/1/2031	\$295,610.00	\$6,255.64	\$2,322.80	\$3,932.84	\$291,677.16
303	2/1/2031	\$291,677.16	\$6,255.64	\$2,291.89	\$3,963.75	\$287,713.41
304	3/1/2031	\$287,713.41	\$6,255.64	\$2,041.97	\$4,213.67	\$283,499.74
305	4/1/2031	\$283,499.74	\$6,255.64	\$2,227.64	\$4,028.00	\$279,471.74
306	5/1/2031	\$279,471.74	\$6,255.64	\$2,125.15	\$4,130.49	\$275,341.25
307	6/1/2031	\$275,341.25	\$6,255.64	\$2,163.53	\$4,092.11	\$271,249.14
308	7/1/2031	\$271,249.14	\$6,255.64	\$2,062.62	\$4,193.02	\$267,056.12
309	8/1/2031	\$267,056.12	\$6,255.64	\$2,098.43	\$4,157.21	\$262,898.91
310	9/1/2031	\$262,898.91	\$6,255.64	\$2,065.76	\$4,189.88	\$258,709.03
311	10/1/2031	\$258,709.03	\$6,255.64	\$1,967.27	\$4,288.37	\$254,420.66
312	11/1/2031	\$254,420.66	\$6,255.64	\$1,999.15	\$4,256.49	\$250,164.17
313	12/1/2031	\$250,164.17	\$6,255.64	\$1,902.29	\$4,353.35	\$245,810.82
314	1/1/2032	\$245,810.82	\$6,255.64	\$1,931.49	\$4,324.15	\$241,486.67
315	2/1/2032	\$241,486.67	\$6,255.64	\$1,897.52	\$4,358.12	\$237,128.55
316	3/1/2032	\$237,128.55	\$6,255.64	\$1,743.06	\$4,512.58	\$232,615.97
317	4/1/2032	\$232,615.97	\$6,255.64	\$1,827.81	\$4,427.83	\$228,188.14
318	5/1/2032	\$228,188.14	\$6,255.64	\$1,735.18	\$4,520.46	\$223,667.68
319	6/1/2032	\$223,667.68	\$6,255.64	\$1,757.50	\$4,498.14	\$219,169.54
320	7/1/2032	\$219,169.54	\$6,255.64	\$1,666.60	\$4,589.04	\$214,580.50
321	8/1/2032	\$214,580.50	\$6,255.64	\$1,686.10	\$4,569.54	\$210,010.96
322	9/1/2032	\$210,010.96	\$6,255.64	\$1,650.19	\$4,605.45	\$205,405.51
323	10/1/2032	\$205,405.51	\$6,255.64	\$1,561.94	\$4,693.70	\$200,711.81
324	11/1/2032	\$200,711.81	\$6,255.64	\$1,577.12	\$4,678.52	\$196,033.29
325	12/1/2032	\$196,033.29	\$6,255.64	\$1,490.67	\$4,764.97	\$191,268.32
326	1/1/2033	\$191,268.32	\$6,255.64	\$1,502.92	\$4,752.72	\$186,515.60
327	2/1/2033	\$186,515.60	\$6,255.64	\$1,465.57	\$4,790.07	\$181,725.53
328	3/1/2033	\$181,725.53	\$6,255.64	\$1,289.75	\$4,965.89	\$176,759.64
329	4/1/2033	\$176,759.64	\$6,255.64	\$1,388.91	\$4,866.73	\$171,892.91
330	5/1/2033	\$171,892.91	\$6,255.64	\$1,307.10	\$4,948.54	\$166,944.37
331	6/1/2033	\$166,944.37	\$6,255.64	\$1,311.79	\$4,943.85	\$162,000.52
332	7/1/2033	\$162,000.52	\$6,255.64	\$1,231.88	\$5,023.76	\$156,976.76
333	8/1/2033	\$156,976.76	\$6,255.64	\$1,233.47	\$5,022.17	\$151,954.59
334	9/1/2033	\$151,954.59	\$6,255.64	\$1,194.00	\$5,061.64	\$146,892.95
335	10/1/2033	\$146,892.95	\$6,255.64	\$1,117.00	\$5,138.64	\$141,754.31
336	11/1/2033	\$141,754.31	\$6,255.64	\$1,113.85	\$5,141.79	\$136,612.52
337	12/1/2033	\$136,612.52	\$6,255.64	\$1,038.82	\$5,216.82	\$131,395.70
338	1/1/2034	\$131,395.70	\$6,255.64	\$1,032.46	\$5,223.18	\$126,172.52
339	2/1/2034	\$126,172.52	\$6,255.64	\$991.42	\$5,264.22	\$120,908.30
340	3/1/2034	\$120,908.30	\$6,255.64	\$858.11	\$5,397.53	\$115,510.77
341	4/1/2034	\$115,510.77	\$6,255.64	\$907.64	\$5,348.00	\$110,162.77
342	5/1/2034	\$110,162.77	\$6,255.64	\$837.70	\$5,417.94	\$104,744.83
343	6/1/2034	\$104,744.83	\$6,255.64	\$823.05	\$5,432.59	\$99,312.24
344	7/1/2034	\$99,312.24	\$6,255.64	\$755.19	\$5,500.45	\$93,811.79
345	8/1/2034	\$93,811.79	\$6,255.64	\$737.14	\$5,518.50	\$88,293.29
346	9/1/2034	\$88,293.29	\$6,255.64	\$693.78	\$5,561.86	\$82,731.43

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Loan No 2077227

No	Due Date	Beg Bal	Payment	Interest	Principal	End Bal
347	10/1/2034	\$82,731.43	\$6,255.64	\$629.10	\$5,626.54	\$77,104.89
348	11/1/2034	\$77,104.89	\$6,255.64	\$605.86	\$5,649.78	\$71,455.11
349	12/1/2034	\$71,455.11	\$6,255.64	\$543.36	\$5,712.28	\$65,742.83
350	1/1/2035	\$65,742.83	\$6,255.64	\$516.58	\$5,739.06	\$60,003.77
351	2/1/2035	\$60,003.77	\$6,255.64	\$471.49	\$5,784.15	\$54,219.62
352	3/1/2035	\$54,219.62	\$6,255.64	\$384.81	\$5,870.83	\$48,348.79
353	4/1/2035	\$48,348.79	\$6,255.64	\$379.91	\$5,875.73	\$42,473.06
354	5/1/2035	\$42,473.06	\$6,255.64	\$322.97	\$5,932.67	\$36,540.39
355	6/1/2035	\$36,540.39	\$6,255.64	\$287.12	\$5,968.52	\$30,571.87
356	7/1/2035	\$30,571.87	\$6,255.64	\$232.47	\$6,023.17	\$24,548.70
357	8/1/2035	\$24,548.70	\$6,255.64	\$192.89	\$6,062.75	\$18,435.95
358	9/1/2035	\$18,485.95	\$6,255.64	\$145.26	\$6,110.38	\$12,375.57
359	10/1/2035	\$12,375.57	\$6,255.64	\$94.11	\$6,161.53	\$6,214.04
360	11/1/2035	\$6,214.04	\$6,262.87	\$48.83	\$6,214.04	\$0.00

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ALLONGE TO NOTE

FOR PURPOSES OF FURTHER ENDORSEMENT OF THE NOTE
REFERRED TO BELOW:

BORROWER: Sandra Segalla

LENDER: Bond Street Capital, Inc., a California corporation

DATED: October 31, 2005

ORIGINAL PRINCIPAL BALANCE: \$760,000.00

PAY TO THE ORDER OF:

WITHOUT RECOURSE:

Bond Street Capital, Inc., a California corporation

By: 

Print Name: EDWARD (NED) HAWKEN

Title: SENIOR VICE PRESIDENT

CLEARFIELD COUNTY RECORDER OF DEEDS

Karen L. Starck, Recorder
Maurene Inlow - Chief Deputy

P.O. Box 361
1 North Second Street, Suite 103
Clearfield, Pennsylvania 16830

***RETURN DOCUMENT TO:**

OLD REPUBLIC NATIONAL TITLE INSURANCE
COMPANY

Instrument Number - 200519883

Recorded On 11/15/2005 At 11:35:39 AM

* Instrument Type - MORTGAGE

* Total Pages - 36

Invoice Number - 139492

* Mortgagor - SEGALLA, SANDRA

* Mortgagee - BOND STREET CAPITAL INC

* Customer - OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

*** FEES**

STATE WRIT TAX	\$0.50
JCS/ACCESS TO JUSTICE	\$10.00
RECORDING FEES -	\$75.00
RECORDER	
RECORDER IMPROVEMENT	\$3.00
FUND	
COUNTY IMPROVEMENT FUND	\$2.00
TOTAL	\$90.50

I hereby CERTIFY that this document
is recorded in the Recorder's Office of
Clearfield County, Pennsylvania.



Karen L. Starck
Karen L. Starck
Recorder of Deeds

THIS IS A CERTIFICATION PAGE

Do Not Detach

THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT

* - Information denoted by an asterisk may change during the verification process and may not be reflected on this page.



Bayview Loan Servicing, LLC
4425 Ponce de Leon Blvd., 5th Fl.
Coral Gables, Florida 33146
Attention: Collateral Department

RECORD AND RETURN TO:
ATAPOL, INC.
700 5TH AVENUE, 2ND FLOOR
PITTSBURGH, PA 15219

413377

OPEN-END MORTGAGE & SECURITY AGREEMENT

{ PENNSYLVANIA }

[This Mortgage Secures Future Advances]

Sandra Segalla, a married woman,

**as mortgagor
(Borrower)**

To

**Bond Street Capital, Inc., a California
corporation.**

**as mortgagee
(Lender)**

THIS MORTGAGE AND SECURITY AGREEMENT (the "Security Instrument") is made as of October 28, 2005, by Sandra Segalla, a married woman, whose address is 52 Ponderosa Drive, Penfield, Pennsylvania 15849, as mortgagor ("Borrower") to Bond Street Capital, Inc., a California corporation, whose address is 5236 Colodny Drive, Suite 101, Agoura Hills, California 91301, as mortgagee ("Lender").

RECITALS:

Borrower by its Promissory Note of even date herewith given to Lender is indebted to Lender in the principal sum of Seven Hundred Sixty Thousand and No/100 Dollars (\$760,000.00) in lawful money of the United States of America (the Note together with all extensions, renewals, modifications, substitutions and amendments thereof shall collectively be referred to as the "Note"), with interest from the date thereof at the rates set forth in the Note, principal and interest to be payable in accordance with the terms and conditions provided in the Note and with a maturity date of November 1, 2035.

By its execution hereof, Borrower desires to secure the payment of the Debt (hereinafter defined) and the performance of all of its obligations under the Note and the Other Obligations (hereinafter defined) and any and all other indebtedness now or hereafter owing by Borrower to Lender.

ARTICLE I. - GRANTS OF SECURITY

Section 1.1. **PROPERTY MORTGAGED.** Borrower does hereby irrevocably mortgage, grant, bargain, sell, pledge, assign, warrant, transfer and convey to Lender with mortgage covenants upon the Statutory Condition and, as provided and/or authorized by applicable law, with the STATUTORY POWER OF SALE, and grant a security interest to Lender in, the following property, rights, interests and estates now owned, or hereafter acquired by Borrower to the fullest extent permitted by applicable law (collectively, the "Property"):

(a) **Land.** The real property described in *Exhibit "A"* attached hereto and made a part hereof (the "Land");

(b) **Additional Land.** All additional lands, estates and development rights hereafter acquired by Borrower for use in connection with the Land and the development of the Land and all additional lands and estates therein which may, from time to time, by supplemental mortgage or otherwise be expressly made subject to the lien of this Security Instrument;

(c) **Improvements.** The buildings, structures, fixtures, additions, enlargements, extensions, modifications, repairs, replacements and improvements now or hereafter erected or located on the Land (the "Improvements");

(d) **Easements.** All easements, servitudes rights-of-way or use, rights, strips and gores of land, streets, ways, alleys, passages, sewer rights, water, water courses, water rights and powers, air rights and development rights, and all estates, rights, titles, interests, privileges, liberties, servitudes, tenements, hereditaments and appurtenances of any nature whatsoever, in any way now or hereafter belonging, relating or pertaining to the Land and the Improvements and the reversion and reversions, remainder and remainders, and all land lying in the bed of any street, road or avenue, opened or proposed, in front of or adjoining the Land, to the center line thereof and all the estates, rights, titles, interests, dower and rights of dower, courtesy and rights of courtesy, property, possession, claim and demand whatsoever, both at law and in equity, of Borrower of, in and to the Land and the Improvements and every part and parcel thereof, with the appurtenances thereto;

(e) **Fixtures and Personal Property.** All machinery, equipment, fixtures (including, but not limited to, all heating, air conditioning, plumbing, lighting, communications and elevator fixtures) trade fixtures and other property of every kind and nature whatsoever owned by Borrower, or in which Borrower has or shall have an interest, including without limitation, letter of credit rights, deposit accounts, payment intangibles, investment property, electronic chattel paper, timber to be cut and farm animals and, now or hereafter located upon the Land and the Improvements, or appurtenant thereto, and usable in connection with the present or future operation and occupancy of the Land and the Improvements and all building equipment, materials and supplies of any nature whatsoever owned by Borrower, or in which Borrower has or shall have an interest, now or hereafter located upon the Land and the Improvements, or appurtenant thereto, or usable in connection with the present or future operation and occupancy of the Land and the Improvements (collectively, the "Personal Property"), and the right, title and interest of Borrower in and to any of the Personal Property which may be subject to any security interests, as defined in the Uniform Commercial Code, as adopted

20571416-R 015

SCHEDULE "A"

SITUATED IN THE COUNTY OF CLEARFIELD, STATE OF PENNSYLVANIA, AND IS DESCRIBED AS FOLLOWS:

PARCEL NO. 1 PARCEL NO. 119-G2-116:

ALL THAT CERTAIN, PIECE, OR PARCEL OF LAND SITUATE IN HUSTON TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A POINT IN THE CENTER OF HIGHWAY ROUTE 255; THENCE NORTH 12° 15' WEST 880 FEET TO AN EXISTING STEEL FENCE POST; THENCE THROUGH LAND OF WHICH THIS IS A PART, NORTH 77° 45" EAST 292 FEET TO A STEEL FENCE POST; THENCE STILL THROUGH LAND OF WHICH THIS IS A PART, SOUTH 12° 15' EAST 660 FEET TO A POINT IN THE CENTER OF SAID HIGHWAY; THENCE ALONG THE CENTER OF SAID HIGHWAY, NORTH 78° 30' EAST 290 FEET TO A POINT IN THE CENTER OF SAID HIGHWAY; THENCE ALONG THE CENTER OF SAID HIGHWAY, SOUTH 57° 20' WEST 620 FEET TO A POINT IN THE CENTER OF SAID HIGHWAY AND THE PLACE OF BEGINNING.

BEING THE SAME PREMISES WHICH WERE CONVEYED TO MICHAEL SEGALLA BY DEED OF GARY CRAWFORD, ET AL., DATED APRIL 10, 1986, AND RECORDED AT CLEARFIELD, PENNSYLVANIA, IN DEEDS AND RECORDS BOOK NO. 1077, PAGE 334.

NOTICE:

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL MAY HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL, AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND.

EXCEPTING AND RESERVING ALL OF THE COAL, GAS, OIL, CLAY AND ALL OTHER MINERALS. HOWEVER, NONE OF THE SAME SHALL EVER BE REMOVED FROM SAID PREMISES BY THE METHOD COMMONLY KNOWN AS STRIPPING.

PARCEL NO. 2 PARCEL NO. 119-G2-124:

ALL THAT CERTAIN, PIECE, PARCEL OR LOT OF LAND SITUATE, IN HUSTON TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, BEING BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A RAILROAD SPIKE FOUND IN THE CENTERLINE OF L. R. 17031, SAID RAILROAD SPIKE BEING THE SOUTHEAST CORNER OF JOHN J. MORELLI, THE NORTHEAST CORNER OF WILLIAM AND NELLIE MAY BUNDY AND THE SOUTHWEST CORNER OF THE LAND HEREBY CONVEYED AND RUNNING: THENCE ALONG JOHN J. MORELLI NORTH 13° 04' 02" WEST 248.81 FEET TO A 3/4 INCH REBAR SET, SAID LINE PASSING THROUGH A 1 INCH REBAR FOUND BEING 30.00 FEET FROM THE RAILROAD SPIKE AT THE CENTERLINE OF L.

SCHEDULE A CONTINUED ON NEXT PAGE

CONTINUATION OF SCHEDULE A

R. 17031; THENCE THROUGH LANDS OF MICHAEL A. SEGALLA FOR A NEW LINE NORTH 67° 25' 17" EAST 157.78 FEET TO A RAILROAD SPIKE SET IN THE CENTER OF AN ACCESS ROAD, SAID LINE PASSING THROUGH A 3/4 INCH REBAR BEING BACK 20.00 FEET FROM SAID RAILROAD SPIKE; THENCE THROUGH LANDS OF SAME FOR A NEW LINE SOUTH 5° 28' 32" EAST 325.68 FEET TO A P.K. NAIL SET IN THE CENTERLINE OF L.R. 17031; THENCE ALONG THE CENTERLINE OF L.R. 17031 NORTH 80° 00' 00" WEST 122.37 FEET TO A RAILROAD SPIKE AND PLACE OF BEGINNING. CONTAINING 0.838 ACRES IN ACCORDANCE WITH PLOT PLAN PREPARED BY DAVID J. THORP, SURVEYOR.

BEING A PORTION OF THE SAME PREMISES WHICH WERE CONVEYED BY MICHAEL SEGALLA TO MICHAEL SEGALLA AND ANGELO SEGALLA BY DEED DATED JUNE 17, 1986 AND RECORDED IN THE OFFICE OF RECORDER OF DEEDS IN CLEARFIELD COUNTY, PENNSYLVANIA, IN DEEDS AND RECORDS BOOK NO. 1090, PAGE 449.

NOTICE:

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL MAY HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL, AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND.

PARCEL NO. 3 PARCEL NO. 119-G2-126:

ALL OF THAT CERTAIN PIECE, PARCEL AND LOT OF LAND, LYING AND BEING IN HUSTON TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A POINT IN ROUTE 255; THENCE BY LANDS NOW OR FORMERLY OF MICHAEL SEGALLA, NORTH 82 DEGREES 20 MINUTES WEST A DISTANCE OF 82.15 FEET TO A POINT; THENCE BY LANDS OF SAME NORTH 29 DEGREES 41 MINUTES WEST A DISTANCE OF 184.31 FEET TO AN IRON PIN; THENCE BY LANDS OF SAME, NORTH 61 DEGREES 07 MINUTES EAST A DISTANCE OF 409.47 FEET TO AN IRON PIN; THENCE ALONG LANDS OF SAME SOUTH 31 DEGREES 46 MINUTES EAST A DISTANCE OF 210.21 FEET TO A POINT IN ROUTE 255; THENCE BY SAME SOUTH 57 DEGREES 20 MINUTES WEST A DISTANCE OF 352.27 FEET TO THE PLACE OF BEGINNING.

CONTAINING 2.1 ACRES.

BEING A PORTION OF THE SAME PREMISES CONVEYED TO MICHAEL SEGALLA, ET AL, BY DEED OF HARRY GEORGE LEVENDUSKY, ET AL, DATED JULY 14, 1991 AND RECORDED IN THE OFFICE OF THE RECORDER OF DEED OF CLEARFIELD COUNTY, PENNSYLVANIA, IN DEED BOOK VOL. 1410, P. 591.

PARCEL NO. 4 PARCEL NO. 119-G2-132:

ALL OF THAT CERTAIN PARCEL OR PIECE OF LAND LYING, SITUATED AND BEING IN
SCHEDULE A CONTINUED ON THE NEXT PAGE

CONTINUATION OF SCHEDULE A

HUSTON TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOW, TO WIT:

BEGINNING AT A 1" IRON PIN SAID IRON PIN BEING THE NORTHWEST CORNER OF LANDS OF MICHAEL SEGALLA AND ON THE LINE OF LANDS FOR CHAGRIN LAND LIMITED PARTNERSHIP, BEING THE PLACE OF BEGINNING; THENCE ALONG SAID LANDS, NORTH 77° 30' EAST A DISTANCE OF 217.86 FEET TO AN IRON PIN; THENCE ALONG LAND OF MICHAEL SEGALLA, SOUTH 25° 44' EAST A DISTANCE OF 304.09 FEET TO AN IRON PIN; THENCE ALONG LANDS OF SAME NORTH 64° 16' EAST A DISTANCE OF 440.30 FEET TO AN IRON PIN; THENCE BY LANDS OF SAME NORTH 25° 44' WEST A DISTANCE OF 200.60 FEET

TO AN IRON PIN; THENCE BY LANDS OF CHAGRIN LAND LIMITED PARTNERSHIP NORTH 77° 30' EAST A DISTANCE OF 340.14 FEET TO AN EXISTING IRON PIN; THENCE BY LANDS OF GERALDINE HOWELL, SOUTH 33° 27' EAST A DISTANCE OF 977.40 FEET TO A POINT IN ROUTE 255; THENCE BY SAME SOUTH 57° 20' WEST A DISTANCE OF 487.73 FEET TO A POINT; THENCE BY LANDS OF MICHAEL SEGALLA, NORTH 31° 46' WEST A DISTANCE OF 210.21 FEET TO AN IRON PIN; THENCE BY SAME SOUTH 61° 07' WEST A DISTANCE OF 409.47 FEET TO AN IRON PIN; THENCE BY SAME SOUTH 29° 41' EAST A DISTANCE OF 184.31 FEET TO A POINT IN MOUNTAIN RUN ROAD; THENCE BY SAME NORTH 82° 20' WEST A DISTANCE OF 207.85 FEET TO A POINT; THENCE BY LAND OF MICHAEL SEGALLA, NORTH 13° 11' WEST A DISTANCE OF 660.00 FEET TO AN IRON PIN; THENCE BY SAME SOUTH 76° 40' WEST A DISTANCE OF 285.62 FEET TO AN IRON PIN; THENCE ALONG LANDS OF D. MORELLI, NORTH 13° 11' WEST A DISTANCE OF 446.63 FEET TO THE PLACE OF BEGINNING.

CONTAINING 21.13 ACRES, MORE OR LESS.

BEING A PART OF THE PREMISES CONVEYED TO MICHAEL A. SEGALLA, ET AL., BY DEED OF HARRY GEORGE LEVENDUSKY, ET UX., DATED JULY 15, 1991.

END OF SCHEDULE A

WHEN RECORDED RETURN TO:
OLD REPUBLIC TITLE
320 SPRINGSIDE DR.
SUITE 320
AKRON, OH 44333

and enacted by the state or states where any of the Property is located (the "Uniform Commercial Code"), superior in lien to the lien of this Security Instrument, and all proceeds and products of all of the above;

(f) Leases and Rents. All leases, subleases and other agreements affecting the use, enjoyment or occupancy of the Land and/or the Improvements heretofore or hereafter entered into and all extensions, amendments and modifications thereto, whether before or after the filing by or against Borrower of any petition for relief under Creditors Rights Laws (hereinafter defined) (the "Leases") and all right, title and interest of Borrower, its successors and assigns therein and thereunder, including, without limitation, any guaranties of the lessees' obligations thereunder, cash or securities deposited thereunder to secure the performance by the lessees of their obligations thereunder and all rents, additional rents, revenues, room revenues, accounts, accounts receivable, issues and profits (including all oil and gas or other mineral royalties and bonuses) from the Land and the Improvements whether paid or accruing before or after the filing by or against Borrower of any petition for relief under the Creditors Rights Laws (the "Rents") and all proceeds from the sale or other disposition of the Leases and the right to receive and apply the Rents to the payment of the Debt;

(g) Insurance Proceeds. All proceeds of and any unearned premiums on any insurance policies covering the Property, including, without limitation, the right to receive and apply the proceeds of any insurance, judgments, or settlements made in lieu thereof, for damage to the Property;

(h) Condemnation Awards. All awards or payments, including interest thereon, which may heretofore and hereafter be made with respect to the Property, whether from the exercise of the right of eminent domain (including, but not limited to any transfer made in lieu of or in anticipation of the exercise of the right), or for a change of grade, or for any other injury to or decrease in the value of the Property;

(i) Tax Certiorari. All refunds, rebates or credits in connection with a reduction in real estate taxes and assessments charged against the Property as a result of tax certiorari or any applications or proceedings for reduction;

(j) Conversion. All proceeds of the conversion, voluntary or involuntary, of any of the foregoing including, without limitation, proceeds of insurance and condemnation awards, into cash or liquidation claims;

(k) Rights. The right, in the name and on behalf of Borrower, to appear in and defend any action or proceeding brought with respect to the Property and to commence any action or proceeding to protect the interest of Lender in the Property;

(l) Agreements. All agreements, contracts, certificates, instruments, franchises, permits, licenses, plans, specifications and other documents, now or hereafter entered into, and all rights therein and thereto, respecting or pertaining to the use, occupation, construction, management or operation of the Land and any part thereof and any Improvements or respecting any business or activity conducted on the Land and any part thereof and all right, title and interest of Borrower therein and thereunder, including, without limitation, the right, upon the occurrence and during the continuance of an Event of Default (hereinafter defined), to receive and collect any sums payable to Borrower thereunder;

(m) Intangibles. All trade names, trademarks, servicemarks, logos, copyrights, goodwill, books and records and all other intellectual property rights and general intangibles relating to or used in connection with the operation of the Property;

(n) Cash and Accounts. Cash and Accounts. All cash funds, deposit accounts and other rights and evidence of rights to cash, all present and future funds, accounts, instruments, accounts receivable, documents, causes of action, or claims now or hereafter held, created or otherwise capable of credit to the Debtor/Borrower; and

(o) Other Rights. Any and all other rights of Borrower in and to the items set forth in Subsections (a) through (n) above.

Section 1.2. ASSIGNMENT OF LEASES AND RENTS. Borrower hereby absolutely and unconditionally assigns to Lender Borrower's right, title and interest in and to all current and future Leases and Rents; it being intended by Borrower that this assignment constitutes a present, absolute assignment and not an assignment for additional security only. Notwithstanding the foregoing, Lender grants to Borrower a revocable license to collect and receive the Rents. Borrower shall hold a portion of the Rents sufficient to discharge all current sums due on the Debt, for use in the payment of such sums.

Section 1.3. SECURITY AGREEMENT. This Security Instrument is both a real property mortgage and a "security

agreement" within the meaning of the Uniform Commercial Code. The Property includes both real and personal property and all other rights and interests, whether tangible or intangible in nature, of Borrower in the Property. By executing and delivering this Security Instrument, Borrower hereby grants to Lender, as security for the Obligations (hereinafter defined), a security interest in the Personal Property as well as all other property and interests set forth in Section 1.1 herein to the full extent that the same may be subject to the Uniform Commercial Code. If required by Lender, Borrower shall execute UCC-1 Financing Statements covering said property for filing with the appropriate county and/or state filing offices. In any event, Lender is permitted to unilaterally file a UCC-1 Financing Statement covering all of the Property.

Section 1.4. **PLEDGE OF MONIES HELD.** Borrower hereby pledges to and grants a continuing security interest in favor of Lender any and all monies now or hereafter held by Lender, including, without limitation, any sums deposited in the Escrow Fund (hereinafter defined), Net Proceeds (hereinafter defined) and condemnation awards or payments (hereinafter described) as additional security for the Obligations until expended or applied as provided in this Security Instrument.

CONDITIONS TO GRANT

TO HAVE AND TO HOLD the above granted and described Property to the use and benefit of Lender, and the successors and assigns of Lender, forever;

PROVIDED, HOWEVER, these presents are upon the express condition that, if Borrower shall well and truly pay to Lender the Debt at the time and in the manner provided in the Note and this Security Instrument, shall perform the Other Obligations as set forth in this Security Instrument and shall abide by and comply with each and every covenant and condition set forth herein and in the Note, these presents and the estate hereby granted shall cease, terminate and be void, except to the extent any provision herein provides that it shall survive the repayment of the obligations.

ARTICLE 2. - DEBT AND OBLIGATIONS SECURED

Section 2.1. **DEBT.** This Security Instrument and the grants, assignments and transfers made pursuant to the terms hereafter are given for the purpose of securing the payment of the following, in such order of priority as Lender may determine in its sole discretion (the "Debt"):

- (a) the indebtedness evidenced by the Note in lawful money of the United States of America;
- (b) interest, default interest, late charges and other sums, as provided in the Note, this Security Instrument or the Other Security Documents (hereinafter defined);
- (c) the Prepayment Consideration (defined in the Note), if any;
- (d) all other monies agreed or provided to be paid by Borrower in the Note, this Security Instrument or the Other Security Documents (hereinafter defined);
- (e) all sums advanced pursuant to this Security Instrument to protect and preserve the Property and the lien and the security interest created hereby; and
- (f) all sums advanced and costs and expenses incurred by Lender in connection with the Debt or any part thereof, any renewal, extension, or change of or substitution for the Debt or any part thereof, or the acquisition or perfection of the security therefor, whether made or incurred at the request of Borrower or Lender; and
- (g) any and all additional advances made by Lender to complete Improvements or to preserve or protect the Property, or for taxes, assessments or insurance premiums, or for the performance of any of Borrower's obligations hereunder or under the Other Security Documents (hereinafter defined).

Section 2.2. **OTHER OBLIGATIONS.** This Security Instrument and the grants, assignments and transfers made pursuant to the terms hereof are also given for the purpose of securing the performance of the following (the "Other Obligations"):

- (a) all other obligations of Borrower contained herein;
- (b) each obligation of Borrower contained in the Note and in the Other Security Documents; and

(c) each obligation of Borrower contained in any renewal, extension, amendment, modification, consolidation, change of, or substitution or replacement for, all or any part of the Note, this Security Instrument or the Other Security Documents.

(d) any and all other indebtedness now or hereafter owing by Borrower to Lender.

Section 2.3. **DEBT AND OTHER OBLIGATIONS.** Borrower's obligations for the payment of the Debt and the performance of the Other Obligations shall be referred to collectively as the "Obligations."

Section 2.4. **PAYMENTS.** Unless payments are made in the required amount in immediately available funds at the place where the Note is payable, remittances in payment of all or any part of the Debt shall not, regardless of any receipt or credit issued therefor, constitute payment until the required amount is actually received by Lender in funds immediately available at the place where the Note is payable (or any other place as Lender, in Lender's sole discretion, may have established by delivery of written notice thereof to Borrower) and shall be made and accepted subject to the condition that any check or draft may be handled for collection in accordance with the practice of the collecting bank or banks; provided, however, Lender shall not be required to accept payment for any Obligation in cash. Acceptance by Lender of any payment in an amount less than the amount then due shall be deemed an acceptance on account only, and the failure to pay the entire amount then due shall be and continue to be an Event of Default.

ARTICLE 3. - BORROWER COVENANTS

Borrower covenants and agrees that:

Section 3.1. **PAYMENT OF DEBT AND PERFORMANCE OF OBLIGATIONS.** Borrower will pay the Debt at the time and in the manner provided in the Note and in this Security Instrument; without relief from valuation or appraisal laws, and shall promptly and fully perform all of the Obligations in this Security Agreement and the Other Security Documents (hereinafter defined).

Section 3.2. **INCORPORATION BY REFERENCE.** All the covenants, conditions and agreements contained in (a) the Note and (b) all and any of the documents other than the Note or this Security Instrument now or hereafter executed by Borrower and/or others and by or in favor of Lender, which wholly or partially secure or guaranty payment of the Note or are otherwise executed and delivered in connection with the Loan (the "Other Security Documents") are hereby made a part of this Security Instrument to the same extent and with the same force as if fully set forth herein.

Section 3.3. **INSURANCE.** Borrower shall maintain with respect to the Property at all times, insurance against loss or damage by fire and other casualties and hazards by insurance written on an "all risks" basis including specifically windstorm and/or hail damage, in an amount not less than the replacement cost thereof, naming Lender as loss payee and additional insured; (ii) if the Property is required to be insured pursuant to the National Flood Reform Act of 1994, and the regulations promulgated there under, flood insurance is required in the amount equal to the lesser of the loan amount or the maximum available under the National Flood Insurance Program, but in no event should the amount of coverage be less than the value of the improved structure, naming Lender as additional insured and loss payee; and (iii) liability insurance providing coverage in such amount as Lender may require but in no event less than \$500,000.00 naming Lender as an additional insured; and (iv) such other insurances as Lender may reasonably require from time to time.

All casualty insurance policies shall contain an endorsement or agreement by the insurer in form satisfactory to Lender that any loss shall be payable in accordance with the terms of such policy notwithstanding any act of negligence of Borrower and the further agreement of the insurer waiving rights of subrogation against Lender, and rights of set-off, counterclaim or deductions against Borrower.

All insurance policies shall be in form, provide coverages, be issued by companies and be in amounts satisfactory to Lender. At least 30 days prior to the expiration of such policy, Borrower shall furnish Lender with evidence satisfactory to Lender that such policy has been renewed or replaced. All such policies shall provide that the policy will not be canceled or materially amended without at least 30 days prior written notice to Lender. In the event Borrower fails to provide, maintain, keep in force and furnish to Lender the policies of insurance in such amounts, at such premium, for such risks and by such means as Lender chooses, then Lender may procure such insurance at Borrower's sole cost and expense, provided Lender shall have no responsibility to obtain any insurance, but if Lender does obtain insurance, Lender shall have no responsibility to assure that the insurance obtained shall be adequate or provide any protection to Borrower.

In the event of a foreclosure of the Security Instrument or other transfer of title to the Property in extinguishment in whole or in part of the Debt, all right, title and interest of Borrower in and to the Policies then in force concerning the Property, to the extent assignable, and all proceeds payable thereunder shall thereupon vest in Lender or the purchaser at such foreclosure or other transferee in the event of such other transfer of title.

Section 3.4. PAYMENT OF TAXES, ETC.

(a) Borrower shall promptly pay by the date same are initially payable all taxes, assessments, impact fees, levies, inspection and license fees, water rates, sewer rents and other governmental impositions, including, without limitation, vault and meter charges and license fees for the use of vaults, chutes and similar areas adjoining the Land, now or hereafter levied or assessed or imposed against the Property or any part thereof (the "Taxes") not paid from the Escrow Fund (hereinafter defined), all ground rents, maintenance charges and similar charges, now or hereafter levied or assessed or imposed against the Property or any part thereof (the "Other Charges"), and all charges for utility services provided to the Property as same become due and payable. Borrower will deliver to Lender, receipts or other, evidence satisfactory to Lender that the Taxes, Other Charges and utility service charges have been so paid or are not then delinquent. Borrower shall not suffer and shall promptly cause to be paid and discharged any lien or charge whatsoever, which may be or become a lien or charge against the Property, except to the extent sums sufficient to pay all Taxes and Other Charges have been deposited with Lender in accordance with the terms of this Security Instrument.

(b) After prior written notice to Lender, Borrower, at its own expense, may contest by appropriate legal proceeding, promptly initiated and conducted in good faith and with due diligence, the amount or validity or application in whole or in part of any of the Taxes, provided that (i) no Event of Default has occurred and is continuing under the Note, this Security Instrument or any of the Other Security Documents, (ii) Borrower is permitted to do so under the provisions of any other mortgage, deed of trust or deed to secure debt affecting the Property, (iii) such proceeding shall suspend the collection of the Taxes from Borrower and from the Property or Borrower shall have paid all of the Taxes under protest, (iv) such proceeding shall be permitted under and be conducted in accordance with the provisions of any other instrument to which Borrower is subject and shall not constitute a default thereunder, (v) neither the Property nor any part thereof or interest therein will be in danger of being sold, forfeited, terminated, canceled or lost and (vi) Borrower shall have deposited with Lender adequate reserves (determined by Lender in its sole discretion) for the payment of the Taxes, together with all interest and penalties thereon, unless Borrower has paid all of the Taxes under protest, and Borrower shall have furnished such other security as may be required in the proceeding, or as may be reasonably requested by Lender to insure the payment of any contested Taxes, together with all interest and penalties thereon, taking into consideration the amount in the Escrow Fund available for payment of Taxes.

Section 3.5. ESCROW FUND. In addition to the initial deposits with respect to Taxes and Insurance Premiums made by Borrower to Lender on the date hereof to be held by Lender in escrow, Borrower shall pay to Lender on the first day of each calendar month (a) one-twelfth of an amount which would be sufficient to cover the payment of the Taxes payable, or estimated by Lender to be payable, during the next ensuing twelve (12) months and (b) one-twelfth of an amount which would be sufficient to pay the Insurance Premiums due for the renewal of the coverage afforded by the Policies upon the expiration thereof (the amounts in (a) and (b) above shall be called the "Escrow Fund"). Borrower agrees to notify Lender immediately of any changes to the amounts, schedules and instructions for payment of any Taxes and Insurance Premiums of which it has or obtains knowledge and authorizes Lender or its agent to obtain the bills for Taxes directly from the appropriate taxing authority. The Escrow Fund and the payments of interest or principal or both, payable pursuant to the Note shall be added together and shall be paid as an aggregate sum by Borrower to Lender. Provided there are sufficient amounts in the Escrow Fund and no Event of Default exists, Lender shall be obligated to pay the Taxes and Insurance Premiums as they become due on their respective due dates on behalf of Borrower by applying the Escrow Fund to the payments of such Taxes and Insurance Premiums required to be made by Borrower. If the amount of the Escrow Fund shall exceed the amounts reasonably necessary for the payment of Taxes and Insurance Premiums, Lender shall, in its discretion, return any excess to Borrower or credit such excess against future payments to be made to the Escrow Fund. In allocating such excess, Lender may deal with the person shown on the records of Lender to be the owner of the Property. If the Escrow Fund is not sufficient to pay the items set forth in (a) and (b) above as and when they are due, Borrower shall promptly pay to Lender, upon demand, an amount which Lender shall reasonably estimate as sufficient to make up the deficiency. Unless otherwise required by applicable state or federal law, the Escrow Fund shall not constitute a trust fund and may be commingled with other monies held by Lender. Unless otherwise required by applicable state or federal law, no earnings or interest on the Escrow Fund shall be payable to Borrower. Upon payment in full of the Debt, and full performance of the Obligations, the funds remaining in the Escrow Fund, if

any, shall be paid to the record owner of the Land encumbered by the lien of this Security Instrument within a reasonable time following the date of such full payment and performance.

Section 3.6. CONDEMNATION. Borrower shall promptly give Lender notice of the actual or threatened commencement of any condemnation or eminent domain proceeding and shall deliver to Lender copies of any and all papers, documents, surveys and correspondence served or received in connection with such proceedings. Notwithstanding any taking by any public or quasi-public authority through eminent domain or otherwise (including, but not limited to any transfer made in lieu of or in anticipation of the exercise of such taking), Borrower shall continue to pay the Debt at the time and in the manner provided for its payment in the Note and in this Security Instrument and the Debt shall not be reduced until any award or payment therefor shall have been actually received and applied by Lender, after the deduction of expenses of collection, to the reduction or discharge of the Debt. Lender shall not be limited to the interest paid on the award by the condemning authority but shall be entitled to receive out of the award interest at the rate or rates provided in the Note. Borrower hereby assigns and shall cause all awards and payments made in any condemnation or eminent domain proceeding, to be paid directly to Lender. Lender may apply any award or payment to the reduction or discharge of the Debt whether or not then due and payable. If the Property is sold, through foreclosure or otherwise, prior to the receipt by Lender of the award or payment, Lender shall have the right, whether or not a deficiency judgment on the Note shall have been sought, recovered or denied, to receive the award or payment, or a portion thereof sufficient to pay the Debt. In addition, Borrower authorizes Lender, at Lender's option but without any obligation, as attorney-in-fact for Borrower to commence, appear in and prosecute, in Borrower's or Lender's name, any action or proceeding relating to any condemnation (which term for purposes hereunder shall mean any action regarding damage or taking by any governmental authority, quasi-governmental authority, any party having power of condemnation, or any transfer by private sale in lieu thereof) or other taking of the Property and to settle or compromise any claim in connection with such condemnation or other taking. Notwithstanding any application of condemnation proceeds by Lender to the Debt, Borrower shall repair, restore and rebuild the Property affected by the condemnation to a condition as close to that existing prior to such condemnation as is reasonable practicable, and otherwise sufficient for the use and enjoyment thereof as determined by Lender.

Section 3.7. RESTORATION AFTER CASUALTY.

(a) In the event of loss, Borrower shall give immediate written notice to the insurance carrier and to Lender. Borrower hereby authorizes and appoints Lender as attorney in fact for Borrower to make proof of loss, to adjust and compromise any claims under policies of property damage insurance, to appear in and prosecute any action arising from such property damage insurance policies, to collect and receive the proceeds of property damage insurance, and to deduct from such proceeds Lender's expenses incurred in the collection of such proceeds. This power of attorney is coupled with an interest and therefore is irrevocable. However, nothing contained in this Section 3.7 shall require Lender to incur any expense or take any action. Lender may, at Lender's option, (1) hold the balance of such proceeds to be used to reimburse Borrower for the cost of restoring and repairing the Property to the equivalent of its original condition or to a condition approved by Lender (the "Restoration"), or (2) apply the balance of such proceeds to the payment of the Debt, whether or not then due. To the extent Lender determines to apply insurance proceeds to Restoration, Lender shall do so in accordance with Lender's then-current policies relating to the restoration of casualty damage on similar properties.

(b) Lender shall not exercise its option to apply insurance proceeds to the payment of the Debt if all of the following conditions are met: (1) no Event of Default (or any event which, with the giving of notice or the passage of time, or both, would constitute an Event of Default) has occurred and is continuing; (2) Lender determines, in its discretion, that there will be sufficient funds to complete the Restoration; (3) Lender determines, in its discretion, that the net cash flow from the Property after completion of the Restoration will be sufficient to meet all operating costs and other expenses, deposits to the Escrow Fund, deposits to reserves and loan repayment obligations relating to the Property; (4) Lender determines, in its discretion, that the Restoration will be completed before the earlier of (A) one year before the maturity date of the Note or (B) one year after the date of the loss or casualty; and (5) upon Lender's request, Borrower provides Lender evidence of the availability during and after the Restoration of the insurance required to be maintained by Borrower pursuant to Section 3.3.

Section 3.8. LEASES AND RENTS. Borrower shall maintain, enforce and cause to be performed all of the terms and conditions under any Lease or sublease, which may constitute a portion of the Property. Borrower shall not, without the consent of Lender enter into any new Lease of all or any portion of the Property, agree to the cancellation or surrender under any Lease of all or any portion of the Property, agree to prepayment of Rents, issues or profits (other than Rent paid at the signing of a lease or sublease), modify any such Lease so as to shorten the term, decrease the Rent, accelerate the payment of Rent, or change the terms of any renewal option, provided that such action (taking into account, in the case of a termination, reduction in rent, surrender of space or shortening of term, the planned alternative use of the affected

space) does not have a materially adverse effect on the value of the Property taken as a whole, and provided that such Lease, as amended, modified or waived, is otherwise in compliance with the requirements of this Security Instrument and any subordination agreement binding upon Lender with respect to such Lease. Any such purported new Lease, cancellation surrender, prepayment or modification made without the written consent of Lender shall be void as against Lender.

Section 3.9. MAINTENANCE AND USE OF PROPERTY. Borrower shall cause the Property to be maintained in a good and safe condition and repair. The Improvements and the Personal Property shall not be removed, demolished or materially altered (except for normal replacement of the Personal Property with replacement property of equal or greater value) without the consent of Lender. Borrower shall promptly repair, replace or rebuild any part of the Property which may be destroyed by any casualty, or become damaged, worn or dilapidated or which may be affected by any condemnation or taking proceeding and shall complete and pay for any structure at any time in the process of construction or repair on the Land. Borrower shall not initiate, join in, acquiesce in, or consent to any change in any private restrictive covenant, zoning law or other public or private restriction, limiting, defining or changing the uses which may be made of the Property or any part thereof. If under applicable zoning provisions the use of all or any portion of the Property is or shall become a nonconforming use, Borrower will not cause or permit the nonconforming use to be discontinued or the nonconforming improvement to be abandoned without the express written consent of Lender, and Borrower shall take such other steps as Lender may require to establish the legality of such non-conforming use.

Section 3.10. WASTE. Borrower shall not commit or suffer any waste of the Property or make any change in the use of the Property which will in any way materially increase the risk of fire or other hazard arising out of the operation of the Property, or take any action that might invalidate or give cause for cancellation of any Policy, or substantially increase the rates thereunder, or do or permit to be done thereon anything that may in any way impair the value of the Property or the security of this Security Instrument. Borrower will not, without the prior written consent of Lender, permit any drilling or exploration for or extraction, removal, or production of any minerals from the surface or the subsurface of the Land, regardless of the depth thereof or the method of mining or extraction thereof.

Section 3.11. COMPLIANCE WITH LAWS.

(a) Borrower shall promptly comply with all existing and future federal, state and local laws, orders, ordinances, governmental rules and regulations or court orders affecting the Property, and the use thereof, including any Environmental Law (hereinafter defined) ("Applicable Laws").

(b) Borrower shall from time to time, upon Lender's request, provide Lender with evidence reasonably satisfactory to Lender that the Property complies with all Applicable Laws or is exempt from compliance with Applicable Laws.

(c) Notwithstanding any provisions set forth herein or in any document regarding Lender's approval of alterations of the Property, Borrower shall not alter the Property in any manner which would materially increase Borrower's responsibilities for compliance with Applicable Laws without the prior written approval of Lender. Lender's approval of the plans, specifications, or working drawings for alterations of the Property shall create no responsibility or liability on behalf of Lender for their completeness, design, sufficiency or their compliance with Applicable Laws. The foregoing shall apply to tenant improvements constructed by Borrower or by any of its tenants. Lender may condition any such approval upon receipt of a certificate of compliance with Applicable Laws from an independent architect, engineer, or other person acceptable to Lender.

(d) Borrower shall give prompt notice to Lender of the receipt by Borrower of any notice related to a violation or threatened violation of any Applicable Laws and of the commencement or threatened commencement of any proceedings or investigations which relate to compliance with Applicable Laws.

(e) After prior written notice to Lender, Borrower, at its own expense, may contest by appropriate legal proceedings, promptly initiated and conducted in good faith and with due diligence, the Applicable Laws affecting the Property, provided that (i) no Event of Default has occurred and is continuing under the Note, this Security Instrument or any of the Other Security Documents; (ii) Borrower is permitted to do so under the provisions of any other mortgage, deed of trust or deed to secure debt affecting the Property; (iii) such proceeding shall be permitted under and be conducted in accordance with the provisions of any other instrument to which Borrower or the Property is subject and shall not constitute a default thereunder; (iv) neither the Property, any part thereof or interest therein, any of the tenants or occupants thereof, Borrower, nor Lender shall be affected in any material adverse way as a result of such proceeding; (v) non-compliance with the Applicable Laws shall not impose civil or criminal liability on Borrower or Lender; and (vi)

~~Borrower shall have furnished to Lender all other items reasonably requested by Lender.~~

Section 3.12. BOOKS AND RECORDS

(a) Borrower shall keep and maintain at all times at the Property or the management agent's offices, and upon Lender's request shall make available at the Property, complete and accurate books of account and records (including copies of supporting bills and invoices) adequate to reflect correctly the operation of the Property, and copies of all written contracts, Leases, and other instruments which affect the Property. Following a default by Borrower, the books, records, contracts, Leases and other instruments shall be subject to examination and inspection at any reasonable time by Lender.

(b) Following a default by Borrower, Borrower shall furnish to Lender all of the following:

(1) within ten (10) days following Lender's written request and thereafter annually within 120 days after the end of each fiscal year of Borrower, a statement of income and expenses for Borrower's operation of the Property for that fiscal year, a statement of changes in financial position of Borrower relating to the Property for that fiscal year and, when requested by Lender, a balance sheet showing all assets and liabilities of Borrower relating to the Property as of the end of that fiscal year;

(2) within ten (10) days following Lender's written request and thereafter annually within 120 days after the end of each fiscal year of Borrower, and at any other time upon Lender's request, a rent schedule for the Property showing the name of each tenant, and for each tenant, the space occupied, the lease expiration date, the rent payable for the current month, the date through which rent has been paid, and any related information requested by Lender;

(3) within ten (10) days following Lender's written request and thereafter annually within 120 days after the end of each fiscal year of Borrower, and at any other time upon Lender's request, an accounting of all security deposits held pursuant to all Leases, including the name of the institution (if any) and the names and identification numbers of the accounts (if any) in which such security deposits are held and the name of the person to contact at such financial institution, along with any authority or release necessary for Lender to access information regarding such accounts;

(4) within ten (10) days following Lender's written request and thereafter annually within 120 days after the end of each fiscal year of Borrower, and at any other time upon Lender's request, a statement that identifies all owners of any interest in Borrower and the interest held by each, if Borrower is a corporation, all officers and directors of Borrower, and if Borrower is a limited liability company, all managers who are not members;

(5) within ten (10) days following Lender's written request and thereafter monthly a property management report for the Property, showing the number of inquiries made and rental applications received from tenants or prospective tenants and deposits received from tenants and any other information requested by Lender;

(6) within ten (10) days following Lender's written request and thereafter monthly a balance sheet, a statement of income and expenses for Borrower and a statement of changes in financial position of Borrower for Borrower's most recent fiscal year; and

(7) within ten (10) days following Lender's written request and thereafter monthly a statement of income and expense for the Property for the prior month or quarter.

(c) Each of the statements, schedules and reports required hereunder shall be certified to be complete and accurate by an individual having authority to bind Borrower, and shall be in such form and contain such detail as Lender may reasonably require; provided that Lender, in Lender's sole discretion, may require that any statements, schedules or reports be audited at Borrower's expense by independent certified public accountants acceptable to Lender.

(d) If Borrower fails to provide in a timely manner the statements, schedules and reports required hereunder, Lender shall have the right to have Borrower's books and records audited, at Borrower's expense, by independent certified public accountants selected by Lender in order to obtain such statements, schedules and reports, and all related costs and expenses of Lender shall become immediately due and payable and shall become an additional part of the Debt.

(e) If an Event of Default has occurred and is continuing, Borrower shall deliver to Lender upon written demand all books and records relating to the Property or its operation.

(f) Borrower authorizes Lender to obtain a credit report on Borrower at any time.

(g) Borrower, any Guarantor and any Indemnitor shall furnish Lender with such other additional financial or management information (including State and Federal tax returns) as may, from time to time, be reasonably required by Lender in form and substance satisfactory to Lender.

(h) Borrower, any Guarantor and any Indemnitor shall furnish to Lender and its agents convenient facilities for the examination and audit of any such books and records.

Section 3.13. **PAYMENT FOR LABOR AND MATERIALS.** Borrower will promptly pay when due all bills and costs for labor, materials, and specifically fabricated materials incurred in connection with the Property and never permit to exist in respect of the Property or any part thereof any lien or security interest, even though inferior to the liens and the security interests hereof, and in any event never permit to be created or exist in respect of the Property or any part thereof any other or additional lien or security interest other than the liens or security interests hereof, except for the Permitted Exceptions (defined below).

Section 3.14. **PERFORMANCE OF OTHER AGREEMENTS.** Borrower shall observe and perform each and every term to be observed or performed by Borrower pursuant to the terms of any agreement or recorded instrument affecting or pertaining to the Property, or given by Borrower to Lender for the purpose of further securing an Obligation and any amendments, modifications or changes thereto.

Section 3.15. **CHANGE OF NAME, IDENTITY OR STRUCTURE.** Borrower shall not change Borrower's name, identity (including its trade name or names) or, if not an individual, Borrower's corporate, partnership or other structure or jurisdiction where the Borrower is organized without notifying the Lender of such change in writing at least thirty (30) days prior to the effective date of such change and, in the case of a change in Borrower's structure or the jurisdiction where Borrower is organized, without first obtaining the prior written consent of the Lender.

Section 3.16. **EXISTENCE.** Borrower will continuously maintain (a) its existence and shall not dissolve or permit its dissolution, (b) its rights to do business in the state where the Property is located and (c) its franchises and trade names.

Section 3.17. **MANAGEMENT.** The Property shall be managed by either: (a) Borrower or an entity affiliated with Borrower and approved by Lender for so long as Borrower or said affiliated entity is managing the Property in a first class manner; or (b) a professional property management company approved by Lender. Management by an affiliated entity or a professional property management company shall be pursuant to a written agreement approved by Lender which shall be in all respects subordinate to this Security Instrument. Following a default by Borrower, no manager shall be removed or replaced or the terms of any management agreement modified or amended without the prior written consent of Lender. In the event (x) of default hereunder or under any management contract then in effect, which default is not cured within any applicable grace or cure period or (y) of the bankruptcy or insolvency of the manager, Lender shall have the right to immediately terminate, or to direct Borrower to immediately terminate, such management contract and to retain, or to direct Borrower to retain, a new management agent approved by Lender. All Rents generated by or derived from the Property shall first be utilized solely for current expenses directly attributable to the ownership and operation of the Property, including, without limitation, current expenses relating to Borrower's liabilities and obligations with respect to the Note, this Security Instrument and the Other Security Documents, and none of the Rents generated by or derived from the Property shall be diverted by Borrower and utilized for any other purpose unless all such current expenses attributable to the ownership and operation of the Property have been fully paid and satisfied.

Section 3.18. **PRINCIPAL PLACE OF BUSINESS.** In the event that Borrower shall change the principal place of business or chief executive office, or, in the event Borrower is one or more natural persons, the location of its permanent residence, all as set forth in Subsection 4.18 below, Borrower shall immediately notify Lender in writing. Borrower shall execute and deliver such additional financing statements, security agreements and other instruments which may be necessary to effectively evidence or perfect Lender's security interest in the Property as a result of such change of principal place of business or residence.

ARTICLE 4. - REPRESENTATIONS AND WARRANTIES

Borrower represents and warrants to Lender that:

Section 4.1. **WARRANTY OF TITLE.** Borrower has good and marketable title to the Property and has the right to

mortgage, grant, bargain, sell, pledge, assign, warrant, transfer and convey the same and that Borrower possesses an unencumbered fee simple absolute estate in the Land and the Improvements and that it owns the Property free and clear of all liens, encumbrances and charges whatsoever except for those exceptions shown in the title insurance policy insuring the lien of this Security Instrument (the "Permitted Exceptions"). Borrower shall forever warrant, defend and preserve the title and the validity and priority of the lien of this Security Instrument and shall forever warrant and defend the same to Lender against the claims of all persons whomsoever, and shall make such further assurances to perfect fee simple title to the Property as Lender may reasonably require.

Section 4.2. **LEGAL STATUS AND AUTHORITY.** Borrower (a) is duly organized, validly existing and in good standing under the laws of its state of organization or incorporation; (b) is duly qualified to transact business and is in good standing in the state where the Property is located; and (c) has all necessary approvals, governmental and otherwise, and full power and authority to own, operate and lease the Property. Borrower (and the undersigned representative of Borrower, if any) has full power, authority and legal right to execute this Security Instrument, and to mortgage, grant, bargain, sell, pledge, assign, warrant, transfer and convey the Property pursuant to the terms hereof and to keep and observe all of the terms of this Security Instrument on Borrower's part to be performed.

Section 4.3. **VALIDITY OF DOCUMENTS.** (a) The execution, delivery and performance of the Note, this Security Instrument and the Other Security Documents and the borrowing evidenced by the Note (i) are within the power and authority of Borrower; (ii) have been authorized by all requisite organizational action; (iii) have received all necessary approvals and consents, corporate, governmental or otherwise; (iv) will not violate, conflict with, result in a breach of or constitute (with notice or lapse of time, or both) a default under any provision of law, any order or judgment of any court or governmental authority, the articles of incorporation, by-laws, partnership or trust agreement, articles of organization, operating agreement, or other governing instrument of Borrower, or any indenture, agreement or other instrument to which Borrower is a party or by which it or any of its assets or the Property is or may be bound or affected; (v) will not result in the creation or imposition of any lien, charge or encumbrance whatsoever upon any of its assets, except the lien and security interest created hereby; and (vi) will not require any authorization or license from, or any filing with, any governmental or other body (except for the recordation of this Security Instrument in appropriate land records in the State where the Property is located and except for Uniform Commercial Code filings relating to the security interest created hereby), and (b) the Note, this Security Instrument and the Other Security Documents constitute the legal, valid and binding obligations of Borrower, enforceable in accordance with their terms.

Section 4.4. **LITIGATION.** There is no action, suit or proceeding, judicial, administrative or otherwise (including any condemnation or similar proceeding), pending or, to the best of Borrower's knowledge, threatened or contemplated against Borrower, a Guarantor, if any, an Indemnitor, if any, or against or affecting the Property that has not been disclosed to Lender by Borrower in writing.

Section 4.5. **STATUS OF PROPERTY.**

(a) Borrower has obtained all necessary certificates, licenses and other approvals, governmental and otherwise, necessary for the operation of the Property and the conduct of its business and all required zoning, building code, land use, environmental and other similar permits or approvals, all of which are in full force and effect as of the date hereof and not subject to revocation, suspension, forfeiture or modification.

(b) The Property and the present and contemplated use and occupancy thereof are in full compliance with all applicable zoning ordinances, building codes, land use laws, Environmental Laws and other similar laws.

(c) The Property is served by all utilities required for the current or contemplated use thereof. All utility service is provided by public utilities and the Property has accepted or is equipped to accept such utility service.

(d) All public roads and streets necessary for service of and access to the Property for the current or contemplated use thereof have been completed, are serviceable and all-weather and are physically and legally open for use by the public, and have been dedicated to and accepted for public maintenance by the applicable municipal or county authorities.

(e) The Property is served by public water and sewer systems.

(f) The Property is free from damage caused by fire or other casualty.

(g) All costs and expenses of any and all labor, materials, supplies and equipment used in the

construction of the Improvements have been paid in full.

(h) Borrower has paid in full for, and is the owner of, all furnishings, fixtures and equipment (other than tenants' property) used in connection with the operation of the Property, free and clear of any and all security interests, liens or encumbrances, except the lien and security interest created hereby.

(i) All liquid and solid waste disposal, septic and sewer systems located on the Property are in a good and safe condition and repair and in compliance with all Applicable Laws.

(j) No portion of the Improvements is located in an area identified by the Federal Emergency Management Agency or any successor thereto as an area having special flood hazards pursuant to the Flood Insurance Acts or, if any portion of the Improvements is located within such area, Borrower has obtained and will maintain the insurance required pursuant to the terms hereof.

(k) All the Improvements lie within the boundaries of the Land.

Section 4.6. **NO FOREIGN PERSON.** Borrower is not a "foreign person" within the meaning of Section 1445(f)(3) of the Internal Revenue Code of 1986, as amended and the related Treasury Department regulations.

Section 4.7. **SEPARATE TAX LOT.** The Property is assessed for real estate tax purposes as one or more wholly independent tax lot or lots, separate from any adjoining land or improvements not constituting a part of such lot or lots, and no other land or improvements is assessed and taxed together with the Property or any portion thereof.

Section 4.8. **LEASES.** Except as disclosed in the rent roll for the Property delivered to and approved by Lender, (a) Borrower is the sole owner of the entire lessor's interest in the Leases; (b) the Leases are valid and enforceable and in full force and effect; (c) all of the Leases are arms-length agreements with bona fide, independent third parties; (d) no party under any Lease is in default; (e) all Rents due have been paid in full; (f) the terms of all alterations, modifications and amendments to the Leases are reflected in the certified occupancy statement delivered to and approved by Lender; (g) none of the Rents reserved in the Leases have been assigned or otherwise pledged or hypothecated; (h) none of the Rents have been collected for more than one (1) month in advance (except a security deposit shall not be deemed rent collected in advance); (i) the premises demised under the Leases have been completed in accordance with the Leases, and the tenants under the Leases have accepted the same and have taken possession of the same on a rent-paying basis; (j) there exist no offsets or defenses to the payment of any portion of the Rents and Borrower has no monetary obligation to any tenant under any Lease; (k) Borrower has received no notice from any tenant challenging the validity or enforceability of any Lease; (l) there are no agreements with the tenants under the Leases other than expressly set forth in each Lease; (m) the Leases are valid and enforceable against Borrower and the tenants set forth therein; (n) no Lease contains an option to purchase, right of first refusal to purchase, right of first refusal to relet, or any other similar provision; (o) no person or entity has any possessory interest in, or right to occupy, the Property except under and pursuant to a Lease; (p) each Lease is subordinate to this Security Instrument, either pursuant to its terms or a recordable subordination agreement; (q) no Lease has the benefit of a non-disturbance agreement that would be considered unacceptable to prudent institutional lenders; (r) all security deposits relating to the Leases reflected on the certified rent roll delivered to Lender have been collected by Borrower; and (s) no brokerage commissions or finders fees are due and payable regarding any Lease.

Section 4.9. **FINANCIAL CONDITION.**

(a) (i) Borrower is solvent and no proceeding under Creditors Rights Laws (hereinafter defined) with respect to Borrower has been initiated, and (ii) Borrower has received reasonably equivalent value for the granting of this Security Instrument.

(b) No petition in bankruptcy has been filed by or against Borrower, any Guarantor, any Indemnitor or any related entity, or any principal, general partner or member thereof, in the last seven (7) years, and neither Borrower, any Guarantor, any Indemnitor nor any related entity, or any principal, general partner or member thereof, in the last seven (7) years has ever made any assignment for the benefit of creditors or taken advantage of any Creditors Rights Laws.

Section 4.10. **BUSINESS PURPOSES.** The loan evidenced by the Note secured by the Security Instrument and the Other Security Documents (the "Loan") is solely for the business purpose of Borrower, and is not for personal, family, household, or agricultural purposes.

Section 4.11. **TAXES.** Borrower, any Guarantor and any Indemnitor have filed all federal, state, county, municipal, and city income, personal property and other tax returns required to have been filed by them and have paid all taxes and related liabilities which have become due pursuant to such returns or pursuant to any assessments received by them. Neither Borrower, any Guarantor nor any Indemnitor knows of any basis for any additional assessment in respect of any such taxes and related liabilities for prior years.

Section 4.12. **MAILING ADDRESS.** Borrower's mailing address, as set forth in the opening paragraph hereof or as changed in accordance with the provisions hereof, is true and correct.

Section 4.13. **NO CHANGE IN FACTS OR CIRCUMSTANCES.** All information in the application for the Loan submitted to Lender and in all financial statements, rent rolls, reports, certificates and other documents submitted in connection with the application or in satisfaction of the terms thereof, are accurate, complete and correct in all respects. There has been no adverse change in any condition, fact, circumstance or event that would make any such information inaccurate, incomplete or otherwise misleading.

Section 4.14. **DISCLOSURE.** Borrower has disclosed to Lender all material facts and has not failed to disclose any material fact that could cause any representation or warranty made herein to be materially misleading.

Section 4.15. **THIRD PARTY REPRESENTATIONS.** Each of the representations and the warranties made by each Guarantor and Indemnitor in any Other Security Document(s) is true and correct in all material respects.

Section 4.16. **ILLEGAL ACTIVITY.** No portion of the Property has been or will be purchased, improved, equipped or furnished with proceeds of any illegal activity and to the best of Borrower's knowledge, there are no illegal activities or activities relating to controlled substances at the Property.

Section 4.17. **PERMITTED EXCEPTIONS.** None of the Permitted Exceptions, individually or in the aggregate, materially interfere with the benefits of the security intended to be provided by the Security Instrument, the Note, and the Other Security Documents, materially and adversely affect the value of the Property, impair the use or the operation of the Property or impair Borrower's ability to pay its obligations in a timely manner.

Section 4.18. **PRINCIPAL PLACE OF BUSINESS.** Borrower's principal place of business is as set forth in the opening paragraph to this Security Instrument.

Section 4.19. **PROPERTY USE.** The Property shall continue to be used in accordance with its present use, and for no other use without the prior written consent of Lender.

ARTICLE 5 - OBLIGATIONS AND RELIANCE

Section 5.1. **RELATIONSHIP OF BORROWER AND LENDER.** The relationship between Borrower and Lender is solely that of debtor and creditor, and Lender has no fiduciary or other special relationship with Borrower, and no term or condition of any of the Note, this Security Instrument and the Other Security Documents shall be construed so as to deem the relationship between Borrower and Lender to be other than that of debtor and creditor.

Section 5.2. **NO RELIANCE.** The members, general partners, principals and (if Borrower is a trust) beneficial owners of Borrower are experienced in the ownership and operation of properties similar to the Property, and Borrower and Lender are relying solely upon such expertise in connection with the ownership and operation of the Property. Borrower is not relying on Lender's expertise, business acumen or advice in connection with the Property.

Section 5.3. **NO LENDER OBLIGATIONS.** Notwithstanding anything to the contrary contained herein, Lender is not undertaking the performance of (a) any obligations under the Leases; or (b) any obligations with respect to such agreements, contracts, certificates, instruments, franchises, permits, trademarks, licenses and other documents. By accepting or approving anything required to be observed, performed or fulfilled or to be given to Lender pursuant to this Security Instrument, the Note or the Other Security Documents, including without limitation, any officer's certificate, balance sheet, statement of profit and loss or other financial statement, survey, appraisal, or insurance policy, Lender shall not be deemed to have warranted, consented to, or affirmed the sufficiency, the legality or effectiveness of same, and such acceptance or approval thereof shall not constitute any warranty or affirmation with respect thereto by Lender.

Section 5.4. **RELIANCE.** Borrower recognizes and acknowledges that in accepting the Note, this Security Instrument and the Other Security Documents, Lender is expressly and primarily relying on the truth and accuracy of the

warranties and representations set forth herein without any obligation to investigate the Property and notwithstanding any investigation of the Property by Lender; that such reliance existed on the part of Lender prior to the date hereof; that the warranties and representations are a material inducement to Lender in accepting the Note, this Security Instrument and the Other Security Documents; and that Lender would not be willing to make the Loan and accept this Security Instrument in the absence of the warranties and representations as set forth herein.

ARTICLE 6. - FURTHER ASSURANCES

Section 6.1. RECORDING OF SECURITY INSTRUMENT, ETC. Borrower forthwith upon the execution and delivery of this Security Instrument and thereafter, from time to time, will cause this Security Instrument and any of the Other Security Documents creating a lien or security interest or evidencing the lien hereof upon the Property and each instrument of further assurance to be filed, registered or recorded in such manner and in such places as may be required by any present or future law in order to publish notice of and fully to protect and perfect the lien or security interest hereof upon, and the interest of Lender in, the Property. Borrower will pay all taxes, filing, registration or recording fees, and all expenses incident to the preparation, execution, acknowledgment and/or recording of the Note, this Security Instrument, the Other Security Documents, any note or mortgage supplemental hereto, any security instrument with respect to the Property and any instrument of further assurance, and any modification or amendment of the foregoing documents, and all federal, state, county and municipal taxes, duties, imposts, assessments and charges arising out of or in connection with the execution and delivery of this Security Instrument, any mortgage supplemental hereto, any security instrument with respect to the Property or any instrument of further assurance, and any modification or amendment of the foregoing documents, except where prohibited by law so to do.

Section 6.2. FURTHER ACTS, ETC. Borrower will, at the cost of Borrower, and without expense to Lender, do, execute, acknowledge and deliver all and every such further acts, deeds, conveyances, mortgages, assignments, notices of assignments, transfers and assurances as Lender shall, from time to time, reasonably require, for the better assuring, conveying, assigning, transferring, and confirming unto Lender the Property and rights hereby mortgaged, granted, bargained, sold, conveyed, confirmed, pledged, assigned, warranted and transferred or intended now or hereafter so to be, or which Borrower may be or may hereafter become bound to convey or assign to Lender, or for carrying out the intention or facilitating the performance of the terms of this Security Instrument or for filing, registering or recording this Security Instrument, or for complying with all applicable state or federal law. Borrower, on demand, will execute and deliver and hereby authorizes Lender, following 10 days' notice to Borrower, to execute in the name of Borrower or without the signature of Borrower to the extent Lender may lawfully do so, one or more financing statements, chattel mortgages or other instruments, to evidence or perfect more effectively the security interest of Lender in the Property. Borrower grants to Lender an irrevocable power of attorney coupled with an interest for the purpose of exercising and perfecting any and all rights and remedies available to Lender hereunder.

Section 6.3. CHANGES IN TAX, DEBT CREDIT AND DOCUMENTARY STAMP LAWS.

(a) If any law is enacted or adopted or amended after the date of this Security Instrument which deducts the Debt from the value of the Property for the purpose of taxation or which imposes a tax, either directly or indirectly, on the Debt or Lender's interest in the Property, Borrower will pay the tax, with interest and penalties thereon, if any. If Lender is advised by counsel chosen by it that the payment of tax by Borrower would be unlawful or taxable to Lender or unenforceable or provide the basis for a defense of usury, then Lender shall have the option, exercisable by written notice of not less than ninety (90) days, to declare the Debt immediately due and payable.

(b) Borrower will not claim or demand or be entitled to any credit or credits on account of the Debt for any part of the Taxes or Other Charges assessed against the Property, or any part thereof.

(c) If at any time the United States of America, any State thereof or any subdivision of any such State shall require revenue or other stamps to be affixed to the Note, this Security Instrument, or any of the Other Security Documents or impose any other tax or charge on the same, Borrower will pay for the same, with interest and penalties thereon, if any.

Section 6.4. ESTOPPEL CERTIFICATES.

(a) After request by Lender, Borrower, within ten (10) days, shall furnish Lender or any proposed assignee with a statement, duly acknowledged and certified, setting forth (i) the original principal amount of the Note, (ii) the unpaid principal amount of the Note, (iii) the rate of interest of the Note, (iv) the terms of payment and maturity date of the Note, (v) the date installments of interest and/or principal were last paid, (vi) that, except as provided in such

statement, there are no defaults or events which with the passage of time or the giving of notice or both, would constitute an event of default under the Note or the Security Instrument, (vii) that the Note and this Security Instrument are valid, legal and binding obligations and have not been modified or if modified, giving particulars of such modification, (viii) whether any offsets or defenses exist against the obligations secured hereby and, if any are alleged to exist, a detailed description thereof, (ix) that all Leases are in full force and effect and (provided the Property is not a residential multifamily property) have not been modified (or if modified, setting forth all modifications), (x) the date to which the Rents thereunder have been paid pursuant to the Leases, (xi) whether or not, to the best knowledge of Borrower, any of the lessees under the Leases are in default under the Leases, and, if any of the lessees are in default, setting forth the specific nature of all such defaults, (xii) the amount of security deposits held by Borrower under each Lease and that such amounts are consistent with the amounts required under each Lease, and (xiii) as to any other matters reasonably requested by Lender and reasonably related to the Leases, the obligations secured hereby, the Property or this Security Instrument.

(b) Borrower shall use its best efforts to deliver to Lender, promptly upon request, duly executed estoppel certificates from any one or more lessees as required by Lender attesting to such facts regarding the Lease as Lender may require, including, but not limited to attestations that each Lease covered thereby is in full force and effect with no defaults thereunder on the part of any party, that none of the Rents have been paid more than one month in advance, except as security, and that the lessee claims no defense or offset against the full and timely performance of its obligations under the Lease.

(c) Upon any transfer or proposed transfer of the Property at Lender's request, Borrower, any Guarantors and any Indemnitor(s) shall provide an estoppel certificate in such form, substance and detail as Lender may require.

Section 6.5. **FLOOD INSURANCE.** After Lender's request, Borrower shall deliver evidence satisfactory to Lender that no portion of the Improvements is situated in a federally designated "special flood hazard area" or, if it is, that Borrower has obtained insurance meeting the requirements hereof.

Section 6.6. **REPLACEMENT DOCUMENTS.** Upon receipt of an affidavit of an officer of Lender as to the loss, theft, destruction or mutilation of the Note or any Other Security Document which is not of public record, and, in the case of any such mutilation, upon surrender and cancellation of such Note or Other Security Document, Borrower will issue, in lieu thereof, a replacement Note or Other Security Document, dated the date of such lost, stolen, destroyed or mutilated Note or Other Security Document in the same principal amount thereof and otherwise of like tenor.

ARTICLE 7. - DUE ON SALE/ENCUMBRANCE

Section 7.1. **TRANSFER DEFINITIONS.** For purposes of this Article, an "Affiliated Manager" shall mean any managing agent in which Borrower, any Guarantor or Indemnitor has, directly or indirectly, any legal, beneficial or economic interest; a "Restricted Party" shall mean Borrower, any Guarantor, any Indemnitor, or any Affiliated Manager or any shareholder, partner, member or non-member manager, or any direct or indirect legal or beneficial owner of Borrower, any Guarantor, any Indemnitor, any Affiliated Manager or any non-member manager; and a "Sale" shall mean a voluntary or involuntary sale, conveyance, transfer or pledge of a legal or beneficial interest.

Section 7.2. **NO SALE/ENCUMBRANCE**

(a) Borrower shall not sell, convey, mortgage, grant, bargain, encumber, pledge, assign, grant options with respect to, or otherwise transfer or dispose of (directly or indirectly, voluntarily or involuntarily, by operation of law or otherwise, and whether or not for consideration or of record) the Property or any part thereof or any legal or beneficial interest therein (collectively a "Transfer"), other than pursuant to Leases of space in the Improvements to tenants in accordance with the provisions hereof without the prior written consent of Lender.

(b) A Transfer shall include, but not be limited to, (i) an installment sales agreement wherein Borrower agrees to sell the Property or any part thereof for a price to be paid in installments; (ii) an agreement by Borrower leasing all or a substantial part of the Property for other than actual occupancy by a space tenant thereunder or a sale, assignment or other transfer of, or the grant of a security interest in, Borrower's right, title and interest in and to any Leases or any Rents; (iii) if a Restricted Party is a corporation, any merger, consolidation or Sale or Pledge of such corporation's stock or the creation or issuance of new stock in one or a series of transactions, by which such corporation's stock shall be vested in a party or parties who are not now shareholders; (iv) if a Restricted Party is a limited or general partnership or joint venture, any merger or consolidation or the change, removal, resignation or addition of a general partner or the Sale

or Pledge of the partnership interest of any general partner or any profits or proceeds relating to such partnership interest, or the Sale or Pledge of limited partnership interests or the creation or issuance of new limited partnership interests in one or a series of transactions, by which such limited partnership interests shall be vested in a party or parties who are not now limited partners; (v) if a Restricted Party is a limited liability company, any merger or consolidation or the change, removal, resignation or addition of a managing member or non-member manager (or if no managing member, any member) or the Sale or Pledge of the membership interest of a managing member (or if no managing member, any member) or any profits or proceeds relating to such membership interest, or the Sale or Pledge of non-managing membership interests or the creation or issuance of new non-managing membership interests in one or a series of transactions, by which such non-managing membership interests shall be vested in a party or parties who are not now non-managing members; (vi) if a Restricted Party is a trust or nominee trust, any merger, consolidation or the Sale or Pledge of the legal or beneficial interest in a Restricted Party or the creation or issuance of new legal or beneficial interests in one or a series of transactions, by which such beneficial or legal interests shall be vested in a party or parties who are not now legal or beneficial owners; or (vii) the removal or the resignation of the managing agent (including, without limitation, an Affiliated Manager) other than in accordance herewith.

Section 7.3. **PERMITTED TRANSFERS.** Notwithstanding anything to the contrary contained herein, the following transfers shall not be deemed to be a Transfer: (a) a transfer by devise or descent or by operation of law upon the death of a member, partner or shareholder of a Restricted Party; and (b) the Sale or Pledge of stock or limited partnership or non-managing membership interests in a Restricted Party by which, in one or a series of transactions, in the aggregate, not more than forty-nine percent (49%) of the stock, limited partnership interests or non-managing membership interests (as the case may be) in a Restricted Party, shall be vested in parties not now having an ownership interest; provided, however, no such transfer shall result in the change of voting control in the Restricted Party, and as a condition to each such transfer, Lender shall receive not less than ten (10) days prior written notice of such proposed transfer.

Section 7.4. **ASSIGNMENT/ASSUMPTION.** Notwithstanding anything to the contrary contained in this Article 7, and in addition to the transfers permitted hereunder, Lender may, in Lender's sole and absolute discretion, permit a sale, assignment, or other transfer of the Property, provided that: (i) Lender receives sixty (60) days prior written notice of the proposed transfer hereunder; (ii) no Event of Default has occurred and is continuing; and (iii) all underwriting requirements deemed necessary by Lender (in its sole and absolute discretion) are satisfied, including but not limited to the following:

(a) Borrower shall pay any and all fees and out-of-pocket costs incurred in connection with the transfer of the Property (including, without limitation, Lender's counsel fees and disbursements and all recording fees, title insurance premiums and mortgage and intangible taxes);

(b) The proposed transferee (the "Transferee") or Transferee's principals must have demonstrated expertise in owning and operating properties similar in location, size and operation to the Property, which expertise shall be determined by Lender, in Lender's sole discretion;

(c) Transferee and Transferee's principals shall, as of the date of such transfer, have an aggregate net worth and liquidity acceptable to Lender, in Lender's sole discretion;

(d) Transferee shall assume all of the obligations of Borrower under the Loan Documents in all respects, including, without limitation, by entering into an assumption agreement in form and substance satisfactory to Lender (in Lender's sole discretion) and one or more Transferee's principals shall execute in favor of Lender a Guaranty and an Affidavit and Indemnity of Borrower and Guarantor Regarding Hazardous and Toxic Materials;

(e) No Event of Default or event which, with the giving of notice, passage of time or both, shall constitute an Event of Default, shall otherwise occur as a result of such transfer, and Transferee and Transferee's principals shall deliver (A) all organization documentation requested by Lender, which shall be satisfactory to Lender (in Lender's sole discretion), and (B) all certificates, agreements and covenants required by Lender; and

(f) Borrower shall deliver, at its sole cost and expense, an endorsement to the existing title policy insuring the Security Instrument, as modified by the assumption agreement, as a valid first lien on the Property and naming the Transferee as owner of the Property, which endorsement shall insure that, as of the date of the recording of the assumption agreement, the Property shall not be subject to any additional exceptions or liens other than those contained in the title policy issued on the date hereof.

If all Lender requirements have been satisfied (including but not limited to those listed hereinabove) and Lender approves the proposed transfer to the Transferee, then Borrower shall be released from all liability under this Security Instrument, the Note and the Other Loan Documents immediately upon the transfer of the Property to the Transferee.

ARTICLE 8. - DEFAULT

Section 8.1. EVENTS OF DEFAULT. The occurrence of any one or more of the following events shall constitute an "Event of Default":

(a) if any portion of the Debt is not paid on or prior to the date the same is due or if the entire Debt is not paid on or before the Maturity Date;

(b) if Borrower fails to repay any sum paid or advanced by Lender under the terms of this Security Instrument or any Other Loan Document;

(c) if Borrower fails to repay any sum owed to Lender or its successor or assignee under the terms of any other Security Instrument, promissory note or other loan document in connection with any other loan; provided that such failure to repay shall constitute an Event of Default hereunder only if the person or entity to which payment is owed under such other Security Instrument, promissory note or other loan document is the holder of the Note;

(d) if any of the Taxes or Other Charges is not paid when the same is due and payable except to the extent sums sufficient to pay such Taxes and Other Charges have been deposited with Lender in accordance with the terms of this Security Instrument;

(e) if the Policies are not kept in full force and effect, or if the Policies are not delivered to Lender as provided herein;

(f) if Borrower violates or does not comply with any of the provisions of this Security Instrument or any Other Loan Document;

(g) if any representation or warranty of Borrower, any Indemnitor or any person guaranteeing payment of the Debt or any portion thereof or performance by Borrower of any of the terms of this Security Instrument (a "Guarantor"), or any member, general partner, principal or beneficial owner of any of the foregoing, made herein or in any guaranty, or in any certificate, report, financial statement or other instrument or document furnished to Lender shall have been false or misleading in any material respect when made;

(h) if (i) Borrower or any managing member or general partner of Borrower, or any Guarantor or Indemnitor shall commence any case, proceeding or other action (A) under any existing or future law of any jurisdiction, domestic or foreign, relating to bankruptcy, insolvency, reorganization, conservatorship, arrangement, adjustment, winding-up, liquidation, dissolution, composition or other relief with respect to its debts or debtors ("Creditors Rights Laws"), seeking to have an order for relief entered with respect to it, or seeking to adjudicate it a bankrupt or insolvent, or seeking reorganization, or (B) seeking appointment of a receiver, trustee, custodian, conservator or other similar official for it or for all or any substantial part of its assets, or the Borrower or any managing member or general partner of Borrower, or any Guarantor or Indemnitor shall make a general assignment for the benefit of its creditors; or (ii) there shall be commenced against Borrower or any managing member or general partner of Borrower or any Guarantor or Indemnitor any case, proceeding or other action of a nature referred to in clause (i) above which (A) results in the entry of an order for relief or any such adjudication or appointment or (B) remains undismissed, undischarged or unbonded for a period of sixty (60) days; or (iii) there shall be commenced against the Borrower or any managing member or general partner of Borrower, or any Guarantor or Indemnitor any case, proceeding or other action seeking issuance of a warrant of attachment, execution, distraint or similar process against all or any substantial part of its assets which results in the entry of any order for any such relief which shall not have been vacated, discharged, or stayed or bonded pending appeal within sixty (60) days from the entry thereof; or (iv) the Borrower or any managing member or general partner of Borrower or any Guarantor or Indemnitor shall take any action in furtherance of, or indicating its consent to, approval of, or acquiescence in, any of the acts set forth in clause (i), (ii), or (iii) above; or (v) the Borrower or any managing member or general partner of Borrower, or any Guarantor or Indemnitor shall generally not, or shall be unable to, or shall admit in writing its inability to, pay its debts as they become due;

(i) if Borrower shall be in default beyond applicable notice and grace periods under any other

mortgage, deed of trust, deed to secure debt or other security agreement covering any part of the Property whether it be superior or junior in lien to this Security Instrument;

(j) if the Property becomes subject to any mechanic's, materialman's or other lien other than a lien for any Taxes not then due and payable and the lien shall remain undischarged of record (by payment, bonding or otherwise) for a period of thirty (30) days;

(k) if any federal or state tax lien is filed against Borrower, any member or general partner of Borrower, any Guarantor, any Indemnitor or the Property and same is not discharged of record within thirty (30) days after same is filed;

(l) if any default occurs under any guaranty or indemnity executed in connection herewith, and such default continues after the expiration of applicable grace periods, if any; or

(m) if Borrower files of record, without the prior written consent of Lender which Lender may grant or withhold for any reason in its sole and absolute discretion, any notice limiting the maximum principal amount that may be secured hereunder; or

(n) if Borrower sells, transfers (whether voluntary or by operation of law), pledges, hypothecates or further encumbers all or any part of the Property or any interest therein or any interest in the Borrower (except as otherwise expressly provided herein), or additionally assigns all or any part of the rents, income or profits arising therefrom, in either case without the prior written consent of Lender, which may be withheld for any reason in Lender's sole and absolute discretion; or

(o) if Borrower or any Guarantor or Indemnitor is dissolved, merges into another entity, or otherwise terminates its existence (other than as specifically allowed pursuant to the terms hereof) or if the person(s) controlling such entity shall take any action authorizing or leading to the same; or

(p) if for more than ten (10) days after notice from Lender, Borrower shall continue to be in default under any other term, covenant or condition of the Note, this Security Instrument or the Other Security Documents in the case of any default which can be cured by the payment of a sum of money or for thirty (30) days after notice from Lender in the case of any other default, provided that if such default cannot reasonably be cured within such thirty (30) day period and Borrower shall have commenced to cure such default within such thirty (30) day period and thereafter diligently and expeditiously proceeds to cure the same, such thirty (30) day period shall be extended for so long as it shall require Borrower in the exercise of due diligence to cure such default, it being agreed that no such extension shall be for a period in excess of sixty (60) days.

ARTICLE 9. - RIGHTS AND REMEDIES

Section 9.1. **REMEDIES.** Upon the occurrence of any Event of Default, to the extent permitted by applicable law, Borrower agrees that Lender may take any action available at law, in equity, and as otherwise provided in this Security Instrument, without notice or demand, as it deems advisable to protect and enforce its rights against Borrower in and to the Property, including, but not limited to the following actions, each of which may be pursued concurrently or otherwise, at such time and in such order as Lender may determine, in its sole discretion, without impairing or otherwise affecting the other rights and remedies of Lender:

- (a) declare the entire unpaid Debt to be immediately due and payable;
- (b) institute proceedings, judicial or otherwise, for the complete foreclosure of this Security Instrument under any applicable state or federal law in which case the Property or any interest therein may be sold for cash or upon credit in one or more parcels or in several interests or portions and in any order or manner;
- (c) with or without entry, to the extent permitted and pursuant to the procedures provided by applicable state or federal law, institute proceedings for the partial foreclosure of this Security Instrument for the portion of the Debt then due and payable, subject to the continuing lien and security interest of this Security Instrument for the balance of the Debt not then due, unimpaired and without loss of priority;
- (d) sell for cash or upon credit the Property or any part thereof and all estate, claim, demand, right, title and interest of Borrower therein and rights of redemption thereof, pursuant to power of sale or otherwise, at one or more

sales, in one or more parcels, at such time and place, upon such terms and after such notice thereof as may be required or permitted by law;

(e) institute an action, suit or proceeding in equity for the specific performance of any covenant, condition or agreement contained herein, in the Note or in the Other Security Documents;

(f) recover judgment on the Note either before, during or after any proceedings for the enforcement of this Security Instrument or the Other Security Documents;

(g) apply for the appointment of a receiver, trustee, liquidator or conservator of the Property, without notice and without regard for the adequacy of the security for the Debt and without regard for the solvency of Borrower, any Guarantor, Indemnitee or of any person, firm or other entity liable for the payment of the Debt;

(h) subject to any applicable state or federal law, the license granted to Borrower to collect and receive rents hereunder shall automatically be revoked and Lender may enter into or upon the Property, either personally or by its agents, nominees or attorneys and dispossess Borrower and its agents and servants therefrom, without liability for trespass, damages or otherwise and exclude Borrower and its agents or servants wholly therefrom, and take possession of all rent rolls, leases (including the form lease) and amendments and exhibits, subleases (including the form sublease) and amendments and exhibits and rental and license agreements with the tenants, subtenants and licensees in possession of the Property or any part or parts thereof; tenants', subtenants' and licensees' money deposits or other property (including, without limitation, any letter of credit) given to secure tenants', subtenants' and licensees' obligations under leases, subleases or licenses, together with a list of the foregoing; all lists pertaining to current rent and license fee arrears; any and all architects' plans and specifications, licenses and permits, documents, books, records, accounts, surveys and property which relate to the management, leasing, operation, occupancy, ownership, insurance, maintenance, or service of or construction upon the Property and Borrower agrees to surrender possession thereof and of the Property to Lender upon demand, and thereupon Lender may (i) use, operate, manage, control, insure, maintain, repair, restore and otherwise deal with all and every part of the Property and conduct the business thereat; (ii) complete any construction on the Property in such manner and form as Lender deems advisable; (iii) make alterations, additions, renewals, replacements and improvements to or on the Property; (iv) exercise all rights and powers of Borrower with respect to the Property, whether in the name of Borrower or otherwise, including without limitation, the right to make, cancel, enforce or modify Leases, obtain and evict tenants, and demand, sue for, collect and receive all Rents of the Property and every part thereof; (v) either require Borrower (A) to pay monthly in advance to Lender, or any receiver appointed to collect the Rents, the fair and reasonable rental value for the use and occupation of such part of the Property as may be occupied by Borrower, or (B) to vacate and surrender possession of the Property to Lender or to such receiver and, in default thereof, Borrower may be evicted by summary proceedings or otherwise; and (vi) apply the receipts from the Property to the payment of the Debt, in such order, priority and proportions as Lender shall deem appropriate in its sole discretion after deducting therefrom all expenses (including reasonable attorneys' fees) incurred in connection with the aforesaid operations and all amounts necessary to pay the Taxes, Other Charges, Insurance Premiums and other expenses in connection with the Property, as well as just and reasonable compensation for the services of Lender, its counsel, agents and employees;

(i) exercise any and all rights and remedies granted to a secured party upon default under the Uniform Commercial Code, including, without limiting the generality of the foregoing: (i) the right to take possession of the Personal Property or any part thereof, and to take such other measures as Lender may deem necessary for the care, protection and preservation of the Personal Property, and (ii) request Borrower at its expense to assemble the Personal Property and make it available to Lender at a convenient place acceptable to Lender. Any notice of sale, disposition or other intended action by Lender with respect to the Personal Property sent to Borrower in accordance with the provisions hereof at least five (5) days prior to such action, shall constitute commercially reasonable notice to Borrower;

(j) apply any sums then deposited in the Escrow Fund and any other sums held in escrow or otherwise by Lender in accordance with the terms of this Security Instrument or any Other Security Document to the payment of the following items in any order in its sole discretion: (i) Taxes and Other Charges; (ii) Insurance Premiums; (iii) interest on the unpaid principal balance of the Note; (iv) amortization of the unpaid principal balance of the Note; and (v) all other sums payable pursuant to the Note, this Security Instrument and the Other Security Documents, including, without limitation, advances made by Lender pursuant to the terms of this Security Instrument;

(k) surrender the Policies maintained pursuant hereto, collect the unearned Insurance Premiums and apply such sums as a credit on the Debt in such priority and proportion as Lender in its discretion shall deem proper, and in connection therewith, Borrower hereby appoints Lender as agent and attorney-in-fact (which is coupled with an interest and is therefore irrevocable) for Borrower to collect such unearned Insurance Premiums;

(l) apply the undisbursed balance of any net proceeds deficiency deposit, together with interest thereon, to the payment of the Debt in such order, priority and proportions as Lender shall deem to be appropriate in its discretion; or

(m) pursue such other remedies as Lender may have under applicable state or federal law.

In the event of a sale, by foreclosure, to the extent permitted by applicable law, power of sale, or otherwise, of less than all of the Property, this Security Instrument shall continue as a lien and security interest on the remaining portion of the Property unimpaired and without loss of priority. Notwithstanding the provisions of this Section to the contrary, if any Event of Default shall occur, and the Lender elects to declare the entire unpaid Debt to be automatically due and payable, such remedy may be pursued without any further notice, demand or other action by Lender.

Section 9.2. APPLICATION OF PROCEEDS. The purchase money, proceeds and avails of any disposition of the Property, or any part thereof, or any other sums collected by Lender pursuant to the Note, this Security Instrument or the Other Security Documents, may be applied by Lender to the payment of the Debt in such priority and proportions as Lender in its discretion shall deem proper and which are in accordance with applicable law or as shall be required by a court of competent jurisdiction.

Section 9.3. RIGHT TO CURE DEFAULTS. Upon the occurrence of any Event of Default or if Borrower fails to make any payment or to do any act as herein provided, Lender may, but without any obligation to do so and without notice to or demand on Borrower and without releasing Borrower from any obligation hereunder, make or do the same in such manner and to such extent as Lender may deem necessary to protect the security hereof. Lender is authorized to enter upon the Property for such purposes, or appear in, defend, or bring any action or proceeding to protect its interest in the Property or to foreclose this Security Instrument or collect the Debt. The cost and expense of any cure hereunder (including reasonable attorneys' fees to the extent permitted by law), with interest at the Default Rate (defined in the Note), shall constitute a portion of the Debt and shall be due and payable to Lender upon demand. All costs and expenses incurred by Lender in remedying any Event of Default or failed payment or act or in appearing in, defending, or bringing any such action or proceeding shall bear interest at the Default Rate defined in the Note, for the period after notice from Lender that such cost or expense was incurred to the date of payment to Lender. All such costs and expenses incurred by Lender together with interest thereon calculated at the Default Rate shall be deemed to constitute a portion of the Debt and be secured by this Security Instrument and the Other Security Documents and shall be immediately due and payable upon demand by Lender therefor.

Section 9.4. ACTIONS AND PROCEEDINGS. At any time, Lender has the right to appear in and defend, compromise or settle any action or proceeding brought with respect to the Property, and after the occurrence and during the continuance of an Event of Default, to bring any action or proceeding, in the name and on behalf of Borrower, which Lender, in its discretion, decides should be brought to protect its interest in the Property.

Section 9.5. RECOVERY OF SUMS REQUIRED TO BE PAID. Lender shall have the right from time to time to take action to recover any sum or sums which constitute a part of the Debt as the same become due, without regard to whether or not the balance of the Debt shall be due, and without prejudice to the right of Lender thereafter to bring an action of foreclosure, or any other action, for a default or defaults by Borrower existing at the time such earlier action was commenced.

Section 9.6. EXAMINATION OF BOOKS AND RECORDS. Lender, its agents, accountants and attorneys shall have the right upon prior written notice to Borrower (unless an Event of Default exists, in which case no notice shall be required), to examine and audit, during reasonable business hours, the records, books, management and other papers of Borrower and its affiliates or of any Guarantor or Indemnitor which pertain to their financial condition or the income, expenses and operation of the Property, at the Property or at any office regularly maintained by Borrower, its affiliates or any Guarantor or Indemnitor where the books and records are located. Lender and its agents shall have the right upon notice to make copies and extracts from the foregoing records and other papers at no cost to Lender.

Section 9.7. OTHER RIGHTS, ETC.

(a) The failure of Lender to insist upon strict performance of any term hereof shall not be deemed to be a waiver of any term of this Security Instrument. Borrower shall not be relieved of Borrower's obligations hereunder by reason of (i) the failure of Lender to comply with any request of Borrower, any Guarantor or any Indemnitor to take any action to foreclose this Security Instrument or otherwise enforce any of the provisions hereof or of the Note or the Other Security Documents, (ii) the release, regardless of consideration, of the whole or any part of the Property, or of any

person liable for the Debt or any portion thereof, or (iii) any agreement or stipulation by Lender extending the time of payment, changing the rate of interest, or otherwise modifying or supplementing the terms of the Note, this Security Instrument or the Other Security Documents.

(h) It is agreed that the risk of loss or damage to the Property is on Borrower, and Lender shall have no liability whatsoever for decline in value of the Property, for failure to maintain the Policies, or for failure to determine whether insurance in force is adequate as to the amount of risks insured. Possession by Lender shall not be deemed an election of judicial relief, if any such possession is requested or obtained, with respect to any Property or collateral not in Lender's possession.

(c) Lender may resort for the payment of the Debt to any other security held by or guaranties given to Lender in such order and manner as Lender, in its discretion, may elect. Lender may take action to recover the Debt, or any portion thereof, or to enforce any covenant hereof without prejudice to the right of Lender thereafter to foreclose this Security Instrument. The rights of Lender under this Security Instrument shall be separate, distinct and cumulative and none shall be given effect to the exclusion of the others. No act of Lender shall be construed as an election to proceed under any one provision herein to the exclusion of any other provision. Lender shall not be limited exclusively to the rights and remedies herein stated but shall be entitled to every right and remedy now or hereafter afforded at law or in equity.

Section 9.8. **RIGHT TO RELEASE ANY PORTION OF THE PROPERTY.** Lender may release any portion of the Property for such consideration as Lender may require without, as to the remainder of the Property, in any way impairing or affecting the lien or priority of this Security Instrument, or improving the position of any subordinate lienholder with respect thereto, except to the extent that the obligations hereunder shall have been reduced by the actual monetary consideration, if any, received by Lender for such release, and may accept by assignment, pledge or otherwise any other property in place thereof as Lender may require without being accountable for so doing to any other lienholder. This Security Instrument shall continue as a lien and security interest in the remaining portion of the Property.

Section 9.9. **VIOLATION OF LAWS.** If the Property is not in compliance with Applicable Laws, Lender may impose additional requirements upon Borrower in connection herewith including, without limitation, monetary reserves or financial equivalents.

Section 9.10. **RIGHT OF ENTRY.** Lender and its agents shall have the right to enter and inspect the Property at all reasonable times.

Section 9.11. **SUBROGATION.** If any or all of the proceeds of the Note have been used to extinguish, extend or renew any indebtedness heretofore existing against the Property, then, to the extent of the funds so used, Lender shall be subrogated to all of the rights, claims, liens, titles, and interests existing against the Property heretofore held by, or in favor of, the holder of such indebtedness and such former rights, claims, liens, titles, and interests, if any, are not waived but rather are continued in full force and effect in favor of Lender and are merged with the lien and security interest created herein as cumulative security for the repayment of the Debt, the performance and discharge of Borrower's obligations hereunder, under the Note and the Other Security Documents and the performance and discharge of the Other Obligations.

ARTICLE 10. - ENVIRONMENTAL HAZARDS

Section 10.1. **ENVIRONMENTAL DEFINITIONS.** For the purpose of this Section, "Environmental Law" means any present and future federal, state and local laws, statutes, ordinances, rules, regulations, standards, policies and other government directives or requirements, as well as common law, including but not limited to the Comprehensive Environmental Response, Compensation and Liability Act and the Resource Conservation and Recovery Act, that apply to Borrower or the Property and relate to Hazardous Materials. "Environmental Liens" means all Liens and other encumbrances imposed pursuant to any Environmental Law, whether due to any act or omission of Borrower or any other person or entity. "Environmental Report" means the written reports resulting from the environmental site assessments of the Property delivered to Lender. "Hazardous Materials" shall mean petroleum and petroleum products and compounds containing them, including gasoline, diesel fuel and oil; explosives, flammable materials; radioactive materials; polychlorinated biphenyls ("PCBs") and compounds containing them; lead and lead-based paint; asbestos or asbestos-containing materials in any form that is or could become friable; underground or above-ground storage tanks, whether empty or containing any substance; any substance the presence of which on the Property is prohibited by any federal, state or local authority; any substance that requires special handling; and any other material or substance now or in the future defined as a "hazardous substance," "hazardous material," "hazardous waste," "toxic substance," "toxic pollutant."

"contaminant," or "pollutant" within the meaning of any Environmental Law. "Release" of any Hazardous Materials includes but is not limited to any release, deposit, discharge, emission, leaking, spilling, seeping, migrating, injecting, pumping, pouring, emptying, escaping, dumping, disposing or other movement of Hazardous Materials.

Section 10.2. ENVIRONMENTAL REPRESENTATIONS AND WARRANTIES. Borrower represents and warrants that: (a) there are no Hazardous Materials or underground storage tanks in, on, or under the Property, except those that are both (i) in compliance with Environmental Laws and with permits issued pursuant thereto (if such permits are required), if any, and (ii) either (A) in amounts not in excess of that necessary to operate the Property or (B) fully disclosed to and approved by Lender in writing pursuant to an Environmental Report; (b) there are no past, present or threatened (defined below) Release of Hazardous Materials in violation of any Environmental Law and which would require remediation by a governmental authority in, on, under or from the Property except as described in the Environmental Report; (c) there is no threat of any Release of Hazardous Materials migrating to the Property except as described in the Environmental Report; (d) there is no past or present non-compliance with Environmental Laws, or with permits issued pursuant thereto, in connection with the Property except as described in the Environmental Report; (e) Borrower does not know of, and has not received, any written or oral notice or other communication from any person or entity (including but not limited to a governmental entity) relating to Hazardous Materials in, on, under or from the Property; and (f) Borrower has truthfully and fully provided to Lender, in writing, any and all information relating to environmental conditions in, on, under or from the Property known to Borrower or contained in Borrower's files and records, including but not limited to any reports relating to Hazardous Materials in, on, under or migrating to or from the Property and/or to the environmental condition of the Property.

Section 10.3. ENVIRONMENTAL COVENANTS. Borrower covenants and agrees that so long as Borrower owns, manages, is in possession of, or otherwise controls the operation of the Property: (a) all uses and operations on or of the Property, whether by Borrower or any other person or entity, shall be in compliance with all Environmental Laws and permits issued pursuant thereto; (b) there shall be no Releases of Hazardous Materials in, on, under or from the Property; (c) there shall be no Hazardous Materials in, on, or under the Property, except those that are both (i) in compliance with all Environmental Laws and with permits issued pursuant thereto, if and to the extent required, and (ii) (A) in amounts not in excess of that necessary to operate the Property or (B) fully disclosed to and approved by Lender in writing; (d) Borrower shall keep the Property free and clear of all Environmental Liens; (e) Borrower shall, at its sole cost and expense, fully and expeditiously cooperate in all activities pursuant to this Section, including but not limited to providing all relevant information and making knowledgeable persons available for interviews; (f) Borrower shall, at its sole cost and expense, perform any environmental site assessment or other investigation of environmental conditions in connection with the Property, pursuant to any reasonable written request of Lender, upon Lender's reasonable belief that the Property is not in full compliance with all Environmental Laws, and share with Lender the reports and other results thereof, and Lender and other Indemnified Parties (hereinafter defined) shall be entitled to rely on such reports and other results thereof; (g) Borrower shall, at its sole cost and expense, comply with all reasonable written requests of Lender to (i) reasonably effectuate remediation of any Hazardous Materials in, on, under or from the Property, and (ii) comply with any Environmental Law; (h) Borrower shall not allow any tenant or other user of the Property to violate any Environmental Law; and (i) Borrower shall immediately notify Lender in writing after it has become aware of (A) any presence or Release or threatened Releases of Hazardous Materials in, on, under, from or migrating towards the Property; (B) any non-compliance with any Environmental Laws related in any way to the Property; (C) any actual or potential Environmental Lien; (D) any required or proposed remediation of environmental conditions relating to the Property; or (E) any written or oral notice or other communication of which Borrower becomes aware from any source whatsoever (including but not limited to a governmental entity) relating in any way to Hazardous Materials. Any failure of Borrower to perform its obligations pursuant to this Section 10.3 shall constitute bad faith waste with respect to the Property.

Section 10.4. LENDER'S RIGHTS. Lender and any other person or entity designated by Lender, including but not limited to any representative of a governmental entity, and any environmental consultant, and any receiver appointed by any court of competent jurisdiction, shall have the right, but not the obligation, to enter upon the Property at all reasonable times to assess any and all aspects of the environmental condition of the Property and its use, including but not limited to conducting any environmental assessment or audit at Borrower's expense (the scope of which shall be determined in Lender's sole discretion) and taking samples of soil, groundwater or other water, air, or building materials, and conducting other invasive testing. Borrower shall cooperate with and provide access to Lender and any such person or entity designated by Lender.

Section 10.5. OPERATIONS AND MAINTENANCE PROGRAMS. If recommended by the Environmental Report or any other environmental assessment or audit of the Property, Borrower shall establish and comply with an operations and maintenance program with respect to the Property, in form and substance reasonably acceptable to Lender, prepared by an environmental consultant reasonably acceptable to Lender, which program shall address any asbestos containing material or lead based paint that may now or in the future be detected at or on the Property. Without limiting the

generality of the preceding sentence, Lender may require (a) periodic notices or reports to Lender in form, substance and at such intervals as Lender may specify, (b) an amendment to such operations and maintenance program to address changing circumstances, laws or other matters, (c) at Borrower's sole expense, supplemental examination of the Property by consultants specified by Lender, (d) access to the Property by Lender, its agents or servicer, to review and assess the environmental condition of the Property and Borrower's compliance with any operations and maintenance program, and (e) variation of the operations and maintenance program in response to the reports provided by any such consultants.

ARTICLE 11. - INDEMNIFICATION

Section 11.1. GENERAL INDEMNIFICATION. Borrower shall, at its sole cost and expense, protect, defend, indemnify, release and hold harmless the Indemnified Parties (defined below) from and against any and all Losses (defined below) imposed upon or incurred by or asserted against any Indemnified Parties and directly or indirectly arising out of or in any way relating to any one or more of the following (a) any accident, injury to or death of persons or loss of or damage to property occurring in, on or about the Property or any part thereof or on the adjoining sidewalks, curbs, adjacent property or adjacent parking areas, streets or ways; (b) any use, nonuse or condition in, on or about the Property or any part thereof or on the adjoining sidewalks, curbs, adjacent property or adjacent parking areas, streets or ways; (c) performance of any labor or services or the furnishing of any materials or other property in respect of the Property or any part thereof; (d) any failure of the Property to be in compliance with any Applicable Laws; (e) any and all claims and demands whatsoever which may be asserted against Lender by reason of any alleged obligations or undertakings on its part to perform or discharge any of the terms, covenants, or agreements contained in any Lease; (f) Borrower's breach of any term, covenant, condition, representation or warranty contained herein; or (g) the payment of any commission, charge or brokerage fee to anyone which may be payable in connection with the funding of the Loan evidenced by the Note and secured by this Security Instrument. Any amounts payable to Lender by reason of the application of this Section shall become immediately due and payable and shall bear interest at the Default Rate from the date loss or damage is sustained by Lender until paid. The term "Losses" shall mean any and all claims, suits, liabilities (including, without limitation, strict liabilities), actions, proceedings, obligations, debts, damages, losses, costs, expenses, fines, penalties, charges, fees, judgments, awards, amounts paid in settlement of whatever kind or nature (including but not limited to attorneys' fees and other costs of defense). The term "Indemnified Parties" shall mean (a) Lender, (b) any prior owner or holder of the Note, (c) any servicer or prior servicer of the Loan, (d) any Investor (defined below) or any prior Investor in any Participations (defined below), (e) any trustees, custodians or other fiduciaries who hold or who have held a full or partial interest in the Loan for the benefit of any Investor or other third party, (f) any receiver or other fiduciary appointed in a foreclosure or other Creditors Rights Laws proceeding, (g) any officers, directors, shareholders, partners, members, employees, agents, servants, representatives, contractors, subcontractors, affiliates or subsidiaries of any and all of the foregoing, and (h) the heirs, legal representatives, successors and assigns of any and all of the foregoing (including, without limitation, any successors by merger, consolidation or acquisition of all or a substantial portion of the Indemnified Parties' assets and business), in all cases whether during the term of the Loan or as part of or following a foreclosure of the Loan.

Section 11.2. MORTGAGE DOCUMENTARY STAMPS AND/OR INTANGIBLE TAX. Borrower shall, at its sole cost and expense, protect, defend, indemnify, release and hold harmless the Indemnified Parties from and against any and all Losses imposed upon or incurred by or asserted against any Indemnified Parties and directly or indirectly arising out of or in any way relating to any tax or fee on the making and/or recording of this Security Instrument, the Note or any of the Other Security Documents.

Section 11.3. DUTY TO DEFEND: ATTORNEYS' FEES AND OTHER FEES AND EXPENSES. Upon written request by any Indemnified Party, Borrower shall defend such Indemnified Party (if requested by any Indemnified Party, in the name of the Indemnified Party) by attorneys and other professionals approved by the Indemnified Parties. Notwithstanding the foregoing, any Indemnified Parties may, in their sole discretion, engage their own attorneys and other professionals to defend or assist them, and, at the option of Indemnified Parties, their attorneys shall control the resolution of any claim or proceeding. Upon demand, Borrower shall pay or, in the sole discretion of the Indemnified Parties, reimburse, the Indemnified Parties for the payment of reasonable fees and disbursements of attorneys, engineers, environmental consultants, laboratories, surveyors, title searches and other professionals in connection therewith, which any Indemnified Parties may engage as a result of any Losses.

Section 11.4. ENVIRONMENTAL INDEMNITY. As between Borrower and Lender, all risk of loss associated with non-compliance with Environmental Laws, or with the presence of any Hazardous Material at, upon, within, contiguous to or otherwise affecting the Property, shall lie solely with Borrower. Accordingly, Borrower shall bear all risks and costs associated with any loss (including any loss in value attributable to Hazardous Materials), damage or liability therefrom, including all costs of removal of Hazardous Materials or other remediation required by Lender or by law. Borrower shall indemnify, defend and hold Lender harmless from and against all loss, liabilities, damages, claims, costs and expenses (including reasonable costs of defense) arising out of or associated, in any way, with the non-

compliance with Environmental Laws, or the existence of Hazardous Materials in, on, or about the Property, or a breach of any representation, warranty or covenant contained in Article 10 hereof, whether based in contract, tort, implied or express warranty, strict liability, criminal or civil statute or common law, including those arising from the joint, concurrent, or comparative negligence of Lender; however, Borrower shall not be liable under such indemnification to the extent such loss, liability, damage, claim, cost or expense results solely from Lender's gross negligence or willful misconduct. Borrower's obligations hereunder shall arise upon the discovery of the presence of any Hazardous Material, whether or not any governmental authority has taken or threatened any action in connection with the presence of any Hazardous Material, and whether or not the existence of any such Hazardous Material or potential liability on account thereof is disclosed in any site assessment and shall continue notwithstanding the repayment of the Note or any transfer or sale of any right, title and interest in the Property (by foreclosure, deed in lieu of foreclosure or otherwise). Of even date herewith, Borrower and other persons or entities (collectively, Borrower and such other parties, the "Indemnitors") may as circumstances require execute and deliver a certain environmental indemnity agreement in favor of the Lender incorporating the environmental indemnities set forth herein as well as additional provisions and requirements with respect to environmental matters (the "Environmental Indemnity"). In the event an Environmental Indemnity is executed, it shall be included in the definition of "Other Security Documents".

ARTICLE 12. - WAIVERS

Section 12.1. WAIVER OF COUNTERCLAIM. Borrower hereby waives the right to assert a counterclaim, other than a mandatory or compulsory counterclaim, in any action or proceeding brought against it by Lender arising out of or in any way connected with this Security Instrument, the Note, any of the Other Security Documents, or the Obligations.

Section 12.2. MARSHALLING AND OTHER MATTERS. Borrower hereby waives, to the extent permitted by law, the benefit of all appraisal, valuation, stay, extension, reinstatement and redemption laws now or hereafter in force and all rights of marshalling in the event of any sale hereunder of the Property or any part thereof or any interest therein. Further, Borrower hereby expressly waives any and all rights of redemption from sale under any order or decree of foreclosure of this Security Instrument on behalf of Borrower, and on behalf of each and every person acquiring any interest in or title to the Property subsequent to the date of this Security Instrument and on behalf of all persons to the extent permitted by applicable state or federal law.

Section 12.3. WAIVER OF NOTICE. Borrower shall not be entitled to any notices of any nature whatsoever from Lender except (a) with respect to matters for which this Security Instrument specifically and expressly provides for the giving of notice by Lender to Borrower and (b) with respect to matters for which Lender is required by applicable state or federal law to give notice, and Borrower hereby expressly waives the right to receive any notice from Lender with respect to any matter for which this Security Instrument does not specifically and expressly provide for the giving of notice by Lender to Borrower.

Section 12.4. WAIVER OF STATUTE OF LIMITATIONS. Borrower hereby expressly waives and releases to the fullest extent permitted by law, the pleading of any statute of limitations as a defense to payment of the Debt or performance of its Other Obligations.

Section 12.5. SOLE DISCRETION OF LENDER. Wherever pursuant to this Security Instrument (a) Lender exercises any right given to it to approve or disapprove, (b) any arrangement or term is to be satisfactory to Lender, or (c) any other decision or determination is to be made by Lender, the decision to approve or disapprove all decisions that arrangements or terms are satisfactory or not satisfactory, and all other decisions and determinations made by Lender, shall be in the sole discretion of Lender, except as may be otherwise expressly and specifically provided herein.

Section 12.6. WAIVER OF FORECLOSURE DEFENSE. Borrower hereby waives any defense Borrower might assert or have by reason of Lender's failure to make any tenant or lessee of the Property a party defendant in any foreclosure proceeding or action instituted by Lender.

ARTICLE 13. - NOTICES

Section 13.1. NOTICES. All notices or other written communications hereunder shall be deemed to have been properly given (a) upon delivery, if delivered in person with receipt acknowledged by the recipient thereof, (b) one (1) Business Day (defined below) after having been deposited for overnight delivery with any reputable overnight courier service, or (c) three (3) Business Days after having been deposited in any post office or mail depository regularly maintained by the U.S. Postal Service and sent by registered or certified mail, postage prepaid, return receipt requested, addressed to Borrower or Lender, as the case may be, at the addresses set forth on the first page of this Security

Instrument or addressed as such party may from time to time designate by written notice to the other parties.

Either party by notice to the other may designate additional or different addresses for subsequent notices or communications. For purposes of this Subsection, "Business Day" shall mean a day on which commercial banks are not authorized or required by law to close in New York, New York.

ARTICLE 14. - CHOICE OF LAW

Section 14.1. CHOICE OF LAW. This Security Instrument and any determination of deficiency judgments shall be governed, construed, applied and enforced in accordance with the laws of the state in which the Property is located and applicable federal law.

Section 14.2. PROVISIONS SUBJECT TO LAW. All rights, powers and remedies provided in this Security Instrument may be exercised only to the extent that the exercise thereof does not violate any applicable state or federal law and are intended to be limited to the extent necessary so that they will not render this Security Instrument invalid, unenforceable or not entitled to be recorded, registered or filed under any applicable state or federal law.

ARTICLE 15. - SECONDARY MARKET

Section 15.1. TRANSFER OF LOAN. Lender may, at any time, sell, transfer or assign the Note, this Security Instrument and the Other Security Documents, and any or all servicing rights with respect thereto, or grant participations therein (the "Participations") or issue mortgage passthrough certificates or other securities evidencing a beneficial interest in a rated or unrated public offering or private placement (the "Securities"). Lender may forward to each purchaser, transferee, assignee, servicer, participant, or investor in such Participations or Securities (collectively, the "Investor") or any Rating Agency rating such Securities, each prospective Investor, and any organization maintaining databases on the underwriting and performance of commercial mortgage loans, all documents and information which Lender now has or may hereafter acquire relating to the Debt and to Borrower, any Guarantor, any Indemnitor(s) and the Property, whether furnished by Borrower, any Guarantor, any Indemnitor(s) or otherwise, as Lender determines necessary or desirable. Borrower irrevocably waives any and all rights it may have under applicable state or federal law to prohibit such disclosure, including but not limited to any right of privacy.

Section 15.2. COOPERATION. Borrower, any Guarantor and any Indemnitor agree to cooperate with Lender in connection with any transfer made pursuant to this Section, including, without limitation, the delivery of an estoppel certificate required pursuant to the terms hereof and such other documents as may be reasonably requested by Lender. Borrower shall also furnish and Borrower, any Guarantor and any Indemnitor consent to Lender furnishing to such Investors or such prospective Investors or such Rating Agency any and all information concerning the Property, the Leases, the financial condition of Borrower, any Guarantor and any Indemnitor as may be requested by Lender, any Investor or any prospective Investor or any Rating Agency in connection with any sale, transfer or Participations or Securities.

ARTICLE 16. - COSTS

Section 16.1. PERFORMANCE AT BORROWER'S EXPENSE. Borrower acknowledges and confirms that Lender shall impose certain administrative processing and/or commitment fees in connection with (a) the extension, renewal, modification, amendment and termination of the Loan, (b) the release or substitution of collateral therefor, (c) obtaining certain consents, waivers and approvals with respect to the Property, or (d) the review of any Lease or proposed Lease or the preparation or review of any subordination, non-disturbance agreement (the occurrence of any of the above shall be called an "Event"). Borrower further acknowledges and confirms that it shall be responsible for the payment of all costs of reappraisal of the Property or any part thereof, whether required by law, regulation, Lender or any governmental or quasi-governmental authority. Borrower hereby acknowledges and agrees to pay, immediately, with or without demand, all such fees (as the same may be increased or decreased from time to time), and any additional fees of a similar type or nature which may be imposed by Lender from time to time, upon the occurrence of any Event or otherwise. Wherever it is provided for herein that Borrower pay any costs and expenses, such costs and expenses shall include, but not be limited to, all reasonable counsel fees of Lender.

Section 16.2. COUNSEL FEES FOR ENFORCEMENT. (a) Borrower shall pay all reasonable counsel fees incurred by Lender in connection with (i) the preparation of the Note, this Security Instrument and the Other Security Documents; and (ii) the items set forth in this Article, and (b) Borrower shall pay to Lender on demand any and all expenses, including legal fees incurred or paid by Lender in protecting its interest in the Property or in collecting any

amount payable under the Note, this Security Instrument or the Other Security Documents, or in enforcing its rights hereunder with respect to the Property, whether or not any legal proceeding is commenced hereunder or thereunder, together with interest thereon at the Default Rate from the date paid or incurred by Lender until such expenses are paid by Borrower.

ARTICLE 17. - DEFINITIONS

Section 17.1. GENERAL DEFINITIONS. Unless the context clearly indicates a contrary intent or unless otherwise specifically provided herein, words used in this Security Instrument may be used interchangeably in singular or plural form and the word "Borrower" shall mean "each Borrower and any subsequent owner or owners of the Property or any part thereof or any interest therein," the word "Lender" shall mean "Lender and any subsequent holder of the Note," the word "Note" shall mean "the Note and any other evidence of indebtedness secured by this Security Instrument," the word "person" shall include an individual, corporation, limited liability company, partnership, trust, unincorporated association, government, governmental authority, and any other entity, the word "Property" shall include any portion of the Property and any interest therein, and the phrases "counsel fees" shall include any and all attorneys', paralegal and law clerk fees and disbursements, including, but not limited to fees and disbursements at the pre-trial, trial and appellate levels incurred or paid by Lender in protecting its interest in the Property, the Leases and the Rents and enforcing its rights hereunder, whether with respect to retained firms, the reimbursement for the expenses of in-house staff or otherwise.

Section 17.2. HEADINGS, ETC. The headings and captions of various Articles and Sections of this Security Instrument are for convenience of reference only and are not to be construed as defining or limiting, in any way, the scope or intent of the provisions hereof.

ARTICLE 18. - MISCELLANEOUS PROVISIONS

Section 18.1. NO ORAL CHANGE. This Security Instrument, and any provisions hereof, may not be modified, amended, waived, extended, changed, discharged or terminated orally or by any act or failure to act on the part of Borrower or Lender, but only by an agreement in writing signed by the party against whom enforcement of any modification, amendment, waiver, extension, change, discharge or termination is sought.

Section 18.2. LIABILITY. If Borrower consists of more than one person, the obligations and liabilities of each such person hereunder shall be joint and several. This Security Instrument shall be binding upon and inure to the benefit of Borrower and Lender and their respective successors, assigns, heirs, personal representatives, executors and administrators forever.

Section 18.3. INAPPLICABLE PROVISIONS. If any term, covenant or condition of the Note or this Security Instrument is held to be invalid, illegal or unenforceable in any respect, the Note and this Security Instrument shall be construed without such provision.

Section 18.4. DUPLICATE ORIGINALS; COUNTERPARTS. This Security Instrument may be executed in any number of duplicate originals and each duplicate original shall be deemed to be an original. This Security Instrument may be executed in several counterparts, each of which counterparts shall be deemed an original instrument and all of which together shall constitute a single Security Instrument. The failure of any party hereto to execute this Security Instrument, or any counterpart hereof, shall not relieve the other signatories from their obligations hereunder.

Section 18.5. NUMBER AND GENDER. Whenever the context may require, any pronouns used herein shall include the corresponding masculine, feminine or neuter forms, and the singular form of nouns and pronouns shall include the plural and vice versa.

Section 18.6. LEGAL DESCRIPTION. Borrower represents to Lender that it has reviewed and delivered to Lender a copy of the legal description set forth in Exhibit "A"; that such legal description is the accurate and proper legal description of the Land; and Borrower further acknowledges that neither Lender nor Lender's counsel prepared or reviewed such legal description. Borrower shall indemnify, defend and hold Lender harmless from and against any and all losses, liabilities, claims, damages, expenses, obligations, penalties, actions, judgments, suits, costs or disbursements of any kind or nature whatsoever, including the reasonable fees and actual expenses of Lender's counsel, in connection with any claim that title to the Property is impaired due to or based upon an inaccurate or improper legal description set forth herein.

Section 18.7. INCONSISTENCIES. In the event of any inconsistencies between the terms and conditions of this

Article and the other provisions of this Security Instrument, the terms and conditions of this Article shall control and be binding.

Section 18.8. WAIVER OF TRIAL BY JURY. BORROWER BY ACCEPTANCE OF THIS SECURITY INSTRUMENT, HEREBY WAIVES TO THE FULLEST EXTENT PERMITTED BY LAW, THE RIGHT TO TRIAL BY JURY IN ANY ACTION, PROCEEDING OR COUNTERCLAIM, WHETHER IN CONTRACT, TORT OR OTHERWISE, RELATING DIRECTLY OR INDIRECTLY TO THE LOAN, THE APPLICATION FOR THE LOAN, THE NOTE, THIS SECURITY INSTRUMENT OR THE OTHER SECURITY DOCUMENTS OR ANY ACTS OR OMISSIONS OF LENDER OR BORROWER.

[NO FURTHER TEXT - SIGNATURES APPEAR ON NEXT PAGE]

**THIS INSTRUMENT INCLUDES A RIDER, THE TERMS OF WHICH ARE ATTACHED HERETO AND BY
THIS REFERENCE MADE A PART HEREOF**

IN WITNESS WHEREOF, this Security Instrument has been executed by borrower the day and year first
above written.

Signed, sealed and delivered
in the presence of:

[Signature]
Print Name: MICHAEL L. WARD

Print Name: _____

Borrower(s):

[Signature]
Sandra Segalla

This Instrument prepared by: Antonio Chimienti, Esq.
[Redacted]
Bayview Loan Servicing, LLC
4425 Ponce de Leon Blvd., 5th Fl.
Coral Gables, Florida 33146
Attention: Collateral Department

WHEN RECORDED RETURN TO:
OLD REPUBLIC TITLE
320 SPRINGSIDE DR.
SUITE 320
AKRON, OH 44333

FORM OF INDIVIDUAL ACKNOWLEDGMENT

Commonwealth of Pennsylvania

County of Clearfield

On this, the 28th day of October, 2005, before me
MYRNA L. WARD, the undersigned officer, personally
appeared Sandra Sagella,
known to me (or satisfactorily proven) to be the person ___ whose
name ___ is subscribed to the within instrument, and
acknowledged that 5 he ___ executed the same for the purposes
therein contained.

In witness whereof, I hereunto set my hand and official seal.

Myrna L. Ward
Notary Public

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Myrna L. Ward, Notary Public
Sandy Twp., Clearfield County
My Commission Expires Aug. 7, 2008
Member, Pennsylvania Association Of Notaries

PAN

PENNSYLVANIA ASSOCIATION OF NOTARIES

PAN-1 (04/02)

14 Wood Street • Pittsburgh, PA 15222-1928 • Phone: 412-281-0678 • Fax: 412-281-0321 • Website: www.notary.org • E-mail: pan@ernunro.com

**RIDER TO MORTGAGE AND SECURITY AGREEMENT
(PENNSYLVANIA)**

THIS RIDER is made October 22, 2005, and is incorporated into and shall be deemed to amend and supplement the Mortgage and Security Agreement (the "Security Instrument") of the same date hereof, given by Sandra Segalla, a married woman, (the "Borrower") to secure that certain Promissory Note in the amount of Seven Hundred Sixty Thousand and No/100 Dollars (\$760,000.00) (the "Note") given to Bond Street Capital, Inc., a California corporation, (the "Lender"), on the same date hereof and covering the Property described in the Security Instrument and located at 52 Ponderosa Drive, Penfield, Pennsylvania 15849 (the "Property Address").

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

1. The Security Instrument is also known as an Open End Mortgage and Security Agreement.
2. The following sentence is added at the end of Section 4.5 (g): All contractors have filed a "no lien stipulation" in the Prothonotary's office in the county where the Property is located.
3. Section 9.12 CONFESSION OF JUDGMENT IN EJECTMENT is added to the Security Instrument and reads as follows: BORROWER HEREBY IRREVOCABLY AUTHORIZES AND EMPOWERS THE PROTHONOTARY, CLERK OR ANY ATTORNEY OF ANY COURT OF RECORD OF THE COMMONWEALTH OF PENNSYLVANIA OR ELSEWHERE, UPON THE OCCURRENCE OF AN EVENT OF DEFAULT, TO APPEAR FOR AND CONFESS JUDGMENT AGAINST BORROWER, AS WELL AS AGAINST ALL PERSONS CLAIMING UNDER, BY OR THROUGH BORROWER, AND IN FAVOR OF LENDER, ITS SUCCESSORS OR ASSIGNS, AS OF ANY TERM, PAST, PRESENT OR FUTURE, WITH OR WITHOUT DECLARATION, FOR POSSESSION, CONTROL OR BOTH OF THE PREMISES, IMPROVEMENTS AND BUILDING EQUIPMENT, WITHOUT THE NECESSITY OF FILING ANY BOND AND WITHOUT ANY STAY OF EXECUTION OR APPEAL. THIS INSTRUMENT, OR A COPY HEREOF VERIFIED BY AFFIDAVIT, SHALL BE SUFFICIENT WARRANT THEREFOR; WHEREUPON, APPROPRIATE PROCESS TO OBTAIN POSSESSION, CONTROL OR BOTH OF THE PREMISES, IMPROVEMENTS AND BUILDING EQUIPMENT, INCLUDING LEVY AND EXECUTION, MAY BE ISSUED FORTHWITH, WITHOUT ANY PRIOR WRIT OR PROCEEDING WHATSOEVER. BORROWER HEREBY RELEASES AND AGREES TO RELEASE LENDER AND SAID ATTORNEYS FROM ALL PROCEDURAL ERRORS AND DEFECTS WHATSOEVER IN ENTERING SUCH JUDGMENT OR JUDGMENTS OR IN CAUSING SUCH WRITS OR PROCESS TO BE ISSUED OR IN ANY PROCEEDING THEREON OR CONCERNING THE SAME, PROVIDED THAT LENDER SHALL HAVE FILED IN SUCH ACTION OR ACTIONS AN AFFIDAVIT OR AFFIDAVITS MADE BY SOMEONE ON LENDER'S BEHALF SETTING FORTH THE FACTS NECESSARY TO AUTHORIZE THE ENTRY OF SUCH JUDGMENT OR JUDGMENTS ACCORDING TO THE TERMS OF THIS INSTRUMENT, OF WHICH FACTS SUCH AFFIDAVIT OR AFFIDAVITS SHALL BE PRIMA FACIE EVIDENCE. IT IS HEREBY EXPRESSLY AGREED THAT IF FOR ANY REASON AFTER ANY SUCH ACTION OR ACTIONS HAVE BEEN COMMENCED THE SAME SHALL BE DISCONTINUED, MARKED SATISFIED OF RECORD OR BE TERMINATED, OR POSSESSION OF THE PREMISES, IMPROVEMENTS OR BUILDING EQUIPMENT REMAINS IN OR IS RESTORED TO BORROWER OR ANYONE CLAIMING

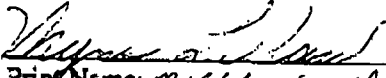
UNDER, BY OR THROUGH BORROWER, LENDER MAY, WHENEVER AND AS OFTEN AS LENDER SHALL HAVE THE RIGHT TO AGAIN TAKE POSSESSION OF THE PREMISES, IMPROVEMENTS AND BUILDING EQUIPMENT, BRING ONE OR MORE FURTHER CONFESSIONS IN THE MANNER SET FORTH HEREIN TO RECOVER POSSESSION OF THE PREMISES, IMPROVEMENTS AND BUILDING EQUIPMENT. THE AUTHORITY AND POWER ABOVE GIVEN SHALL CONTINUE FROM TIME TO TIME AND AT ALL TIMES UNTIL FINAL PAYMENT IN FULL OF ALL SECURED INDEBTEDNESS.

4. Article 19 Special Pennsylvania Provisions is added to the Security Instrument and reads as follows:

FUTURE ADVANCES: The Security Instrument secures such future or additional advances (in addition to the principal amount of the Note) as may be made by Lender or the holder hereof, at its exclusive option, to Borrower or its successors or assigns in title, for any purpose, provided that all such advances are made within 20 years from the date of the Security Instrument or within such lesser period of time as may be provided by law as a prerequisite for the sufficiency of actual notice or record notice of such optional future or additional advances as against the rights of creditors or subsequent purchasers for valuable consideration to the same extent as if such future or additional advances were made on the date of the execution of the Security Instrument. The total amount of indebtedness secured by the Security Instrument may be increased or decreased from time to time, but the total unpaid balance so secured at any one time shall not exceed a maximum principal amount equal to two times the amount first set forth in the Security Instrument, plus interest thereon and any disbursements made under the Security Instrument for the payment of impositions, taxes, assessments, levies, insurance, or otherwise with interest on such disbursements. It is the intent of the parties that the Security Instrument shall secure the payment of the Note and any additional advances made from time to time pursuant to any additional promissory notes or otherwise contemplated under the Loan Documents, all of said indebtedness being equally secured hereby and having the same priority as any amounts advanced as of the date of the Security Instrument. It is agreed that any additional sum or sums advanced by Lender shall be equally secured with, and have the same priority as, the original indebtedness evidenced by the Note and shall be subject to all of the terms, provisions and conditions of the Security Instrument, whether or not such additional loans or advances are evidenced by other promissory notes of Borrower and whether or not identified by a recital that it or they are secured by the Security Instrument. It is further agreed that any additional promissory note or promissory notes executed and delivered pursuant to this paragraph shall automatically be deemed to be included in the term "Note" wherever it appears in the context of the Security Instrument.

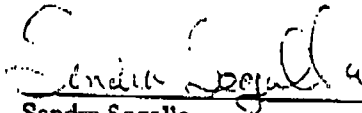
BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Rider to Pennsylvania Mortgage and Security Agreement and agrees that the terms hereof are hereby incorporated into and with the terms of the Security Instrument as if both the Security Instrument and this instrument are one and the same document. Nothing contained herein shall invalidate or change any terms of the Security Instrument except to the extent as maybe explicitly set forth herein.

Signed, sealed and delivered
in the presence of:


Print Name: MICHAEL C. WARD

Print Name: _____

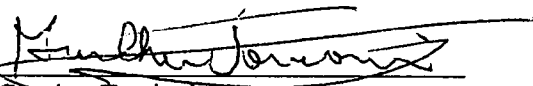
Borrower(s):


Sandra Segalla

VERIFICATION

Gunther Torriani, Senior Asset Manager and duly authorized representative of BayView Loan Servicing, LLC, deposes and says subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities that the facts set forth in the foregoing Complaint are true and correct to her information and belief.

BAYVIEW LOAN SERVICING, LLC

By: 
Gunther Torriani
Senior Asset Manager

(BAY/Segalla)

FILED

AUG 14 2006

**William A. Shaw
Prothonotary/Clerk of Courts**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101818
NO: 06-1293-CD
SERVICE # 1 OF 1
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: BAYVIEW LOAN SERVICING, LLC

vs.
DEFENDANT: SANDRA SEGALLA

SHERIFF RETURN

NOW, September 13, 2006 AT 12:17 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON SANDRA SEGALLA DEFENDANT AT 52 PONDEROSA DRIVE, PENFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MIKE SEGALLA, HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	MCGRATH	21876	10.00
SHERIFF HAWKINS	MCGRATH	21876	32.24

FILED

03:40 pm
SEP 25 2006

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,


by Marilyn Harris
Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

CIVIL DIVISION

NO.: 06-1293-CD

TYPE OF PLEADING:

PRAECIPE FOR WRIT OF
EXECUTION IN MORTGAGE
FORECLOSURE

FILED ON BEHALF OF:

BAYVIEW LOAN SERVICING, LLC,
Plaintiff

COUNSEL OF RECORD FOR THIS
PARTY:

Derek J. Ferace, Esquire
PA I.D. No. 83732

McGRATH & ASSOCIATES, P.C.
Three Gateway Center
401 Liberty Avenue, Suite 1375
Pittsburgh, PA 15222

TELEPHONE: (412) 281-4333
FACSIMILE: (412) 281-2141

FIRM NO.: 025

FILED *Att'y pd. 20.00*
m/11:0234
JAN 24 2007 *icc@lewis*
w/prop descr.

William A. Shaw
Prothonotary/Clerk of Courts

to Sheriff

GL

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

CIVIL DIVISION

NO.: 06-1293-CD

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

PRAECIPE FOR WRIT OF EXECUTION IN MORTGAGE FORECLOSURE

TO: PROTHONOTARY

Please issue a Writ of Execution in Mortgage Foreclosure in the above-captioned matter:
(1) directed to the Sheriff of Clearfield County; (2) against Defendant, **Sandra Segalla**; and (3)
with respect to the real property described in **Exhibit "A"**, attached hereto, as follows:

Principal	\$ 757,284.56
Interest	\$ 74,427.35
Default Interest to 3/1/07	\$ 25,242.82
Late Charges	\$ 1,251.12
Corporate Advance	\$ 10,555.77
Environmental Fees	\$ 1,900.00
Other Fees	\$ 40.00
Penalty	\$ 3,140.44
Escrow	\$ 4,736.41
Attorneys Fees and Costs	\$ 9,734.25
TOTAL	\$ 888,312.72

McGRATH & ASSOCIATES, P.C.

By: 

Derek J. Ferace, Esquire

PA I.D. No. 83732

Attorneys for Plaintiff

Three Gateway Center

401 Liberty Avenue, Suite 1375

Pittsburgh, PA 15222

Telephone (412) 281-4333

Facsimile (412) 281-2141

ALL THAT CERTAIN piece, or parcel of land situate in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

PARCEL NO. 1 -- PARCEL NO. 119-G2-116:

BEGINNING at a point in the center of Highway Route 255; thence North 12° 15' West 880 feet to an existing steel fence post; thence through land of which this a part, North 77° 45" East 292 feet to a steel fence post; thence still through land of which this is a part, South 12° 15' East 660 feet to a point in the center of said Highway; thence along the center of said Highway, North 78° 30' East 290 feet to a point in the center of said Highway; thence along the center of said Highway, South 57° 20' West 620 feet to a point in the center of said Highway and the place of beginning.

BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 5, 2005, and recorded on October 12, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200517329.

PARCEL NO. 2 -- PARCEL NO. 119-G2-124:

ALL THAT CERTAIN piece, parcel or lot of land situate, in Huston Township, Clearfield County, Pennsylvania, being bounded and described as follows, to wit:

BEGINNING at a railroad spike found in the centerline of L. R. 17031, said railroad spike being the southeast corner of John J. Morelli, the northeast corner of William and Nellie May Bundy and the southwest corner of the land hereby conveyed and running: thence along John J. Morelli North 13° 04' 02" west 248.81 feet to a ¾ inch rebar set, said line passing through a 1 inch rebar found being 30.00 feet from the railroad spike at the centerline of L. R. 17031; thence through lands of Michael A. Segalla for a new line North 67° 25' 17" East 157.78 feet to a railroad spike set in the center of an access road, said line passing through a ¾ inch rebar being back 20.00 feet from said railroad spike; thence through lands of same for a new line South 5° 28' 32" East 325.68 feet to a P.K. nail set in the centerline of L. R. 17031; thence along the centerline of L. R. 17031 North 80° 00' 00" West 122.37 feet to a railroad spike and place of beginning. Containing 0.838 acres in accordance with plot plan prepared by David J. Thorp, Surveyor.

BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 5, 2005, and recorded on October 12, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200517329.

PARCEL NO. 3 -- PARCEL NO. 119-G2-126:

ALL THAT CERTAIN piece, parcel and lot of land, lying and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in Route 255; thence by lands now or formerly of Michael Segalla, North 82 degrees 20 minutes West a distance of 82.15 feet to a point; thence by lands of same North 29 degrees 41 minutes West a distance of 184.31 feet to an iron pin; thence by lands of same, North 61 degrees 07 minutes East a distance of 409.47 feet to an iron pin; thence along lands of same South 31 degrees 46 minutes East a distance of 210.21 feet to a point in Route 255; thence by same South 57 degrees 20 minutes West a distance of 352.27 feet to the place of beginning.

CONTAINING 2.10 acres.

BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 24, 2005, and recorded on October 24, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200518200.

PARCEL NO. 4 -- PARCEL NO. 119-G2-132:

ALL OF THAT CERTAIN parcel or piece of land lying, situated and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a 1" iron pin said iron pin being the Northwest corner of lands of Michael Segalla and on the line of lands for Chagrin Land Limited Partnership, being the place of beginning; thence along said lands, North 77° 30' East a distance of 217.86 feet to an iron pin; thence along land of Michael Segalla, South 25° 44' East a distance of 304.09 feet to an iron pin; thence along lands of same North 64° 16' East a distance of 440.00 feet to an iron pin; thence by lands of same North 25° 44' West a distance of 200.60 feet to an iron pin; thence by lands of Chagrin Land Limited Partnership North 77° 30' East a distance of 340.14 feet to an existing iron pin; thence by lands of Geraldine Howell, South 33° 27' East a distance of 977.40 feet to a point in Route 255; thence by same South 57° 20' West a distance of 487.73 feet to a point; thence by lands of Michael Segalla, North 31° 46' West a distance of 210.21 feet to an iron pin; thence by same South 61° 07' West a distance of 409.47 feet to an iron pin; thence by same South 29° 41' East a distance of 184.31 feet to a point in Mountain Run Road; thence by same North 82° 20' West a distance of 207.85 feet to a point; thence by land of Michael Segalla, North 13° 11' West a distance of 660.00 feet to an iron pin; thence by same South 76° 40' West a distance of 285.62 feet to an iron pin; thence along lands of D. Morelli, North 13° 11' West a distance of 446.63 feet to the place of beginning.

CONTAINING 21.13 acres, more or less.

BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 5, 2005, and recorded on October 12, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200517329.

Exhibit "A"

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
Pa R.C.P. 3180 to Rule 3257

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

Plaintiff,

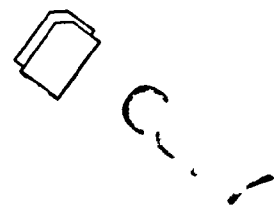
vs.

SANDRA SEGALLA,

Defendant.

CIVIL DIVISION

NO.: 2006-^{1293-CD}~~CV-1320~~



**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Commonwealth of Pennsylvania
County of Clearfield:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

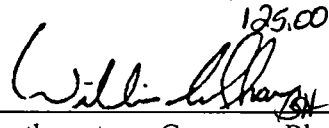
To satisfy the judgment and costs in the above matter you are directed to levy upon and sell the following described property (specifically described property below):

SEE EXHIBIT "A"

Principal	\$ 757,284.56
Interest	\$ 74,427.35
Default Interest to 3/1/07	\$ 25,242.82
Late Charges	\$ 1,251.12
Corporate Advance	\$ 10,555.77
Environmental Fees	\$ 1,900.00
Other Fees	\$ 40.00
Penalty	\$ 3,140.44
Escrow	\$ 4,736.41
Attorneys Fees and Costs	\$ 9,734.25
TOTAL	\$ 888,312.72

^{125.00} **Prothonotary costs**

Seal of the Court


Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

Date 1/24/07

By: _____
Deputy

ALL THAT CERTAIN piece, or parcel of land situate in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

PARCEL NO. 1 -- PARCEL NO. 119-G2-116:

BEGINNING at a point in the center of Highway Route 255; thence North 12° 15' West 880 feet to an existing steel fence post; thence through land of which this a part, North 77° 45" East 292 feet to a steel fence post; thence still through land of which this is a part, South 12° 15' East 660 feet to a point in the center of said Highway; thence along the center of said Highway, North 78° 30' East 290 feet to a point in the center of said Highway; thence along the center of said Highway, South 57° 20' West 620 feet to a point in the center of said Highway and the place of beginning.

BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 5, 2005, and recorded on October 12, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200517329.

PARCEL NO. 2 -- PARCEL NO. 119-G2-124:

ALL THAT CERTAIN piece, parcel or lot of land situate, in Huston Township, Clearfield County, Pennsylvania, being bounded and described as follows, to wit:

BEGINNING at a railroad spike found in the centerline of L. R. 17031, said railroad spike being the southeast corner of John J. Morelli, the northeast corner of William and Nellie May Bundy and the southwest corner of the land hereby conveyed and running: thence along John J. Morelli North 13° 04' 02" west 248.81 feet to a ¾ inch rebar set, said line passing through a 1 inch rebar found being 30.00 feet from the railroad spike at the centerline of L. R. 17031; thence through lands of Michael A. Segalla for a new line North 67° 25' 17" East 157.78 feet to a railroad spike set in the center of an access road, said line passing through a ¾ inch rebar being back 20.00 feet from said railroad spike; thence through lands of same for a new line South 5° 28' 32" East 325.68 feet to a P.K. nail set in the centerline of L. R. 17031; thence along the centerline of L. R. 17031 North 80° 00' 00" West 122.37 feet to a railroad spike and place of beginning. Containing 0.838 acres in accordance with plot plan prepared by David J. Thorp, Surveyor.

BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 5, 2005, and recorded on October 12, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200517329.

PARCEL NO. 3 -- PARCEL NO. 119-G2-126:

ALL THAT CERTAIN piece, parcel and lot of land, lying and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in Route 255; thence by lands now or formerly of Michael Segalla, North 82 degrees 20 minutes West a distance of 82.15 feet to a point; thence by lands of same North 29

degrees 41 minutes West a distance of 184.31 feet to an iron pin; thence by lands of same, North 61 degrees 07 minutes East a distance of 409.47 feet to an iron pin; thence along lands of same South 31 degrees 46 minutes East a distance of 210.21 feet to a point in Route 255; thence by same South 57 degrees 20 minutes West a distance of 352.27 feet to the place of beginning.

CONTAINING 2.10 acres.

BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 24, 2005, and recorded on October 24, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200518200.

PARCEL NO. 4 -- PARCEL NO. 119-G2-132:

ALL OF THAT CERTAIN parcel or piece of land lying, situated and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a 1" iron pin said iron pin being the Northwest corner of lands of Michael Segalla and on the line of lands for Chagrin Land Limited Partnership, being the place of beginning; thence along said lands, North 77° 30' East a distance of 217.86 feet to an iron pin; thence along land of Michael Segalla, South 25° 44' East a distance of 304.09 feet to an iron pin; thence along lands of same North 64° 16' East a distance of 440.00 feet to an iron pin; thence by lands of same North 25° 44' West a distance of 200.60 feet to an iron pin; thence by lands of Chagrin Land Limited Partnership North 77° 30' East a distance of 340.14 feet to an existing iron pin; thence by lands of Geraldine Howell, South 33° 27' East a distance of 977.40 feet to a point in Route 255; thence by same South 57° 20' West a distance of 487.73 feet to a point; thence by lands of Michael Segalla, North 31° 46' West a distance of 210.21 feet to an iron pin; thence by same South 61° 07' West a distance of 409.47 feet to an iron pin; thence by same South 29° 41' East a distance of 184.31 feet to a point in Mountain Run Road; thence by same North 82° 20' West a distance of 207.85 feet to a point; thence by land of Michael Segalla, North 13° 11' West a distance of 660.00 feet to an iron pin; thence by same South 76° 40' West a distance of 285.62 feet to an iron pin; thence along lands of D. Morelli, North 13° 11' West a distance of 446.63 feet to the place of beginning.

CONTAINING 21.13 acres, more or less.

BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 5, 2005, and recorded on October 12, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200517329.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

CIVIL DIVISION

NO.: 06-1293-CD

TYPE OF PLEADING:

PRAECIPE FOR DEFAULT
JUDGMENT IN MORTGAGE
FORECLOSURE

FILED ON BEHALF OF:

BAYVIEW LOAN SERVICING,
LLC, Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

Eric D. Rosenberg, Esquire
PA I.D. No. 87310

McGRATH & ASSOCIATES, P.C.
Three Gateway Center
401 Liberty Avenue, 13th Floor
Pittsburgh, PA 15222

TELEPHONE: (412) 281-4333
FACSIMILE: (412) 281-2141

FIRM NO.: 025

FILED

OCT 25 2006

William A. Shaw
Prothonotary/Clerk of Courts

*Atty pd. 20.00
m/2/1/6/1 ICC & Notice to Def.
Statement to Atty
(610)*

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

CIVIL DIVISION

NO.: 06-1293-CD

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

PRAECIPE FOR DEFAULT JUDGMENT IN MORTGAGE FORECLOSURE

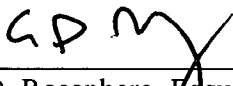
TO: PROTHONOTARY

Please enter a default judgment in the above-captioned case in favor of Plaintiff, **BayView Loan Servicing, LLC, a Delaware Limited Liability Company**, and against the Defendant, **Sandra Segalla**, in the amount of:

Principal	\$757,284.56
Interest	\$ 35,510.86
Default Interest	\$ 31,343.17
Late Charges	\$ 2,048.85
Default Prepayment Consideration	\$ 37,864.23
Escrow	\$ 1,301.09
Other Fees	\$ 20.00
Attorneys' Fees	\$ 9,734.25
TOTAL	\$875,107.01

plus interest, any escrow, late charges, and other amounts as authorized by the Note and Mortgage from October 17, 2006, including reasonable attorney's fees and costs of collection, and for foreclosure and sale of the Mortgaged Premises.

McGRATH & ASSOCIATES, P.C.

By: 
Eric D. Rosenberg, Esquire
PA I.D. No. 87310
Attorneys for Plaintiff
Three Gateway Center
401 Liberty Avenue, 13th Floor
Pittsburgh, PA 15222
Telephone (412) 281-4333
Facsimile (412) 281-2141

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

CIVIL DIVISION

NO : 06-1293-CD

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

COPIES

NOTICE OF ORDER, DECREE OR JUDGMENT

TO: () PLAINTIFF
(X) DEFENDANT, **Sandra Segalla**
() ADDITIONAL DEFENDANT

You are hereby notified that an Order, Decree or Judgment was entered in the above-captioned proceeding on October 25, 2006.

() A copy of the Order or Decree is enclosed,

or

(X) The judgment is as follows: **\$875,107.01**, plus interest, any escrow, late charges, and other amounts as authorized by the Note and Mortgage from October 17, 2006, including reasonable attorney's fees and costs of collection, and for foreclosure and sale of the Mortgaged Premises.

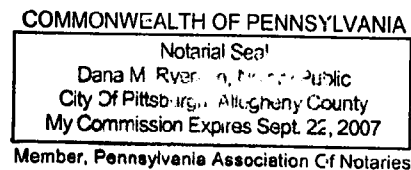


Deputy

COMMONWEALTH OF PENNSYLVANIA)
) SS:
COUNTY OF ALLEGHENY)

Eric D. Rosenberg, Esquire

Dana M. Lyelson
Notary Public



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

CIVIL DIVISION

NO.: 06-1293-CD

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

TO: Ms. Sandra Segalla
52 Ponderosa Drive
Penfield, PA 15849

DATE OF NOTICE: October 4, 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 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:

*COURT ADMINISTRATOR
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765-2641, ext. 51*

McGRATH & ASSOCIATES, P.C.

By: 

Eric D. Rosenberg Esquire

PA I.D. No. 87310

Attorney for Plaintiff

Three Gateway Center

401 Liberty Avenue, 13th Floor

Pittsburgh, PA 15222

Telephone (412) 281-4333

Facsimile (412) 281-2141

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER			
Received From:		McGrath & Associates, P.C. Three Gateway Center 401 Liberty Avenue, Suite 1375 Pittsburgh, PA 15222	
One piece of ordinary mail addressed to:		<i>Ms. Sandra Segalla</i> <i>52 Ponderosa Drive</i> <i>Penfield, PA 15849</i>	



Mailed From 15222
10/04/2006
031A 0004181539

US POSTAGE
\$ 00.95
FIRST CLASS

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FILED

OCT 25 2006

William A. Shaw
Prothonotary/Clerk of Courts

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

Bayview Loan Servicing, LLC
Plaintiff(s)

No.: 2006-01293-CD

Real Debt: \$875,107.01

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Sandra Segalla
Defendant(s)

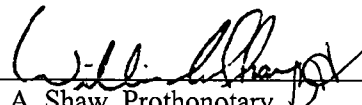
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: October 25, 2006

Expires: October 25, 2011

Certified from the record this 25th day of October, 2006.



William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

FILED

MAR 23 2007

M/10:30/W
William A. Shaw
Prothonotary/Clerk of Courts
No. 06-1293-CD
(6K)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

CIVIL DIVISION

NO.: 06-1293-CD

Scheduled Sheriff's Sale Date:
April 13, 2007

TYPE OF PLEADING:

Pa. R.C.P. RULE 3129.2(c)
AFFIDAVIT OF SERVICE AS TO
DEFENDANT/OWNER,
LIENHOLDERS AND PARTIES IN
INTEREST

FILED ON BEHALF OF:

BAYVIEW LOAN SERVICING, LLC,
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

Derek J. Ferace, Esquire
PA I.D. 83732

McGRATH & ASSOCIATES, P.C.
Three Gateway Center
401 Liberty Avenue, 13th Floor
Pittsburgh, Pennsylvania 15222

TELEPHONE: (412) 281-4333
FACSIMILE: (412) 281-2141

FIRM NO. 025

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

CIVIL DIVISION

NO.: 06-1293-CD

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

**Pa. R.C.P. RULE 3129.2(c) AFFIDAVIT OF SERVICE AS TO
DEFENDANT/OWNER, LIENHOLDERS AND PARTIES IN INTEREST**

I, Derek J. Ferace, Esquire, Attorney for Plaintiff, **Bayview Loan Servicing, LLC**, being duly sworn according to law, depose and make the following Affidavit regarding service of the Notice of Sheriff's Sale of Real Estate, a true and correct copy of which is marked **Exhibit "A"**, attached hereto and made a part hereof, on all persons named in Paragraphs 1 through 7 of Plaintiff's Affidavit Pursuant to Rule 3129.1 as follows:

1. On February 1, 2007, the Sheriff of Clearfield County posted the mortgaged premises with a Handbill Notice of the Sale at **52 Ponderosa Drive, Penfield, PA 15849**.
2. On February 1, 2007, the Sheriff of Clearfield County served Defendant with a Notice of the Sale of Real Estate at **52 Ponderosa Drive, Penfield, PA 15849**.
3. On March 6, 2007, Plaintiff served Defendant with the Notice of Sheriff's Sale of Real Estate at **52 Ponderosa Drive, Penfield, PA 15849** by Certified Mail, Return Receipt Requested. The original U.S. Postal Service Forms which evidence service of the Notice of Sheriff's Sale of Real Estate are collectively marked **Exhibit "B"**, attached hereto and made a part hereof.

4. On March 6, 2007, Plaintiff served Lien Holders and Parties in Interest with the Notice of Sheriff's Sale of Real Estate at the addresses listed below by First Class Mail, Postage Pre-Paid. The original U.S. Postal Service Form 3877 which evidences service of the Notice of Sheriff's Sale of Real Estate is marked **Exhibit "C,"** attached hereto and made a part hereof.

Carol Fox
Clearfield County
Treasurers Office
230 East Market Street
Clearfield, PA 16830

Mary Anne Wesdock, Director
Clearfield County Assessment
Office & Tax Claim Bureau
230 East Market Street
Clearfield, PA 16830

Huston Township Sewer Authority
P.O. Box 121
Penfield, PA 15849
Attn: Christina

Huston Twp. Water Auth.
P.O. Box 166
Penfield, PA 15849
Attn: Carol Lines

Commodore Corp.
P.O. Box 349
Clarion, PA 16214

Rick Redden, Director
Clearfield County Domestic
Relations Office
230 East Market Street
Clearfield, PA 16830

Dorothy M. Johnston
Tax Collector
609 Woodward Road
Penfield, PA 15849

Huston Twp. Municipal Auth.
P.O. Box 38
Penfield, PA 15849

Commonwealth of Pennsylvania
Dept. of Environmental Protection
Office of Chief Counsel
208 W. 3rd Street, Suite 101
Williamsport, PA 17701

Tenant/Occupant
2 Evergreen Drive
Penfield, PA 15849

Tenant/Occupant
5 Evergreen Drive
Penfield, PA 15849

Tenant/Occupant
7 Evergreen Drive
Penfield, PA 15849

Tenant/Occupant
9 Evergreen Drive
Penfield, PA 15849

Tenant/Occupant
11 Evergreen Drive
Penfield, PA 15849

Tenant/Occupant
12 Evergreen Drive
Penfield, PA 15849

Tenant/Occupant
14 Evergreen Drive
Penfield, PA 15849

Tenant/Occupant
17 Evergreen Drive
Penfield, PA 15849

Tenant/Occupant
19 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
20 Evergreen Drive
Penfield, PA 15849

Tenant/Occupant
22 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
27 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
28 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
32 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
36 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
40 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
45 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
51 Redwood Drive
Penfield, PA 15849

Tenant/Occupant
55 Redwood Drive
Penfield, PA 15849

Tenant/Occupant
58 Redwood Drive
Penfield, PA 15849

Tenant/Occupant
62 Redwood Drive
Penfield, PA 15849

Tenant/Occupant
65 Redwood Drive
Penfield, PA 15849

Tenant/Occupant
73 Hemlock Drive
Penfield, PA 15849

Tenant/Occupant
30 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
34 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
38 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
41 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
48 Redwood Drive
Penfield, PA 15849

Tenant/Occupant
53 Redwood Drive
Penfield, PA 15849

Tenant/Occupant
56 Redwood Drive
Penfield, PA 15849

Tenant/Occupant
59 Redwood Drive
Penfield, PA 15849

Tenant/Occupant
63 Redwood Drive
Penfield, PA 15849

Tenant/Occupant
70 Redwood Drive
Penfield, PA 15849

Tenant/Occupant
75 Hemlock Drive
Penfield, PA 15849

Tenant/Occupant
31 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
35 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
39 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
42 Ponderosa Drive
Penfield, PA 15849

Tenant/Occupant
49 Redwood Drive
Penfield, PA 15849

Tenant/Occupant
54 Redwood Drive
Penfield, PA 15849

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60 Redwood Drive
Penfield, PA 15849

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64 Redwood Drive
Penfield, PA 15849

Tenant/Occupant
72 Redwood Drive
Penfield, PA 15849

Tenant/Occupant
77 Hemlock Drive
Penfield, PA 15849

Tenant/Occupant
79 Hemlock Drive
Penfield, PA 15849

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81 Hemlock Drive
Penfield, PA 15849

Tenant/Occupant
83 Hemlock Drive
Penfield, PA 15849

Tenant/Occupant
87 Hemlock Drive
Penfield, PA 15849

Tenant/Occupant
89 Hemlock Drive
Penfield, PA 15849

Tenant/Occupant
91 Hemlock Drive
Penfield, PA 15849

Tenant/Occupant
93 Hemlock Drive
Penfield, PA 15849

Tenant/Occupant
95 Hemlock Drive
Penfield, PA 15849

Ernest Moore or
Current Tenant/Occupant
Evergreen Drive
Penfield, PA 15849

Sheri Challingsworth or
Current Tenant/Occupant
Ponderosa Drive
Penfield, PA 15849

William Ha or
Current Tenant/Occupant
Ponderosa Drive
Penfield, PA 15849

Mr. William Bronk
125 W. Spruce Alley
DuBois, PA 15801

I verify that the facts contained in this Affidavit are true and correct based upon my personal knowledge, information and belief.

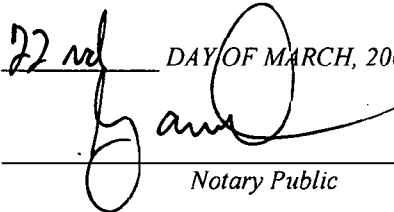
McGRATH & ASSOCIATES, P.C.

By: 

Derek J. Ferace, Esquire
PA I.D. No. 83732
Attorneys for Plaintiff
Three Gateway Center
401 Liberty Avenue, 13th Floor
Pittsburgh, PA 15222
Telephone (412) 281-4333
Facsimile (412) 281-2141

SWORN TO AND SUBSCRIBED BEFORE ME THIS

22nd DAY OF MARCH, 2007.


Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Gary W. Darr II, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Mar. 19, 2009

Member, Pennsylvania Association of Notaries

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

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

CIVIL DIVISION

NO.: 06-1293-CD

TYPE OF PLEADING:

NOTICE OF SHERIFF'S SALE OF
REAL ESTATE

FILED ON BEHALF OF:

BAYVIEW LOAN SERVICING, LLC,
Plaintiff

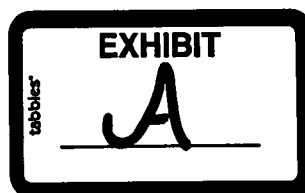
COUNSEL OF RECORD FOR THIS
PARTY:

Derek J. Ferace, Esquire
PA I.D. No. 83732

McGRATH & ASSOCIATES, P.C.
Three Gateway Center
401 Liberty Avenue, Suite 1375
Pittsburgh, PA 15222

TELEPHONE: (412) 281-4333
FACSIMILE: (412) 281-2141

FIRM NO.: 025



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

CIVIL DIVISION

NO.: 06-1293-CD

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

NOTICE OF SHERIFF'S SALE OF REAL ESTATE

TO: DEFENDANTS, LIENHOLDERS AND PARTIES IN INTEREST

TAKE NOTICE that by virtue of a Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania, and to the Sheriff of Clearfield County, directed, there will be exposed to Public Sale at the Sheriff's Office, Clearfield County Courthouse, 1 North Second Street, Suite 116, Clearfield, Pennsylvania 16830, on FRIDAY, APRIL 13, 2007, at 10:00 a.m., the real estate known as **52 Ponderosa Drive, Penfield, PA 15849**, of which Sandra Segalla, is the owner or reputed owner, which is further described as follows:

ALL THAT CERTAIN piece, or parcel of land situate in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

PARCEL NO. 1 -- PARCEL NO. 119-G2-116:

BEGINNING at a point in the center of Highway Route 255; thence North 12° 15' West 880 feet to an existing steel fence post; thence through land of which this a part, North 77° 45' East 292 feet to a steel fence post; thence still through land of which this is a part, South 12° 15' East 660 feet to a point in the center of said Highway; thence along the center of said Highway, North 78° 30' East 290 feet to a point in the center of said Highway; thence along the center of said Highway, South 57° 20' West 620 feet to a point in the center of said Highway and the place of beginning.

BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 5, 2005, and recorded on October 12, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200517329.

PARCEL NO. 2 -- PARCEL NO. 119-G2-124:

ALL THAT CERTAIN piece, parcel or lot of land situate, in Huston Township, Clearfield County, Pennsylvania, being bounded and described as follows, to wit:

BEGINNING at a railroad spike found in the centerline of L. R. 17031, said railroad spike being the southeast corner of John J. Morelli, the northeast corner of William and Nellie May Bundy and the southwest corner of the land hereby conveyed and running: thence along John J. Morelli North 13° 04' 02" west 248.81 feet to a ¾ inch rebar set, said line passing through a 1 inch rebar found being 30.00 feet from the railroad spike at the centerline of L. R. 17031; thence through lands of Michael A. Segalla for a new line North 67° 25' 17" East 157.78 feet to a railroad spike set in the center of an access road, said line passing through a ¾ inch rebar being back 20.00 feet from said railroad spike; thence through lands of same for a new line South 5° 28' 32" East 325.68 feet to a P.K. nail set in the centerline of L. R. 17031; thence along the centerline of L. R. 17031 North 80° 00' 00" West 122.37 feet to a railroad spike and place of beginning. Containing 0.838 acres in accordance with plot plan prepared by David J. Thorp, Surveyor.

BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 5, 2005, and recorded on October 12, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200517329.

PARCEL NO. 3 -- PARCEL NO. 119-G2-126:

ALL THAT CERTAIN piece, parcel and lot of land, lying and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in Route 255; thence by lands now or formerly of Michael Segalla, North 82 degrees 20 minutes West a distance of 82.15 feet to a point; thence by lands of same North 29 degrees 41 minutes West a distance of 184.31 feet to an iron pin; thence by lands of same, North 61 degrees 07 minutes East a distance of 409.47 feet to an iron pin; thence along lands of same South 31 degrees 46 minutes East a distance of 210.21 feet to a point in Route 255; thence by same South 57 degrees 20 minutes West a distance of 352.27 feet to the place of beginning.

CONTAINING 2.10 acres.

BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 24, 2005, and recorded on October 24, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200518200.

PARCEL NO. 4 -- PARCEL NO. 119-G2-132:

ALL OF THAT CERTAIN parcel or piece of land lying, situated and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a 1" iron pin said iron pin being the Northwest corner of lands of Michael Segalla and on the line of lands for Chagrin Land Limited Partnership, being the place of beginning; thence along said lands, North 77° 30' East a distance of 217.86 feet to an iron pin; thence along land of Michael Segalla, South 25° 44' East a distance of 304.09 feet to an iron pin; thence along lands of same North 64° 16' East a distance of 440.00 feet to an iron pin; thence by lands of same North 25° 44' West a distance of 200.60 feet to an iron pin; thence by lands of Chagrin Land Limited

Partnership North 77° 30' East a distance of 340.14 feet to an existing iron pin; thence by lands of Geraldine Howell, South 33° 27' East a distance of 977.40 feet to a point in Route 255; thence by same South 57° 20' West a distance of 487.73 feet to a point; thence by lands of Michael Segalla, North 31° 46' West a distance of 210.21 feet to an iron pin; thence by same South 61° 07' West a distance of 409.47 feet to an iron pin; thence by same South 29° 41' East a distance of 184.31 feet to a point in Mountain Run Road; thence by same North 82° 20' West a distance of 207.85 feet to a point; thence by land of Michael Segalla, North 13° 11' West a distance of 660.00 feet to an iron pin; thence by same South 76° 40' West a distance of 285.62 feet to an iron pin; thence along lands of D. Morelli, North 13° 11' West a distance of 446.63 feet to the place of beginning.

CONTAINING 21.13 acres, more or less.

- BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 5, 2005, and recorded on October 12, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200517329.

The said Writ of Execution has been issued on a judgment in the mortgage foreclosure action of Bayview Loan Servicing, LLC v. Sandra Segalla, at Execution Number 06-1293-CD, in the amount of \$875,107.01.

SEIZED taken in execution to be sold as the property of SANDRA SEGALLA, at the suit of BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY. JUDGMENT NO. 06-1293-CD
Claims against the property must be filed with the Sheriff before the above sale date.

Claims to proceeds must be made with the Office of the Sheriff before distribution.

Schedule of Distribution will be filed with the Office of the Sheriff no later than thirty (30) days from sale date.

Exceptions to Distribution or a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

Attached hereto is a copy of the Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

YOU SHOULD TAKE THIS NOTICE AND THE WRIT OF EXECUTION TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL ADVICE.

*Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765-2641, ext. 51*

You may have legal rights to prevent the Sheriff's Sale and the loss of your property. In order to exercise those rights, prompt action on your part is necessary.

You may have the right to prevent or delay the Sheriff's Sale by filing, before the sale occurs, a petition to open or strike the judgment or a petition to stay the execution.

If the judgment was entered because you did not file with the Court any defense or objection, you might have within twenty (20) days after service of the Complaint for Mortgage Foreclosure and Notice to Defend, you may have the right to have the judgment opened if you promptly file a petition with the Court alleging a valid defense and a reasonable excuse for failing to file the defense on time. If the judgment is opened the Sheriff's Sale would ordinarily be delayed pending a trial of the issue of whether the plaintiff has a valid claim to foreclosure the mortgage or judgment.

You may also have the right to have the judgment stricken if the Sheriff has not made a valid return of service of the Complaint and Notice to Defend or if the judgment was entered before twenty (20) days after service or in certain other events. To exercise this right you would have to file a petition to strike the judgment.

You may also have the right to petition the Court to stay or delay the execution and the Sheriff's Sale if you can show a defect in the Writ of Execution of service or demonstrate any other legal or equitable right.

YOU MAY ALSO HAVE THE RIGHT TO HAVE THE SHERIFF'S SALE SET ASIDE IF THE PROPERTY IS SOLD FOR A GROSSLY INADEQUATE PRICE OR, IF THERE ARE DEFECTS IN THE SHERIFF'S SALE. TO EXERCISE THIS RIGHT, YOU SHOULD FILE A PETITION WITH THE COURT AFTER THE SALE AND BEFORE THE SHERIFF HAS DELIVERED HIS DEED TO THE PROPERTY. THE SHERIFF WILL DELIVER THE DEED IF NO PETITION TO SET ASIDE THE SALE IS FILED WITHIN TEN (10) DAYS FROM THE DATE WHEN THE SCHEDULE OF DISTRIBUTION IS FILED IN THE OFFICE OF THE SHERIFF.

McGRATH & ASSOCIATES, P.C.

By: 

Derek J. Ferace, Esquire
PA I.D. No. 83732
Attorneys for Plaintiff
Three Gateway Center
401 Liberty Avenue, 13th Floor
Pittsburgh, PA 15222
Telephone (412) 281-4333
Facsimile (412) 281-2141

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

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

Postage	\$.63
Certified Fee	2.40
Return Receipt Fee (Endorsement Required)	1.85
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.88



Sent To Sandra Segalla
 Street, Apt. No.,
 or PO Box No. 52 Ponderosa Drive
 City, State, ZIP+4 Penfield PA 15849

PS Form 3800, June 2002 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

Sandra Segalla
52 Ponderosa Drive
Penfield, PA 15849

2. Article Number
 (Transfer from service label)

7006 0810 0004 4919 2818

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature
x [Signature] ☐ Agent ☐ Addressee

B. Received by (Printed Name) MILWAUKEE SEGALLA C. Date of Delivery 03-18-07

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

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

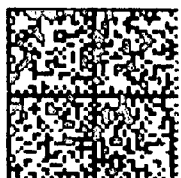


Name and Address of Sender
McGrath & Associates, P.C.
 Three Gateway Center
 401 Liberty Avenue, Suite 1375
 Pittsburgh, PA 15222

Check type of mail or service:

<input type="checkbox"/> Certified	<input type="checkbox"/> Recorded Delivery (International)
<input type="checkbox"/> COD	<input type="checkbox"/> Registered
<input type="checkbox"/> Delivery Confirmation	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Express Mail	<input type="checkbox"/> Signature Confirmation
<input type="checkbox"/> Insured	

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



US POSTAGE
\$ 02.40
FIRST CLASS
 Mailed From 15222
 03/06/2007
 031A 0004 181589

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	Carol Fox Clearfield County Treasurer's Office 230 East Market Street Clearfield, PA 16830	.39	.30									
2.	Mary Anne Westdock, Director Clearfield County Assessment Office & Tax Claim Bureau 230 East Market Street Clearfield, PA 16830	.39	.30									
3.	Huston Township Sewer Authority P.O. Box 121 Penfield, PA 15849 Attn: Christina	.39	.30									
4.	Huston Township Water Authority P.O. Box 166 Penfield, PA 15849 Attn: Carol Lines	.39	.30									
5.	Commodore Corp. P.O. Box 349 Clarion, PA 16214	.39	.30									
6.	Rick Redden, Director Clearfield County Domestic Relations Office 230 East Market Street Clearfield, PA 16830	.39	.30									
7.	Dorothy M. Johnston, Tax Collector 609 Woodward Road Penfield, PA 15849	.39	.30									
8.	Huston Township Municipal Authority P.O. Box 38 Penfield, PA 15849	.39	.30									
Total Number of Pieces Listed by Sender 8		Total Number of Pieces Received at Post Office 8		Postmaster, Per (Name of receiving supplier)								



Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse



BAY/Segal
MCI

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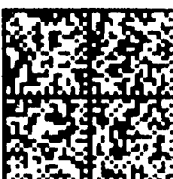
Name and Address of Sender
McGrath & Associates, P.C.
 Three Gateway Center
 401 Liberty Avenue, Suite 1375
 Pittsburgh, PA 15222

Check type of mail or service:

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

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

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



US POSTAGE
\$ 02.40
FIRST CLASS
 Mailed From: 15222
 03406/2007
 031A 0004181589

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Use Signature if COD	Delivery Confirmation	Signature Confirmation	Special Handling	Restricted Delivery	Return Receipt
1.	Mr. William Bronk 125 W. Spruce Alley Dubois, PA 15801	.39	.30									
2.	Tenant/Occupant 2 Evergreen Drive Penfield, PA 15849	.39	.30									
3.	Tenant/Occupant 5 Evergreen Drive Penfield, PA 15849	.39	.30									
4.	Tenant/Occupant 7 Evergreen Drive Penfield, PA 15849	.39	.30									
5.	Tenant/Occupant 9 Evergreen Drive Penfield, PA 15849	.39	.30									
6.	Tenant/Occupant 11 Evergreen Drive Penfield, PA 15849	.39	.30									
7.	Tenant/Occupant 12 Evergreen Drive Penfield, PA 15849	.39	.30									
8.	Tenant/Occupant 14 Evergreen Drive Penfield, PA 15849	.39	.30									



Total Number of Pieces Listed by Sender: 8
 Total Number of Pieces Received at Post Office: 8
 Postmaster, Per (Name of registering employee): [Signature]

Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse

BAY/Segalla
MCI

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Name and Address of Sender

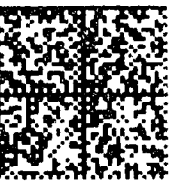
McGrath & Associates, P.C.
Three Gateway Center
401 Liberty Avenue, Suite 1375
Pittsburgh, PA 15222

Check type of mail or service:

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

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Postmark and
Date of Receipt

Postmaster, Per (Name of receiving employee)



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FIRST CLASS

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03406/2007
031A 0004181589



Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value If Registered	Insured Value	Due Sender If COD	UC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	Tenant/Occupant 17 Evergreen Drive Penfield, PA 15849	.39	.30									
2.	Tenant/Occupant 19 Ponderosa Drive Penfield, PA 15849	.39	.30									
3.	Tenant/Occupant 20 Evergreen Drive Penfield, PA 15849	.39	.30									
4.	Tenant/Occupant 22 Ponderosa Drive Penfield, PA 15849	.39	.30									
5.	Tenant/Occupant 27 Ponderosa Drive Penfield, PA 15849	.39	.30									
6.	Tenant/Occupant 28 Ponderosa Drive Penfield, PA 15849	.39	.30									
7.	Tenant/Occupant 30 Ponderosa Drive Penfield, PA 15849	.39	.30									
8.	Tenant/Occupant 31 Ponderosa Drive Penfield, PA 15849	.39	.30									

Total Number of Pieces
Listed by Sender

Total Number of Pieces
Received at Post Office

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

Complete by Typewriter, Ink, or Ball Point Pen

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BAV/Sevilla
MCT

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$500 per piece subject to additional limitations for multiple pieces lost or damaged in a single catastrophic occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500, but optional Express Mail Service merchandise insurance is available for up to \$3,000 to some, but not all countries. The maximum indemnity payable is \$23,000 for registered mail sent with optional postal insurance. See *Domestic Mail Manual* R900, S913, and S921 for limitations of coverage on insured and COB mail. See *International Mail Manual* for limitations of coverage on international mail. Special handling charges apply only to Standard Mail and Parcel Services parcels.

Name and Address of Sender

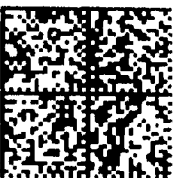
McGrath & Associates, P.C.
Three Gateway Center
401 Liberty Avenue, Suite 1375
Pittsburgh, PA 15222

Check type of mail or service:

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

Affix Stamp Here
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Date of Receipt

US POSTAGE
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FIRST CLASS
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03/06/2007
031A 0004181585



Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	Tenant/Occupant 32 Ponderosa Drive Penfield, PA 15849	.39	.30									
2.	Tenant/Occupant 34 Ponderosa Drive Penfield, PA 15849	.39	.30									
3.	Tenant/Occupant 35 Ponderosa Drive Penfield, PA 15849	.39	.30									
4.	Tenant/Occupant 36 Ponderosa Drive Penfield, PA 15849	.39	.30									
5.	Tenant/Occupant 38 Ponderosa Drive Penfield, PA 15849	.39	.30									
6.	Tenant/Occupant 39 Ponderosa Drive Penfield, PA 15849	.39	.30									
7.	Tenant/Occupant 40 Ponderosa Drive Penfield, PA 15849	.39	.30									
8.	Tenant/Occupant 41 Ponderosa Drive Penfield, PA 15849	.39	.30									

Total Number of Pieces Listed by Sender

8

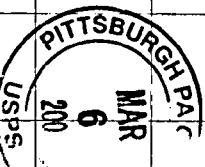
Total Number of Pieces Received at Post Office

8

Postmaster, Pe (Name of receiving employee)

[Signature]

See Privacy Act Statement on Reverse



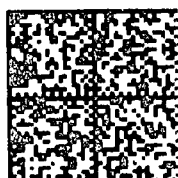
BAY/Segalla
MCI

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$500 per piece subject to additional limitations for multiple pieces lost or damaged in a single catastrophic occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500, but optional Express Mail Service merchandise insurance is available for up to \$5,000 to some, but not all countries. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. See *Domestic Mail Manual* R600, S913, and S921 for limitations of coverage on insured and COD mail. See *International Mail Manual* for limitations of coverage on international mail. Special handling charges apply only to Standard Mail and Parcel Services parcels.

Name and Address of Sender
McGrath & Associates, P.C.
 Three Gateway Center
 401 Liberty Avenue, Suite 1375
 Pittsburgh, PA 15222

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

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US POSTAGE
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FIRST CLASS
 Mailed From 15222
 0306/2007
 031A 0004181589

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	Tenant/Occupant 42 Ponderosa Drive Penfield, PA 15849	.39	.30									
2.	Tenant/Occupant 45 Ponderosa Drive Penfield, PA 15849	.39	.30									
3.	Tenant/Occupant 48 Redwood Drive Penfield, PA 15849	.39	.30									
4.	Tenant/Occupant 49 Redwood Drive Penfield, PA 15849	.39	.30									
5.	Tenant/Occupant 51 Redwood Drive Penfield, PA 15849	.39	.30									
6.	Tenant/Occupant 53 Redwood Drive Penfield, PA 15849	.39	.30									
7.	Tenant/Occupant 54 Redwood Drive Penfield, PA 15849	.39	.30									
8.	Tenant/Occupant 55 Redwood Drive Penfield, PA 15849	.39	.30									
Total Number of Pieces Listed by Sender: 8		Total Number of Pieces Received at Post Office: 8		Postmaster: Per Name of recipient (employee)								



The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$500 per piece subject to additional limitations for multiple pieces lost or damaged in a single catastrophic occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500, but optional Express Mail Service merchandise insurance is available for up to \$5,000 to some, but not all countries. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. See *Domestic Mail Manual* R800, S913, and S921 for limitations of coverage on insured and COD mail. See *International Mail Manual* for limitations of coverage on international mail. Special handling charges apply only to Standard Mail and Parcel Services parcels.



Bay/Segalia
MCT

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Name and Address of Sender

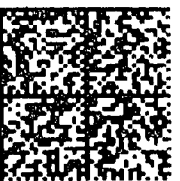
McGrath & Associates, P.C.
Three Gateway Center
401 Liberty Avenue, Suite 1375
Pittsburgh, PA 15222

Check type of mail or service:

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

Affix Stamp Here
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or for additional
copies of this bill)
Postmark and
Date of Receipt

US POSTAGE
\$ 02.40
FIRST CLASS
Mailed From 15222
03/06/2007
031A 0004181589



Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	Tenant/Occupant 65 Redwood Drive Penfield, PA 15849	.39	.30									
2.	Tenant/Occupant 70 Redwood Drive Penfield, PA 15849	.39	.30									
3.	Tenant/Occupant 72 Redwood Drive Penfield, PA 15849	.39	.30									
4.	Tenant/Occupant 73 Hemlock Drive Penfield, PA 15849	.39	.30									
5.	Tenant/Occupant 75 Hemlock Drive Penfield, PA 15849	.39	.30									
6.	Tenant/Occupant 77 Hemlock Drive Penfield, PA 15849	.39	.30									
7.	Tenant/Occupant 79 Hemlock Drive Penfield, PA 15849	.39	.30									
8.	Tenant/Occupant 81 Hemlock Drive Penfield, PA 15849	.39	.30									

Total Number of Pieces Listed by Sender

Total Number of Pieces Received at Post Office

Postmaster, Per (Name of receiving employee)

See Privacy Act Statement on Reverse



Bay/Segalla
MCI

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Name and Address of Sender

McGrath & Associates, P.C.
Three Gateway Center
401 Liberty Avenue, Suite 1375
Pittsburgh, PA 15222

Check type of mail or service:

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

Affix Stamp Here
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certificate of mailing,
or for additional
copies of this bill)
Postmark and
Date of Receipt



US POSTAGE
\$ 02.40
FIRST CLASS

Mailed From 15222
03A06/2007

031A 0004181589
Due Sender if COD

Fee Fee Fee

RD Fee

RR Fee

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	Fee	Fee	Fee	RD Fee	RR Fee
1.	Tenant/Occupant 83 Hemlock Drive Penfield, PA 15849	.39	.30									
2.	Tenant/Occupant 87 Hemlock Drive Penfield, PA 15849	.39	.30									
3.	Tenant/Occupant 89 Hemlock Drive Penfield, PA 15849	.39	.30									
4.	Tenant/Occupant 91 Hemlock Drive Penfield, PA 15849	.39	.30									
5.	Tenant/Occupant 93 Hemlock Drive Penfield, PA 15849	.39	.30									
6.	Tenant/Occupant 95 Hemlock Drive Penfield, PA 15849	.39	.30									
7.	Ernest Moore or Current Tenant/Occupant Evergreen Drive Penfield, PA 15849	.39	.30									
8.	Sheri Challingsworth or Current Tenant/Occupant Ponderosa Drive Penfield, PA 15849	.39	.30									
Total Number of Pieces Listed by Sender		8										
Total Number of Pieces Received at Post Office		8										
Postmaster, Per (Name of receiving employee)												
PS Form 3877, February 2002 (Page 1 of 2)		Complete by Typewriter, Ink, or Ball Point Pen										
		See Privacy Act Statement on Reverse										



Delivery Confirmation
Signature Confirmation
Special Handling
Restricted Delivery
Return Receipt

Bay/Segal
JCH

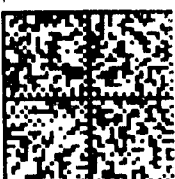
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Name and Address of Sender
McGrath & Associates, P.C.
 Three Gateway Center
 401 Liberty Avenue, Suite 1375
 Pittsburgh, PA 15222

Check type of mail or service:

<input type="checkbox"/> Certified	<input type="checkbox"/> Recorded Delivery (International)
<input type="checkbox"/> COD	<input type="checkbox"/> Registered
<input type="checkbox"/> Delivery Confirmation	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Express Mail	<input type="checkbox"/> Signature Confirmation
<input type="checkbox"/> Insured	

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



US POSTAGE
\$ 01.90
First Class
 Mailed From 15222
 03A06/2007
 031A 0004181589

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Insured Value	Value	Insured if COD	Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	William Ba or Current Tenant/Occupant Ponderosa Drive Pentfield, PA 15849	.39	.95									
2.	Commonwealth of Pennsylvania Dept. of Environmental Protection Office of Chief Counsel 208 W. 3rd Street, Suite 101 Williamsport, PA 17701	.39	.95									
3.												
4.												
5.												
6.												
7.												
8.												

Total Number of Pieces Listed by Sender: **2**
 Total Number of Pieces Received at Post Office: **2**
 Postmaster, Per (Name of receiving employee): *[Signature]*

See Privacy Act Statement on Reverse



BN/Segura
MCI

FILED
MAR 23 2007

William A. Shaw
Prothonotary/Clerk of Courts

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$500 per piece subject to additional limitations for multiple pieces lost or damaged in a single catastrophic occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500, but optional Express Mail Services merchandise insurance is available for up to \$5,000 to some, but not all countries. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to Standard Mail and Parcel Services parcels.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

CIVIL DIVISION

NO.: 06-1293-CD

TYPE OF PLEADING:

MOTION FOR ORDER OF COURT
DISPENSING WITH REQUIREMENT
FOR NEW NOTICES OF SHERIFF'S
SALE PURSUANT TO Pa R.C.P. 3129.3

FILED ON BEHALF OF:

BAYVIEW LOAN SERVICING, LLC,
Plaintiff

COUNSEL OF RECORD FOR THIS
PARTY:

Gary W. Darr, Esquire
PA I.D. No. 90857

McGRATH & ASSOCIATES, P.C.
Three Gateway Center
401 Liberty Avenue, Suite 1375
Pittsburgh, PA 15222
TELEPHONE: (412) 281-4333
FACSIMILE: (412) 281-2141

FIRM NO.: 025

FILED
JUL 31 2007
CC
GK

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

CIVIL DIVISION

NO.: 06-1293-CD

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

MOTION FOR ORDER OF COURT DISPENSING WITH REQUIREMENT
FOR NEW NOTICES OF SHERIFF'S SALE PURSUANT TO Pa R.C.P. 3129.3

AND NOW, comes the Plaintiff, Bayview Loan Servicing, LLC (hereinafter referred to as "Plaintiff") by and through its attorneys, McGrath & Associates, P.C., and files the within Motion for Order of Court Dispensing with Requirement for New Notices of Sheriff's Sale Pursuant to Pa R.C.P. 3129.3, as to the Sheriff's Sale scheduled in the above-captioned matter, and avers as follows:

1. Plaintiff scheduled a Sheriff's Sale with the Clearfield County Sheriff in the above-captioned mortgage foreclosure action for April 13, 2007.
2. On April 12, 2007, Defendant filed a petition for relief under Chapter 11 of the United States Bankruptcy Code.

3. In light of Defendant's Chapter 11 bankruptcy filing, Plaintiff directed the Sheriff to postpone the Sheriff's Sale to August 3, 2007. In this regard, the Sheriff announced to those in attendance at the April 13, 2007, Sheriff's Sale that the Sale was being continued to August 3, 2007.

4. Plaintiff continued the Sheriff's Sale to August 3, 2007, in anticipation of Defendant's bankruptcy case being dismissed or Plaintiff obtaining relief from the automatic stay.

5. As of July 30, 2007, Defendant's bankruptcy case has not yet been dismissed and Plaintiff has not yet obtained relief from the bankruptcy stay. Nevertheless, Plaintiff believes that Defendant's bankruptcy case will be dismissed in the near future or that Plaintiff will be granted relief from the bankruptcy stay in the near future.

6. Plaintiff is now seeking approval from the Court to continue the Sheriff's Sale scheduled for August 3, 2007 to December 7, 2007, without the necessity of re-advertising notice of the Sale, serving, mailing, and posting new notices of the Sale.

7. Permitting Plaintiff to postpone the Sheriff's Sale to December 7, 2007, without the necessity of re-advertising notice of the Sale, serving, mailing, and posting new notices of the Sale, will minimize Plaintiff's and Defendant's costs in connection with the foreclosure action.

8. In the event this Honorable Court grants Plaintiff's instant Motion, Plaintiff will direct the Sheriff to announce postponement of the Sale to December 7, 2007 to the general public at the August 3, 2007 Sale.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court grant its Motion for an Order of Court authorizing the postponement of the Sheriff's Sale from August 3, 2007, to December 7, 2007, without re-advertising notice of the Sale, serving, mailing, and posting new notices of the Sale.

Respectfully submitted,

McGRATH & ASSOCIATES, P.C.

By: 

Gary W. Darr, Esquire
PA ID No. 90857
Attorneys for Plaintiff
Three Gateway Center
401 Liberty Avenue, Suite 1375
Pittsburgh, PA 15222
Telephone (412) 281-4333
Facsimile (412) 281-2141

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

CIVIL DIVISION

NO.: 06-1293-CD

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

ORDER OF COURT

AND NOW, to-wit, this 31st day of July, 2007, upon consideration of the within Motion for Order of Court Dispensing with the Requirement for New Notices of Sheriff's Sale Pursuant to Pa R.C.P. 3129.3, it is hereby **ORDERED, ADJUDGED and DECREED** that the Sheriff's Sale is postponed from August 3, 2007 to December 7, 2007, without the necessity of re-advertising notice of the Sale, serving, mailing, and posting new notices of the Sale. **IT IS FURTHER ORDERED** that the Sheriff shall announce the postponement of the Sale to December 7, 2007, at the August 3, 2007 Sale.

BY THE COURT:

Paul E. Cherry
J.

FILED

JUL 31 2007

William A. Shaw
Prothonotary/Clerk of Courts

2cc Atty Darr
ICC Sheriff
(6K)

FILED

JUL 31 2007

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 7/31/07

X

You are responsible for serving all appropriate parties.
The Prothonotary's office has provided service to the following parties:

Plaintiff(s)

Plaintiff(s) Attorney

Defendant(s)

Defendant(s) Attorney

Special Instructions:

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

CIVIL DIVISION

NO.: 06-1293-CD

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

CERTIFICATION PURSUANT TO LOCAL RULE 208.3(a)(1)(F)

I, Gary W. Darr, Esquire, counsel for Plaintiff, Bayview Loan Servicing, LLC, hereby certifies that he has read the attached Motion and that, to the best of my knowledge, information and belief, there are good grounds to support such Motion and that it is not being interposed for the purpose of delay.

McGRATH & ASSOCIATES, P.C.

By: 

Gary W. Darr, Esquire
PA I.D. No. 90857
Three Gateway Center
401 Liberty Avenue, Suite 1375
Pittsburgh, PA 15222
Telephone: 412-281-4333
Facsimile: 412-281-2141

Attorneys for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

CIVIL DIVISION

NO.: 06-1293-CD

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

**CERTIFICATION OF ATTEMPT TO OBTAIN CONCURRENCE TO MOTION
PURSUANT TO LOCAL RULE 208.2(d)**

I, Gary W. Darr, Esquire, counsel for Plaintiff, Bayview Loan Servicing, LLC, hereby certifies that he has attempted to obtain the concurrence to the attached Motion from Defendant's Bankruptcy Counsel; however, as of July 30, 2007, he has not yet received a response.

McGRATH & ASSOCIATES, P.C.

By: 

Gary W. Darr, Esquire
PA ID. No. 90857
Three Gateway Center
401 Liberty Avenue, Suite 1375
Pittsburgh, PA 15222
Telephone: 412-281-4333
Facsimile: 412-281-2141

Attorneys for Plaintiff

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing Motion for Order of Court Dispensing with Requirement for New Notices of Sheriff's Sale Pursuant to Pa R.C.P. 3129.3 was served on the following this 30th day of July, 2007, by first-class U.S. Mail, postage-prepaid and facsimile:

David J. Novak, Esquire
Spence Custer Saylor Wolfe & Rose
400 U.S. Bank Building
P.O. Box 280
Johnstown, PA 15907
(Fax No. 814-539-1423)

Sandra Lynn Segalla
52 Ponderosa Drive
Penfield, PA 15849

McGRATH & ASSOCIATES, P.C.

By: 

Gary W. Darr, Esquire
PA I.D. No. 90857
Attorneys for Plaintiff
Three Gateway Center
401 Liberty Avenue, Suite 1375
Pittsburgh, PA 15222
Telephone (412) 281-4333
Facsimile (412) 281-2141

FILED

JUL 31 2007

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

CIVIL DIVISION

NO.: 06-1293-CD

TYPE OF PLEADING:

CERTIFICATE OF SERVICE FOR
ORDER OF COURT DATED JULY 31,
2007, GRANTING PLAINTIFF'S
MOTION TO DISPENSE WITH
REQUIREMENT FOR NEW NOTICES
OF SHERIFF'S SALE PURSUANT TO
Pa R.C.P. 3129.3

FILED ON BEHALF OF:

BAYVIEW LOAN SERVICING, LLC,
Plaintiff

COUNSEL OF RECORD FOR THIS
PARTY:

Gary W. Darr, Esquire
PA I.D. No. 90857

McGRATH & ASSOCIATES, P.C.
Three Gateway Center
401 Liberty Avenue, Suite 1375
Pittsburgh, PA 15222
TELEPHONE: (412) 281-4333
FACSIMILE: (412) 281-2141

FIRM NO.: 025

FILED ^{NO CC}
M19:18/401
AUG 06 2007 (GR)

William A. Shaw
Prothonotary/Clerk of Courts

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the Order of Court dated July 31, 2007, granting Plaintiff's Motion to Dispense with Requirement for New Notices of Sheriff's Sale Pursuant to Pa R.C.P. 3129.3, was served on the following parties via First-Class U.S. Mail, postage pre-paid, on the **2nd day of August, 2007**:

David J. Novak, Esquire
Spence Custer Saylor Wolfe & Rose
400 U.S. Bank Building
P.O. Box 280
Johnstown, PA 15907

Ms. Sandra Lynn Segalla
52 Ponderosa Drive
Penfield, PA 15849

McGRATH & ASSOCIATES, P.C.

By: 

Gary W. Darr, Esquire
PA J.D. No. 90857
Three Gateway Center
401 Liberty Avenue, Suite 1375
Pittsburgh, PA 15222
Telephone: 412-281-4333
Facsimile: 412-281-2141

Attorneys for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

CIVIL DIVISION

NO.: 06-1293-CD

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

ORDER OF COURT

AND NOW, to-wit, this 31st day of July, 2007, upon consideration of the within Motion for Order of Court Dispensing with the Requirement for New Notices of Sheriff's Sale Pursuant to Pa R.C.P. 3129.3, it is hereby **ORDERED, ADJUDGED and DECREED** that the Sheriff's Sale is postponed from August 3, 2007 to December 7, 2007, without the necessity of re-advertising notice of the Sale, serving, mailing, and posting new notices of the Sale. **IT IS FURTHER ORDERED** that the Sheriff shall announce the postponement of the Sale to December 7, 2007, at the August 3, 2007 Sale.

BY THE COURT:

/s/ Paul E. Cherry

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

JUL 31 2007

Attest.

William L. Brown
Prothonotary
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20509

NO: 06-1293-CD

PLAINTIFF: BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY

vs.

DEFENDANT: SANDRA SEGALLA

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 1/24/2007

LEVY TAKEN 2/1/2007 @ 12:46 PM

POSTED 2/1/2007 @ 12:46 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 4/28/2008

DATE DEED FILED

PROPERTY ADDRESS 52 PONDEROSA DRIVE PENFIELD , PA 15849

FILED

APR 28 2008

William A. Shaw
Prothonotary/Clerk of Courts

SERVICES

SEE ATTACHED SHEET(S) OF SERVICES

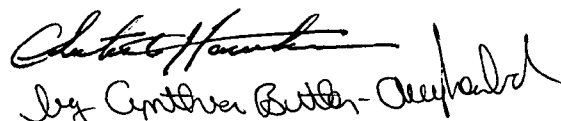
SHERIFF HAWKINS \$343.42

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

_____ Day of _____ 2007


Chester A. Hawkins
Sheriff

BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY

vs

SANDRA SEGALLA

1 2/1/2007 @ 12:46 PM SERVED SANDRA SEGALLA

SERVED SANDRA SEGALLA, DEFENDANT, AT HER RESIDENCE 52 PONDEROSA DRIVE, PENFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MIKE SEGALLA, HUSBAND OF DEFENDANT/AAR

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, APRIL 13, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR APRIL 13, 2007 TO JUNE 1, 2007, DUE TO BANKRUPTCY FILING.

@ SERVED

NOW, MAY 24, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR JUNE 1, 2007 TO AUGUST 3, 2007, DUE TO BANKRUPTCY FILING.

@ SERVED

NOW, JULY 1, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY WITH A COURT ORDER CONTINUING THE SHERIFF SALE SCHEDULED FOR AUGUST 3, 2007 TO DECEMBER 7, 2007.

@ SERVED

NOW, JULY 12, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY CONTINUING THE SHERIFF SALE SCHEDULED FOR DEC. 7, 2007 TO MARCH 7, 2008. THE PLAINTIFF'S ATTORNEY IS TO OBTAIN A COURT ORDER

@ SERVED

NOW, MARCH 8, 2008 RECEIVED A LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR MARCH 7, 2008, DUE TO CHAPTER 11 BANKRUPTCY FILING.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
Pa R.C.P. 3180 to Rule 3257

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

CIVIL DIVISION

NO.: 2006-^{1293-CD}~~CV-1320~~

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania
County of Clearfield:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

To satisfy the judgment and costs in the above matter you are directed to levy upon and sell the following described property (specifically described property below):

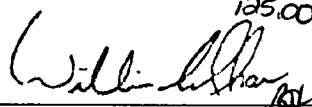
SEE EXHIBIT "A"

Principal	\$ 757,284.56
Interest	\$ 74,427.35
Default Interest to 3/1/07	\$ 25,242.82
Late Charges	\$ 1,251.12
Corporate Advance	\$ 10,555.77
Environmental Fees	\$ 1,900.00
Other Fees	\$ 40.00
Penalty	\$ 3,140.44
Escrow	\$ 4,736.41
Attorneys Fees and Costs	\$ 9,734.25
TOTAL	\$ 888,312.72

^{125.00}

Prothonotary costs

Seal of the Court


Prothonotary, Common Pleas Court of
Clearfield County, Pennsylvania

Date 1/24/07

By: _____
Deputy

Received January 24, 2007 @ 3:00 P.M.
Chester A. Hester
by Cynthia Butler-Aughenbaugh

ALL THAT CERTAIN piece, or parcel of land situate in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

PARCEL NO. 1 -- PARCEL NO. 119-G2-116:

BEGINNING at a point in the center of Highway Route 255; thence North 12° 15' West 880 feet to an existing steel fence post; thence through land of which this a part, North 77° 45'' East 292 feet to a steel fence post; thence still through land of which this is a part, South 12° 15' East 660 feet to a point in the center of said Highway; thence along the center of said Highway, North 78° 30' East 290 feet to a point in the center of said Highway; thence along the center of said Highway, South 57° 20' West 620 feet to a point in the center of said Highway and the place of beginning.

BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 5, 2005, and recorded on October 12, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200517329.

PARCEL NO. 2 -- PARCEL NO. 119-G2-124:

ALL THAT CERTAIN piece, parcel or lot of land situate, in Huston Township, Clearfield County, Pennsylvania, being bounded and described as follows, to wit:

BEGINNING at a railroad spike found in the centerline of L. R. 17031, said railroad spike being the southeast corner of John J. Morelli, the northeast corner of William and Nellie May Bundy and the southwest corner of the land hereby conveyed and running: thence along John J. Morelli North 13° 04' 02'' west 248.81 feet to a ¾ inch rebar set, said line passing through a 1 inch rebar found being 30.00 feet from the railroad spike at the centerline of L. R. 17031; thence through lands of Michael A. Segalla for a new line North 67° 25' 17'' East 157.78 feet to a railroad spike set in the center of an access road, said line passing through a ¾ inch rebar being back 20.00 feet from said railroad spike; thence through lands of same for a new line South 5° 28' 32'' East 325.68 feet to a P.K. nail set in the centerline of L. R. 17031; thence along the centerline of L. R. 17031 North 80° 00' 00'' West 122.37 feet to a railroad spike and place of beginning. Containing 0.838 acres in accordance with plot plan prepared by David J. Thorp, Surveyor.

BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 5, 2005, and recorded on October 12, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200517329.

PARCEL NO. 3 -- PARCEL NO. 119-G2-126:

ALL THAT CERTAIN piece, parcel and lot of land, lying and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in Route 255; thence by lands now or formerly of Michael Segalla, North 82 degrees 20 minutes West a distance of 82.15 feet to a point; thence by lands of same North 29

degrees 41 minutes West a distance of 184.31 feet to an iron pin; thence by lands of same, North 61 degrees 07 minutes East a distance of 409.47 feet to an iron pin; thence along lands of same South 31 degrees 46 minutes East a distance of 210.21 feet to a point in Route 255; thence by same South 57 degrees 20 minutes West a distance of 352.27 feet to the place of beginning.

CONTAINING 2.10 acres.

BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 24, 2005, and recorded on October 24, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200518200.

PARCEL NO. 4 -- PARCEL NO. 119-G2-132:

ALL OF THAT CERTAIN parcel or piece of land lying, situated and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a 1" iron pin said iron pin being the Northwest corner of lands of Michael Segalla and on the line of lands for Chagrin Land Limited Partnership, being the place of beginning; thence along said lands, North 77° 30' East a distance of 217.86 feet to an iron pin; thence along land of Michael Segalla, South 25° 44' East a distance of 304.09 feet to an iron pin; thence along lands of same North 64° 16' East a distance of 440.00 feet to an iron pin; thence by lands of same North 25° 44' West a distance of 200.60 feet to an iron pin; thence by lands of Chagrin Land Limited Partnership North 77° 30' East a distance of 340.14 feet to an existing iron pin; thence by lands of Geraldine Howell, South 33° 27' East a distance of 977.40 feet to a point in Route 255; thence by same South 57° 20' West a distance of 487.73 feet to a point; thence by lands of Michael Segalla, North 31° 46' West a distance of 210.21 feet to an iron pin; thence by same South 61° 07' West a distance of 409.47 feet to an iron pin; thence by same South 29° 41' East a distance of 184.31 feet to a point in Mountain Run Road; thence by same North 82° 20' West a distance of 207.85 feet to a point; thence by land of Michael Segalla, North 13° 11' West a distance of 660.00 feet to an iron pin; thence by same South 76° 40' West a distance of 285.62 feet to an iron pin; thence along lands of D. Morelli, North 13° 11' West a distance of 446.63 feet to the place of beginning.

CONTAINING 21.13 acres, more or less.

BEING the same premises which Michael A. Segalla and Sandra Lynn Segalla, his wife, granted and conveyed to Sandra Lynn Segalla, by Deed dated October 5, 2005, and recorded on October 12, 2005, in the Clearfield County Recorder of Deeds at Instrument No. 200517329.



MCGRATH & ASSOCIATES, P.C.

ATTORNEYS

Paul S. McGrath, Jr., Esquire
www.lenderlaw.com

April 13, 2007

VIA FACSIMILE

Attn: Cindy
Clearfield County Sheriff
1 North Second Street, Suite 116
Clearfield, PA 16830

Re: Bayview Loan Servicing, LLC v. Sandra Segalla
Case No.: 06-1293-CD
Sheriff's Sale Date: April 13, 2007

Dear Cindy:

Our firm represents Bayview Loan Servicing, LLC, in connection with the above-referenced mortgage foreclosure action. The property which is the subject of this action is currently scheduled for the April 13, 2007 Sheriff's Sale. In this regard, this letter shall serve to request that the Sheriff's Sale scheduled for April 13, 2007 be postponed to June 1, 2007 due to Defendant, Sandra Segalla's Chapter 11 bankruptcy filing. Please announce that the Sheriff's Sale scheduled for April 13, 2007 has been postponed to June 1, 2007.

If you have any questions or comments regarding the foregoing, please do not hesitate to give me a call. Your assistance is greatly appreciated.

Very truly yours,

Paul S. McGrath, Jr.

PSM/mci

cc: David J. Novak, Esquire (via facsimile)
Mr. Matthew T. Coburn (via e-mail)
Mr. Gunther Torriani (via e-mail)
Ms. Zoraida Torriani (via e-mail)

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THREE GATEWAY CENTER • 401 LIBERTY AVENUE, SUITE 1375 • PITTSBURGH, PENNSYLVANIA 15222-2102
TELEPHONE (412) 281-4333 FAX (412) 281-2141

35 WEST PITTSBURGH STREET, SUITE 310 • GREENSBURG, PENNSYLVANIA 15601-2407
TELEPHONE (724) 836-8060 FAX (724) 836-8802

INTERNET: WWW.LENDERLAW.COM



McGRATH & ASSOCIATES, P.C.

ATTORNEYS

Derek J. Ferace, Esquire
dferace@lenderlaw.com

April 12, 2007

VIA FACSIMILE

Attn: Cindy
Clearfield County Sheriff
1 North Second Street, Suite 116
Clearfield, PA 16830

Re: Bayview Loan Servicing, LLC v. Sandra Segalla
Case No.: 06-1293-CD
Sheriff's Sale Date: April 13, 2007

Dear Cindy:

Our firm represents Bayview Loan Servicing, LLC, in connection with the above-referenced mortgage foreclosure action. The property which is the subject of this action is currently scheduled for the April 13, 2007 Sheriff's Sale. In this regard, this letter shall serve to request that the Sheriff's Sale scheduled for April 13, 2007 be postponed to August 3, 2007 due to Defendant, Sandra Segalla's Chapter 11 bankruptcy filing. Please announce that the Sheriff's Sale scheduled for April 13, 2007 has been postponed to **August 3, 2007**.

If you have any questions or comments regarding the foregoing, please do not hesitate to give me a call. Your assistance is greatly appreciated.

Very truly yours,

Derek J. Ferace

DJF/mci

cc: David J. Novak, Esquire (via facsimile)
Mr. Matthew T. Coburn (via e-mail)

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THREE GATEWAY CENTER • 401 LIBERTY AVENUE, SUITE 1375 • PITTSBURGH, PENNSYLVANIA 15222-2102
TELEPHONE (412) 281-4333 FAX (412) 281-2141

35 WEST PITTSBURGH STREET, SUITE 310 • GREENSBURG, PENNSYLVANIA 15601-2407
TELEPHONE (724) 836-8060 FAX (724) 836-8802

INTERNET: WWW.LENDERLAW.COM

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

BAYVIEW LOAN SERVICING, LLC, a
Delaware Limited Liability Company,

CIVIL DIVISION

NO.: 06-1293-CD

Plaintiff,

vs.

SANDRA SEGALLA,

Defendant.

ORDER OF COURT

AND NOW, to-wit, this 31st day of July, 2007, upon consideration of the within Motion for Order of Court Dispensing with the Requirement for New Notices of Sheriff's Sale Pursuant to Pa R.C.P. 3129.3, it is hereby **ORDERED, ADJUDGED and DECREED** that the Sheriff's Sale is postponed from August 3, 2007 to December 7, 2007, without the necessity of re-advertising notice of the Sale, serving, mailing, and posting new notices of the Sale. **IT IS FURTHER ORDERED** that the Sheriff shall announce the postponement of the Sale to December 7, 2007, at the August 3, 2007 Sale.

BY THE COURT:

/s/ Paul E. Cherry

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

JUL 31 2007

Attest.

William E. Cherry
Prothonotary/



McGRATH & ASSOCIATES, P.C.

ATTORNEYS

Gary W. Darr, Esquire
gdarr@lenderlaw.com

August 2, 2007

VIA FACSIMILE

Attn: Cindy
Clearfield County Sheriff
1 North Second Street, Suite 116
Clearfield, PA 16830

Re: Bayview Loan Servicing, LLC v. Sandra Segalla
Case No.: 06-1293-CD
Current Sheriff's Sale Date: August 3, 2007

Dear Cindy:

Our law firm represents Bayview Loan Servicing, LLC, in connection with the above-referenced mortgage foreclosure action. The property which is the subject of this action is currently scheduled for the August 3, 2007 Sheriff's Sale. In this regard, enclosed is a copy of the Order of Court dated July 31, 2007, postponing the Sheriff's Sale to December 7, 2007. Please announce at the August 2007 Sheriff's Sale that the Sale has been postponed to **December 7, 2007**.

If you have any questions or comments regarding the foregoing, please do not hesitate to give me a call. Your assistance is greatly appreciated.

Very truly yours,


Gary W. Darr

GWD/dmr
Enclosure

cc: David J. Novak, Esquire (w/ enclosure via facsimile and regular mail)

W:\WPDATA\Bayview\Segalla\Correspondence\070802 Letter Sheriff.doc



McGRATH & ASSOCIATES, P.C.

ATTORNEYS

Gary W. Darr, Esquire
gdarr@lenderlaw.com

December 7, 2007

**VIA FACSIMILE &
REGULAR U.S. MAIL**

Attn: Cindy
Real Estate Department
Clearfield County Sheriff
1 North Second Street, Suite 116
Clearfield, PA 16830

**Re: Bayview Loan Servicing, LLC v. Sandra Segalla
Case No.: 06-1293-CD
Current Sheriff's Sale Date: December 7, 2007**

Dear Cindy:

Our law firm represents Bayview Loan Servicing, LLC, in connection with the above-referenced mortgage foreclosure action. The property which is the subject of this action is currently scheduled for the December 7, 2007 Sheriff's Sale. Please announce at the December 7, 2007 Sheriff's Sale that the Sale is being postponed to March 7, 2008. In this regard, we will obtain an Order of Court confirming and authorizing the postponement and will forward same to you upon receipt.

If you have any questions or comments regarding the foregoing, please do not hesitate to give me a call. Your assistance is greatly appreciated.

Very truly yours,


Gary W. Darr

GWD/dmr

cc: David J. Novak, Esquire (via facsimile and regular mail)

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McGRATH & ASSOCIATES, P.C.

ATTORNEYS

Gary W. Darr, Esquire
gdarr@lenderlaw.com

March 6, 2008

**VIA FACSIMILE &
REGULAR U.S. MAIL**

Attn: Cindy
Real Estate Department
Clearfield County Sheriff
1 North Second Street, Suite 116
Clearfield, PA 16830

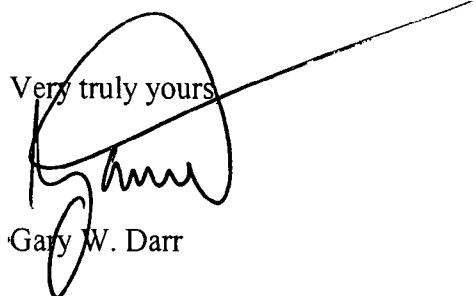
Re: Bayview Loan Servicing, LLC v. Sandra Segalla
Case No.: 06-1293-CD
Current Sheriff's Sale Date: March 7, 2008

Dear Cindy:

Our law firm represents Bayview Loan Servicing, LLC ("Bayview") in connection with the above-referenced mortgage foreclosure action. The property which is the subject of this action is currently scheduled for the March 7, 2008 Sheriff's Sale. By this letter, we request that the Sheriff's Sale be **stayed**. The Defendant is currently in a Chapter 11 bankruptcy case. Additionally, Bayview has not realized any money since the issuance of the Writ of Execution. Accordingly, there is no poundage due the Sheriff.

If you have any questions or comments regarding the foregoing, please do not hesitate to give me a call. Your assistance is greatly appreciated.

Very truly yours



Gary W. Darr

GWD/dmr

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**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME SANDRA SEGALLA

NO. 06-1293-CD

NOW, April 28, 2008, 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 Sandra Segalla to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	15.52
LEVY	15.00
MILEAGE	15.52
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	7.38
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	45.00
ADD'L MILEAGE	
ADD'L LEVY	45.00
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	10.00
CONTINUED SALES	60.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$343.42

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	757,284.56
INTEREST @	0.00
FROM TO	
ATTORNEY FEES	9,734.25
PROTH SATISFACTION	
LATE CHARGES AND FEES	1,251.12
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	4,736.41
PROPERTY INSPECTIONS	
INTEREST	99,670.17
MISCELLANEOUS	15,636.21
TOTAL DEBT AND INTEREST	\$888,332.72

COSTS:

ADVERTISING	1,110.45
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	300.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	343.42
LEGAL JOURNAL COSTS	144.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	120.00
MUNICIPAL LIEN	
TOTAL COSTS	\$2,142.87

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