

2006-1625-CD
Wells Fargo et al vs Gerald Bressler et al

06-1625-CD
Wells Fargo vs Gerald Bressler et al

GOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5000 – MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106
(215) 825-6318

WWW.GOLDBECKLAW.COM

ATTORNEY FOR PLAINTIFF

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION
ONE MORTGAGE LOAN TRUST 2006-1 ASSET
BACKED CERTIFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

GERALD BRESSLER
SANDRA BRESSLER
Mortgagors and Real Owners
1008 Smay Road
Curwensville, PA 16833

Defendants

Feas, 2007
Document
Reinstated/Reissued to Sheriff/Attorney
for service.
Weller
Deputy Prothonotary

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2006-1625-CD

**CIVIL ACTION: MORTGAGE
FORECLOSURE**

NOTICE

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

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

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

KEYSTONE LEGAL SERVICES

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

PENNSYLVANIA BAR ASSOCIATION

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

FILED pd \$85.00 A/H
M 11:50 am ICC A/H
OCT 05 2006 2 cc Shff
LM

William A. Shaw
Prothonotary/Clerk of Courts

AVISO

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

PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

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

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

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

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

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

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

Resources available for Homeowners in Foreclosure

ACT NOW!

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 814-765-9646 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call Beth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of OPT-0514.

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

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

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTFICATES, SERIES 2006-1, 1270 Northland Drive, Ste. 200, Mendota Heights, MN 55120.
2. The names and addresses of the Defendants are GERALD BRESSLER, 1008 Smay Road, Curwensville, PA 16833 and SANDRA BRESSLER, 1008 Smay Road, Curwensville, PA 16833, who are the mortgagors and real owners of the mortgaged premises hereinafter described.
3. On October 21, 2005 mortgagors made, executed and delivered a mortgage upon the Property hereinafter described to H & R BLOCK MORTGAGE CORPORATION, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200518806. The mortgage has been assigned to: WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTFICATES, SERIES 2006-1 by assignment of Mortgage, which has been lodged for recording. The Mortgage and assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g); which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.
4. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A" ("Property").
5. The mortgage is in default because the monthly payments of principal and interest are due and unpaid for June 01, 2006 and each month thereafter and by the terms the Mortgage, upon default in such payments for a period of one month or more, the entire principal balance and all interest due and other charges are due and collectible.
6. The following amounts are due to Plaintiff on the Mortgage:

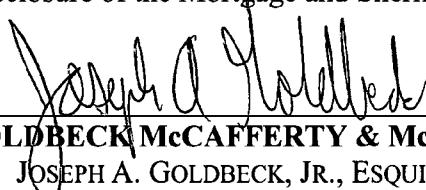
Principal Balance	\$107,538.26
Interest from 05/01/2006 through 10/31/2006 at 8.3500%.....	\$4,526.40
Per Diem interest rate at \$24.60	
Reasonable Attorney's Fee at 5% of Principal Balance	
as more fully explained in the next numbered paragraph.....	\$5,376.91
Late Charges from 06/01/2006 to 10/31/2006	\$245.60
Monthly late charge amount at \$49.12	
Costs of suit and Title Search	\$900.00
Suspense.....	-\$98.24
Monthly Escrow amount \$55.75	
	<hr/>
	\$118,488.93

7. If the Mortgage is reinstated prior to a Sheriff's Sale, the Attorney's Fees set forth above may be less than the amount demanded based on work actually performed. The Attorney's Fees requested are in conformity with the Mortgage and Pennsylvania law. Plaintiff is entitled to collect Attorney's fees of up to 5% of the remaining principal balance in the event the Property is sold to a third party purchaser at Sheriff's Sale or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or an "in personam" judgment) against the Defendants in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendants have received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal

liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.

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

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of \$118,488.93, together with interest at the rate of \$24.60, per day and other expenses, costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: 

GOLDBECK McCAFFERTY & McKEEVER

BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

VERIFICATION

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

Date: 08/15/06

Elizabeth Anselmo
OPTION ONE MORTGAGE
CORPORATION

Elizabeth Anselmo,
Asst. Secretary

#0019444785 - SANDRA BRESSLER

Exhibit A

FROM :MISSY

FAX NO. :2658810

Aug. 18 2006 05:43PM P7

First American Title Insurance Company

SCHEDULE C

COMMITMENT NO.: 691416

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

BEGINNING AT A PITCH PINE CORNER OF LAND OF PIKE TOWNSHIP MUNICIPAL AUTHORITY, THE SAID PITCH PINE BEING IN THE LINE OF LAND NOW OR FORECLOUT OF JOSEPH BAILEY; THENCE BY THE SAID LINE OF LAND OF JOSEPH BAILEY, SOUTH TWENTI-EIGHT (28 DEG.) DEGREES ZERO (00') MINUTES EAST SIX HUNDRED SIXTY AND SEVEN TENTHS (660.7) FEET TO A STAKE AND STONES; THENCE BY OTHER LAND OF CRISSEAN ET AL., THE GRANTORS HEREBE, SOUTH SIXTY-THREE (63 DEG.) DEGREES FORTY-FIVE (45') MINUTES WEST, SEVEN HUNDRED FORTY-EIGHT ONE TENTH (748.1) FEET TO A STAKE IN THE EAST RIGHT-OF-WAY LINE OF THE PUBLIC ROAD LEADING FROM CUVENNSVILLE TO THE BAILEY QUARRY; THENCE BY THE SAID RIGHT-OF-WAY LINE OF THE SAID ROAD, NORTH TWENTY-NINE (29 DEG.) DEGREES THIRTEEN (13') MINUTES WEST, THREE HUNDRED NINETY-TWO AND EIGHT TENTHS (392.8) FEET TO A STAKE; THENCE STILL BY THE SAME, NORTH FORT-FIVE (45 DEG.) DEGREES SEVEN (07') MINUTES WEST, THREE HUNDRED THIRTY-SIX AND FIVE TENTHS (336.5) FEET TO A STAKE; THENCE STILL BY THE SAME, NORTH TWENTY-FIVE (35 DEG.) DEGREES THIRTEEN (13') MINUTES WEST, TWO HUNDRED NINETY-THREE AND NINE TENTHS (392.9) FEET TO A STAKE IN THE LINE OF LAND OF PIKE TOWNSHIP MUNICIPAL AUTHORITY; THENCE BY THE SAID LINE NORTH FIFTY-TWO (52 DEG.) DEGREES ZERO (00') MINUTES EAST, TWO HUNDRED FORTY-FIVE (245.0) FEET TO A STAKE; THENCE STILL BY THE SAME, SOUTH EIGHTY-EIGHT (88 DEG.) DEGREES ZERO (00') MINUTES EAST, EIGHT HUNDRED TWENTY-FIVE (825.0) FEET TO A PITCH PINE CORNER, THE PLACE OF BEGINNING. CONTAINING SEVENTEEN AND NINE TENTHS (17.9) ACRES.

EXCEPTING AND RESERVING THEREFROM ALL THE COAL, FIRE CLAY, AND ALL OTHER MINERALS. ALSO, EXCEPTING AND RESERVING THEREFROM THE USUAL MINING RIGHTS AND PRIVILEGES WITH RELEASE OF ALL CLAIMS FOR DAMAGES AS RESERVED IN DEED OF E.A. IRWIN BY HUGH M. IRWIN, ATTORNEY IN FACT TO SYLVESTER BALLEONE, DATED JULY 8, 1907, AND RECORDED IN DEED BOOK 125, PAGE 255.

ALSO EXCEPTING AND RESERVING THEREFROM, THE GROUND OCCUPIED BY PUBLIC ROAD AND ANY RIGHTS-OF-WAY THAT MAY HAVE BEEN PREVIOUSLY GRANTED.

ALSO EXCEPTING AND RESERVING THEREFROM, A PIECE OF GROUND MEASURING 40 FEET BY 40 FEET, FRONTING ON PUBLIC ROAD LEADING FROM HAWTHORNES TO CLEARFIELD, CONVEYED BY SYLVESTER BALLEONE, ET AL, TO CUVENNSVILLE SECTION OF P.S. I. BY DEED DATED JULY 25, 1903, AS RECORDED IN DEED BOOK 157, PAGE 16.

FOR INFORMATION PURPOSES ONLY
THE PROPERTY IS COMMONLY KNOWN AS:
1 BOX 429 F, CUVENNSVILLE, PA 16833

...END OF REPORT

6 of 28

Exhibit B

ACT 91 NOTICE

DATE OF NOTICE: September 1, 2006

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

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

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

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact any 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 notification obtenga una traduccion inmediatamente llamanda esta agencia (Pennsylvania Housing Finance Agency) sin cargos al numero mencionada 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.

Prepared by: GOLDBECK McCAFFERTY & McKEEVER
Suite 5000 - Mellon Independence Center.
701 Market Street
Philadelphia, PA 19106
Fax (215) 627-7734

Date: **September 1, 2006**

Homeowners Name: **GERALD BRESSLER and SANDRA BRESSLER**

Property Address: **1008 Smay Road, Curwensville, PA 16833**

Loan Account No.: **0019444785**

Original Lender: **OPTION ONE MORTGAGE CORPORATION**

Current Lender/Servicer: **OPTION ONE FIDELITY NATIONAL FORECLOSURE SOLUTIONS**

**HOMEOWNERS'
EMERGENCY MORTGAGE ASSISTANCE PROGRAM**

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

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

*** IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR
CONTROL,**

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

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

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer credit counseling agencies listed at the end of this Notice.

**THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT
APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR
MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE
YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO
DATE.**

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

forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

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

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

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

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

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

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

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at: **1008 Smay Road, Curwensville, PA 16833** IS SERIOUSLY IN DEFAULT because:

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

- (a) Monthly payment from 06/01/2006 thru 9/1/2006
(4 mos. at \$874.35/month) \$3,497.40
- (b) Late charges from 06/01/2006 thru 9/1/2006 \$245.60
- (c) Other charges; Escrow, Inspec., NSF Checks
- (d) Other provisions of the mortgage obligation, if any
- (e) TOTAL AMOUNT REQUIRED AS OF THIS DATE: \$3,743.00

HOW TO CURE THE DEFAULT - You may cure the default within **THIRTY (30) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER WHICH IS \$ 3,743.00, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.** Payments must be made either by cashier's check, certified check or money order made payable and sent to:

OPTION ONE MORTGAGE CORPORATION
4600 Touchton Road East
Bldg 200, Suite 102
Jacksonville, FL 32246

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

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

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

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE - If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements

under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately four (4) to six (6) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender: OPTION ONE MORTGAGE CORPORATION

Address: 4600 Touchton Road East
Bldg 200, Suite 102
Jacksonville, FL 32246

Phone Number: 800-326-1500 x61730 or 904-996-1730

Fax Number: 866-497-1263

Email: PHFA@OOMC.com

Contact: Daryl Johnson, Sara Haliko or Robinn Abel

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

ASSUMPTION OF MORTGAGE - You may sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

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

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

* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

Contact: Daryl Johnson, Sara Haliko or Robinn Abel
Phone Number: 800-326-1500 x61730 or 904-996-1730

PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

CONSUMER CREDIT COUNSELING AGENCIES

CLEARFIELD COUNTY

KEYSTONE ECONOMIC DEVELOPMENT CORPORATION
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS OF WESTERN PENNSYLVANIA INC.
217 East Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS OF WESTERN PENNSYLVANIA
219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

INDIANA CO COMMUNITY ACTION PROGRAM
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

CCCS OF NORTHEASTERN PA
1631 South Atherton Street
Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

GOLDBECK McCAFFERTY & McKEEVER
A PROFESSIONAL CORPORATION
ATTORNEYS AT LAW

SUITE 5000
MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106
WWW.GOLDBECKLAW.COM

October 3, 2006

William Shaw
Prothonotary of Clearfield County
230 E. Market Street
Clearfield, PA 16830

**RE: WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE
MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTFICATES, SERIES 2006-1**
vs.
GERALD BRESSLER & SANDRA BRESSLER

To the Prothonotary:

I enclose the original and copies of a Complaint in Mortgage Foreclosure in the above matter. Please file the original and forward to the Sheriff's office the copies of the Complaint together with the Sheriff's service forms.

Please return a date stamped copy of the filed Complaint in the enclosed self-addressed envelope. I have also enclosed checks to cover the costs.

Very truly yours,

Goldbeck, McCafferty & McKeever
Laura Bryans, Manager
215-825-6315
215-825-6415
Lbryans@goldbecklaw.com
Main Number: 215-627-1322

Enclosure

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 2 Services

Sheriff Docket # **101998**

WELLS FARGO BANK, N.A.

Case # **06-1625-CD**

vs.

GERALD BRESSLER and SANDRA BRESSLER

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW January 24, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO GERALD BRESSLER, DEFENDANT. 1008 SMAY ROAD, CURWENSVILLE "EMPTY".

SERVED BY: /

FILED
01/24/2007
JAN 24 2007
S
William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 2 Services

Sheriff Docket # **101998**

WELLS FARGO BANK, N.A.

Case # 06-1625-CD

VS.

GERALD BRESSLER and SANDRA BRESSLER

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW January 24, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO SANDRA BRESSLER, DEFENDANT. 1008 SMAY ROAD, CURWENSVILLE "EMPTY".

SERVED BY: /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101998
NO: 06-1625-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, N.A.
vs.
DEFENDANT: GERALD BRESSLER and SANDRA BRESSLER

SHERIFF RETURN

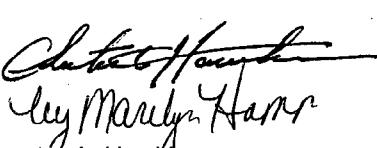
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	272129	20.00
SHERIFF HAWKINS	GOLDBECK	272129	24.34

Sworn to Before Me This

So Answers,

____ Day of _____ 2007


Chester A. Hawkins
Sheriff

GOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOLDBECK, JR.
ATTORNEY I.D. #16132
SUITE 5000 – MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106
(215) 825-6318
WWW.GOLDBECKLAW.COM
ATTORNEY FOR PLAINTIFF

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

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION
ONE MORTGAGE LOAN TRUST 2006-1 ASSET
BACKED CERTIFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

GERALD BRESSLER
SANDRA BRESSLER
Mortgagors and Real Owners
1008 Smay Road
Curwensville, PA 16833

Defendants

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term *2006-1625-C*
No.

CIVIL ACTION: MORTGAGE
FORECLOSURE

NOTICE

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

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

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

KEYSTONE LEGAL SERVICES

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

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

OCT 05 2006

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

William B. Davis
Prothonotary/
Clerk of Courts

AVISO

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

PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

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

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

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

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

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

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

Resources available for Homeowners in Foreclosure

ACT NOW!

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 814-765-9646 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call Beth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of OPT-0514.

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

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

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTFICATES, SERIES 2006-1, 1200 Northland Drive, Ste. 200, Mendota Heights, MN 55120.

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

2. The names and addresses of the Defendants are GERALD BRESSLER, 1008 Smay Road, Curwensville, PA 16833 and SANDRA BRESSLER, 1008 Smay Road, Curwensville, PA 16833, who are the mortgagors and real owners of the mortgaged premises hereinafter described.

3. On October 21, 2005 mortgagors made, executed and delivered a mortgage upon the Property hereinafter described to H & R BLOCK MORTGAGE CORPORATION, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200518806. The mortgage has been assigned to: WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTFICATES, SERIES 2006-1 by assignment of Mortgage, which has been lodged for recording. The Mortgage and assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g); which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.

4. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A" ("Property").

5. The mortgage is in default because the monthly payments of principal and interest are due and unpaid for June 01, 2006 and each month thereafter and by the terms the Mortgage, upon default in such payments for a period of one month or more, the entire principal balance and all interest due and other charges are due and collectible.

6. The following amounts are due to Plaintiff on the Mortgage:

Principal Balance	\$107,538.26
Interest from 05/01/2006 through 10/31/2006 at 8.3500%.....	\$4,526.40
Per Diem interest rate at \$24.60	
Reasonable Attorney's Fee at 5% of Principal Balance	
as more fully explained in the next numbered paragraph	\$5,376.91
Late Charges from 06/01/2006 to 10/31/2006	\$245.60
Monthly late charge amount at \$49.12	
Costs of suit and Title Search	\$900.00
Suspense.....	-\$98.24
Monthly Escrow amount \$55.75	
	<hr/>
	\$118,488.93

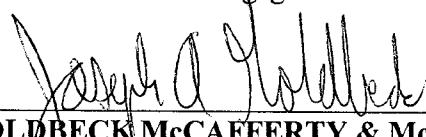
7. If the Mortgage is reinstated prior to a Sheriff's Sale, the Attorney's Fees set forth above may be less than the amount demanded based on work actually performed. The Attorney's Fees requested are in conformity with the Mortgage and Pennsylvania law. Plaintiff is entitled to collect Attorney's fees of up to 5% of the remaining principal balance in the event the Property is sold to a third party purchaser at Sheriff's Sale or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.

8. Plaintiff is not seeking a judgment of personal liability (or an "in personam" judgment) against the Defendants in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendants have received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal

liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.

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

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of \$118,488.93, together with interest at the rate of \$24.60, per day and other expenses, costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: 

GOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

VERIFICATION

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

Date: 08/15/06

Elizabeth Anselmo
OPTION ONE MORTGAGE
CORPORATION

Elizabeth Anselmo,
Asst. Secretary

#0019444785 - SANDRA BRESSLER

Exhibit A

FROM :MISSY

FAX NO. :2658810

Aug. 18 2006 05:43PM P7

First American Title Insurance Company

SCHEDULE C

COMMITMENT NO.: 691416

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

BEGINNING AT A PITCH PINE CORNER OF LAND OF PIKE TOWNSHIP MUNICIPAL AUTHORITY, THE SAID PITCH PINE BEING IN THE LINE OF LAND NOW OR FORMERLY OF JOSEPH BAILEY; THENCE BY THE SAID LINE OF LAND OF JOSEPH BAILEY, SOUTH TWENTY-EIGHT (28 DEG.) DEGREES ZERO (00') MINUTES EAST SIX HUNDRED SIXTY AND SEVEN TENTHS (660.7) FEET TO A STAKE AND STONES; THENCE BY OTHER LAND OF CRISSMAN ET AL, THE GRANTORS HEREBE, SOUTH SIXTY-THREE (63 DEG.) DEGREES FORTY-FIVE (45') MINUTES WEST, SEVEN HUNDRED FORTY-EIGHT ONE TENTH (748.1) FEET TO A STAKE IN THE EAST RIGHT-OF-WAY LINE OF THE PUBLIC ROAD LEADING FROM COWENSVILLE TO THE BAILEY QUARRY; THENCE BY THE SAID RIGHT-OF-WAY LINE OF THE SAID ROAD, NORTH TWENTY-NINE (29 DEG.) DEGREES THIRTEEN (13') MINUTES WEST, THREE HUNDRED NINETY-TWO AND EIGHT TENTHS (392.8) FEET TO A STAKE; THENCE STILL BY THE SAME, NORTH FORTY-FIVE (45 DEG.) DEGREES SEVEN (07') MINUTES WEST, THREE HUNDRED THIRTY-SIX AND FIVE TENTHS (336.5) FEET TO A STAKE; THENCE STILL BY THE SAME, NORTH EIGHTY-FIVE (85 DEG.) DEGREES THIRTEEN (13') MINUTES WEST, TWO HUNDRED NINETY-THREE AND NINE TENTHS (392.9) FEET TO A STAKE IN THE LINE OF LAND OF PIKE TOWNSHIP MUNICIPAL AUTHORITY; THENCE BY THE SAID LINE NORTH FIFTY-TWO (52 DEG.) DEGREES ZERO (00') MINUTES EAST, TWO HUNDRED FORTY-FIVE (245.0) FEET TO A STAKE; THENCE STILL BY THE SAME, SOUTH EIGHTY-EIGHT (88 DEG.) DEGREES ZERO (00') MINUTES EAST, EIGHT HUNDRED TWENTY-FIVE (825.0) FEET TO A PITCH PINE CORNER, THE PLACE OF BEGINNING. CONTAINING SEVENTEEN AND NINE TENTHS (17.9) ACRES.

EXCEPTING AND RESERVING THEREFROM ALL THE COAL, FIRE CLAY, AND ALL OTHER MINERALS. ALSO, EXCEPTING AND RESERVING THEREFROM THE USUAL MINING RIGHTS AND PRIVILEGES WITH RELEASE OF ALL CLAIMS FOR DAMAGES AS RESERVED IN DEED OF E.A. IRWIN BY HUGH M. IRWIN, ATTORNEY IN FACT TO SYLVESTER BALLONE, DATED JULY 8, 1907, AND RECORDED IN DEED BOOK 125, PAGE 255.

ALSO EXCEPTING AND RESERVING THEREFROM, THE GROUND OCCUPIED BY PUBLIC ROAD AND ANY RIGHTS-OF-WAY THAT MAY HAVE BEEN PREVIOUSLY GRANTED.

ALSO EXCEPTING AND RESERVING THEREFROM, A PIECE OF GROUND MEASURING 40 FEET BY 40 FEET, FRONTING ON PUBLIC ROAD LEADING FROM HARTSHORNES TO CLEARFIELD, CONVEYED BY SYLVESTER BALLONE, ET UX, TO COWENSVILLE SECTION OF F.S. I. BY DEED DATED JULY 25, 1903, AS RECORDED IN DEED BOOK 137, PAGE 16.

FOR INFORMATION PURPOSES ONLY
THE PROPERTY IS COMMONLY KNOWN AS:
1 BOX 429 F, COWENSVILLE, PA 16833

...END OF REPORT

6 of 28

Exhibit B

ACT 91 NOTICE

DATE OF NOTICE: September 1, 2006

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

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

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

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact any 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 notification obtenga una traduccion inmediatamente llamanda esta agencia (Pennsylvania Housing Finance Agency) sin cargos al numero mencionada 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.

Prepared by: GOLDBECK McCAFFERTY & MCKEEVER
Suite 5000 - Mellon Independence Center.
701 Market Street
Philadelphia, PA 19106
Fax (215) 627-7734

Date: **September 1, 2006**

Homeowners Name: **GERALD BRESSLER and SANDRA BRESSLER**

Property Address: **1008 Smay Road, Curwensville, PA 16833**

Loan Account No.: **0019444785**

Original Lender: **OPTION ONE MORTGAGE CORPORATION**

Current Lender/Servicer: **OPTION ONE FIDELITY NATIONAL FORECLOSURE SOLUTIONS**

**HOMEOWNERS'
EMERGENCY MORTGAGE ASSISTANCE PROGRAM**

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

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

*** IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR
CONTROL,**

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

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

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer credit counseling agencies listed at the end of this Notice.

**THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT
APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR
MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE
YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO
DATE.**

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

forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

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

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

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

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

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

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

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at: **1008 Smay Road, Curwensville, PA 16833** IS SERIOUSLY IN DEFAULT because:

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

- (a) Monthly payment from 06/01/2006 thru 9/1/2006
(4 mos. at \$874.35/month) \$3,497.40
- (b) Late charges from 06/01/2006 thru 9/1/2006 \$245.60
- (c) Other charges; Escrow, Inspec., NSF Checks
- (d) Other provisions of the mortgage obligation, if any
- (e) TOTAL AMOUNT REQUIRED AS OF THIS DATE: \$3,743.00

HOW TO CURE THE DEFAULT - You may cure the default within **THIRTY (30) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER WHICH IS \$ 3,743.00**, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cashier's check, certified check or money order made payable and sent to:

OPTION ONE MORTGAGE CORPORATION
4600 Touchton Road East
Bldg 200, Suite 102
Jacksonville, FL 32246

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

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

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

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE - If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements

under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately four (4) to six (6) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender: OPTION ONE MORTGAGE CORPORATION

Address: 4600 Touchton Road East
Bldg 200, Suite 102
Jacksonville, FL 32246

Phone Number: 800-326-1500 x61730 or 904-996-1730

Fax Number: 866-497-1263

Email: PHFA@OOMC.com

Contact: Daryl Johnson, Sara Haliko or Robinn Abel

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

ASSUMPTION OF MORTGAGE - You may sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

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

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

* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

Contact: Daryl Johnson, Sara Haliko or Robinn Abel
Phone Number: 800-326-1500 x61730 or 904-996-1730

PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

CONSUMER CREDIT COUNSELING AGENCIES

CLEARFIELD COUNTY

KEYSTONE ECONOMIC DEVELOPMENT CORPORATION
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS OF WESTERN PENNSYLVANIA INC.
217 East Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS OF WESTERN PENNSYLVANIA
219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

INDIANA CO COMMUNITY ACTION PROGRAM
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

CCCS OF NORTHEASTERN PA
1631 South Atherton Street
Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

GOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5000 – MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106
(215) 825-6318

WWW.GOLDBECKLAW.COM

ATTORNEY FOR PLAINTIFF

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION
ONE MORTGAGE LOAN TRUST 2006-1 ASSET
BACKED CERTIFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

GERALD BRESSLER
SANDRA BRESSLER
Mortgagors and Real Owners
1008 Smay Road
Curwensville, PA 16833

Defendants

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

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2006-16025-CJ

CIVIL ACTION: MORTGAGE
FORECLOSURE

NOTICE

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

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

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

KEYSTONE LEGAL SERVICES

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

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

OCT 05 2006

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

Attest.

[Signature]
Clerk of Courts

AVISO

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

PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

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

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

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

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

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

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

Resources available for Homeowners in Foreclosure

ACT NOW!

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 814-765-9646 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call Beth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of OPT-0514.

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

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

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTFICATES, SERIES 2006-1, 1270 Northland Drive, Ste. 200, Mendota Heights, MN 55120.

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

2. The names and addresses of the Defendants are GERALD BRESSLER, 1008 Smay Road, Curwensville, PA 16833 and SANDRA BRESSLER, 1008 Smay Road, Curwensville, PA 16833, who are the mortgagors and real owners of the mortgaged premises hereinafter described.

3. On October 21, 2005 mortgagors made, executed and delivered a mortgage upon the Property hereinafter described to H & R BLOCK MORTGAGE CORPORATION, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200518806. The mortgage has been assigned to: WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTFICATES, SERIES 2006-1 by assignment of Mortgage, which has been lodged for recording. The Mortgage and assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g); which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.

4. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A" ("Property").

5. The mortgage is in default because the monthly payments of principal and interest are due and unpaid for June 01, 2006 and each month thereafter and by the terms the Mortgage, upon default in such payments for a period of one month or more, the entire principal balance and all interest due and other charges are due and collectible.

6. The following amounts are due to Plaintiff on the Mortgage:

Principal Balance	\$107,538.26
Interest from 05/01/2006 through 10/31/2006 at 8.3500%.....	\$4,526.40
Per Diem interest rate at \$24.60	
Reasonable Attorney's Fee at 5% of Principal Balance	
as more fully explained in the next numbered paragraph.....	\$5,376.91
Late Charges from 06/01/2006 to 10/31/2006	\$245.60
Monthly late charge amount at \$49.12	
Costs of suit and Title Search	\$900.00
Suspense.....	-\$98.24
Monthly Escrow amount \$55.75	
	<hr/>
	\$118,488.93

7. If the Mortgage is reinstated prior to a Sheriff's Sale, the Attorney's Fees set forth above may be less than the amount demanded based on work actually performed. The Attorney's Fees requested are in conformity with the Mortgage and Pennsylvania law. Plaintiff is entitled to collect Attorney's fees of up to 5% of the remaining principal balance in the event the Property is sold to a third party purchaser at Sheriff's Sale or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.

8. Plaintiff is not seeking a judgment of personal liability (or an "in personam" judgment) against the Defendants in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendants have received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal

liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.

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

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of \$118,488.93, together with interest at the rate of \$24.60, per day and other expenses, costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: _____


GOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

VERIFICATION

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

Date: 08/15/01

Elizabeth Anselmo
OPTION ONE MORTGAGE
CORPORATION

Elizabeth Anselmo,
Asst. Secretary

#0019444785 - SANDRA BRESSLER

Exhibit A

FROM :MISSY

FAX NO. :2658810

Aug. 18 2006 05:43PM P7

First American Title Insurance Company

SCHEDULE C

COMMITMENT NO.: 691416

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

BEGINNING AT A PITCH PINE CORNER OF LAND OF PIKE TOWNSHIP MUNICIPAL AUTHORITY, THE SAID PITCH PINE BEING IN THE LINE OF LAND NOW OR FORMERLY OF JOSEPH BAILEY; THENCE BY THE SAID LINE OF LAND OF JOSEPH BAILEY, SOUTH TWENTY-EIGHT (28 DEG.) DEGREES ZERO (00') MINUTES EAST SIX HUNDRED SIXTY AND SEVEN TENTHS (660.7) FEET TO A STAKE AND STONES; THENCE BY OTHER LAND OF CRISSMAN ET AL., THE GRANTORS HEREBE, SOUTH SIXTY-THREE (63 DEG.) DEGREES FORTY-FIVE (45') MINUTES WEST, SEVEN HUNDRED FORTY-EIGHT ONE TENTH (748.1) FEET TO A STAKE IN THE EAST RIGHT-OF-WAY LINE OF THE PUBLIC ROAD LEADING FROM CURWENSVILLE TO THE BAILEY QUARRY; THENCE BY THE SAID RIGHT-OF-WAY LINE OF THE SAID ROAD, NORTH TWENTY-NINE (29 DEG.) DEGREES THIRTEEN (13') MINUTES WEST, THREE HUNDRED NINETY-TWO AND EIGHT TENTHS (392.8) FEET TO A STAKE; THENCE STILL BY THE SAME, NORTH FORT-FIVE (45 DEG.) DEGREES SEVEN (07') MINUTES WEST, THREE HUNDRED THIRTY-SIX AND FIVE TENTHS (336.5) FEET TO A STAKE; THENCE STILL BY THE SAME, NORTH THIRTY-FIVE (35 DEG.) DEGREES THIRTEEN (13') MINUTES WEST, TWO HUNDRED NINETY-THREE AND NINE TENTHS (392.9) FEET TO A STAKE IN THE LINE OF LAND OF PIKE TOWNSHIP MUNICIPAL AUTHORITY; THENCE BY THE SAID LINE NORTH FIFTY-TWO (52 DEG.) DEGREES ZERO (00') MINUTES EAST, TWO HUNDRED FORTY-FIVE (245.0) FEET TO A STAKE; THENCE STILL BY THE SAME, SOUTH EIGHTY-EIGHT (88 DEG.) DEGREES ZERO (00') MINUTES EAST, EIGHT HUNDRED TWENTY-FIVE (825.0) FEET TO A PITCH PINE CORNER, THE PLACE OF BEGINNING. CONTAINING SEVENTEEN AND NINE TENTHS (17.9) ACRES.

EXCEPTING AND RESERVING THEREFROM ALL THE COAL, FIRE CLAY, AND ALL OTHER MINERALS. ALSO, EXCEPTING AND RESERVING THEREFROM THE USUAL MINING RIGHTS AND PRIVILEGES WITH RELEASE OF ALL CLAIMS FOR DAMAGES AS RESERVED IN DEED OF E.A. IRWIN BY HUGH M. IRWIN, ATTORNEY IN FACT TO SYLVESTER BALLONE, DATED JULY 8, 1907, AND RECORDED IN DEED BOOK 125, PAGE 255.

ALSO EXCEPTING AND RESERVING THEREFROM, THE GROUND OCCUPIED BY PUBLIC ROAD AND ANY RIGHTS-OF-WAY THAT MAY HAVE BEEN PREVIOUSLY GRANTED.

ALSO EXCEPTING AND RESERVING THEREFROM, A PIECE OF GROUND MEASURING 40 FEET BY 40 FEET, FRONTING ON PUBLIC ROAD LEADING FROM HARTSHORNES TO CLEARFIELD, CONVEYED BY SYLVESTER BAILEY, ET UX, TO CURWENSVILLE SECTION OF P.S. I. BY DEED DATED JULY 25, 1903, AS RECORDED IN DEED BOOK 137, PAGE 16.

FOR INFORMATION PURPOSES ONLY
THE PROPERTY IS COMMONLY KNOWN AS:
1 BOX 429 F, CURWENSVILLE, PA 16833

...END OF REPORT

6 of 28

Exhibit B

ACT 91 NOTICE

DATE OF NOTICE: September 1, 2006

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

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

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

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact any 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 notification obtenga una traduccion inmediatamente llamanda esta agencia (Pennsylvania Housing Finance Agency) sin cargos al numero mencionada 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.

Prepared by: GOLDBECK McCAFFERTY & MCKEEVER
Suite 5000 - Mellon Independence Center.
701 Market Street
Philadelphia, PA 19106
Fax (215) 627-7734

Date: **September 1, 2006**

Homeowners Name: **GERALD BRESSLER and SANDRA BRESSLER**

Property Address: **1008 Smay Road, Curwensville, PA 16833**

Loan Account No.: **0019444785**

Original Lender: **OPTION ONE MORTGAGE CORPORATION**

Current Lender/Servicer: **OPTION ONE FIDELITY NATIONAL FORECLOSURE SOLUTIONS**

**HOMEOWNERS'
EMERGENCY MORTGAGE ASSISTANCE PROGRAM**

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

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

*** IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR
CONTROL,**

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

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

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer credit counseling agencies listed at the end of this Notice.

**THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT
APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR
MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE
YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO
DATE.**

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

forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

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

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

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

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

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

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

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at: 1008 Smay Road, Curwensville, PA 16833 IS SERIOUSLY IN DEFAULT because:

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

- (a) Monthly payment from 06/01/2006 thru 9/1/2006
(4 mos. at \$874.35/month) \$3,497.40
- (b) Late charges from 06/01/2006 thru 9/1/2006 \$245.60
- (c) Other charges; Escrow, Inspec., NSF Checks
- (d) Other provisions of the mortgage obligation, if any
- (e) TOTAL AMOUNT REQUIRED AS OF THIS DATE: \$3,743.00

HOW TO CURE THE DEFAULT - You may cure the default within **THIRTY (30) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER WHICH IS \$ 3,743.00**, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cashier's check, certified check or money order made payable and sent to:

OPTION ONE MORTGAGE CORPORATION
4600 Touchton Road East
Bldg 200, Suite 102
Jacksonville, FL 32246

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

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

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

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE - If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements

under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately four (4) to six (6) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender: OPTION ONE MORTGAGE CORPORATION

Address: 4600 Touchton Road East
Bldg 200, Suite 102
Jacksonville, FL 32246

Phone Number: 800-326-1500 x61730 or 904-996-1730

Fax Number: 866-497-1263

Email: PHFA@OOMC.com

Contact: Daryl Johnson, Sara Haliko or Robinn Abel

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

ASSUMPTION OF MORTGAGE - You may sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

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

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

* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

Contact: Daryl Johnson, Sara Haliko or Robinn Abel

Phone Number: 800-326-1500 x61730 or 904-996-1730

PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

CONSUMER CREDIT COUNSELING AGENCIES

CLEARFIELD COUNTY

KEYSTONE ECONOMIC DEVELOPMENT CORPORATION
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS OF WESTERN PENNSYLVANIA INC.
217 East Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS OF WESTERN PENNSYLVANIA
219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

INDIANA CO COMMUNITY ACTION PROGRAM
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

CCCS OF NORTHEASTERN PA
1631 South Atherton Street
Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

WELLS FARGO BANK, N.A. AS TRUSTEE FOR
OPTION ONE MORTGAGE LOAN TRUST 2006-1
ASSET BACKED CERTFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

vs.

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

2006-1625-CD

GERALD BRESSLER and SANDRA BRESSLER
1008 Smay Road
Curwensville, PA 16833

ORDER

AND NOW, this day of 2007, upon consideration of the Plaintiff's Motion for Substituted Service under Pa.R.C.P. 430(a) and it appearing to the Court that Plaintiff's good faith efforts to ascertain the present whereabouts of Defendants has been unsuccessful, it is,
ORDERED and DECREED:

that Plaintiff's Motion is granted and the Sheriff and/or Plaintiff is directed to Serve the Complaint in Mortgage Foreclosure upon Defendants by posting a copy of the Complaint upon the premises 1008 Smay Road, Curwensville, PA, 16833, and Plaintiff is directed to serve the Complaint by certified and regular mail to the Defendants' last known address at 1008 Smay Road, Curwensville, PA, 16833, and that all further service of legal papers, including but not limited to motions, petitions and rules be made by certified and regular mail to Defendants' last known address and that Notice of Sheriff Sale pursuant to Pennsylvania Rule of Civil Procedure 3129 may be made upon Defendants by sending copies of same to Defendants' last known address by certified and regular mail and by posting the premises.

BY THE COURT:

J.

Distribution list:

Michael T. McKeever, Esquire, Suite 5000 – Mellon Independence Center, 701 Market Street,
Philadelphia, PA 19106-1532
GERALD BRESSLER, 1008 Smay Road Curwensville, PA 16833
SANDRA BRESSLER, 1008 Smay Road Curwensville, PA 16833

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

FILED NO CC
M 10:54 AM
JAN 31 2001
GP

William A. Shaw
Prothonotary/Clerk of Courts

WELLS FARGO BANK, N.A. AS TRUSTEE FOR
OPTION ONE MORTGAGE LOAN TRUST 2006-1
ASSET BACKED CERTIFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

vs.

GERALD BRESSLER and SANDRA BRESSLER
1008 Smay Road
Curwensville, PA 16833

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 2006-1625-CD

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

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

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

1. Plaintiff is the holder of a first mortgage upon the premises 1008 Smay Road, Curwensville, PA, 16833, hereinafter, the "mortgaged premises".
2. Defendants, GERALD BRESSLER and SANDRA BRESSLER, is the mortgagor and real owner of the mortgaged premises.
3. The last known address of Defendants is as set forth in Paragraph 2 of the Complaint.
4. The Sheriff has been unable to effect service of the Complaint upon Defendants at their property address, 1008 Smay Road, Curwensville, PA, 16833, after numerous attempts. The property is empty, per Sheriff.
5. The following investigation was conducted in a good faith attempt to ascertain the

whereabouts of Defendants.

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



BY: David B. Fein, Esq.



Affidavit of Good Faith Investigation

Client provided information:

File Number: OPT-0514
Attorney Firm: Goldbeck, McCafferty & McKeever
File Name: Bressler

Subject Name: Gerald Bressler
Property Address:
Street: 1008 Smay Road
City: Curwensville State: PA Zip: 16833

Skip Results: Date of Birth: 10/13/1961 Universal File Number: 106993

Last Known Dates: As of 12/07/2006

Street: 1008 Smay Road Phone:
City: Curwensville State: PA Zip: 16833

Death Records: As of 12/07/2006, the Social Security Administration has no death record on file for Gerald Bressler.

Social Security Number search completed.

Employment Search: Unable to verify current employer.

Creditor Information:

Creditors indicated the last reported address for Gerald Bressler as 1008 Smay Road, Curwensville, PA 16833

Department of Motor Vehicle Records:

The Pennsylvania Department of Motor Vehicles provided no change for Gerald Bressler from 1008 Smay Road, Curwensville, PA 16833

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

Voter Registration Information:

The County Voter Registration Office has no listing for Gerald Bressler.

National Postal Address Search: Has no change for Gerald Bressler from 1008 Smay Road, Curwensville, PA 16833

Comments:

814-236-1298: Spoke with relative, Donald Dufour, does not know addresss.

724-783-6572: Called possible relative, Jennifer Bressler, there was no answer.

No numbers were found for neighbor.

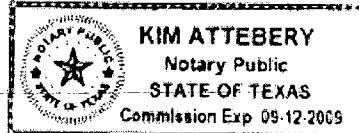
On 12/07/2006, I, Patti Garrett being duly sworn according to the law, deposes and says: I am employed by Universal Default Service. I have conducted an investigation into the whereabouts of the above named subject. Above are the results of my investigation.

Subscribed and sworn to before me.


Affiant Name: Patti Garrett


Notary Public

Date: 12/07/2006



UNIVERSAL
DEFAULT SERVICES

Affidavit of Good Faith Investigation

Client provided information:

File Number: OPT-0514

Attorney Firm: Goldbeck, McCafferty & McKeever

File Name: Bressler

Subject Name: Sandra Bressler

Property Address:

Street: 1008 Smay Road

City: Curwensville State: PA Zip: 16833

Skip Results: Date of Birth: 12/16/1962 Universal File Number: 106993

Last Known Dates: As of 12/07/2006

Street: 1008 Smay Road Phone:

City: Curwensville State: PA Zip: 16833

Death Records: As of 12/07/2006, the Social Security Administration has no death record on file for Sandra Bressler.

Social Security Number search completed.

Employment Search: Unable to verify current employer.

Creditor information:

Creditors indicated the last reported address for Sandra Bressler as 1008 Smay Road, Curwensville, PA 16833

Department of Motor Vehicle Records:

The Pennsylvania Department of Motor Vehicles provided no change for Sandra Bressler from 1008 Smay Road, Curwensville, PA 16833

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

Voter Registration Information:

The County Voters Registration Office has no listing for Sandra Bressler.

National Postal Address Search: Has no change for Sandra Bressler from 1008 Smay Road, Curwensville, PA 16833

Comments:

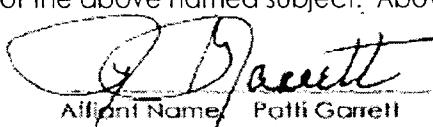
814-236-1298: Spoke with relative, Donald Dufour, does not know address.

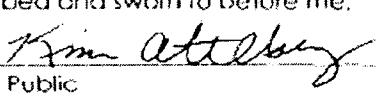
724-783-6572: Called possible relative, Jennifer Bressler, there was no answer.

No numbers were found for neighbor.

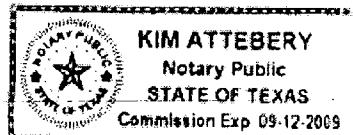
On 12/07/2006, I, Patti Garrett being duly sworn according to the law, deposes and says:
I am employed by Universal Default Service. I have conducted an investigation into the whereabouts of the above named subject. Above are the results of my investigation.

Subscribed and sworn to before me.


Affiant Name Patti Garrett


Notary Public

Date: 12/07/2006



In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 2 Services

Sheriff Docket # **101998**

WELLS FARGO BANK, N.A.

Case # 06-1625-CD

vs.

GERALD BRESSLER and SANDRA BRESSLER

CCP

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW January 24, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO GERALD BRESSLER, DEFENDANT. 1008 SMAY ROAD, CURWENSVILLE "EMPTY".

SERVED BY: /

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 2 Services

Sheriff Docket #

101998

WELLS FARGO BANK, N.A.

Case # 06-1625-CD

VS.

GERALD BRESSLER and SANDRA BRESSLER

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW January 24, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO SANDRA BRESSLER, DEFENDANT. 1008 SMAY ROAD, CURWENSVILLE "EMPTY".

SERVED BY: /

GOLDBECK McCAFFERTY & McKEEVER

JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

BY: David B. Fein, Esq.

Attorney I.D.#82628

Attorney for Plaintiff

WELLS FARGO BANK, N.A. AS TRUSTEE FOR
OPTION ONE MORTGAGE LOAN TRUST 2006-1
ASSET BACKED CERTFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

vs.

GERALD BRESSLER and SANDRA BRESSLER
1008 Smay Road
Curwensville, PA 16833

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 2006-1625-CD

VERIFICATION

I, David B. Fein, Esq., Attorney for Petitioner do hereby verify that the facts set forth in the foregoing Motion for Substituted Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

BY: 
David B. Fein, Esq.

GOLDBECK McCAFFERTY & McKEEVER

JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

BY: David B. Fein, Esq.

Attorney I.D.#82628

Attorney for Plaintiff

WELLS FARGO BANK, N.A. AS TRUSTEE FOR
OPTION ONE MORTGAGE LOAN TRUST 2006-1
ASSET BACKED CERTFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120"

vs.

GERALD BRESSLER and SANDRA BRESSLER
1008 Smay Road
Curwensville, PA 16833

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 2006-1625-CD

CONCLUSION

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

Respectfully submitted,

David B. Fein, Esq.



GOLDBECK McCAFFERTY & MCKEEVER

JOSEPH A. GOLDBECK, JR.

Attorney ID.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

BY: David B. Fein, Esq.

Attorney ID.#82628

Attorney for Plaintiff

WELLS FARGO BANK, N.A. AS TRUSTEE FOR
OPTION ONE MORTGAGE LOAN TRUST 2006-1
ASSET BACKED CERTFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

vs.

GERALD BRESSLER
SANDRA BRESSLER
1008 Smay Road
Curwensville, PA 16833

IN THE COURT OF COMMON PLEAS

Of Clearfield County

No. 2006-1625-CD

CERTIFICATE OF SERVICE

David B. Fein, Esq., does hereby certify that true and correct copies of the foregoing Motion for Substituted Service have been served upon the Defendants this 30th day of January 2007, by first class mail, postage prepaid.

BY: 

David B. Fein, Esq.

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

WELLS FARGO BANK, N.A. AS TRUSTEE FOR *
OPTION ONE MORTGAGE LOAN TRUST 2006-1 *
ASSET BACKED CERTIFICATES, SERIES 2006-1 *
Plaintiff *
vs. * 06-1625-CD
GERALD BRESSLER and SANDRA BRESSLER,
Defendants *

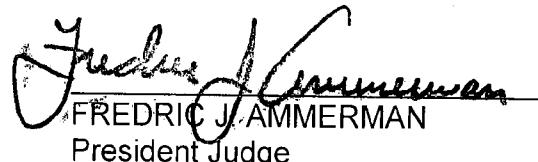
O R D E R

NOW, this 1st day of February, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendants **Gerald Bressler and**
Sandra Bressler, by:

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to 1008 Smay Road, Curwensville, PA 16833;
3. By certified mail, return receipt requested, to 1008 Smay Road,
Curwensville, PA 16833; and
4. By posting the mortgaged premises known in this herein action as
1008 Smay Road, Curwensville, PA 16833.

Service of the aforementioned publication and mailings is effective upon the
date of publication and mailing and is to be done by Plaintiff's attorney, who will file
Affidavits of Service with the Prothonotary of Clearfield County.

BY THE COURT,


FREDRIC J. AMMERMAN
President Judge

FILED 3cc
02/09/07 Atty Fain
FEB 02 2007 (6K)
William A. Shaw
Prothonotary/Clerk of Courts

GOLDBECK McCAFFERTY & McKEEVER
BY: JOSEPH A. GOLDBECK, JR.
ATTORNEY I.D. #16132
SUITE 5000 – MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
ATTORNEY FOR PLAINTIFF

WELLS FARGO BANK, N.A. AS TRUSTEE FOR
OPTION ONE MORTGAGE LOAN TRUST 2006-1
ASSET BACKED CERTIFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

vs.

GERALD BRESSLER and SANDRA BRESSLER
Mortagor(s)
1008 Smay Road
Curwensville, PA 16833

Defendant(s)

FILED NOcc
m 11/30/06
FEB 20 2007
S
William A. Shaw
Prothonotary/Clerk of Courts
IN THE COURT OF COMMON
PLEAS
OF Clearfield COUNTY
CIVIL ACTION - LAW
ACTION OF MORTGAGE
FORECLOSURE
Term
No. 2006-1625-CD

CERTIFICATE OF SERVICE

JOSEPH A. GOLDBECK, JR. ESQUIRE hereby certifies that on *Feb 14, 2007*
he did serve upon Defendant(s) GERALD BRESSLER and SANDRA BRESSLER a true and correct
copy of the above-captioned Complaint by certified and regular mail in accordance with the Court Order
dated February 1, 2007. The undersigned understands that the statements herein and subject to the
penalties provided by 18 P.S. Section 4904.

Respectfully submitted,



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

GOLDBECK McCAFFERTY & McKEEVER

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5000 - MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106-1532

(215) 627-1322

ATTORNEY FOR PLAINTIFF

WELLS FARGO BANK, N.A. AS TRUSTEE
FOR OPTION ONE MORTGAGE LOAN
TRUST 2006-1 ASSET BACKED
CERTIFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

GERALD BRESSLER
SANDRA BRESSLER
1008 Smay Road
Curwensville, PA 16833

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2006-1625-CD

PRAECIPE TO REINSTATE COMPLAINT

Kindly reinstate the Complaint in the above captioned matter.

GOLDBECK, McCAFFERTY & McKEEVER



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

FILED

FEB 08 2007

12:05/W

William A. Shaw
Prothonotary/Clerk of Courts

1 CERT to ATT w/ansome
comum

2 REINSTATE COMPLAINT TO
REINSTATE

IN THE COURT
OF COMMON PLEAS
OF CLEARFIELD COUNTY
CIVIL ACTION-LAW
ACTION OF
MORTGAGE FORECLOSURE
No. 2006-1625-CD
NOTICE OF ACTION
IN MORTGAGE FORECLOSURE
WELLS FARGO BANK, N.A.
A TRUSTEE FOR
OPTION ONE MORTGAGE
LOAN TRUST 2006-1 ASSET
BACKED CERTIFICATES,
SERIES 2006-1,
Plaintiff
vs.
GERALD BRESSLER &
SANDRA BRESSLER,
Mortgagors
and Real Owners,
Defendants
TO: GERALD BRESSLER & SAN-
DRA BRESSLER, MORTGAGORS
AND REAL OWNERS, DEFEN-
DANTS, whose last known address
is 1008 Smay Road, Curwensville,
PA 16833.

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

You are hereby notified that Plaintiff, WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTIFICATES, SERIES 2006-1, has filed a Mortgage Foreclosure Complaint endorsed with a notice to defend against you in the Court of Common Pleas of Clearfield County, Pennsylvania, docketed to No. 2006-1625-CD, wherein Plaintiff seeks to foreclose on the mortgage is secured on your property located, 1008 Smay Road, Curwensville, PA 16833, whereupon your property will be sold by the Sheriff of Clearfield County.

NOTICE

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

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

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

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust St.
Clearfield, PA 16830
814-765-9646
PENNSYLVANIA BAR ASSOC.
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff
Goldbeck McCafferty
& McKeever, P.C.
Ste. 5000, Mellon
Independence Center
701 Market St.
Philadelphia, PA 19106-1532
215-825-6411

PROOF OF PUBLICATION

06-1625-CD

STATE OF PENNSYLVANIA :
: SS:
COUNTY OF CLEARFIELD :

On this 20th day of February, A.D. 2007, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Margaret E. Krebs, who being duly sworn according to law, deposes and says that she is the President of The Progressive Publishing Company, Inc., and Associate Publisher of The Progress, a daily newspaper published at Clearfield, in the County of Clearfield and State of Pennsylvania, and established April 5, 1913, and that the annexed is a true copy of a notice or advertisement published in said publication in

the regular issues of February 9, 2007.
And that the affiant is not interested in the subject matter of the notice or advertising, and that all of the allegations of this statement as to the time, place, and character of publication are true.

Margaret E. Krebs

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

Cheryl J. Robison

COMMONWEALTH OF PENNSYLVANIA

Notary Public Notarial Seal
Clearfield, Pa. Cheryl J. Robison, Notary Public
Clearfield Boro, Clearfield County
My Commission Expires Oct. 31, 2007

Member, Pennsylvania Association Of Notaries

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

KEYSTONE LEGAL SERVICES, 211½
E. Locust St., Clearfield, PA 16830. 814-
765-9646
PENNSYLVANIA BAR ASSOC. P.O.
Box 186, Harrisburg, PA 17108, 800-692-
7375.

Joseph A. Goldbeck, Jr. Attorney for
Plaintiff, Goldbeck, McCafferty & McKeever,
P.C., Ste. 5000, Mellon Independence
Center, 701 Market St., Philadelphia, PA
19106-1532, 215-825-6411.

William J. Mansfield, Inc., Legal
Advertising Agency, The Woods, Suite
1209, 998 Old Eagle School Road, Wayne,
PA 19087-1805.

**SHERIFF'S SALE
OF VALUABLE REAL ESTATE**

BY VIRTUE OF: Execution issued out of
the Court of Common Pleas of Clearfield
County, Pennsylvania and to me directed,
there will be exposed to public sale in the
Sheriff's Office in the Court House in the
Borough of Clearfield on FRIDAY, MARCH
2, 2007 at 10:00 A.M.

THE FOLLOWING DESCRIBED
PROPERTY TO WIT: (SEE ATTACHED
DESCRIPTION) TERMS OF SALE

The Price or sum at which the property
shall be struck off must be paid at the time
of sale or such other arrangements made as
will be approved, otherwise the property will
be immediately put up and sold again at the
expense and risk of the person to whom it
was struck off and who in case of deficiency
of such resale shall make good for the same
and in no instance will the deed be
presented for confirmation unless the money
is actually paid to the Sheriff.

TO all parties in interest and claimants:
A schedule of distribution will be filed by the
Sheriff in his office the first Monday following
the date of the sale and distribution will be
made in accordance with the schedule
unless exceptions are filed within ten (10)
days thereafter.

Exhibit "A"

ALL those two certain pieces or parcels
of land situate and being in the Borough of
Grampian, formerly Pennville, aforesaid,
bounded and described as follows:

THE FIRST THEREOF: BEGINNING at
a post corner on line of Fourth Street

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY
CIVIL ACTION - LAW ACTION OF
MORTGAGE FORECLOSURE
No. 2006-1625-CD
NOTICE OF ACTION IN MORTGAGE
FORECLOSURE

WELLS FARGO BANK, N.A. AS
TRUSTEE FOR OPTION ONE MORTGAGE
LOAN TRUST 2006-1 ASSET BACKED
CERTIFICATES, SERIES 2006-1, Plaintiff
vs. GERALD BRESSLER & SANDRA
BRESSLER, Mortgagors and Real Owners,
Defendants

TO: GERALD BRESSLER & SANDRA
BRESSLER, MORTGAGORS AND REAL
OWNERS, DEFENDANTS, whose last
known address is 1008 Smay Road,
Curwensville, PA 16833.

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

You are hereby notified that Plaintiff,
WELLS FARGO BANK, N.A. AS TRUSTEE
FOR OPTION ONE MORTGAGE LOAN
TRUST 2006-1 ASSET BACKED
CERTIFICATES, SERIES 2006-1, has filed
a Mortgage Foreclosure Complaint
endorsed with a notice to defend against you
in the Court of Common Pleas of Clearfield
County, Pennsylvania, docketed to No.
2006-1625-CD, wherein Plaintiff seeks to
foreclose on the mortgage secured on your
property located, 1008 Smay Road,
Curwensville, PA 16833, whereupon your
property will be sold by the Sheriff of
Clearfield County.

NOTICE

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

YOU SHOULD TAKE THIS NOTICE TO
YOUR LAWYER AT ONCE. IF YOU DO
NOT HAVE A LAWYER OR CANNOT
AFFORD ONE, GO TO OR TELEPHONE
THE OFFICE SET FORTH BELOW. THIS
OFFICE CAN PROVIDE YOU WITH IN-

FORMATION ABOUT HIRING A LAWYER.

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

KEYSTONE LEGAL SERVICES, 211½ E. Locust St., Clearfield, PA 16830. 814-765-9646

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

Joseph A. Goldbeck, Jr. Attorney for Plaintiff, Goldbeck, McCafferty & McKeever, P.C., Ste. 5000, Mellon Independence Center, 701 Market St., Philadelphia, PA 19106-1532, 215-825-6411.

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY
CIVIL ACTION - LAW ACTION OF
MORTGAGE FORECLOSURE
No. 2006-1625-CD
NOTICE OF ACTION IN MORTGAGE
FORECLOSURE

WELLS FARGO BANK, N.A. AS
TRUSTEE FOR OPTION ONE MORTGAGE
LOAN TRUST 2006-1 ASSET BACKED
CERTIFICATES, SERIES 2006-1, Plaintiff
vs. GERALD BRESSLER & SANDRA
BRESSLER, Mortgagors and Real Owners,
Defendants

TO: GERALD BRESSLER & SANDRA
BRESSLER, MORTGAGORS AND REAL
OWNERS DEFENDANTS whose last

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

:

COUNTY OF CLEARFIELD :

:

On this 16th day of February AD 2007, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of February 16, 2007, Vol. 19 No. 7. And that all of the allegations of this statement as to the time, place, and character of the publication are true.



Gary A. Knaresboro, Esquire
Editor

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

Sharon J. Pusey
Notary Public
My Commission Expires

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

FILED ^{NOCC}
M 10:59 AM
MAR 08 2007


William A. Shaw
Prothonotary/Clerk of Courts

William J Mansfield Inc
The Woods Suite 1209
998 Old Eagle School Rd
Wayne PA 19087-1805

FILED

MAR 08 2007

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102431
NO: 06-1625-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: WELLS FARGO BANK, N.A. As Trustee for Option One Mortgage Loan Trust
vs.

DEFENDANT: GERALD BRESSLER and SANDRA BRESSLER

SHERIFF RETURN

NOW, February 22, 2007 AT 1:48 PM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE &
ORDER AT 1008 SMAY ROAD, CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA. (GERALD BRESSLER)

SERVED BY: DAVIS / MORGILLO

FILED
01/31/2007
MAY 09 2007
WM

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102431
NO: 06-1625-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: WELLS FARGO BANK, N.A. As Trustee for Option One Mortgage Loan Trust
vs.

DEFENDANT: GERALD BRESSLER and SANDRA BRESSLER

SHERIFF RETURN

NOW, February 22, 2007 AT 1:48 PM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE & ORDER AT 1008 SMAY ROAD, CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA. (SANDRA BRESSLER)

SERVED BY: DAVIS / MORGILLO

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102431
NO: 06-1625-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: WELLS FARGO BANK, N.A. As Trustee for Option One Mortgage Loan Trust

vs.

DEFENDANT: GERALD BRESSLER and SANDRA BRESSLER

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	284949	20.00
SHERIFF HAWKINS	GOLDBECK	284949	20.82

Sworn to Before Me This

So Answers,

____ Day of _____ 2007


Chester A. Hawkins
Sheriff

In the Court of Common Pleas of Clearfield County

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION
ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED
CERTIFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

GERALD BRESSLER
SANDRA BRESSLER
(Mortgagor(s) and Record Owner(s))
1008 Smay Road
Curwensville, PA 16833

Defendant(s)

FILED *Atty pd*
5/22/07 2000
MAY 23 2007 *Notice to*
Def.

William A. Shaw
Prothonotary/Clerk of Courts

No. 2006-1625-CD

Statement to
Atty
(b)(6)

PRAECIPE FOR JUDGMENT

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

Enter the Judgment in favor of Plaintiff and against GERALD BRESSLER and SANDRA BRESSLER by default
for want of an Answer.

Assess damages as follows:

Debt \$122,604.88

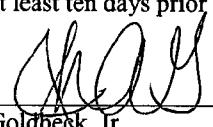
Interest from 3/27/07 to Date of Sale

Total

(Assessment of Damages attached)

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

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


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

AND NOW May 23, 2007, Judgment is entered in favor of
WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED
CERTIFICATES, SERIES 2006-1 and against GERALD BRESSLER and SANDRA BRESSLER by default for want of an
Answer and damages assessed in the sum of \$122,604.88 as per the above certification.


Prothonotary

VERIFICATION OF NON-MILITARY SERVICE

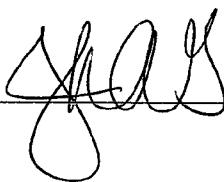
The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best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

1. That the above named Defendant, GERALD BRESSLER, is about unknown years of age, that Defendant's last known residence is 1008 Smay Road, Curwensville, PA 16833, and is engaged in the unknown business located at unknown address.

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

Date:

3/26/07



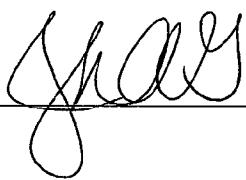
VERIFICATION OF NON-MILITARY SERVICE

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

1. That the above named Defendant, SANDRA BRESSLER, is about unknown years of age, that Defendant's last known residence is 1008 Smay Road, Curwensville, PA 16833, and is engaged in the unknown business located at unknown address.

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

Date: 3/26/07



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

DATE OF THIS NOTICE: March 15, 2007

TO:

SANDRA BRESSLER

1008 Smay Road

Curwensville, PA 16833

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTIFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

GERALD BRESSLER
SANDRA BRESSLER
(Mortgagor(s) and Record Owner(s))
1008 Smay Road
Curwensville, PA 16833

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 2006-1625-CD

Defendant(s)

TO: **SANDRA BRESSLER**
1008 Smay Road
Curwensville, PA 16833

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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

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

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

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

DATE OF THIS NOTICE: **March 15, 2007**

TO:

GERALD BRESSLER
1008 Smay Road
Curwensville, PA 16833

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTIFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.
GERALD BRESSLER
SANDRA BRESSLER
(Mortgagor(s) and Record Owner(s))
1008 Smay Road
Curwensville, PA 16833

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 2006-1625-CD

Defendant(s)

TO: **GERALD BRESSLER**
1008 Smay Road
Curwensville, PA 16833

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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

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

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

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

WELLS FARGO BANK, N.A. AS TRUSTEE FOR
OPTION ONE MORTGAGE LOAN TRUST 2006-1
ASSET BACKED CERTIFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff
vs.

GERALD BRESSLER
SANDRA BRESSLER
(Mortgagor(s) and Record owner(s))
1008 Smay Road
Curwensville, PA 16833

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2006-1625-CD

ORDER FOR JUDGMENT

Please enter Judgment in favor of WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTIFICATES, SERIES 2006-1, and against GERALD BRESSLER and SANDRA BRESSLER for failure to file an Answer in the above action within (20) days (or sixty (60) days if defendant is the United States of America) from the date of service of the Complaint, in the sum of \$122,604.88.



Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

I hereby certify that the above names are correct and that the precise residence address of the judgment creditor is WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTIFICATES, SERIES 2006-1 1270 Northland Drive, Ste. 200 Mendota Heights, MN 55120 and that the name(s) and last known address(es) of the Defendant(s) is/are GERALD BRESSLER, 1008 Smay Road Curwensville, PA 16833 and SANDRA BRESSLER, 1008 Smay Road Curwensville, PA 16833;



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

ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

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

Principal Balance	\$107,538.26
Interest from 05/01/2006 through 03/26/2007	\$8,118.00
Reasonable Attorney's Fee	\$5,376.91
Late Charges	\$491.20
Costs of Suit and Title Search	\$900.00
Suspense Escrow	-\$98.24 \$278.75
<hr/>	
	\$122,604.88



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

AND NOW, this 23rd day of May, 2007 damages are assessed as above.

W. J. O'Brien
Pro Prothy

OPY

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

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED
CERTIFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

No. 2006-1625-CD

vs.

GERALD BRESSLER
SANDRA BRESSLER
(Mortgagors and Record Owner(s))
1008 Smay Road
Curwensville, PA 16833

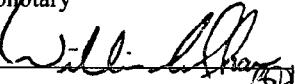
Defendant(s)

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

NOTICE

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

William Shaw
Prothonotary

By:  5/23/07

Deputy

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

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

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

OPY

Wells Fargo Bank, N. A.
Option One Mortgage Loan Trust
Plaintiff(s)

No.: 2006-01625-CD

Real Debt: \$122,604.88

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Gerald Bressler
Sandra L Bressler
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: May 23, 2007

Expires: May 23, 2012

Certified from the record this 23rd day of May, 2007.



William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

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

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

WELLS FARGO BANK, N.A. AS TRUSTEE FOR
OPTION ONE MORTGAGE LOAN TRUST 2006-1
ASSET BACKED CERTIFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

GERALD BRESSLER
SANDRA BRESSLER
Mortgagor(s) and Record Owner(s)
1008 Smay Road
Curwensville, PA 16833

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2006-1625-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due	
Interest from 3/27/07	\$122,604.88
to Date of Sale at 8.3500%	<u>130.00</u>

130.00 Prothonotary costs

(Costs to be added)


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

60
FILED ICC #6
MAY 23 2007 property
desc. to
William A. Shaw
Prothonotary/Clerk of Courts
Atty pd.
20.00

Term
No. 2006-1625-CD
IN THE COURT OF COMMON PLEAS

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION
ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED
CERTIFICATES, SERIES 2006-1

vs.

GERALD BRESSLER and
SANDRA BRESSLER
(Mortgagor(s) and Record Owner(s))
1008 Smay Road
Curwenville, PA 16833

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

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

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

BEGINNING AT A PITCH PINE CORNER OF LAND OF PIKE TOWNSHIP MUNCIPAL AUTHORITY, THE SAID PITCH PINE BEING IN THE LINE OF LAND NOW OR FORMERLY OF JOSEPH BALLEY; THENCE BY THE SAID LINE OF LAND OF JOSEPH BALLEY, SOUTH TWENTY- EIGHT (28) DEG.) DEGREES ZERO (00' MINUTES EAST SIX HUNDRED AND SEVEN TENTHS (660.7) FEET TO A STAKE AND STONES; THENCE BY OTHE RLAND OF CRISSMAN ET AL, THE GRANTORS HEREIN, SOUTH SIXTY-THREE DEGREES (63 DEG.) FORTY- FIVE (45') MINUTES WEST, SEVEN HUNDRED FORTY-EIGHT ONE THENTH (748.1) FEET TO A STAKE IN THE EAST RIGHT OF WAY LINE OF THE PUBLIC ROAD LEADING FROM CURWENSVILLE TO THE BAILET QUARRY; THENCE BY THE SAID RIGHT OF WAY LINE OF THE SAID ROAD, NORTH TWENTY-NINE (29 DEG.) DEGREES THIRTEEN (13') MINUTES WEST, THREE HUNDRED NINETY-TWO AND EIGHT TENTHS (392.8) FEET TO A STAKE; THENCE STILL BY THE SAME, NORTH FORTY-FIVE (45 DEG.) DEGREES SEVEN (07') MINUTES WEST, THREE HUNDRED THIRTY-SIX AND FIVE TENTHS (396.5) FEET TO A STAKE; THENCE BY THE SAME NORTH THIRTY-FIVE (35 DEG.) DEGREES THIRTEEN (13') MINUTES WEST, TWO HUNDRED NINETY-THREE AND NINE TENTHS (293.9) FEET TO A STAKE IN THE LINE OF LAND OF PIKE TOWNSHIP MUNCIPAL AUTHORITY; THENCE BY THE SAID LINE NORTH FIFTY-TWO DEGREES ZERO FEET MINUTES EAST, TWENTY-EIGHT (28 DEG.) DEGREES ZERO MINUTES EAST, EIGHT HUNDRED TWENTY-FIVE (825.0) FEET TO A PITCH FINE CORNER, THE PLACE OF BEGINNING. CONTAINING SEVENTEEN AND NINE TENTHS (17.9) ACRES.

EXCEPTING AND RESERVING THEREFROM ALL THE COAL, FIRE CLAY, AND ALL OTHER MINERALS, ALSO, EXCEPTIONS AND RESERVING THEREFROM THE USUAL MINING RIGHTS AND PRIVILEGES WITH RELEASE OF ALL CLAIMS FOR DAMAGES AS RESERVED IN DEED OF B.A. IRWIN BY HUGH M.IRVIN, ATTORNEY IN FACT TO SYLVESTER BALLONE; DATED JULY 8, 1907, AND RECORDED IN DEED BOOK 125, PAGE 255.

ALSO EXCEPTING AND RESERVING THEREFROM, THE GROUND OCCUPIED BY PUBLIC ROAD AND ANY RIGHTS OF WAY THAT MAY HAVE BEEN PREVIOUSLY GRANTED.

ALSO EXCEPTING AND RESERVING THEREFROM A PICE OF GROUND MEASURING 40 FEET BY 40 FEET, FRONTING ON PUBLIC ROAD LEADING FROM HARTSHORNES TO CLEARFIELD, CONVEYED BY SYLVESTER BALLONE, ET UX, TO CURWENSVILLE SECTION OD F.S. I. BY DEED DATED JULY 25, 1903, AS RECORDED IN DEED BOOK 137, PAGE 16.

TAX PARCEL NO. 126-0-92149

PROPERTY ADDRESS: 1008 SMAY ROAD, CURWENSVILLE, PA 16833

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

WELLS FARGO BANK, N.A. AS TRUSTEE FOR
OPTION ONE MORTGAGE LOAN TRUST 2006-1
ASSET BACKED CERTIFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff
vs.

GERALD BRESSLER
SANDRA BRESSLER
(**Mortgagor(s) and Record Owner(s)**)
1008 Smay Road
Curwensville, PA 16833

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2006-1625-CD

AFFIDAVIT PURSUANT TO RULE 3129

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTIFICATES, SERIES 2006-1, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

1008 Smay Road
Curwensville, PA 16833

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

GERALD BRESSLER
1008 Smay Road
Curwensville, PA 16833

SANDRA BRESSLER
1008 Smay Road
Curwensville, PA 16833

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

GERALD BRESSLER
1008 Smay Road
Curwensville, PA 16833

SANDRA BRESSLER
1008 Smay Road
Curwensville, PA 16833

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

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

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

DUBOIS REGIONAL MEDICAL CENTER
P.O. Box 477
DuBois, PA 15801

COMMONWEALTH OF PENNSYLVANIA BUREAU OF COMPLAINT
Dept 280948
Harrisburg, PA 17126

Commonwealth of PA, Dept. of Labor & Industry
PO Box 3900
Harrisburg, PA 17105

Commonwealth of PA, Dept. of Labor & Industry
Unemployment Compensation Fund
Williamsport, PA 17701

INTERNAL REVENUE SERVICE
US Post Office and Courthouse
700 Grant Street, Suite 400
Pittsburgh, PA 15219

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

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

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

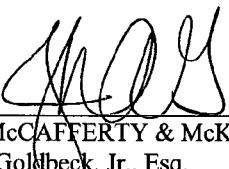
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
1008 Smay Road
Curwensville, PA 16833

(attach separate sheet if more space is needed)

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

DATED: March 26, 2007


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

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

COPY

WELLS FARGO BANK, N.A. AS TRUSTEE FOR
OPTION ONE MORTGAGE LOAN TRUST 2006-
1 ASSET BACKED CERTIFICATES, SERIES
2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

In the Court of Common Pleas of
Clearfield County

vs.

No. 2006-1625-CD

GERALD BRESSLER
SANDRA BRESSLER
1008 Smay Road
Curwensville, PA 16833

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

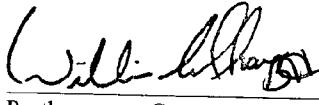
PREMISES: 1008 Smay Road Curwensville, PA 16833

See Exhibit "A" attached

AMOUNT DUE	
Interest From 3/27/07 Through Date of Sale	<u>\$122,604.88</u>
Prothonotary costs (Costs to be added)	<u>132.00</u>

Dated:

5/23/07


Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy

Term
No. 2006-1625-CD

IN THE COURT OF COMMON PLEAS

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE
MORTGAGE LOAN TRUST 2006-1 ASSET BACKED
CERTIFICATES, SERIES 2006-1

vs.

GERALD BRESSLER and
SANDRA BRESSLER

Mortagor(s)

1008 Smay Road Curwensville, PA 16833

WRIT OF EXECUTION	
(Mortgage Foreclosure)	
REAL DEBT	\$122,604.88
INTEREST from	\$ _____
COSTS PAID:	\$ 132.00
PROTHY	\$ _____
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

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

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

BEGINNING AT A PITCH PINE CORNER OF LAND OF PIKE TOWNSHIP MUNCIPAL AUTHORITY, THE SAID PITCH PINE BEING IN THE LINE OF LAND NOW OR FORMERLY OF JOSEPH BALLEY; THENCE BY THE SAID LINE OF LAND OF JOSEPH BALLEY, SOUTH TWENTY- EIGHT (28 DEG.) DEGREES ZERO (00' MINUTES EAST SIX HUNDRED AND SEVEN TENTHS (660.7) FEET TO A STAKE AND STONES; THENCE BY OTHE RLAND OF CRISSMAN ET AL, THE GRANTORS HEREIN, SOUTH SIXTY-THREE DEGREES (63 DEG.) FORTY- FIVE (45') MINUTES WEST, SEVEN HUNDRED FORTY-EIGHT ONE THENTH (748.1) FEET TO A STAKE IN THE EAST RIGHT OF WAY LINE OF THE PUBLIC ROAD LEADING FROM CURWENSVILLE TO THE BAILET QUARRY; THENCE BY THE SAID RIGHT OF WAY LINE OF THE SAID ROAD, NORTH TWENTY-NINE (29 DEG.) DEGREES THIRTEEN (13') MINUTES WEST, THREE HUNDRED NINETY-TWO AND EIGHT TENTHS (392.8) FEET TO A STAKE; THENCE STILL BY THE SAME, NORTH FORTY-FIVE (45 DEG.) DEGREES SEVEN (07') MINUTES WEST, THREE HUNDRED THIRTY-SIX AND FIVE TENTHS (396.5) FEET TO A STAKE; THENCE BY THE SAME NORTH THIRTY-FIVE (35 DEG.) DEGREES THIRTEEN (13') MINUTES WEST, TWO HUNDRED NINETY-THREE AND NINE TENTHS (293.9) FEET TO A STAKE IN THE LINE OF LAND OF PIKE TOWNSHIP MUNCIPAL AUTHORITY; THENCE BY THE SAID LINE NORTH FIFTY-TWO DEGREES ZERO FEET MINUTES EAST, TWENTY-EIGHT (28 DEG.) DEGREES ZERO MINUTES EAST, EIGHT HUNDRED TWENTY-FIVE (825.0) FEET TO A PITCH FINE CORNER, THE PLACE OF BEGINNING. CONTAINING SEVENTEEN AND NINE TENTHS (17.9) ACRES.

EXCEPTING AND RESERVING THEREFROM ALL THE COAL, FIRE CLAY, AND ALL OTHER MINERALS, ALSO, EXCEPTIONS AND RESERVING THEREFROM THE USUAL MINING RIGHTS AND PRIVILEGES WITH RELEASE OF ALL CLAIMS FOR DAMAGES AS RESERVED IN DEED OF B.A. IRWIN BY HUGH M. IRVIN, ATTORNEY IN FACT TO SYLVESTER BALLONE; DATED JULY 8, 1907, AND RECORDED IN DEED BOOK 125, PAGE 255.

ALSO EXCEPTING AND RESERVING THEREFROM, THE GROUND OCCUPIED BY PUBLIC ROAD AND ANY RIGHTS OF WAY THAT MAY HAVE BEEN PREVIOUSLY GRANTED.

ALSO EXCEPTING AND RESERVING THEREFROM A PICE OF GROUND MEASURING 40 FEET BY 40 FEET, FRONTING ON PUBLIC ROAD LEADING FROM HARTSHORNES TO CLEARFIELD, CONVEYED BY SYLVESTER BALLONE, ET UX, TO CURWENSVILLE SECTION OD F.S. I. BY DEED DATED JULY 25, 1903, AS RECORDED IN DEED BOOK 137, PAGE 16.

TAX PARCEL NO. 126-0-92149

PROPERTY ADDRESS: 1008 SMAY ROAD, CURWENSVILLE, PA 16833

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

Attorney for Plaintiff

WELLS FARGO BANK, N.A. AS TRUSTEE FOR
OPTION ONE MORTGAGE LOAN TRUST 2006-1
ASSET BACKED CERTIFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

GERALD BRESSLER
SANDRA BRESSLER
Mortgagor(s) and
Record Owner(s)

1008 Smay Road
Curwensville, PA 16833

Defendant(s)

THE UNITED STATES OF AMERICA

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

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

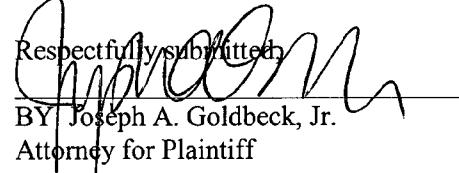
() Personal Service by the ~~Sheriff's Office~~/competent adult (copy of return attached).
() Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached).
() Certified mail by Sheriff's Office.
() Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s)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

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

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

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Joseph A. Goldbeck, Jr., Esquire (copies of proofs of mailing attached).

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.


Respectfully submitted,
BY Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

OPT-0514
CF: 10/05/2006
SD: 09/07/2007
\$122,604.88

IN THE COURT OF COMMON PLEAS
of Clearfield County
CIVIL ACTION – LAW
ACTION OF MORTGAGE FORECLOSURE

Term
No. 2006-1625-CD

FILED *7/12/2006* *NOCC*
AUG 20 2006 

William A. Shaw
Prothonotary/Clerk of Courts

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

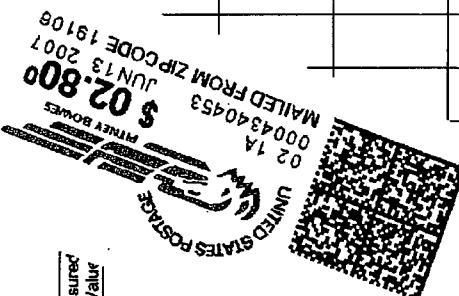
Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Check type of mail or service;			Affix Stamp Here (If issued as a certificate of mailing, or for additional copies of this bill)				
		<input type="checkbox"/> Certified	<input type="checkbox"/> Recorded Delivery (International)	<input type="checkbox"/> COD	<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise	<input type="checkbox"/> Signature Confirmation	Postmark and Date of Receipt	1 RD Fee
1.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675	TENANTS/OCCUPANTS 1008 Smay Road Curwensville, PA 16833	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value		
2.	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830								
3.	DUBOIS REGIONAL MEDICAL CENTER P.O. Box 477 DuBois, PA 15801								
4.	COMMONWEALTH OF PENNSYLVANIA BUREAU OF COMPLAINECE Dept 280948 Harrisburg, PA 17126								
5.	Commonwealth of PA, Dept. of Labor & Industry PO Box 3900 Harrisburg, PA 17105								
6.	Commonwealth of PA, Dept. of Labor & Industry Unemployment Compensation Fund Williamsport, PA 17701								
7.	INTERNAL REVENUE SERVICE US Post Office and Courthouse 700 Grant Street, Suite 400 Pittsburgh, PA 15219								
8.									
Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Complete by Typewriter, Ink, or Ball Point Pen							

See Privacy Act Statement on Reverse

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

OPT-0514 Clearfield County Sale Date:
GERALD BRESSLER & SANDRA BRESSLER

CLEARFIELD



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

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

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Affix Stamp Here (If issued as a certificate or for addi- tion of this bill)			
				Postmark Date of R	SH Fee	RD Fee	RR Fee
1.	BRESSLER, GERALD 1008 Smay Road			02 1M 0004241518	\$ 00.70 ⁰	AUG 02 2007	MAILED FROM ZIP CODE 19106
2.							
3.							
4.							
5.							
6.							
7.							
8.							
Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving employee)				Complete by Typewriter, Ink, or Ball Point Pen	

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

OPT-0514 Clearfield County Sale Date: 09/07/2007

GERALD BRESSLER & SANDRA BRESSLER

See Privacy Act Statement on Reverse

Form 3877
Domestic USPS Firm Mailing Book

Name and Address of Sender: **JOSEPH A GOLDBECK JR
MELLON INDEPENDENCE CENT
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106** Permit Number **Ascent - MAC v7.20.7.20.I** Sequence Number **1289A**

Piece ID	Article #	Delivery Address Addressee Name	SS Type	Fee	Postage	Value	Insur./Register	Sender Due	Charges Total
OPT0514GB9-7	71114342363000157668	BRESSLER, GERALD 1008 Smay Road Curwensville, PA 16833	C RRE	2.65 0.85	0.41				3.91
OPT0514SB9-7	71114342363000157675	BRESSLER, SANDRA 1008 Smay Road Curwensville, PA 16833	C RRE	2.65 0.85	0.41				3.91
WM1195LM9-11	71114342363000157682	MULDROW, LEONARD BENJAMIN 7321 Woodcrest Avenue Philadelphia, PA 19151	C RRE	2.65 0.85	0.41				3.91
WM1195LM9-11.071114342363000157699		MULDROW, LEONARD BENJAMIN 2650 Bentley Road, Apt., 7G Marietta, GA 30067	C RRE	2.65 0.85	0.41				3.91
CWD6179CC11-5	71114342363000157705	CHIANESE, CARMELLA 604 Calais Drive Apt 1209 Pittsburgh, PA 15237-4554	C RRE	2.65 0.85	0.41				3.91
OPT0758DL10-2	71114342363000157712	LABOY, DIANA 3417 Fitler Street Philadelphia, PA 19114	C RRE	2.65 0.85	0.41				3.91
52656PCSP10-1	71114342363000157729	PATTERSON, SHARON A. 142 Michael Road Russellton, PA 15076	C RRE	2.65 0.85	0.41				3.91
NEW0285MN10-1	71114342363000157736	NAMACHAR, MARIANNE F. 305 Meadow Wood Drive Pittsburgh, PA 15239	C RRE	2.65 0.85	0.41				3.91
Page Totals:	8			28.00	3.28				31.28
Cumulative Totals:	8			28.00	3.28				31.28

Page 1



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA
AFFIDAVIT OF SERVICE

WELLS FARGO BANK

Plaintiff (Petitioner) vs.

GERALD BRESSLER
SANDRA BRESSLER
Defendant (Respondent)

CASE and/or DOCKET: 2006-1625-CD

I, Douglas Prest declare that I am a Pennsylvania State Constable and/or Process Server, in and for the County of Berks, that I am not a party to this action, not an employee of a party to this action, or an attorney to the action, and that within the boundaries of the state were service was effected. I was authorized by law to perform the said service.

SERVICE UPON: GERALD BRESSLER

*attach to
USA (PRO)*

ADDRESS: 1008 SMAY RD, CURWENSVILLE PA 16833

On: 8/3/07 At: 4:20 pm

Description: Approximate Age ____ Height ____ Weight ____ Race ____ Sex ____ Hair ____

With Documents: NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

Manner of Service

By handing to:

DEFENDANT(S) PERSONALLY SERVED
 ADULT FAMILY MEMBER WITH WHOM THE SAID DEFENDANT(S) RESIDE.
 NAME: _____ RELATIONSHIP: _____
 ADULT IN CHARGE OF DEFENDANT'S RESIDENCE.
 NAME: _____ RELATIONSHIP: _____
 POSTED PROPERTY
 AGENT OR PERSON IN CHARGE OF PLACE OF BUSINESS.
 NAME: _____ TITLE: _____
 MILITARY STATUS: NO / YES BRANCH: _____

COMMENTS:

DEFENDANT WAS NOT SERVED BECAUSE:

MOVED UNKNOWN NO ANSWER VACANT OTHER: _____

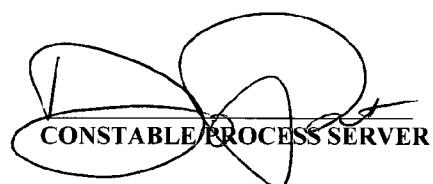
SERVICE WAS ATTEMPTED ON THE FOLLOWING DATES/TIMES:

1.) _____ 2.) _____ 3.) _____

SWORN TO AND SUBSCRIBED
BEFORE ME THIS 6 DAY OF

Aug, 2007

Jeanne M. Minzola
NOTARY



July 6, 07

PROVEST, LLC P.O BOX 1180, 93 EAST MAIN STREET, BAY SHORE, NY 11706 631.666.6168 631.666.6295 (F)

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

TERESA A. MINZOLA Notary Public
Washington Twp., Berks County
My Commission Expires December 5, 2009

OPT-0514

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA
AFFIDAVIT OF SERVICE

WELLS FARGO BANK

Plaintiff (Petitioner)

vs.

GERALD BRESSLER

SANDRA BRESSLER

Defendant (Respondent)

CASE and/or DOCKET: 2006-1625-CD

I, Douglas Price declare that I am a Pennsylvania State Constable and/or Process Server, in and for the County of Berks, that I am not a party to this action, not an employee of a party to this action, or an attorney to the action, and that within the boundaries of the state were service was effected. I was authorized by law to perform the said service.

SERVICE UPON: SANDRA BRESSLER

ADDRESS: 1008 SMAY RD, CURWENSVILLE PA 16833

On: 8/3/07 At: 4:20 pm

Description: Approximate Age ____ Height ____ Weight ____ Race ____ Sex ____ Hair ____

With Documents: NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

Manner of Service

By handing to:

DEFENDANT(S) PERSONALLY SERVED
 ADULT FAMILY MEMBER WITH WHOM THE SAID DEFENDANT(S) RESIDE.
 NAME: _____ RELATIONSHIP: _____
 ADULT IN CHARGE OF DEFENDANT'S RESIDENCE.
 NAME: _____ RELATIONSHIP: _____
 POSTED PROPERTY
 AGENT OR PERSON IN CHARGE OF PLACE OF BUSINESS.
 NAME: _____ TITLE: _____
 MILITARY STATUS: NO / YES BRANCH: _____

COMMENTS:

DEFENDANT WAS NOT SERVED BECAUSE:

____ MOVED ____ UNKNOWN ____ NO ANSWER ____ VACANT ____ OTHER: _____

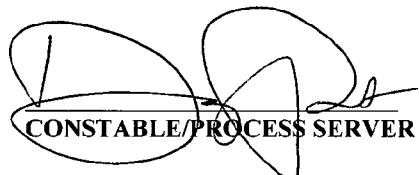
SERVICE WAS ATTEMPTED ON THE FOLLOWING DATES/TIMES:

1.) _____ 2.) _____ 3.) _____

SWORN TO AND SUBSCRIBED
BEFORE ME THIS 6 DAY OF

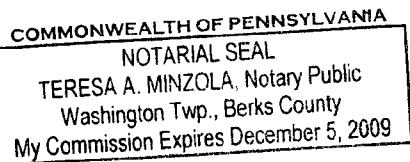
Aug, 2007

Teresa A. Minzola
NOTARY


CONSTABLE/PROCESS SERVER

July 6, 2007

PROVEST, LLC P.O BOX 1180, 93 EAST MAIN STREET, BAY SHORE, NY 11706 631.666.6168 631.666.6295 (F)



OPT-0514

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

WELLS FARGO BANK, N.A. AS TRUSTEE FOR *
OPTION ONE MORTGAGE LOAN TRUST 2006-1 *
ASSET BACKED CERTIFICATES, SERIES 2006-1 *
Plaintiff *
vs. * 06-1625-CD
GERALD BRESSLER and SANDRA BRESSLER, *
Defendants *

O R D E R

NOW, this 1st day of February, 2007, the Plaintiff is granted leave to serve the Complaint in Mortgage Foreclosure upon the Defendants **Gerald Bressler and Sandra Bressler**, by:

1. Publication one time in The Progress (Clearfield) and the Clearfield County Legal Journal;
2. By first class mail to 1008 Smay Road, Curwensville, PA 16833;
3. By certified mail, return receipt requested, to 1008 Smay Road, Curwensville, PA 16833; and
4. By posting the mortgaged premises known in this herein action as 1008 Smay Road, Curwensville, PA 16833.

Service of the aforementioned publication and mailings is effective upon the date of publication and mailing and is to be done by Plaintiff's attorney, who will file Affidavits of Service with the Prothonotary of Clearfield County.

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

FEB 02 2007

BY THE COURT,

/s/ Fredric J. Ammerman

FREDRIC J. AMMERMAN
President Judge

Attest,

William L. Ammerman
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY PENNSYLVANIA
AFFIDAVIT OF SERVICE

WELLS FARGO BANK, N.A.

Plaintiff (Petitioner)

vs.

GERALD BRESSLER
SANDRA BRESSLER
Defendant (Respondent)

CASE and/or DOCKET: 2006-1625-CD

I, Robert Zarnick declare that I am a Pennsylvania State Constable and/or Process Server, in and for the County of Berks, that I am not a party to this action, not an employee of a party to this action, or an attorney to the action, and that within the boundaries of the state where service was effected. I was authorized by law to perform the said service.

SERVICE UPON: UNITED STATES OF AMERICA

ADDRESS: 700 GRANT ST, STE 400, U.S.P.O & COURTHOUSE, PITTSBURGH PA 15219

On: 7/9/07 At: 11:30 AM

Description: Approximate Age 30 Height 5'6 Weight 150 Race W Sex F Hair BLK

With Documents: ACTION OF MORTGAGE FORECLOSURE & CONSENT ORDER

Manner of Service

By handing to:

- DEFENDANT(S) PERSONALLY SERVED
- ADULT FAMILY MEMBER WITH WHOM THE SAID DEFENDANT(S) RESIDES.
NAME: _____ RELATIONSHIP: _____
- ADULT IN CHARGE OF DEFENDANT'S RESIDENCE.
NAME: _____ RELATIONSHIP: _____
- POSTED PROPERTY
- AGENT OR PERSON IN CHARGE OF PLACE OF BUSINESS.
NAME: Nicole Nicholas TITLE: Administrative Assistant
- MILITARY STATUS: NO / YES BRANCH: _____

COMMENTS:

DEFENDANT WAS NOT SERVED BECAUSE:

MOVED UNKNOWN NO ANSWER VACANT OTHER: _____

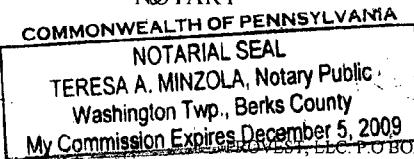
SERVICE WAS ATTEMPTED ON THE FOLLOWING DATES/TIMES:

1.) _____ 2.) _____ 3.) _____

SWORN TO AND SUBSCRIBED
BEFORE ME THIS 10 DAY OF

July, 2007

MRM
NOTARY



PROTEST, LLC, P.O. BOX 1180, 93 E MAIN STREET, BAY SHORE NY 11706 631.666.6168 (F) 631.666.6295

Robert Zarnick
CONSTABLE/PROCESS SERVER
OPT - OSIU
203794

203794

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

WELLS FARGO BANK, N.A. AS TRUSTEE)
FOR OPTION ONE MORTGAGE LOAN TRUST)
2006-1 ASSET BACKED CERTIFICATES,)
SERIES 2006-1)
1270 Northland Drive, Suite 200)
Mendota Heights, MN 55120)
Plaintiff,)
v.) No. 2006-1625-CD
)
GERALD BRESSLER)
SANDRA BRESSLER)
Mortgagors and Real Owners)
1008 Smay Road)
Curwensville, PA 16833)
THE UNITED STATES OF AMERICA)
Defendant(s))

CONSENT JUDGMENT

AND NOW, to wit, this _____ day of _____,

_____, it appearing that counsel for plaintiff and counsel for defendant, United States of America, have consented to the entry of the within Order on behalf of their respective clients, it is hereby ORDERED, ADJUDGED and DECREED that a judgment be entered in favor of the plaintiff and against the United States of America for foreclosure of the mortgage of plaintiff in the within cause and for sale of the mortgaged property of defendant(s) GERALD BRESSLER AND SANDRA BRESSLER.

It is further ORDERED, ADJUDGED and DECREED that defendant, United States of America, shall be notified by plaintiff of the date, time and place scheduled for any sheriff's sale of the real property of the aforesaid defendant(s); that the United States of

America shall be entitled to payment from the proceeds of the sheriff's sale to the extent its proper priority would entitle it to the same; and that the United States of America shall be entitled to redeem the aforesaid property within 120 days from the date of sale, as provided by 28 U.S.C. § 2410.

Nothing contained in the within Order shall, in any way, be construed as entry of a monetary judgment against the United States of America, but rather said judgment is limited to the foreclosure and sale of the real estate of the aforesaid defendant(s) in the within proceeding.

BY THE COURT:

J.

Consented to by:

Michael T. McKeever
MICHAEL T. MCKEEVER, ESQ.
Counsel for Plaintiff

Michael C. Colville
MICHAEL C. COLVILLE
Assistant U.S. Attorney
Counsel for Defendant
United States of America

GOLDBECK McCAFFERTY & MCKEEVER

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

WELLS FARGO BANK, N.A. AS TRUSTEE FOR
OPTION ONE MORTGAGE LOAN TRUST 2006-1
ASSET BACKED CERTIFICATES, SERIES 2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

GERALD BRESSLER
SANDRA BRESSLER
Mortgagor(s) and Record Owner(s)

1008 Smay Road
Curwensville, PA 16833

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2006-1625-CD

AFFIDAVIT PURSUANT TO RULE 3129

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTIFICATES, SERIES 2006-1, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

1008 Smay Road
Curwensville, PA 16833

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

GERALD BRESSLER
1008 Smay Road
Curwensville, PA 16833

SANDRA BRESSLER
1008 Smay Road
Curwensville, PA 16833

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

GERALD BRESSLER
1008 Smay Road
Curwensville, PA 16833

SANDRA BRESSLER
1008 Smay Road
Curwensville, PA 16833

THE UNITED STATES OF AMERICA
INTERNAL REVENUE SERVICE, DEPT. OF THE TREASURY
US Post Office & Courthouse 700 Grant Street, Suite 400
Pittsburgh, PA 15219

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

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

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

DUBOIS REGIONAL MEDICAL CENTER
P.O. Box 477
DuBois, PA 15801

INTERNAL REVENUE SERVICE
US Post Office and Courthouse
700 Grant Street, Suite 400
Pittsburgh, PA 15219

COMMONWEALTH OF PENNSYLVANIA BUREAU OF COMPLAINECE
Dept 280948
Harrisburg, PA 17126

Commonwealth of PA, Dept. of Labor & Industry
PO Box 3900
Harrisburg, PA 17105

Commonwealth of PA, Dept. of Labor & Industry
Unemployment Compensation Fund
Williamsport, PA 17701

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

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

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

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

TENANTS/OCCUPANTS
1008 Smay Road
Curwensville, PA 16833

(attach separate sheet if more space is needed)

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

DATED: August 16, 2007



GOLDBECK McCAFFERTY & MCKEEVER

BY: Joseph A. Goldbeck, Jr., Esq.

Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

WELLS FARGO BANK, N.A. AS TRUSTEE)
FOR OPTION ONE MORTGAGE LOAN TRUST)
2006-1 ASSET BACKED CERTIFICATES,)
SERIES 2006-1)
1270 Northland Drive, Suite 200)
Mendota Heights, MN 55120)
Plaintiff,)
)
v.)
)
GERALD BRESSLER)
SANDRA BRESSLER)
Mortgagors and Real Owners)
1008 Smay Road)
Curwensville, PA 16833)
)
THE UNITED STATES OF AMERICA)
Defendant(s))

FILED ^{1cc}
09:40 AM Aug 21 2007 Atlys
Achille Ellersmeyer
William A. Shaw & French
Prothonotary/Clerk of Courts
(6K)

CONSENT JUDGMENT

AND NOW, to wit, this 20 day of August,
2007, it appearing that counsel for plaintiff and counsel for
defendant, United States of America, have consented to the entry
of the within Order on behalf of their respective clients, it is
hereby ORDERED, ADJUDGED and DECREED that a judgment be entered
in favor of the plaintiff and against the United States of
America for foreclosure of the mortgage of plaintiff in the
within cause and for sale of the mortgaged property of
defendant(s) GERALD BRESSLER AND SANDRA BRESSLER.

It is further ORDERED, ADJUDGED and DECREED that defendant,
United States of America, shall be notified by plaintiff of the
date, time and place scheduled for any sheriff's sale of the real
property of the aforesaid defendant(s); that the United States of

America shall be entitled to payment from the proceeds of the sheriff's sale to the extent its proper priority would entitle it to the same; and that the United States of America shall be entitled to redeem the aforesaid property within 120 days from the date of sale, as provided by 28 U.S.C. § 2410.

Nothing contained in the within Order shall, in any way, be construed as entry of a monetary judgment against the United States of America, but rather said judgment is limited to the foreclosure and sale of the real estate of the aforesaid defendant(s) in the within proceeding.

BY THE COURT:

A handwritten signature in black ink, appearing to read "James J. Cawley". The signature is fluid and cursive, with "James" on top and "J. Cawley" below it.

Consented to by:

A handwritten signature in black ink, appearing to read "Michael T. McKeever". The signature is cursive and fluid.

MICHAEL T. MCKEEVER, ESQ.
Counsel for Plaintiff

A handwritten signature in black ink, appearing to read "Michael C. Colville". The signature is cursive and fluid.

MICHAEL C. COLVILLE
Assistant U.S. Attorney
Counsel for Defendant
United States of America

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20591
NO: 06-1625-CD

PLAINTIFF: WELLS FARGO BANK, N.A. AS TRUSTEE FRO OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTIFICATES, SERIES 2006-1

vs.

DEFENDANT: GERALD BRESSLER AND SANDRA BRESSLER

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 05/23/2007

LEVY TAKEN 06/06/2007 @ 9:38 AM

POSTED 06/06/2007 @ 9:38 AM

SALE HELD 09/07/2007

SOLD TO WELLS FARGO BANK, N.A. AS TRUSTEE FRO OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTIFICATES, SERIES 2006-1

SOLD FOR AMOUNT \$100,000.00 PLUS COSTS

WRIT RETURNED 10/16/2007

DATE DEED FILED 10/16/2007

PROPERTY ADDRESS 1008 SMAY ROAD CURWENSVILLE , PA 16833

SERVICES

07/25/2007 @ SERVED GERALD BRESSLER

SERVED GERALD BRESSLER, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 1008 SMAY ROAD, CURWENSVILLE, PENNSYLVANIA, CERT #70060810000145072438. RETURNED UNCLAIMED TO SHERIFF'S OFFICE ON 7/30/07

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

07/27/2007 @ SERVED SANDRA BRESSLER

SERVED SANDRA BRESSLER, DEFENDANT, BY REG AND CERT MAIL PER COURT ORDER TO 1008 SMAY ROAD, FORWARDED TO 325 WALNUT STREET, APT. 1, CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA CERT #7006081000014507242. SIGNED FOR BY SANDRA BRESSLER.

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

08/01/2007 @ 1:50 PM SERVED

POSTED THE ORDER FOR SERVICE AT 1008 SMAY ROAD, CURWENSVILLE, CLEARFIELD COUNTY, PENNSYLVANIA.

@ SERVED

NOW, AUGUST 1, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR AUGUST 3, 2007 TO SEPTEMBER 7, 2007.

FILED
OCT 16 2007
William A. Shaw
Prothonotary/Clerk of Courts



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20591
NO: 06-1625-C

PLAINTIFF: WELLS FARGO BANK, N.A. AS TRUSTEE FRO OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTIFICATES, SERIES 2006-1

vs.

DEFENDANT: GERALD BRESSLER AND SANDRA BRESSLER

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$2,265.43

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

**Chester A. Hawkins
Sheriff**

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

WELLS FARGO BANK, N.A. AS TRUSTEE FOR
OPTION ONE MORTGAGE LOAN TRUST 2006-
1 ASSET BACKED CERTIFICATES, SERIES
2006-1
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

In the Court of Common Pleas of
Clearfield County

vs.

No. 2006-1625-CD

GERALD BRESSLER
SANDRA BRESSLER
1008 Smay Road
Curwensville, PA 16833

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

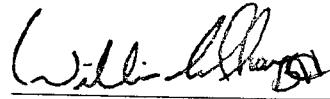
To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following described property:

PREMISES: 1008 Smay Road Curwensville, PA 16833

See Exhibit "A" attached

AMOUNT DUE	\$122,604.88
Interest From 3/27/07 Through Date of Sale	
Prothonotary costs (Costs to be added)	<u>132.00</u>

Dated: 5/23/07


Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy _____

Received this writ this 23rd day
of May A.D. 2007
At 2:00 A.M./P.M.

Chester G. Hanlein
Sheriff by Cynthia Butler-Cayford, Esq.

Term
No. 2006-1625-CD

IN THE COURT OF COMMON PLEAS

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE
MORTGAGE LOAN TRUST 2006-1 ASSET BACKED
CERTIFICATE, SERIES 2006-1

45.

GERALD BRESSLER and
SANDRA BRESSLER

1008 Smay Road Cervantesville, PA 16833
Mortagor(s)

WRIT OF EXECUTION (Mortgage Foreclosure)

REAL DEBT
INTEREST from
COSTS PAID:
PROTHY
SHERIFF
STATUTORY
COSTS DUE PROTHY
Office of Judicial Support
Judge Fee
Cr. Sat.

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

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

Received this with this
A.D. 1910
A.M.P.M.A. 1910

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

BEGINNING AT A PITCH PINE CORNER OF LAND OF PIKE TOWNSHIP MUNCIPAL AUTHORITY, THE SAID PITCH PINE BEING IN THE LINE OF LAND NOW OR FORMERLY OF JOSEPH BALLEY; THENCE BY THE SAID LINE OF LAND OF JOSEPH BALLEY, SOUTH TWENTY- EIGHT (28 DEG.) DEGREES ZERO (00' MINUTES EAST SIX HUNDRED AND SEVEN TENTHS (660.7) FEET TO A STAKE AND STONES; THENCE BY OTHE RLAND OF CRISSMAN ET AL, THE GRANTORS HEREIN, SOUTH SIXTY-THREE DEGREES (63 DEG.) FORTY- FIVE (45') MINUTES WEST, SEVEN HUNDRED FORTY-EIGHT ONE THENTH (748.1) FEET TO A STAKE IN THE EAST RIGHT OF WAY LINE OF THE PUBLIC ROAD LEADING FROM CURWENSVILLE TO THE BAILET QUARRY; THENCE BY THE SAID RIGHT OF WAY LINE OF THE SAID ROAD, NORTH TWENTY-NINE (29 DEG.) DEGREES THIRTEEN (13') MINUTES WEST, THREE HUNDRED NINETY-TWO AND EIGHT TENTHS (392.8) FEET TO A STAKE; THENCE STILL BY THE SAME, NORTH FORTY-FIVE (45 DEG.) DEGREES SEVEN (07') MINUTES WEST, THREE HUNDRED THIRTY-SIX AND FIVE TENTHS (396.5) FEET TO A STAKE; THENCE BY THE SAME NORTH THIRTY-FIVE (35 DEG.) DEGREES THIRTEEN (13' MINUTES WEST, TWO HUNDRED NINETY-THREE AND NINE TENTHS (293.9) FEET TO A STAKE IN THE LINE OF LAND OF PIKE TOWNSHIP MUNCIPAL AUTHORITY; THENCE BY THE SAID LINE NORTH FIFTY-TWO DEGREES ZERO FEET MINUTES EAST, TWENTY-EIGHT (28 DEG.) DEGREES ZERO MINUTES EAST, EIGHT HUNDRED TWENTY-FIVE (825.0) FEET TO A PITCH FINE CORNER, THE PLACE OF BEGINNING. CONTAINING SEVENTEEN AND NINE TENTHS (17.9) ACRES.

EXCEPTING AND RESERVING THEREFROM ALL THE COAL, FIRE CLAY, AND ALL OTHER MINERALS, ALSO, EXCEPTIONS AND RESERVING THEREFROM THE USUAL MINING RIGHTS AND PRIVILEGES WITH RELEASE OF ALL CLAIMS FOR DAMAGES AS RESERVED IN DEED OF B.A. IRWIN BY HUGH M.IRVIN, ATTORNEY IN FACT TO SYLVESTER BALLONE; DATED JULY 8, 1907, AND RECORDED IN DEED BOOK 125, PAGE 255.

ALSO EXCEPTING AND RESERVING THEREFROM, THE GROUND OCCUPIED BY PUBLIC ROAD AND ANY RIGHTS OF WAY THAT MAY HAVE BEEN PREVIOUSLY GRANTED.

ALSO EXCEPTING AND RESERVING THEREFROM A PICE OF GROUND MEASURING 40 FEET BY 40 FEET, FRONTING ON PUBLIC ROAD LEADING FROM HARTSHORNES TO CLEARFIELD, CONVEYED BY SYLVESTER BALLONE, ET UX, TO CURWENSVILLE SECTION OD F.S. I. BY DEED DATED JULY 25, 1903, AS RECORDED IN DEED BOOK 137, PAGE 16.

TAX PARCEL NO. 126-0-92149

PROPERTY ADDRESS: 1008 SMAY ROAD, CURWENSVILLE, PA 16833

REAL ESTATE SALE SCHEDULE OF DISTRIBUTION

NAME GERALD BRESSLER NO. 06-1625-CD

NOW, October 15, 2007, 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 September 07, 2007, I exposed the within described real estate of Gerald Bressler And Sandra Bressler to public venue or outcry at which time and place I sold the same to WELLS FARGO BANK, N.A. AS TRUSTEE FRO OPTION ONE MORTGAGE LOAN TRUST 2006-1 ASSET BACKED CERTIFICATES, SERIES 2006-1 he/she being the highest bidder, for the sum of \$100,000.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR	15.00	DEBT-AMOUNT DUE	122,604.88
SERVICE	15.00	INTEREST @ 28.0500 %	4,600.20
MILEAGE	5.82	FROM 03/27/2007 TO 09/07/2007	
LEVY	15.00		
MILEAGE	5.82	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	2,000.00	FORECLOSURE FEES	
POSTAGE	17.97	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	40.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE	15.00	ESCROW DEFICIENCY	
DEED	30.00	PROPERTY INSPECTIONS	
ADD'L POSTING	15.00	INTEREST	
ADD'L MILEAGE	5.82	MISCELLANEOUS	
ADD'L LEVY			
BID AMOUNT	100,000.00	TOTAL DEBT AND INTEREST	\$127,245.08
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	543.94
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	
CONTINUED SALES	20.00	TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$2,265.43	LIEN SEARCH	100.00
		ACKNOWLEDGEMENT	5.00
		DEED COSTS	31.00
		SHERIFF COSTS	2,265.43
		LEGAL JOURNAL COSTS	180.00
		PROTHONOTARY	132.00
		MORTGAGE SEARCH	40.00
		MUNICIPAL LIEN	
DEED COSTS:		TOTAL COSTS	\$3,297.37
ACKNOWLEDGEMENT	5.00		
REGISTER & RECORDER	31.00		
TRANSFER TAX 2%	0.00		
TOTAL DEED COSTS	\$31.00		

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

Attn: Cindy 814-765-5915

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

WELLS FARGO BANK, N.A. AS TRUSTEE FOR *
OPTION ONE MORTGAGE LOAN TRUST 2006-1 *
ASSET BACKED CERTIFICATES, SERIES 2006-1 *
Plaintiff *
vs. * 06-1625-CD
GERALD BRESSLER and SANDRA BRESSLER, *
Defendants *

ORDER

NOW, this 1st day of February, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendants **Gerald Bressler and**
Sandra Bressler, by:

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to 1008 Smay Road, Curwensville, PA 16833;
3. By certified mail, return receipt requested, to 1008 Smay Road,
Curwensville, PA 16833; and
4. By posting the mortgaged premises known in this herein action as
1008 Smay Road, Curwensville, PA 16833.

Service of the aforementioned publication and mailings is effective upon the
date of publication and mailing and is to be done by Plaintiff's attorney, who will file
Affidavits of Service with the Prothonotary of Clearfield County.

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

BY THE COURT,

/s/ Fredric J. Ammerman

FREDRIC J. AMMERMAN
President Judge

Attest,

W.L. Sch
Prothonotary/
Clerk of Courts

CERTIFIED MAIL

ON THE RETURN ADDRESS, AT THE LINE DOTTED WITH A HORIZONTAL DASH

PRINT YOUR NAME AND ADDRESS

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:

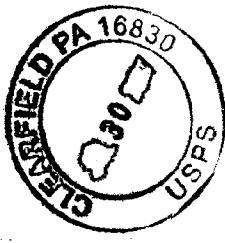
GERALD BRESSLER
1008 SMAY ROAD
CURWENSVILLE, PA 16833

COMPLETE THIS SECTION ON DELIVERY

A. Signature X	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
B. Received by (Printed Name)	C. Date of Delivery
D. Is delivery address different from item 1? If YES, enter delivery address below: CLIFTON PA 16830	
3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

2. Article Number
(Transfer from service label)
7006 0810 0001 4507 2438

PS Form 3811, February 2004
Domestic Return Receipt
102505-02-M-1640



CHESTER A. HAWKINS
SHERIFF

COURTHOUSE
1 NORTH SECOND STREET - SUITE 118
CLEARFIELD, PENNSYLVANIA 16830



7006 0810 0001 4507 2438

016H16505405
\$ 05.380
07/25/2007
Mailed From 16830
US POSTAGE



Rec. 7/30/07

GERALD BRESSLER
1008 SMAY ROAD
CURWENSVILLE, PA 16833

165 4C 1 25 07/27/07
NIXIE
RETURN TO SENDER
NOT DELIVERABLE AS
ADDRESSED
UNABLE TO FORWARD
BC: 166300247201 *0596-07232-27-25
[REDACTED]

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

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

OFFICIAL USE

Postage	\$ 0.00
Certified Fee	\$ 0.00
Return Receipt Fee (Endorsement Required)	\$ 0.00
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 0.38

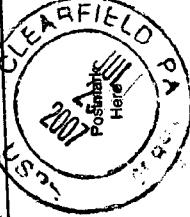
Sent To
Street, Apt. No.: GERALD BRESSLER
or PO Box No. 1008 SMAY ROAD
City, State, Zip-4: CURWENSVILLE, PA 16833

See Reverse for Instructions

PS Form 3800, June 2002

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

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



OFFICIAL USE

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

OFFICIAL USE	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	
\$ 5.38	

7252 2054 0080 9002

COMPLETE THIS SECTION	
COMPLETE THIS SECTION ON DELIVERY	
<p>A. Signature <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Sandra Bressler <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <input type="checkbox"/> C. Date of Delivery <input checked="" type="checkbox"/> Sandra Bressler <input checked="" type="checkbox"/> 22 Feb 2004</p> <p>D. Is delivery address different from item 1? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If YES, enter delivery address below: 325 Walnut St Apt 1 Curwensville PA 16832</p>	
<p>1. Article Addressed to:</p> <p>SANDRA BRESSLER 4008 SMAY ROAD CURWENSVILLE, PA 16833</p>	
<p>3. Service Type <input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number <i>(Transfer from service label)</i> 11 7006 0810 0001 4507 2421</p>	
<p>PS Form 3811, February 2004</p> <p>PS Form 3800, June 2002</p> <p>102595-02-N-1540</p> <p>Domestic Return Receipt</p>	

See Reverse for Instructions

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

August 1, 2007

Chester A. Hawkins
SHERIFF OF CLEARFIELD COUNTY
Sheriff's Office
230 E. Market Street
Clearfield, PA 16830
FAX: 814-765-5915

Clearfield

BOOK WRIT

RE: WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN
TRUST 2006-1 ASSET BACKED CERTIFICATES, SERIES 2006-1
vs.
GERALD BRESSLER and SANDRA BRESSLER
Term No. 2008-1625-CD

Property address:

1008 Smay Road
Curwensville, PA 16833

Sheriff's Sale Date: August 03, 2007

Dear Sir/Madam:

Kindly postpone the above-captioned Sheriff's Sale scheduled for August 03, 2007 to September 07, 2007.

Thank you for your cooperation.

Very truly yours,

Joseph A. Goldbeck, Jr.
JOSEPH A. GOLDBECK, JR.

JAG/jlb

cc: Patricia Rojo
OPTION ONE MORTGAGE CORPORATION
Acct. #0019444785