

06-1305-CD
Nationstar Mort. Vs Erik Ellenberger et al

2006-1305-CD

Nationstar et al vs Erik Ellenberger et al

MILSTEAD & ASSOCIATES, LLC
BY: Pina S. Wertzberger, Esquire
ID No. 77274
220 Lake Drive East, Suite 301
Cherry Hill, NJ 08002
(856) 482-1400

Attorney for Plaintiff
File 9.05130

**Nationstar Mortgage LLC f/k/a Centex
Home Equity Company, LLC
350 Highland Drive
Lewisville, TX 75067,**

**COURT OF COMMON PLEAS
CLEARFIELD COUNTY**

Plaintiff,

Vs.

**Erik S. Ellenberger
648 South Main Street
Du Bois, PA 15801,**

and

**Suzanne L. Ellenberger
648 South Main Street
Du Bois, PA 15801,**

Defendants.

No.: *2006-1305-CD*

**CIVIL ACTION
MORTGAGE FORECLOSURE**

FILED
9/12/06 cm pd \$85.00 Atty
AUG 15 2006 1CC Atty
2CC Shff
JS

William A. Shaw
Prothonotary

NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after 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 OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Lawyers Referral and Information Services
Clearfield County Bar Association
Clearfield County Courthouse
230 E. Market Street
Clearfield, NJ 16830
800-692-7375

NOTICE PURSUANT TO FAIR DEBT COLLECTION PRACTICES ACT

- 1. This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.**
- 2. Unless you dispute the validity of this debt, or any portion thereof, within 30 days after receipt of this notice, the debt will be assumed to be valid by our offices.**
- 3. If you notify our offices in writing within 30 days of receipt of this notice that the debt, or any portion thereof, is disputed, our offices will provide you with verification of the debt or copy of the Judgment against you, and a copy of such verification or judgment will be mailed to you by our offices.**

MILSTEAD & ASSOCIATES, LLC
BY:Pina S. Wertzberger, Esquire
ID No. 77274
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Attorney for Plaintiff

**Nationstar Mortgage LLC f/k/a Centex
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350 Highland Drive
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**COURT OF COMMON PLEAS
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Vs.

**Erik S. Ellenberger
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Du Bois, PA 15801,**

and

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648 South Main Street
Du Bois, PA 15801,**

No.:

**CIVIL ACTION
MORTGAGE FORECLOSURE**

Defendants.

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff, Nationstar Mortgage LLC f/k/a Centex Home Equity Company, LLC (the "Plaintiff"), is a Delaware corporation registered to conduct business in the Commonwealth of Pennsylvania and having an office and place of business at 350 Highland Drive, Lewisville, TX 75067.

2. Defendants, Erik S. Ellenberger and Suzanne L. Ellenberger, (collectively, the "Defendants"), are adult individuals and are the real owners of the premises hereinafter described.

3. Erik S. Ellenberger, Defendant, resides at 648 South Main Street, Du Bois, PA 15801. Suzanne L. Ellenberger, Defendant, resides at 648 South Main Street, Du Bois, PA 15801.

4. On July 26, 2003, in consideration of a loan in the principal amount of \$41,000.00, the Defendants executed and delivered to Centex Home Equity Company, LLC a note (the "Note") with a variable interest thereon at 9.550 percent per annum, payable as to the principal and interest in equal monthly installments of \$346.25 commencing September 1, 2003. The present variable interest rate is 12.550 percent per annum.

5. To secure the obligations under the Note, the Defendants executed and delivered to Centex Home Equity Company, LLC a mortgage (the "Mortgage") dated July 26, 2003, recorded on July 31, 2003 in the Department of Records in and for the County of Clearfield under Mortgage Book 200313550, Page . Pursuant to Pa.R.C.P. 1019 (g) the mortgage is incorporated herein by reference.

6. The Mortgage secures the following real property (the "Mortgaged Premises"): 648 South Main Street, Du Bois, PA 15801. A legal description of the Mortgaged Premises is attached hereto as Exhibit "A" and made a part hereof.

7. The Defendants are in default of their obligations pursuant to the Note and Mortgage because payments of principal and interest due March 1, 2006, and monthly thereafter are due and have not been paid, whereby the whole balance of principal and all interest due thereon have become due and payable forthwith together with late charges, escrow deficit (if any) and costs of collection including title search fees and reasonable attorney's fees.

8. The following amounts are due on the Mortgage and Note:

Balance of Principal	\$40,378.12
Accrued but Unpaid Interest from 2/1/06 to 8/14/06 @ 12.550% (variable) per annum (\$13.88 per diem)	\$2,706.60
Accrued Late Charges	\$149.13
Corporate Advance	\$970.00
Escrow Balance	(\$508.67)
Title Search Fees	\$350.00
Reasonable Attorney's Fees	\$1,250.00
TOTAL as of 08/14/2006	\$45,275.18

Plus, the following amounts accrued after August 14, 2006:

Interest at the variable Rate of 12.550 per cent per annum (\$13.88 per diem);

Late Charges of \$17.31 per month.

9. Plaintiff has complied fully with Act No. 91 (35 P.S.'1680.401(c) of the 1983 Session of the General Assembly ("Act 91") of the Commonwealth of Pennsylvania, by mailing to the Defendant, Erik S. Ellenberger at 648 South Main Street, Du Bois, PA 15801 as well as to address of residences as listed in paragraph 3 of this document on May 3, 2006 and to the Defendant, Suzanne L. Ellenberger on June 28, 2006 the notice pursuant to ' 403-C of Act 91, and the applicable time periods therein have expired. True and correct copies of such notices are attached hereto as Exhibit "B" and made apart hereof.

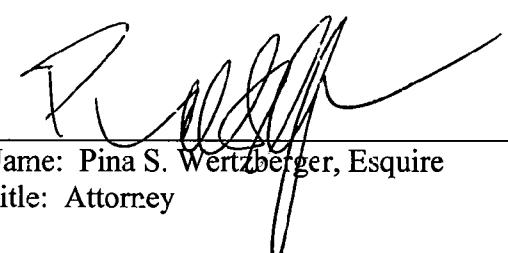
WHEREFORE, Plaintiff demands an in rem judgment against the Defendants for foreclosure and sale of the Mortgaged Premises in the amount due as set forth in paragraph 8, namely, \$45,295.18, plus the following amounts accruing after August 14, 2006, to the date of judgment: (a) interest of \$13.88 per day, (b) late charges of \$17.31 per month, (c) plus interest at the legal rate allowed on judgments after the date of judgment, (d) additional attorney's fees (if any) hereafter incurred, (e) and costs of suit.

MILSTEAD & ASSOCIATES, LLC

Pina S. Wertzberger, Esquire
Attorney for Plaintiff

VERIFICATION

I, Pina S. Wertzberger, hereby certify that I am an Attorney for Plaintiff and am authorized to make this verification on Plaintiff's behalf. I verify that the facts and statements set forth in the forgoing Complaint in Mortgage Foreclosure are true and correct to the best of my knowledge, information and belief. This verification is made subject to the penalties of 18 Pa. C.S. '4904, relating to unsworn falsification to authorities.



Name: Pina S. Wertzberger, Esquire
Title: Attorney

90-01593112

SCHEDULE "A"

ALL THAT CERTAIN MESSUAGE OF PIECE OF LAND SITUATE IN THE TOWNSHIP OF SANDY, COUNTY OF CLEARFIELD, STATE OF PENNSYLVANIA, IN THE J.J. DALY ADDITION TO THE CITY OF DUBOIS, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A POST ON THE NORTHERLY SIDE OF SOUTH MAIN STREET AT SOUTHERLY CORNER OF LOT NO. 18; THENCE NORTH 35 DEGREES 27' WEST 150 FEET TO A POST AT WIDE ALLEY; THENCE SOUTH 54 DEGREES 33' WEST 50 FEET TO A POST; THENCE SOUTH 35 DEGREES 27' EAST, 150 FEET TO A POST; THENCE NORTH 54 DEGREES 33' EAST 50 FEET TO A POST AND PLACE OF BEGINNING.

ALSO:

ALSO THAT CERTAIN LOT, PISCE OR PARCEL OF GROUND SITUATE IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING 10 FEET SOUTH OF THE SOUTHEAST CORNER OF LOT NO. 17 OF THE J.J. DALY FLOW OF LOTS AND RUNNING SOUTH BY LINE OF SOUTH MAIN STREET EXTENSION TO CORNER OF LOT NO. 19 OWNED BY JAMES CABLES THENCE IN A WESTERLY DIRECTION ALONG LINE OF LOT NO. 19, 150 FEET TO WIDE ALLEY; THENCE IN A NORTHERLY DIRECTION BY LINE OF SAID ALLEY 40 FEET; THENCE IN AN EASTERLY DIRECTION 150 FEET TO THE PLACE OF BEGINNING, AND BEING A 40 FOOT STRIP BY 150 FOOT STRIP OFF THE SOUTH SIDE OF LOT NO. 18 IN SAID FLOW OF LOTS TO THE CITY OF DUBOIS, RECORDED IN MISCELLANEOUS BOOK 11, PAGE 560, IN THE OFFICE FOR THE RECORDING OF DEEDS IN CLEARFIELD COUNTY, PENNSYLVANIA.

BEING THE SAME PROPERTY CONVEYED TO SUZANNE L. ELLENBERGER AND ERIK S. ELLENBERGER, WIFE AND HUSBAND BY DEED FROM SUZANNE L. ELLENBERGER AND ERIK S. ELLENBERGER, WIFE AND HUSBAND RECORDED 07/31/2003 IN DOCUMENT NO. 200312548, IN THE OFFICE OF THE RECORDER OF DEEDS OF CLEARFIELD COUNTY, PENNSYLVANIA.

TAX ID# 128-B4-440-6

EXHIBIT A



May 3, 2006



0 0 0 0 2 5 8 6 9 6
Erik S. Ellenberger
648 South Main Street
Dubois, PA 15801

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

IMPORTANT INFORMATION CONCERNING YOUR RIGHTS IS CONTAINED ON PAGE FOUR

The Homeowners' Emergency Mortgage Assistance Program (HEMAP) may be able to help to save your home. This notice explains how the program works.

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

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

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

La Notificaion en adjunto es de suma importancia, pues afecta su derecho a continuar viviendo en su casa. Si no comprende el contenido de esta notificacion obtenga una traduccion inmediatamente llamando esta agencia (Pennsylvania Housing Finance Agency) sin cargos al numero mencionado arriba. Puedes ser elegible para un prestamo por el programa llamado "Homeowners' Emergency Mortgage Assistance Program" al cual puede salvar su casa de la perdida del derecho a redimir su hipoteca.

HOMEOWNER'S NAME(S):
PROPERTY ADDRESS:

Erik S. Ellenberger
648 South Main Street
Dubois, PA 15801

LOAN ACCOUNT NUMBER:
CURRENT SERVICER

0243513537
Centex Home Equity Company

You may be eligible for financial assistance, which can save your home from foreclosure and help you make future mortgage payments if you comply with the provision of the Homeowners' Emergency Mortgage Assistance Act of 1983 (the "Act"). You may be eligible for emergency mortgage assistance.

If your default has been caused by circumstances beyond your control, if you have a reasonable prospect of being able to pay your mortgage payments, and if you meet other eligibility requirements established by the Pennsylvania Housing Finance Agency.

EXHIBIT B

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

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

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

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

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

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT. (If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance)

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

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at 648 South Main Street Dubois, PA 15801 IS SERIOUSLY IN DEFAULT because:

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

(a) Monthly payments from 03/01/2006:	\$1,853.53
(b) Late charge(s):	\$105.49
(c) Other charge(s): NSF and Advances	\$974.07
(d) Less: Credit Balance	\$0.00
(e) Total amount required as of 05/02/2006:	\$2,933.09

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (if applicable):

HOW TO CURE THE DEFAULT - You may cure this default within THIRTY (30) days from the date of this letter BY PAYING THE TOTAL AMOUNT PAST DUE TO LENDER, WHICH IS \$2,933.09, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES (and other charges) WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check, or money order made payable to Centex Home Equity Company at 350 Highland Drive Lewisville, TX 75067.

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

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

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

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

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the earliest date that such sheriff's sale could be held would be approximately five (5) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER

Name of Lender:	Centex Home Equity Company
Address:	350 Highland Drive Lewisville, TX 75067
Telephone Number:	1-888-850-9398

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

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

YOU MAY ALSO HAVE THE RIGHT

- To sell the property to obtain money to pay off the mortgage debt, or borrow money from another lending institution to pay off this debt.
- To have this default cured by any third party acting on your behalf.
- To have the mortgage restored to the same position as if no default had occurred. (However, you are not entitled to this right more than three times in a calendar year).
- To assert the nonexistence of a default in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents.
- To assert any other defense you believe you may have to such action by the lender.
- To seek protection under the federal bankruptcy law.

Page four

0243513537

Centex Home Equity Company is attempting to collect a debt, and any information obtained will be used for that purpose.

Federal law gives you thirty days after you receive this letter to dispute the validity of this debt or any part of it. Unless you dispute the debt within that 30 day period, we will assume that it is valid. If you notify us in writing at the address above within the thirty day period that the debt, or any portion thereof, is disputed, we will:

- 1) Provide to you verification of the debt or a copy of any judgment entered against you.**
- 2) Provide to you the name and address of your original creditor, if the original creditor is different from the current creditor.**

Sincerely,
Centex Home Equity Company

Appendix B
Consumer Credit Counseling Agency
Notification To:

Date: _____

Name of Mortgagee: _____

Address: _____

In accordance with the Pennsylvania Homeowner's Emergency Mortgage Assistance Program (Act 91 of 1983), we have been approached for mortgage counseling assistance by:

Name of Applicant

Address

Telephone Number

Mortgage Loan Number

Address of property on which mortgage is in default,
If different from above.

The counseling agency met with the above named applicant on _____
Date _____

Who have indicated that they are more than sixty (60) days delinquent on their mortgage payments and have received notification to foreclosure from:

Name and Address of Mortgage

In accordance with the Homeowner's Emergency Mortgage Assistance Program, this is to inform you that:

1. If the delinquency cannot be resolved with in the 30 day forbearance period as provided by the Servicer, the applicant listed above may apply to the Pennsylvania Housing Finance Agency for Homeowner's Emergency Mortgage Assistance.
2. By a copy of this Notice, we are notifying all other mortgagees, if any, which the applicant has indicated as also having a mortgage on the property identified above.
3. It is our understanding that the 30 day forbearance period in which we are now in ends on _____.
4. No legal action to enforce the mortgage may occur during this forbearance period, unless procedural time limits were not met by the homeowner.

* Indicates Counties Serviced

JFK Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 * Crawford, Elk, Erie, Jefferson, McKean, Venango	Community Action Development Comm-CADC 113 E Main St Norristown, PA 19401 (610) 277-6363 * Montgomery
Northern Tier Community Action Corp. P.O. Box 389 135 West 4th St. Emporium, PA 15834 (814) 486-1161 * Cameron, Elk, McKean, Potter	Germantown Settlement 218 W. Chelten Avenue Philadelphia, PA 19144 215-849-3104 * Bucks, Chester, Delaware, Montgomery, Philadelphia
CCCS of Western PA 1138 N. Main St. Extension Butler, PA 16001 888-511-2227 * Butler, Clarion, Jefferson, Mercer, Venango	HACE 167 W. Allegheny Ave. 2nd Floor Philadelphia, PA 19140 (215) 426-8025 * Bucks, Chester, Delaware, Philadelphia
Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 981-5310 * Crawford, Lawrence, Mercer	Housing Assoc. of Delaware Valley 658 North Watts Street Philadelphia, PA 19123 (215) 978-0224 * Philadelphia
CCCS of Northeastern PA 202 W. Hamilton Ave. State College, PA 16801 (814) 238-3668 * Blair, Centre, Clearfield, Clinton, Huntingdon, Juniata, Mifflin	Community Action Committee of the Lehigh Valley 1337 East Fifth Street Bethlehem, PA 18015 610-691-5620 * Berks, Carbon, Lehigh, Monroe, Northhampton
CCCS of Western PA, Inc. 217 E. Plank Road Altoona, PA 16602 888-511-2227 * Armstrong, Bedford, Blair, Cambria, Centre, Clearfield, Huntingdon * Juniata, Mifflin, Union	Acom Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 * Bucks, Chester, Delaware, Montgomery, Philadelphia
Huntingdon County Housing Services: Weatherization Inc. 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343 * Bedford, Blair, Fulton, Huntingdon, Juniata, Mifflin	CCCS of Northeastern PA 201 Basin Street Suite 6 Williamsport, PA 17701 (570) 323-6627 * Centre, Clinton, Lycoming, Northumberland, Union
CCCS of Northeastern PA 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 * Bradford, Carbon, Columbia, Lackawanna, Lycoming, Monroe, * Montour, Northumberland, Pike, Sullivan, Tioga, Union, Wayne * Wyoming	American Credit Counseling Institute 845 Coates St. Coatesville, PA 19320 (888) 212-6741 * Bucks, Chester, Montgomery, Philadelphia
CCCS of Northeastern PA Genetti Towers 77 E Market Street, 7th Floor Wilkes-Barre, PA 18702 570-821-0837 * Bradford, Carbon, Columbia, Lackawanna, Luzerne, Lycoming, Monroe * Montour, Pike, Susquehanna, Sullivan, Tioga, Union, Wayne, Wyoming	American Credit Counseling Institute 530 West Street Rd Suite 201 Warminster, PA 18974 * Bucks, Montgomery, Philadelphia
CCCS of Northeastern PA 411 Main Street Suite 102E Stroudsburg, PA 18360 (570) 420-8980 or 800-922-9537 * Bradford, Carbon, Monroe, Pike, Wayne	American Credit Counseling Institute 528 Dekalb Street Norristown, PA 19401 (610) 971-2210 * Montgomery
	The Trehab Center of Northeastern PA 10 Public Ave Po Box 366 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 * Susquehanna

* Indicates Counties Serviced

Keystone Economic Develop. Corp
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
* Bedford, Blair, Cambria, Clearfield, Indiana, Somerset, Westmoreland

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
(814) 445-9628 - 1-800-452-0148
* Armstrong, Cambria, Fayette, Somerset, Westmoreland

The Trehab Center of Northeastern PA
German Street PO Box 389
Dushore, PA 18614
(570) 928-9667
* Sullivan

Action Housing, Inc.
425 6th Avenue Suite 950
Pittsburgh, PA 15219 (800) 792-2801 or
(412) 391-1956 or (412) 281-2102
* Allegheny, Beaver, Butler, Fayette, Greene, Washington, Westmoreland

CCCS of Western PA, Inc.
90 East Chestnut Street
Washington, PA 15301
888-511-2227
* Washington

Community Action Southwest
58 East Greene Street
Waynesburg, PA 15370
(724) 852-2893
* Allegheny, Fayette, Greene, Washington, Westmoreland

Tabor Community Services, Inc.
439 E. King Street PO Box 1676
Lancaster, PA 17608
(717) 397-5182 OR 1-800-788-5062
* Chester, Lancaster, Lebanon

American Financial Counseling Services
906 Penn Avenue
Wyomissing, PA 19610
610-378-5140
* Berks

CCCS of Western PA, Inc.
199 Edison Street
Uniontown, PA 15401
888-511-2227 * Fayette County

Bucks County Housing Group
349 Durham Road
Pennel, PA 19047
866-866-0280 * Bucks County

American Credit Counseling Institute
300 North Pottstown Pike Suite 210
Exton, PA 19341
888-212-6741
* Berks, Bucks, Montgomery

Indiana Co. Community Action Program
827 Water Street Box 187
Indiana, PA 15701
(724) 465-2657
* Armstrong, Cambria, Clearfield, Indiana, Jefferson
* Westmoreland

New Life Commun Housing Devel Corp
712 Hawkins Avenue
Braddock, PA 15104
412-351-4077
* Allegheny, Washington, Westmoreland

Community Action Southwest
150 West Beau Street Suite 304
Washington, PA 15301
(724) 225-9550
* Washington

FOB CDC
1201 West Olney Avenue
Philadelphia, PA 19141
215-549-8755
* Chester, Delaware, Philadelphia

Pennsylvania Housing Finance Agency
2275 Swallow Hill road Bldg 200
Pittsburgh, PA 15220
(412) 429-2842
* Allegheny

CCCS of Western PA
4402 Peach Street
Erie, PA 16509
1-888-511-2227 ext 108 * Erie County

American Financial Counseling Svcs, Inc.
175 Strafford Avenue, Suite One
Wayne, PA 19087
800-490-3039 * Delaware County

CCCS of Western PA
917A Logan Blvd: Royal/Remax Plaza
Altoona, PA 16602
888-511-2227
* Cameron

The Trehab Center of Northeastern PA
The Enterprise Center
703 S. Elmer Avenue
Sayre, PA 18840
(570) 888-0412
* Bradford

Bucks County Housing Group
470 Old Dublin Pike
Doylestown, PA 18901
866-866-0280

The Trehab Center of Northeastern PA
144 E. East Avenue
Wellsboro, PA 16901
(570) 724-5252 * Tioga County

* Indicates Counties Serviced

APM 2147 North Sixth Street Philadelphia, PA 19122 (215) 235-6788 * Chester, Delaware, Philadelphia	CCCS of Delaware Valley Catholic Social Services Building 7340 Jackson Street Philadelphia, PA 19136 (215) 563-5665 * Bucks, Philadelphia	Lycom-Clintn Co Comm fo Comm Action 2138 Lincoln Street PO Box 3568 Williamsport, PA 17703 (570) 326-0587 * Centre, Clinton, Lycoming, Union
Carroll Park Community Council, Inc. 5218 Master Street Philadelphia, PA 19131 * Chester, Delaware, Philadelphia	Comm. Devel. Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 * Philadelphia	Center for Family Services, Inc. 213 Center Street Meadville, PA 16335 (814) 337-8450 * Crawford, Venango
CCCS of Delaware Valley One Cherry Hill Suite 215 Cherry Hill, PA 08002 (215) 563-5665 * Philadelphia	Diversified Community Service Dixon House 1920 South 20th Street Philadelphia, PA 19145 215-336-3511 * Bucks, Chester, Delaware, Philadelphia	American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, PA 17331 (717) 637-3768 * Adams, Franklin, York
Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh, PA 15222 (412) 227-4802 * Allegheny	Adams County Interfaith Housing Authority 40 E. High St Gettysburg, PA 17325 (717) 334-1518 * Adams, Cumberland, Franklin, York	Armstrong Co Community Action Agency 124 Armsdale Road Suite 211 Kittanning, PA 16201 (724) 548-3405 * Armstrong
CCCS of Western PA, Inc. Colonial Shopping Center 970 S. George St York, PA 17403 888-511-227 * Franklin, Fulton, Lancaster, York	Acom Housing of Pittsburgh 5907 Penn Avenue Suite 300 Pittsburgh, PA 15206 412-441-7240 * Allegheny	CCCS of Western PA, Inc. 971 Third Street Beaver, PA 15009 888-511-2227 * Beaver
Housing Council of York 35 South Duke Street York, PA 17401 (717) 854-1541 * York	CCCS of Western PA, Inc. River Park Commons 2403 Sidney Street, Suite 400 Pittsburgh, PA 15203 888-511-2227 * Allegheny	Housing Opportunities of Beaver County 650 Corporation St. Suite 207 Beaver, PA 15009 (724) 728-7511 * Beaver, Lawrence
American Red Cross of Chester 1729 Edgemont Avenue Chester, PA 19013 (610) 874-1484 * Chester, Delaware	CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 (215) 563-5665 * Delaware	CCCS of Delaware Valley 790 E. Market St. Suite 170 Marshall Bldg West Chester, PA 19382 (215) 563-5665 * Chester, Delaware
CCCS of Western Pennsylvania 312 Chestnut Street Suite 227 Meadville, PA 16335 888-511-2227 * Lawrence	PHFA 211 North Front Street Harrisburg, PA 17110 800-342-2397 * Cumberland, Dauphin	The Trehab Center of Northeastern PA 232 Sunrise Avenue Suite A1 Honesdale, PA 18431 (570) 253-8941 * Wayne
Bucks County Housing Group 515 West End Boulevard Quakertown, PA 18951 866-866-0280 * Bucks	Bucks County Housing Group, Inc 2324 Second Street Pike Suite 17 Wrightstown, PA 18940 866-866-0280 * Bucks	Bucks County Housing Group 200 West Bridge Street Morrisville, PA 19067 866-866-0280 * Bucks
CCCS of Delaware Valley Catholic Social Services Building 607 West Street Road Warrminster, PA 18974 (215) 563-5665 * Bucks	The Trehab Center of Northeastern PA 115 SR 92S Tunkhannock, PA 18657 (570) 836-6840 * Wyoming	American Credit Counseling Institute 21 South Church Street West Chester, PA 19380 1-866-212-6741 * Chester
American Credit Counseling Institute 937 North Hanover Street Pottstown, PA 19460 888-212-6741 * Berks County		

* Indicates Counties Serviced

Housing Assoc. of Delaware Valley 1500 Walnut Street Suite 601 Philadelphia, PA 19102 (215) 545-6010 * Philadelphia	Urban League of Philadelphia Tenn Penn Ctr - 1801 Market St. Suite 250 Philadelphia, PA 19103 (215) 561-6070 * Bucks, Delaware, Philadelphia	Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17094 * Snyder
Housing Partnership of Chester County 41 West Lancaster Ave Downington, PA 19335 610-518-1522 * Chester, Delaware, Montgomery	Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 * Crawford, Erie, Warren	CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 888-511-2227 * Cambria, Clearfield, Indiana, Somerset
Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 * Bucks, Chester, Delaware, Montgomery * Philadelphia	Greater Erie Commun. Action Committee 18 West 9TH Street Erie, PA 16501 (814) 459-4581 * Crawford, Erie, Warren, Venango	CCCS of Western PA, Inc. 1 North Gate Square #2 Garden Center Dr Greensburg, PA 15601 888-511-2227 * Somerset, Westmoreland, Washington * Fayette, Greene, Indiana
Philadelphia Council for Commun. Action 100 North 17th Street Suite 600 Philadelphia, PA 19103 (215) 567-7803 * Chester, Delaware, Montgomery, Philadelphia	St. Martin Center 1701 Parade Street Erie, PA 16503 (814) 452-6113 * Crawford, Erie, Warren, Venango	Center for Community Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 * Somerset, Blair, Bedford, Cambria * Fulton, Huntingdon
American Financial Counseling Services 1 Abington Plaza, Suite 403 Old York Road and Township Line Jenkintown, PA 19046 800-490-3039 * Delaware, Montgomery	Warren-Forest Counties Economic Opportunity Council 1209 Pennsylvania Ave, West P.O. Box 547 Warren, PA 16365 (814) 726-2400 * Forest, Warren	CCCS of Western PA 4402 Peach Street Erie, PA 16509 1-888-511-2227 ext 108 * Crawford, Warren
American Financial Counseling Services, Inc. 175 Strafford Avenue, Suite One Wayne, PA 19087 800-490-3039 * Bucks, Chester, Delaware, Montgomery * Philadelphia	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 * Berks, Bucks, Carbon, Lancaster, Lehigh * Northhampton, Schuylkill	Huntington Co Housing Svcs. Weatherization Inc. 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343 * Perry
CCCS of Delaware Valley 1777 Sentry Parkway West Blue Bell, PA 19422 (215) 563-5665 * Montgomery	Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 * Berks, Chester, Schuylkill	Loveship, Inc. 2320 North 5th Street Harrisburg, PA 17110 (717) 232-2207 * Cumberland, Dauphin, Perry
CCCS of Delaware Valley 1515 Market Street Suite 1325 Philadelphia, PA 19107 (215) 563-5665 * Bucks, Delaware, Montgomery, Philadelphia	Comm. on Econ Opportunity of Luzerne 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359 * Carbon, Luzerne, Schuylkill, Wyoming	Maranatha 43 Philadelphia Avenue Waynesboro, PA 17268 (717) 762-3285 * Adams, Cumberland, Franklin, Fulton, Perry
Chester Community Improvement Project 412 Avenue of the States PO Box 541 Chester, PA 19016 * Chester, Delaware, Montgomery, Philadelphia	Schuylkill Community Action 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995 * Berks, Carbon, Lebanon, Lehigh, Luzerne * Northhampton, Schuylkill	Fayette Co. Community Action Agency Inc 137 North Beeson Avenue Uniontown, PA 15401 (724) 437-6050 OR 1-800-427-INFO * Fayette, Somerset
Community Action Agency of Delaware County 2nd and Orange Streets Media, PA 19063 610-891-5101 * Chester, Delaware, Montgomery	CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 888-511-2227 * Adams, Cumberland, Dauphin, Franklin * Perry, Snyder, York	The Trehab Center of Northeastern PA 144 E. East Avenue Wellsboro, PA 16901 (570) 724-5252 * Susequehanna

JUNE 28, 2006

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

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

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

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

MORTGAGOR'S NAME: Suzanne L. Ellenberger
MAILING ADDRESS: 648 South Main Street, Dubois, PA 15801
LOAN ACCT NO.: 243513537
ORIGINAL LENDER/SERVICER: Centex Home Equity Company, LLC
CURRENT LENDER/SERVICER: Centex Home Equity Company, LLC

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

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

IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL

IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND

IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY

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

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

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

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

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

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

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

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

NATURE OF THE DEFAULT – The MORTGAGE debt held by the above lender on your property located at:

648 South Main Street, Dubois, PA 15801

IS SERIOUSLY IN DEFAULT because:

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

Monthly payments from 3/06-6/06 = \$2,463.04
Late Charges - \$1228.80
NSF & Advances - \$974.07

TOTAL AMOUNT PAST DUE: \$3,559.91

HOW TO CURE THE DEFAULT- You may cure the default within THIRTY (30) DYS of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER WHICH IS \$3,559.91 PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check or money order made payable and sent to:**

**Centex Home Equity Company, LLC
1750 Viceroy
Dallas, TX 75235**

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

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

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

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

EARLIEST POSSIBLE SHERIFF'S SALE DATE – It is estimated that the earliest date that such a Sheriff's Sale of the mortgage property could be held would be **approximately FIVE (5) months from the date of this Notice**. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment of the action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

<u>Name of Lender:</u>	Centex Home Equity Company
<u>Address:</u>	1750 Viceroy
	Dallas, TX 75235
<u>Phone Number:</u>	1-888-850-9398
<u>Contact Person:</u>	Default Management

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

ASSUMPTION OF MORTGAGE – You _____ may or XX may not sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to it at the sale and that the other requirements of the mortgage are satisfied. Please contact:

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY IS INCLUDED.



Michael J. Milstead, Esq.
Milstead & Associates, LLC

This is an attempt by a debt collector to collect a debt. Any information obtained will be used for that purpose. Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume that this debt is valid. If you notify this office in writing within thirty (30) days from receiving this notice that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt and mail you a copy of such verification. Collection agencies are regulated by federal law which grants you certain rights. One of these is right to have us cease communication with you about this debt. If you ask us in writing to cease, we will. This law is administered by the Federal Trade Commission, Division of Credit Practices, Washington, DC 20580. If you request this office in writing within thirty (30) days after receiving this notice, this office will provide you with a name and address of the original creditor, if different from the current creditor.

CLEARFIELD COUNTY

CCCS of Northeastern PA
202 W. Hamilton Avenue

State College, PA 16801
(814) 238-3668

CCCS of Western PA
219-A College Park Plaza

Johnstown, PA 15904
888-511-2227

CCCS of Western PA, Inc.
217 E. Plank Road

Altoona, PA 16602
888-511-2227

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

Keystone Economic Development Corp.
1954 Mary Grace Lane

Johnstown, PA 15901
(814) 535-6556

FILED

AUG 15 2006

William A. Shaw
Prothonotary

MILSTEAD & ASSOCIATES, LLC

Attorneys at Law

Woodlanç Falls Corporate Park

220 Lake Drive East, Ste 301

Cherry Hill, New Jersey 08002

TEL (856) 482-1400 FAX (856) 482-9190

Michael J. Milstead, Esq.
michael@milsteadlaw.com

Pina S. Wertzberger, Esq. PA & NJ
pwertzberger@milsteadlaw.com

Lisa Ann Thomas, Foreclosure Administrator
lthomas@milsteadlaw.com

Philadelphia Address:
235 South 13th Street
Philadelphia, PA 19107

Please Reply To: NJ Office
Our File No. 9.05130

August 14, 2006

Clearfield County Prothonotary
230 E. Market St.
Clearfield, PA 16830

**Re: Centex Home Equity vs. Erik S. Ellenberger and Suzanne L. Ellenberger
Service/Complaint in Mortgage Foreclosure**

Dear Sir/Madam:

Enclosed please find a copy of the Complaint in Mortgage Foreclosure for filing in the above referenced matter. Kindly file the original and forward a time-stamped copy to our office in the enclosed self- addressed stamped envelope.

Please forward the balance of the package to the Sheriff for service of the defendants as needed in this matter.

Thank you for your attention to this matter.

Very truly yours,

Lisa Thomas
Paralegal

MILSTEAD & ASSOCIATES, LLC
BY: Pina S. Wertzberger, Esquire
ID No. 77274
220 Lake Drive East, Suite 301
Cherry Hill, NJ 08002
(856) 482-1400

Attorney for Plaintiff
File 9.05130

**Nationstar Mortgage LLC f/k/a Centex
Home Equity Company, LLC,**

Plaintiff,

Vs.

**Erik S. Ellenberger,
and**

Suzanne L. Ellenberger,

Defendant(s).

**COURT OF COMMON PLEAS
CLEARFIELD COUNTY**

No.: 2006-1305 CD

**Praecipe to Dismiss the Mortgage
Foreclosure Action without Prejudice**

TO THE PROTHONOTARY:

Kindly dismiss the above captioned Mortgage Foreclosure Complaint without Prejudice.

MILSTEAD & ASSOCIATES, LLC


Pina S. Wertzberger, Esquire
Attorney ID No. 77274

FILED *1cc + 1Cert of
M 12.05 cm disc issued to
OCT 04 2006 Atty Wertzberger
Copy to c/c*

William A. Shaw
Prothonotary/Clerk of Courts

MILSTEAD & ASSOCIATES, LLC

Attorneys at Law

Woodland Falls Corporate Park

220 Lake Drive East, Ste 301

Cherry Hill, New Jersey 08002

TEL (856) 482-1400 FAX (856) 482-9190

Michael J. Milstead, Esq.
michael@milsteadlaw.com

Pina S. Wertzberger, Esq. PA & NJ
pwertzberger@milsteadlaw.com

Lisa Ann Thomas, Foreclosure Administrator
lthomas@milsteadlaw.com

Philadelphia Address:
235 South 13th Street
Philadelphia, PA 19107

Please Reply To: N^o Office
Our File No. 9.05130

October 2, 2006

Clearfield County Prothonotary
230 E. Market St.
Clearfield, PA 16830

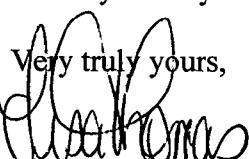
Re: Centex Home Equity vs. Erik S. Ellenberger and Suzanne L. Ellenberger
Case 2006-1305 CD
Dismissal of Complaint in Mortgage Foreclosure

Dear Sir/Madam:

Enclosed please find a Praecept to Dismiss the Complaint in Mortgage Foreclosure for filing in the above referenced matter. Kindly file the original and forward a time-stamped copy to our office in the enclosed self-addressed stamped envelope.

Please forward the balance of the package to the Sheriff for service of the defendants as needed in this matter.

Thank you for your attention to this matter.


Very truly yours,
Lisa Thomas
Paralegal

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

**Nationstar Mortgage LLC
Centex Home Equity Company, LLC**

Vs.
**Erik S. Ellenberger
Suzanne L. Ellenberger**

No. 2006-01305-CD

CERTIFICATE OF DISCONTINUATION

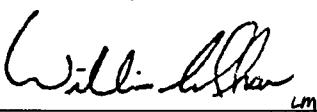
Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on October 4, 2006, marked:

Dismissed without Prejudice

Record costs in the sum of \$85.00 have been paid in full by Pina S. Wertzberger Esq. .

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 4th day of October A.D. 2006.



William A. Shaw, Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101824
NO: 06-1305-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: NATIONSTAR MORTGAGE LLC f/k/a CENTEX HOME
EQUITY COMPANY, LLC

vs.

DEFENDANT: ERIK S. ELLENBERGER and SUZANNE L. ELLENBERGER

SHERIFF RETURN

NOW, August 28, 2006 AT 10:30 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON
ERIK S. ELLENBERGER DEFENDANT AT 648 SOUTH MAIN ST., DUBOIS, CLEARFIELD COUNTY,
PENNSYLVANIA, BY HANDING TO SUZANNE ELLENBERGER, WIFE A TRUE AND ATTESTED COPY OF THE
ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

FILED
AUG 30 2006
6/2/15
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101824
NO: 03-1305-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: NATIONSTAR MORTGAGE LLC f/k/a CENTEX HOME
EQUITY COMPANY LLC

vs.

DEFENDANT: ERIK S. ELLENBERGER and SUZANNE L. ELLENBERGER

SHERIFF RETURN

NOW, August 28, 2006 AT 10:30 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON
SUZANNE L. ELLENBERGER DEFENDANT AT 648 SOUTH MAIN ST., DUBOIS, CLEARFIELD COUNTY,
PENNSYLVANIA, BY HANDING TO SUZANNE ELLENBERGER, DEFENDANT A TRUE AND ATTESTED COPY OF
THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101824
NO: 06-1305-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: NATIONSTAR MORTGAGE LLC f/k/a CENTEX HOME
EQUITY COMPANY, LLC

vs.

DEFENDANT: ERIK S. ELLENBERGER and SUZANNE L. ELLENBERGER

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	MILSTEAD	26908	20.00
SHERIFF HAWKINS	MILSTEAD	26908	57.82

Sworn to Before Me This

____ Day of _____ 2006

So Answers,


Chester A. Hawkins
Sheriff