

06-1854-CD

Deutsche Bank al vs. James Bumbarger

Deutsche Bank et al vs James Bumbarger  
2006-1854-CD

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

FILED *Att'y pd.*  
*mta:22/5/2006* 8500  
NOV 09 2006  
WILLIAM A. SHAW  
Prothonotary/Clerk of Courts  
1CC Shaff

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

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

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

Defendant(s)

Civil Action Number: *06-1854-CD*

**COMPLAINT IN  
MORTGAGE FORECLOSURE**

*JUNE 22, 2006* Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

*[Signature]*  
Deputy Prothonotary

**CIVIL ACTION - MORTGAGE FORECLOSURE**

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

**NOTICE**

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

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

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

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

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

## NOTICE

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

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

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

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STEVEN K. EISENBERG, ESQUIRE (75736)  
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1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409

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

Defendant(s)

Civil Action Number:

**COMPLAINT IN  
MORTGAGE FORECLOSURE**

**COMPLAINT**

**CIVIL ACTION - MORTGAGE FORECLOSURE**

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

3. Under date of 10/22/2003, defendant executed and delivered to Argent Mortgage Company LLC a mortgage upon the premises 3072 Pleasant Hill Road , Philipsburg, PA (the “Property”)to secure the payment of the sum of \$53,900.00 . The said mortgage is recorded in the Office for the Recording of Deeds in and for Clearfield County on 10/30/2003 at Doc. No. 200319758 and is incorporated herein by reference as though set forth at length herein. A copy of the legal description of the premises is attached hereto and made a part hereof as Exhibit "A".
4. The said mortgage was assigned to Deutsche Bank National Trust Company, as Trustee for the registered holders of GSAMP Trust 2005-SD1, Mortgage Pass-through Certificates, Series 2005-SD1, the within Plaintiff, by Assignment which was recorded on May 5, 2006 under Instrument No. 200606894.
5. Ocwen Loan Servicing, LLC, is the attorney in fact for Deutsche Bank National Trust Company, as Trustee for the registered holders of GSAMP Trust 2005-SD1, Mortgage Pass-through Certificates, Series 2005-SD1.
6. Said Defendant(s) is the real owner of premises 3072 Pleasant Hill Road, Philipsburg, PA 16866.
7. In accordance with Act 91 of 1983, as amended, a combined notice providing the information required by §403 of Act No. 6 of 1974, and Act 91, aforesaid, was sent to the defendant and no response was made in the appropriate period of time. A true and correct copy of the aforesaid notice is attached hereto and made a part hereof as Exhibit “B”.
8. The said loan is in default as a result of the failure to pay the monthly installments of \$473.47 due on November 1, 2005 and on the same day of each month thereafter.
9. The following is due on the loan:

PRINCIPAL BALANCE .....	\$53,349.98
INTEREST accrued thru 11/06/2006 of .....	\$5,848.47
Interest after 11/06/2006 shall accrue at the per diem rate of \$14.71.)	
LATE CHARGES accrued thru 11/06/2006 of .....	\$336.18
Late charges after 11/06/2006 shall accrue at the monthly rate of \$28.41.)	
ESCROW ADVANCES.....	\$2,274.93
FEES BILLED .....	\$8,479.16
COSTS.....	300.00
ATTORNEY'S FEE .....	\$2,700.00
LESS SUSPENSE (If any).....	(\$0.59)
<b>TOTAL .....</b>	<b>\$73,288.13</b>

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

WHEREFORE, Plaintiff, Deutsche Bank National Trust Company, as Trustee, by its attorney in fact, Ocwen Loan Servicing, LLC requests this Court to enter judgment for foreclosure of the mortgaged property for the sum of \$53,349.98 plus interest thereon of \$5,848.47 plus \$14.71 per day from 11/06/2006 until judgment is paid in full, late charges of \$336.18, plus late charges of \$28.41 per month from 11/06/2006 until judgment is paid in full, escrow advances of \$2,274.93, fees billed of \$8,479.16, costs of \$300.00, attorney's fees of \$2,700.00 and all other amounts set forth above, less any suspense as set forth above, together with record costs and any other amounts to which Plaintiff is entitled to recover.

STERN AND EISENBERG LLP

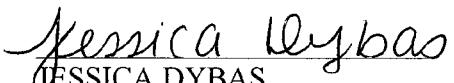
BY: 

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STEVEN K. EISENBERG, ESQUIRE  
BRADLEY D. SISLEY, ESQUIRE  
Attorney for Plaintiff

**VERIFICATION**

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



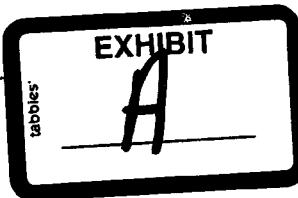
JESSICA DYBAS  
Foreclosure Facilitator

Date: NOVEMBER 7, 2006

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

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

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





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

WWW.OCWEN.COM

September 07, 2006

VIA First Class Mail  
VIA Certified Mail (return receipt requested)  
Certified Number: 71069017515112509150  
Reference Code: 0608

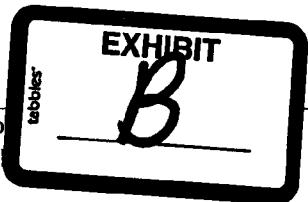
James E. Bumbarger Jr

3072 Six Mile Road  
Philipsburg, PA 16866-8210

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

**PLEASE SEE THE ENCLOSED DOCUMENT**

This communication is from a debt collector and is not a bill. Information obtained may be used to collect a debt; however, any information obtained will not be used for any other purpose.



DACT91.10



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

WWW.OCWEN.COM

## APPENDIX A

September 07, 2006

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

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

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

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

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

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

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

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

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

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

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

WWW.OCWEN.COM

## HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

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

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

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

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

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

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

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

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

DACT91.10



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

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

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

IS SERIOUSLY IN DEFAULT because:

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

11 payments in the amount of \$ 473.47 from November 01, 2005 through September 07, 2006

**DETAIL SUMMARY :**

Principal and Interest.....	\$ 5,208.17
Interest Arrearage.....	\$ 0.00
Escrow.....	\$ 2,274.93
Late Charges.....	\$ 279.36
Insufficient Funds Charges.....	\$ 0.00
Fees / Expenses.....	\$ 7,965.15
Suspense Balance (CREDIT).....	\$ 0.59
Interest Reserve Balance (CREDIT).....	\$ 0.00
<b>TOTAL DUE.....</b>	<b>\$ 15,727.02</b>

**HOW TO CURE THE DEFAULT** -- You may cure the default within THIRTY (30) DAYS of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$15,727.02, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by Money Gram, Cashier's Check, Certified Check or Money Order made payable and sent to:

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

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

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

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

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

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

WWW.OCWEN.COM

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

**HOW TO CONTACT THE SERVICER:**

**Name of Servicer:** OCWEN

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

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

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

**Contact:** LRC TMA TeamA

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

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

**YOU MAY ALSO HAVE THE RIGHT:**

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

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

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

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

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

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

**CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY**

DACT91.10



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

WWW.OCWEN.COM

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September 07, 2006

VIA First Class Mail  
VIA Certified Mail (return receipt requested)  
Certified Number: 71069017515112509167  
Reference Code: 0608

James E. Bumbarger Jr

3072 Pleasant Hill Road  
Philipsburg, PA 16866-0000

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

**PLEASE SEE THE ENCLOSED DOCUMENT**

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## APPENDIX A

September 07, 2006

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

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

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

DACT91.10



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12650 Ingenuity Drive  
Orlando, Florida 32826

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## HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

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

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

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

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

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

DACT91.10



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

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

IS SERIOUSLY IN DEFAULT because:

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

11 payments in the amount of \$ 473.47 from November 01, 2005 through September 07, 2006

**DETAIL SUMMARY :**

Principal and Interest.....	\$ 5,208.17
Interest Arrearage.....	\$ 0.00
Escrow.....	\$ 2,274.93
Late Charges.....	\$ 279.36
Insufficient Funds Charges.....	\$ 0.00
Fees / Expenses.....	\$ 7,965.15
Suspense Balance (CREDIT).....	\$ 0.59
Interest Reserve Balance (CREDIT).....	\$ 0.00
<b>TOTAL DUE.....</b>	<b>\$ 15,727.02</b>

**HOW TO CURE THE DEFAULT** -- You may cure the default within THIRTY (30) DAYS of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$15,727.02, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by Money Gram, Cashier's Check, Certified Check or Money Order made payable and sent to:

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

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

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

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

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



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

WWW.OCWEN.COM

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

**HOW TO CONTACT THE SERVICER:**

**Name of Servicer:** OCWEN

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

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

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

**Contact:** LRC TMA TeamA

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

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

**YOU MAY ALSO HAVE THE RIGHT:**

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

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

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

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

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

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

**CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY**

DACT91.10

**APPENDIX C**

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

(Rev. 6/99)

<u>ADAMS COUNTY</u>	<u>BEAVER COUNTY (cont.)</u>	<u>BRADFORD COUNTY (cont.)</u>
American Red Cross-Hanover Chapter 529 Carlisle Street Hanover PA 17331 (717)637-3768 FAX (717)637-3294	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead PA 15120 (412)462-9962 (412)462-9964	CCCS of Northeastern Pennsylvania 9 South 7th Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981
Financial Counseling Services of Franklin 11 West 3rd Street Waynesboro PA 17268 (717)762-1285	Credit Counselors of PA 101 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	51 W Market St Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)334-4670	<u>BEDFORD COUNTY</u>	1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717)334-1518 FAX (717)334-8326	Bedford-Fulton Housing Services 10241 Lincoln Highway Everett PA 15537 (814)523-9129 FAX (814)523-7187	<u>The Trehab Center of Northeastern PA</u>
<u>ALLEGHENY COUNTY</u>	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	10 Public Avenue Montrose PA 18801 (570)278-3338 or (800)982-4045 FAX (570)278-1889
Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill Road, Bldg 200 Pittsburgh PA 15220 (412)429-2842 FAX (412)429-2835	Weatherization Office 917 Mifflin Street Huntington PA 16652 (814)643-2343	185 Elmira St PO Box 218 Troy PA 16947 (570)297-2101
Action Housing, Inc. 425 6th Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 or (800)792-2801 FAX (412)391-4512	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	German Street, PO Box 389 Dushore PA 16814 (570)928-9668 FAX (570)928-8144
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh PA 15222 (412)471-7584	Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814)445-9628 or (800)452-0148 FAX (814)443-3690	33 Walnut Street Wellsboro PA 16901 (570)724-5252 FAX (570)724-5783
Urban League of Pittsburgh Bldg. For Equal Opportunity One Smithfield St Pittsburgh PA 15222-2222 (412)227-4802 FAX (412)261-5207	<u>BERKS COUNTY</u>	103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)836-6840 FAX (570)836-6332
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	Budget Counseling Center 247 North Fifth Street Reading PA 19601 (610)375-7866	931 Main Street Honesdale PA 18431 (570)253-8941 FAX (570)253-4817
Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Portville PA 17901 (717)622-1995	<u>BUCKS COUNTY</u>
<u>ARMSTRONG COUNTY</u>	FAX (717)622-0429	Acorn Housing Corporation 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2744 (814) only FAX (610)821-8932	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne PA 19047 (215)750-4310 FAX (215)750-4318
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	Community Housing Counselor, Inc. PO Box 244 Kennett Square PA 19348 (610)444-3682 FAX (610)444-8243	HACE 167 Allegheny Ave, 2nd FL Philadelphia PA 19140 (215)426-8025 FAX (215)426-9122
Indiana Co. Community Action Program 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	<u>BLAIR COUNTY</u>	Community Development Corp of Frankford 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012
<u>BEAVER COUNTY</u>	Bedford-Fulton Housing Services RD #1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187	Northwest Counseling Service 5001 North Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753
Action Housing, Inc. 425 6th Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 FAX (412)391-4512	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5665 FAX (215)864-2666
Housing Opportunities of Beaver County, Inc. 550 Corporation St, Suite 207 Beaver, PA 15009 (724)728-7511	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047
Housing Opportunities, Inc. 133 Seventh Street PO Box 9 McKeesport PA 15134	Weatherization Office 917 Mifflin Street Huntington PA 16652 (814)643-2343	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2733 FAX (610)821-8932
	<u>BRADFORD COUNTY</u>	American Credit Counseling Institute CCCS of Northeastern Pennsylvania

BUCKS COUNTY (cont.)	CARBON COUNTY (cont.)	CHESTER COUNTY (cont.)
<u>American Credit Counseling Institute</u> 755 York Rd, Suite 103 Warminster PA 18974 (215)444-9429 FAX (215)956-6344	CCCS of Lehigh Valley 8671 Crescent Court East Whitehall PA 18052 610)821-4011 or (800)220-2733 FAX (610)821-8932	Community Housing Counseling, Inc. PO Box 244 Kennett Square PA 19348 (610)444-3682 FAX (610)444-8243
<u>144 E. DeKalb Pike</u> King of Prussia PA 19406 (610)971-2210 FAX (610)265-4814	<u>CCCS of Northeastern Pennsylvania</u> 1400 Abington Executive Park, Suite I Clark Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	Philadelphia Council for Community Adv 100 North 17 <sup>th</sup> Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)963-9941
<u>BUTLER COUNTY</u>	<u>9 South 7<sup>th</sup> Street</u> Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981	Community Development Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012
<u>Action Housing, Inc.</u> 425 6 <sup>th</sup> Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4512	<u>31 W Market St</u> Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	CCCS of Delaware Valley Marshall Building 790 E Market St, Suite 215 West Chester PA 19382 (215)563-5665
<u>Housing Opportunities, Inc.</u> 550 Corporate St, Suite 207 McKeesport PA 15132 (412)664-1590 FAX (412)664-0873	<u>1631 S Atherton St, Suite 100</u> State College PA 16801 (814)238-3668 FAX (814)238-3669	<u>American Credit Counseling Institute</u> 845 Coates St Coatesville PA 19320 (888)212-6741
<u>Housing Opportunities, Inc.</u> 133 Seventh Street PO Box 9 McKeesport PA 15134 (412)664-1906 FAX (412)664-0873	<u>Commission on Economics Opportunity of Luzerne County</u> 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359 FAX (570)829-1665—CALL BEFORE FAXING (570)455-4994 HAZELTON FAX (570)455-5631—CALL BEFORE FAXING (570)836-4090 TUNKHANNOCK	<u>755 York Rd, Suite 103</u> Warminster PA 18974 (215)444-9429 FAX (215)956-6344
<u>CCCS of Western PA</u> YMCA Building 339 North Washington Street Butler PA 16001 (724)282-7812	<u>CENTRE COUNTY</u>	<u>144 E. DeKalb Pike</u> King of Prussia PA 19406 (610)971-2210 FAX (610)265-4814
<u>Mon Valley Unemployed Committee</u> 120 E. 9 <sup>th</sup> Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964	<u>CCCS of Western Pennsylvania, Inc.</u> 217 E. Plank Road Altona PA 16602 (814)944-8100 FAX (814)944-5747	<u>CLARION COUNTY</u>
<u>Credit Counselors of PA</u> 401 Wood Street, Suite 506 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	<u>Lycoming-Clinton Co Comm For Community Action (STEP)</u> 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197	<u>CCCS of Western PA</u> YMCA Building 339 North Washington Street Butler PA 16001 (412)282-7812
<u>CAMBRIA COUNTY</u>	<u>CCCS of Northeastern Pennsylvania</u> 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669	<u>CLEARFIELD COUNTY</u>
<u>Bedford-Fulton Housing Services</u> RD #1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187	<u>CCCS of Northeastern Pennsylvania</u> 201 Basin Street Williamsport PA 17703 (570)326-0587 FAX (570)322-2197	<u>Keystone Economic Development Corporation</u> 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688
<u>Indiana Co. Community Action Program</u> 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	<u>CHESTER COUNTY</u>	<u>CCCS of Western Pennsylvania, Inc.</u> 217 E. Plank Road Altona PA 16602 (814)944-8100 FAX (814)944-5747
<u>CCCS of Western PA</u> 219-A College Park Plaza Johnstown PA 15904 (814)539-6445	<u>Acorn Housing Corporation</u> 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427	<u>CCCS of Western PA</u> 219-A College Park Plaza Johnstown PA 15904 (814)539-6335
<u>CCCS of Western Pennsylvania, Inc.</u> 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	<u>Budget Counseling Center</u> 247 North Fifth Street Reading PA 19601 (610)375-7866 FAX (610)375-7830	<u>Indiana Co. Community Action Program</u> 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118
<u>Keystone Economic Development Corporation</u> 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	<u>HACE</u> 167 Allegheny Ave, 2 <sup>nd</sup> FL Philadelphia PA 19140 (215)426-8025 FAX (215)426-9122	<u>CCCS of Northeastern Pennsylvania</u> 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669
<u>Tableland Services, Inc.</u> 535 East Main Street Somerset PA 15501 (814)445-9628 or (800)452-0148 FAX (814)443-3690	<u>Tabor Community Services Inc.</u> 439 E King Street Lancaster PA 17602 (717)397-5182 or (800)788-5062 (H.O. only) FAX (717)399-4127	<u>CLINTON COUNTY</u>
<u>CCCS of Western Pennsylvania, Inc.</u> 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	<u>American Red Cross of Chester</u> 1729 Edgemont Ave Chester PA 19013 (610)874-1484	<u>Lycoming-Clinton Counties Commission For Community Action (STEP)</u> 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)323-6627 FAX (570)323-6626
<u>CAMERON COUNTY</u>	<u>Northwest Counseling Services</u> 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753	<u>CCCS of Northeastern Pennsylvania</u> 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669
<u>Northern Tier Community Action Corp</u> PO box 389 135 West 4 <sup>th</sup> Street Emporium PA 15834 (814)486-1161 FAX (814)486-0825		

COLUMBIA COUNTY	DELAWARE COUNTY (cont.)	FAYETTE COUNTY (cont.)
<u>CCCS of Northeastern Pennsylvania</u> 81 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5665 FAX (215)563-7020	Tableland Services Inc. 131 North Center Avenue Somerset PA 15501 (814)445-9628 FAX (814)443-3690
1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	Media Fellowship House 802 S Jackson Street Media PA 19063 (610)565-0846 FAX (610)565-0857	Community Action Southwest 22 West High Street Wynnewood PA 15370 (724)852-2893
Commission on Economic Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359 FAX (570)829-1665—CALL BEFORE FAXING (570)455-4994 HAZELTON FAX (570)455-5631—CALL BEFORE FAXING (570)836-4090 TUNKHANNOCK	Philadelphia Council for Community Adv 100 North 17th Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)963-9941	Fayette County Community Action Agency, Inc. 137 North Beeson Avenue Uniontown PA 15401 (724)437-6050 or (800)427-INFO FAX (412)437-4418
<u>CRAWFORD COUNTY</u>	Philadelphia Council for Community Adv 100 North 17th Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)963-9941	CCCS of Western PA 199 Edison Street Uniontown PA 15401 (724)439-8939
Booker T. Washington Center 1720 Holland Street Erie PA 16503 (814)453-4744 FAX (814)453-5749	Northwest Counseling Services 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead PA 15120 (412)462-9962
John F. Kennedy Center, Inc. 1021 East 20th Street Erie PA 16510 (814)898-0400 FAX (814)998-1243	HACE 167 Allegheny Ave, 2nd FL Philadelphia PA 19140 (215)426-8025 FAX (215)426-9122	FORREST COUNTY
Greater Erie Community Action Committee 18 West 9th Street Erie PA 16501 (814)459-4581 FAX (814)456-0161	Community Housing Counselor, Inc. PO Box 244 Kennett Square PA 19348 (610)444-3682 FAX (610)444-5243	Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street PO Box 547 Warren PA 16365 (814)726-2400 FAX (814)723-0510
Shenango Valley Urban League, Inc. 501 Indiana Avenue Farell PA 16121 (412)981-5310	Community Development Corp of Franklin Group Ministry 6620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012	FRANKLIN COUNTY
<u>CUMBERLAND COUNTY</u>	CCCS of Delaware Valley 280 North Providence Road Media PA 19063 (215)563-5665	Financial Services Unlimited 31 West 3rd Street Waynesboro PA 17268 (717)762-3285
CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670	ACCI 175 Stafford Ave, Suite 1 Wayne PA 19087 (610)971-2210 FAX (610)687-7860	CCCS of Western Pennsylvania, Inc. 912 South George Street York PA 17403 (717)846-4176
Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459	ACCI 144 E Dekalb Pike King of Prussia PA 19406 (610)971-2210 FAX (610)687-7860	Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9157 FAX (717)234-2227
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro PA 17268 (717)762-3285	ELK COUNTY	CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670
YWCA of Carlisle 801 G Street Carlisle PA 17013 (717)243-3818 FAX (717)731-9589	John F. Kennedy Center, Inc. 202 East 20th Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	YWCA of Carlisle 301 G Street Carlisle PA 17013 (717)243-3818 FAX (717)731-9589
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9157 FAX (717)234-2227	Northeast Tier Community Action Corp PO Box 389 135 West 4th Street Emporium PA 15834 (814)486-1161 FAX (814)486-0825	American Red Cross—Hanover Chapter 529 Carlisle Street Hanover PA 17331 (717)234-5925 FAX (717)637-3294
Adams County Housing Authority 139-143 Carlisle St. Gettysburg PA 17325 (717)334-1518 FAX (717)334-8326	ERIE COUNTY	Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459
<u>DAPHIN COUNTY</u>	Booker T. Washington Center 1720 Holland Street Erie PA 16503 (814)453-4744 FAX (814)453-5749	Adams County Housing Authority 139-143 Carlisle St. Gettysburg PA 17325 (717)334-1518 FAX (717)334-8326
CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670	John F. Kennedy Center, Inc. 2021 East 20th Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	FULTON COUNTY
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9157 FAX (717)234-2227	Greater Erie Community Action Committee 18 West 9th Street Erie PA 16501 (814)459-4581 FAX (814)456-0161	Bedford-Fulton Housing Services RD 1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187
Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459	FAYETTE COUNTY	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro PA 17268 (717)762-3285
<u>DELAWARE COUNTY</u>	Action Housing, Inc. 125 6th Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4512	CCCS of Western Pennsylvania, Inc. 912 South George Street York PA 17403 (717)846-4176
		Weatherization Office 917 Millin Street Huntingdon PA 16652 (814)643-2343

<b>GREENE COUNTY</b>	<b>LACKAWANNA COUNTY (cont.)</b>	<b>LUZERNE COUNTY (cont.)</b>
Action Housing, Inc. 425 6 <sup>th</sup> Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4512	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429
Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893 FAX (412)627-7713	<b>LANCASTER COUNTY</b>	<b>LYCOMING COUNTY</b>
Mon Valley Unemployed Committee 20 E. 5 <sup>th</sup> Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964	Community Housing Counselor, Inc. PO Box 244 Kennett Square PA 19348 (610)44-3652 FAX (610)44-8243	CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785
CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290	CCCS of Western Pennsylvania, Inc. 912 South George Street York PA 17403 (717)846-4176	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135
<b>HUNTINGDON COUNTY</b>	CCCS of Lehigh Valley 3671 Crescent Court Whitehall PA 18052 (215)821-4011 or (800)220-2733 (717) & (814) ONLY FAX (215)821-8932	201 Basin Street Williamsport PA 17703 (570)323-6627 FAX (570)323-6626
Bedford-Fulton Housing Services RD 1, Box 384 Everett PA 15517 (814)623-9129 FAX (814)623-7187	Tabor Community Services Inc. 439 E King Street Lancaster PA 17602 (717)397-5182 or (800)788-5062 FAX (717)399-4127	Lycoming-Clinton Counties Commission For Community Action (STEP) 213 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197
Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	<b>LAWRENCE COUNTY</b>	<b>MCKEAN COUNTY</b>
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	1 <sup>st</sup> Federal Plaza—Suite 406 North Mill Street New Castle PA 16101 (724)652-8074	John F. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-0400 FAX (814)898-1243
<b>INDIANA COUNTY</b>	312 Chestnut Street, Suite 227 Meadville PA 16335 (814)333-8570	Northern Tier Community Action Corp PO Box 389 135 West 4 <sup>th</sup> Street Emporia PA 15834 (814)486-1161 FAX (814)486-0825
CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290	Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell PA 16121 (724)981-5310	<b>MERCER COUNTY</b>
Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1588	Housing Opportunities of Beaver County 550 Corporation St, Suite 207 Beaver PA 15009 (724)728-7202 FAX (412)728-7202	Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell PA 16121 (724)981-5310
Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	<b>LEBANON COUNTY</b>	CCCS of Western Pennsylvania, Inc. YMCA Building 319 North Washington Street Butler PA 16001 (724)282-7812
CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814)539-6335	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	<b>MIFFLIN COUNTY</b>
<b>JEFFERSON COUNTY</b>	Tabor Community Services Inc. 439 E King Street Lancaster PA 17602 (717)397-5182 or (800)788-5062 FAX (717)399-4127	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747
John F. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	<b>PHIGH COUNTY</b>	CCCS of Northeastern PA 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814) 238-3669
Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	CCCS of Lehigh Valley 3671 Crescent Court Whitehall PA 18052 (610)821-4011 or (800)220-2733 (570) & (814) ONLY FAX (610)821-8932	Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343
CCCS of Western PA YMCA Building 319 North Washington Street Butler PA 16001 (724)282-7812	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	<b>MONROE COUNTY</b>
<b>JUNIATA COUNTY</b>	<b>LUZERNE COUNTY</b>	CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	9 South 7 <sup>th</sup> Street Stroudsburg PA 18360 (570) 420-8980 or (800)922-9537 FAX (570)420-8981
Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135
<b>LACKAWANNA COUNTY</b>	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702
CCCS of Northeastern Pennsylvania		

<b>MONTGOMERY COUNTY</b>	<b>PHILADELPHIA COUNTY (cont.)</b>	<b>SNYDER COUNTY</b>
Acorn Housing Corporation 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427	Media Fellowship House 302 S Jackson Street Media PA 19063 (610)565-0846 FAX (610)565-8567	CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670
CCCS of Delaware Valley Norristown Business Center 190 W Germantown Pike, Suite 140 Norristown PA 19401 (215)563-5665	POCA 100 North 17th Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)963-9941	Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)541-1757 FAX (717)234-9459
Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753	CCCS of Delaware Valley One Cherry Hill, Suite 215 Cherry Hill NJ 08002 (215)563-5665	Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227
Community Action Development Commission 701 Dekalb Street Norristown PA 19401 (610)277-6363 FAX (610)277-2123	Housing Association of Delaware Valley 1500 Walnut Street, Suite 601 Philadelphia PA 19102 (215)545-6010 FAX (215)790-9132	<b>SOMERSET COUNTY</b>
<b>NORTHUMBERLAND COUNTY</b>	Housing Association of Delaware Valley 658 North Water Street Philadelphia PA 19123 (215)978-0224 FAX (215)765-7614	Bedford-Fulton Housing Services RD 1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187
CCCS of Northeastern Pennsylvania	Community Development Corp of Franklin Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012	Bedford-Fulton Housing Services 1954 Mary Grace Lane Johnstown PA 15901 FAX (814)539-1688
31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	American Credit Counseling Institute 845 Coates St Coatesville PA 19320 (888)212-6741	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290
1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	144 E Dekalb Pike King of Prussia PA 19406 (610)971-2210	CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814)539-6335
201 Basin Street Williamsport PA 17703 (570)323-6527 FAX (570)323-6626	755 York Rd, Suite 103 Warminster PA 18974 FAX (215)956-6344	Tableland Services Inc. 131 North Center Avenue Somerset PA 15501 (814)445-9628 FAX (814)443-3690
Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	<b>PIKE COUNTY</b>	<b>SULLIVAN COUNTY</b>
<b>PERRY COUNTY</b>	CCCS of Northeastern Pennsylvania	CCCS of Northeastern Pennsylvania
CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670	31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785
Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459	9 South 7th Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135
YWCA of Carlisle 301 G Street Carlisle PA 17013 (717)243-3818 FAX (717)731-9589	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	The Trehab Center of Northeastern PA
Financial Counseling Services of Franklin 81 West 3rd Street Waynesboro PA 17268 (717)762-3285	<b>POTTER COUNTY</b>	185 Elmira Street, PO Box 218 Troy PA 16947 (570)297-2101 FAX (570)297-2799
Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	Northern Tier Community Action Corp 135 West 4th Street Emporium PA 15834 (814)486-1611 FAX (814)486-0825	17 Crafton Street Wellsboro PA 16901 (570)724-5252 FAX (570)724-5783
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227	<b>SCHUYLKILL COUNTY</b>	103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)836-6840 FAX (570)836-6332
<b>PHILADELPHIA COUNTY</b>	Commission on Economic Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359 FAX (570)829-1665—CALL BEFORE FAXING (570)455-4994 HAZELTON FAX (570)455-5631—CALL BEFORE FAXING (570)836-4090 TUNKHANNOCK	German Street, PO Box 389 Fax (570)297-2799 (570)928-9568 FAX (570)928-8144
Acorn Housing Corporation 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	931 Main Street Honesdale PA 18431 (570)253-8941 FAX (570)253-4817
Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753	CCCS of Lehigh Valley PO Box A Whitehall PA 18052 (610)821-4011 FAX (610)821-8932	7 Lake Avenue, Box 339 Montrose PA 18801 (570)278-3338 or (800)892-4045 FAX (570)278-1889
CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5665 FAX (215)563-7020	<b>SUSQUEHANNA COUNTY</b>	CCCS of Northeastern Pennsylvania
HACE		31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785

SUSQUEHANNA COUNTY (cont.)	VENANGO COUNTY	WAYNE COUNTY (cont.)
<u>The Trehab Center of Northeastern PA</u> 185 Elmira Street, PO Box 218 Troy PA 16947 (570)297-2101 FAX (570)297-2799	Greater Erie Community Action Committee 18 West 9 <sup>th</sup> Street Erie PA 16501 (814)459-4581 FAX (814)459-0161	<u>The Trehab Center of Northeastern PA</u> 103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)836-6840 FAX (570)836-6332
17 Crafton Street Wellsboro PA 16901 (570)724-5252 FAX (570)724-5783	John F. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-4400 FAX (814)898-243	German Street, PO Box 389 Fax (570)297-2799 (570)928-9668 FAX (570)928-8144
101 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)836-6840 FAX (570)836-6332	CCCS of Western Pennsylvania, Inc. YMCA Building 639 North Washington Street Butler PA 16001 (724)287-7812	931 Main Street Honesdale PA 18431 (570)253-8941 FAX (570)253-4817
German Street, PO Box 389 Fax (570)297-2799 (570)928-9668 FAX (570)928-8144	<u>WARREN COUNTY</u> Booker T. Washington Center 1720 Holland Street Erie PA 16503 (814)453-5744 FAX (814)453-5749	7 Lake Avenue, Box 339 Monroe PA 18801 (570)278-3338 or (800)892-4045 FAX (570)278-1889
931 Main Street Honesdale PA 18431 (570)253-8941 FAX (570)253-4817	Warren-Forrest Counties Economic Opportunity Council 1209 Pennsylvania Avenue, West PO Box 347 Warren PA 16365 (814)726-2400 FAX (814)723-0510	<u>WESTMORELAND COUNTY</u> Action Housing, Inc. 125 6 <sup>th</sup> Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4512
7 Lake Avenue, Box 339 Monroe PA 18801 (570)278-3338 or (800)892-4045 FAX (570)278-1889	Greater Erie Community Action Committee 18 West 9 <sup>th</sup> Street Erie PA 16501 (814)459-4581 FAX (814)459-0161	CCCS of Western Pennsylvania, Inc. 1 North Gate Square 72 Garden Center Drive Greensburg PA 15601 (724)838-1290
<u>TIOGA COUNTY</u> CCCS of Northeastern Pennsylvania 81 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	<u>WASHINGTON COUNTY</u> Action Housing, Inc. 425 6 <sup>th</sup> Avenue, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)291-4512	Housing Opportunities, Inc. 133 Seventh Street McKeesport PA 15132 (412)664-1590 FAX (412)664-0873
1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9135	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 Housing Opportunities, Inc. 133 Seventh Street McKeesport PA 15132 (412)664-0873	Indians Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118
<u>The Trehab Center of Northeastern PA</u> 185 Elmira Street, PO Box 218 Troy PA 16947 (570)297-2101 FAX (570)297-2799	CCCS of Western Pennsylvania, Inc. 101 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	Keystone Economic Development Corporation 954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688
17 Crafton Street Wellsboro PA 16901 (570)724-5252 FAX (570)724-5783	Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963
101 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)836-6840 FAX (570)836-6332	Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893	Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893
German Street, PO Box 389 Fax (570)297-2799 (570)928-9668 FAX (570)928-8144	CCCS of Western Pennsylvania, Inc. 53 N College Street Washington PA 15301 (724)222-8292	CCCS of Western Pennsylvania, Inc. 199 Edison Street Uniontown PA 15401 (724)439-8939
931 Main Street Honesdale PA 18431 (570)253-8941 FAX (570)253-4817	Mon Valley Unemployed Committee 120 E. 9 <sup>th</sup> Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964	Mon Valley Unemployed Committee 120 E. 9 <sup>th</sup> Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964
7 Lake Avenue, Box 339 Monroe PA 18801 (570)278-3338 or (800)892-4045 FAX (570)278-1889	Tableland Services Inc. 513 East Main Street Somerset PA 15501 (814)445-9628 or (800)452-0148 FAX (814)443-3690	Tableland Services Inc. 513 East Main Street Somerset PA 15501 (814)445-9628 or (800)452-0148 FAX (814)443-3690
<u>UNION COUNTY</u> Lycoming-Clinton Counties Commission for Community Action (STEP) 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197	<u>WAYNE COUNTY</u> CCCS of Northeastern Pennsylvania 9 South 7 <sup>th</sup> Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9135
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	11 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9135
CCCS of Northeastern Pennsylvania 91 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	<u>The Trehab Center of Northeastern PA</u> 185 Elmira Street, PO Box 218 Troy PA 16947 (570)297-2101 FAX (570)297-2799	185 Elmira Street, PO Box 218 Troy PA 16947 (570)297-2101 FAX (570)297-2799
1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9135		

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket # **102125**

DEUTSCHE BANK NATIONAL TRUST COMPANY

Case # 06-1854-CD

vs.

JAMES E. BUMBARGER JR.

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

**SHERIFF RETURNS**

**FILED**

03/30/07  
FEB 16 2007  
JS

William A. Shaw  
Prothonotary/Clerk of Courts

NOW February 15, 2007 RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT SERVED, TIME EXPIRED" AS TO JAMES E. BUMBARGER JR., DEFENDANT. ATTEMPTED NOT HOME

SERVED BY: /

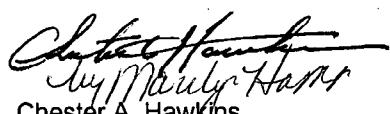
**Return Costs**

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	STERN	4855	10.00
SHERIFF HAWKINS	STERN	4855	56.72

Sworn to Before me This

\_\_\_\_ Day of \_\_\_\_\_ 2007  
\_\_\_\_\_  
\_\_\_\_\_

So Answers,

  
Chester A. Hawkins  
Sheriff

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

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

NOV 09 2006

Attest.

*William A. Scherzer*  
Prothonotary/  
Clerk of Courts

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

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

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

Defendant(s)

Civil Action Number: *06-1854-CD*

**COMPLAINT IN  
MORTGAGE FORECLOSURE**

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

**NOTICE**

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

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

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

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

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

NOTICE

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

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

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

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

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

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

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

Defendant(s)

Civil Action Number:

**COMPLAINT IN  
MORTGAGE FORECLOSURE**

**COMPLAINT**

**CIVIL ACTION - MORTGAGE FORECLOSURE**

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

3. Under date of 10/22/2003, defendant executed and delivered to Argent Mortgage Company LLC a mortgage upon the premises 3072 Pleasant Hill Road , Philipsburg, PA (the “Property”)to secure the payment of the sum of \$53,900.00 . The said mortgage is recorded in the Office for the Recording of Deeds in and for Clearfield County on 10/30/2003 at Doc. No. 200319758 and is incorporated herein by reference as though set forth at length herein. A copy of the legal description of the premises is attached hereto and made a part hereof as Exhibit "A".
4. The said mortgage was assigned to Deutsche Bank National Trust Company, as Trustee for the registered holders of GSAMP Trust 2005-SD1, Mortgage Pass-through Certificates, Series 2005-SD1, the within Plaintiff, by Assignment which was recorded on May 5, 2006 under Instrument No. 200606894.
5. Ocwen Loan Servicing, LLC, is the attorney in fact for Deutsche Bank National Trust Company, as Trustee for the registered holders of GSAMP Trust 2005-SD1, Mortgage Pass-through Certificates, Series 2005-SD1.
6. Said Defendant(s) is the real owner of premises 3072 Pleasant Hill Road, Philipsburg, PA 16866.
7. In accordance with Act 91 of 1983, as amended, a combined notice providing the information required by §403 of Act No. 6 of 1974, and Act 91, aforesaid, was sent to the defendant and no response was made in the appropriate period of time. A true and correct copy of the aforesaid notice is attached hereto and made a part hereof as Exhibit “B”.
8. The said loan is in default as a result of the failure to pay the monthly installments of \$473.47 due on November 1, 2005 and on the same day of each month thereafter.
9. The following is due on the loan:

PRINCIPAL BALANCE .....	\$53,349.98
INTEREST accrued thru 11/06/2006 of .....	\$5,848.47
Interest after 11/06/2006 shall accrue at the per diem rate of \$14.71.)	
LATE CHARGES accrued thru 11/06/2006 of .....	\$336.18
Late charges after 11/06/2006 shall accrue at the monthly rate of \$28.41.)	
ESCROW ADVANCES.....	\$2,274.93
FEES BILLED .....	\$8,479.16
COSTS .....	300.00
ATTORNEY'S FEE .....	\$2,700.00
LESS SUSPENSE (If any).....	(\$0.59)
<b>TOTAL .....</b>	<b>\$73,288.13</b>

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

WHEREFORE, Plaintiff, Deutsche Bank National Trust Company, as Trustee, by its attorney in fact, Ocwen Loan Servicing, LLC requests this Court to enter judgment for foreclosure of the mortgaged property for the sum of \$53,349.98 plus interest thereon of \$5,848.47 plus \$14.71 per day from 11/06/2006 until judgment is paid in full, late charges of \$336.18, plus late charges of \$28.41 per month from 11/06/2006 until judgment is paid in full, escrow advances of \$2,274.93, fees billed of \$8,479.16, costs of \$300.00, attorney's fees of \$2,700.00 and all other amounts set forth above, less any suspense as set forth above, together with record costs and any other amounts to which Plaintiff is entitled to recover.

STERN AND EISENBERG LLP

BY: 

---

STEVEN K. EISENBERG, ESQUIRE  
BRADLEY D. SISLEY, ESQUIRE  
Attorney for Plaintiff

**VERIFICATION**

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

  
JESSICA DYBAS  
Foreclosure Facilitator

Date: NOVEMBER 7, 2006

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

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

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





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

WWW.OCWEN.COM

September 07, 2006

VIA First Class Mail  
VIA Certified Mail (return receipt requested)  
Certified Number: 71069017515112509150  
Reference Code: 0608

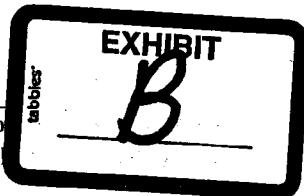
James E. Bumbarger Jr

3072 Six Mile Road  
Philipsburg, PA 16866-8210

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

**PLEASE SEE THE ENCLOSED DOCUMENT**

This communication is from a debt collector  
any information obtained will be used to collect a debt;



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

WWW.OCWEN.COM

## APPENDIX A

September 07, 2006

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

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

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

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

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

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

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

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

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

LOAN ACCT. NO.:

34134817

ORIGINAL LENDER:

ARGENT MORTGAGE COMPANY, LLC

CURRENT LENDER/SERVICER: OCWEN

DACT91.10



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

WWW.OCWEN.COM

## HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

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

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

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

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

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

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

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

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

DACT91.10



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

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

IS SERIOUSLY IN DEFAULT because:

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

11 payments in the amount of \$ 473.47 from November 01, 2005 through September 07, 2006

**DETAIL SUMMARY :**

Principal and Interest.....	\$ 5,208.17
Interest Arrearage.....	\$ 0.00
Escrow.....	\$ 2,274.93
Late Charges.....	\$ 279.36
Insufficient Funds Charges.....	\$ 0.00
Fees / Expenses.....	\$ 7,965.15
Suspense Balance (CREDIT).....	\$ 0.59
Interest Reserve Balance (CREDIT).....	\$ 0.00
<b>TOTAL DUE.....</b>	<b>\$ 15,727.02</b>

**HOW TO CURE THE DEFAULT** -- You may cure the default within THIRTY (30) DAYS of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$15,727.02, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by Money Gram, Cashier's Check, Certified Check or Money Order made payable and sent to:

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

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

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

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

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



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

WWW.OCWEN.COM

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

**HOW TO CONTACT THE SERVICER:**

**Name of Servicer:** OCWEN

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

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

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

**Contact:** LRC TMA TeamA

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

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

**YOU MAY ALSO HAVE THE RIGHT:**

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

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

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

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

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

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

**CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY**

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

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September 07, 2006

VIA First Class Mail  
VIA Certified Mail (return receipt requested)  
Certified Number: 71069017515112509167  
Reference Code: 0608

James E. Bumbarger Jr

3072 Pleasant Hill Road  
Philipsburg, PA 16866-0000

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

**PLEASE SEE THE ENCLOSED DOCUMENT**

DACT91.10

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



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

WWW.OCWEN.COM

## APPENDIX A

September 07, 2006

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

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

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

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

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

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

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

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

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

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

DACT91.10



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

WWW.OCWEN.COM

## HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

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

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

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

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

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

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

DACT91.10



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

WWW.OCWEN.COM

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

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

IS SERIOUSLY IN DEFAULT because:

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

11 payments in the amount of \$ 473.47 from November 01, 2005 through September 07, 2006

**DETAIL SUMMARY :**

Principal and Interest.....	\$ 5,208.17
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Escrow.....	\$ 2,274.93
Late Charges.....	\$ 279.36
Insufficient Funds Charges.....	\$ 0.00
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Suspense Balance (CREDIT).....	\$ 0.59
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<b>TOTAL DUE.....</b>	<b>\$ 15,727.02</b>

**HOW TO CURE THE DEFAULT** -- You may cure the default within THIRTY (30) DAYS of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$15,727.02, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by Money Gram, Cashier's Check, Certified Check or Money Order made payable and sent to:

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

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

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

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

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

DACT91.10



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

WWW.OCWEN.COM

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

**HOW TO CONTACT THE SERVICER:**

**Name of Servicer:** OCWEN

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

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

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

**Contact:** LRC TMA TeamA

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

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

**YOU MAY ALSO HAVE THE RIGHT:**

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

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

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

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

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

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

**CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY**

DACT91.10

APPENDIX C

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

(Rev. 6/99)

ADAMS COUNTY	BEAVER COUNTY (cont.)	BRADFORD COUNTY (cont.)
American Red Cross-Hanover Chapter 529 Carlisle Street Hanover PA 17331 (717)637-3768 FAX (717)637-3294	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead PA 15120 (412)462-9962 (412)462-9964	CCCS of Northeastern Pennsylvania 9 South 7th Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro PA 17268 (717)762-3285	Credit Counselors of PA 401 Wood Street, Suite 506 Pittsburgh PA 15222 (412)238-9954 or (800)737-2933 FAX (412)238-9963	31 W Market St Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)334-4670	<b>BEDFORD COUNTY</b>	1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717)334-8326	Bedford-Fulton Housing Services 10241 Lincoln Highway Everett PA 15537 (814)623-9129 FAX (814)623-7187	<b>The Trebil Center of Northeastern PA</b>
<b>ALLEGHENY COUNTY</b>	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	10 Public Avenue Monroe PA 18801 (570)278-3338 or (800)982-4045 FAX (570)278-1889
Pennsylvania Housing Finance Agency (Marcia Hess) 2775 Swallow Hill Road, Bldg 200 Pittsburgh PA 15220 (412)429-2842 FAX (412)429-2835	Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	185 Elmira St PO Box 218 Troy PA 16947 (570)297-2101
Action Housing, Inc. 425 6th Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 or (800)792-2801 FAX (412)391-4512	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	93 Walnut Street Wellsboro PA 16901 (570)724-5252 FAX (570)724-5783
CCCS of Western Pennsylvania, Inc. 809 Smithfield Street Pittsburgh PA 15222 (412)471-7584	Tableland Services, Inc. 635 East Main Street Somerset PA 15501 (814)445-9628 or (800)452-0148 FAX (814)443-3690	103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)836-6840 FAX (570)836-6332
Urban League of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412)227-4802 FAX (412)261-5207	<b>BERKS COUNTY</b>	931 Main Street Honesdale PA 18431 (570)253-8941 FAX (570)253-4817
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville PA 17901 (717)622-1995 FAX (717)622-0429	<b>BUCKS COUNTY</b>
Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2744 (814) only FAX (610)821-8932	Acorn Housing Corporation 946 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427
<b>ARMSTRONG COUNTY</b>	Community Housing Counselor, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne PA 19047 (215)750-4310 FAX (215)750-4318
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	<b>BLAIR COUNTY</b>	HACE 167 Allegheny Ave, 2nd FL Philadelphia PA 19140 (215)426-8025 FAX (215)426-9122
Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	Bedford-Fulton Housing Services RD #1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187	Community Development Corp of Frankford 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012
<b>BEAVER COUNTY</b>	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747	Northwest Counseling Service 5001 North Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753
Action Housing, Inc. 425 6th Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 FAX (412)391-4512	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5665 FAX (215)864-2666
Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724)728-7511	Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2733 FAX (610)821-8932
Housing Opportunities, Inc. 133 Seventh Street PO Box 9 McKeesport PA 15134	<b>BRADFORD COUNTY</b>	American Credit Counseling Institute
	CCCS of Northeastern Pennsylvania	

BUCKS COUNTY (cont.)	CARBON COUNTY (cont.)	CHESTER COUNTY (cont.)
<u>American Credit Counseling Institute</u> 755 York Rd, Suite 103 Warminster PA 18974 (215)444-9429 FAX (215)956-6344	CCCS of Lehigh Valley 8671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2733 FAX (610)821-8932	Community Housing Counseling, Inc. PO Box 244 Kennett Square PA 19348 (610)444-3632 FAX (610)444-8243
<u>144 E. Dekalb Pike</u> King of Prussia PA 19406 (610)571-2210 FAX (610)265-4814	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	Philadelphia Council for Community Adv 100 North 17 <sup>th</sup> Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)963-9941
<u>BUTTLER COUNTY</u>	<u>9 South 7<sup>th</sup> Street</u> Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981	Community Development Corp of Franklin Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012
<u>Action Housing, Inc.</u> 425 4 <sup>th</sup> Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4512	<u>31 W Market St</u> Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	CCCS of Delaware Valley Marshall Building 790 E Market St, Suite 215 West Chester PA 19382 (215)563-5665
<u>Housing Opportunities, Inc.</u> 650 Corporate St, Suite 207 McKeesport PA 15132 (412)664-1590 FAX (412)664-0873	<u>1631 S Atherton St, Suite 100</u> State College PA 16801 (814)238-3668 FAX (814)238-3669	<u>American Credit Counseling Institute</u> 845 Conestoga St Costerville PA 19320 (888)212-6741
<u>Housing Opportunities, Inc.</u> 133 Seventh Street PO Box 9 McKeesport PA 15134 (412)664-1906 FAX (412)664-0873	<u>163 Amber Lane</u> Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359 FAX (570)829-1665—CALL BEFORE FAXING (570)455-4994 HAZELTON FAX (570)455-5631—CALL BEFORE FAXING (570)836-4090 TUNKHANNON	<u>755 York Rd, Suite 103</u> Warminster PA 18974 (215)444-9429 FAX (215)956-6344
<u>CCCS of Western PA</u> YMCA Building 339 North Washington Street Butler PA 16001 (724)282-7812	<u>144 E. Dekalb Pike</u> King of Prussia PA 19406 (610)571-2210 FAX (610)265-4814	<u>CLARION COUNTY</u>
<u>Mon Valley Unemployed Committee</u> 120 E. 9 <sup>th</sup> Avenue Homestead PA 15120 (412)463-9962 FAX (412)462-9964	<u>CCCS of Western Pennsylvania, Inc.</u> 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	<u>CCCS of Western PA</u> YMCA Building 339 North Washington Street Butler PA 16001 (412)282-7812
<u>Credit Counselors of PA</u> 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	<u>Lycoming-Clinton Co Comm For Community Action (STEP)</u> 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197	<u>CLEARFIELD COUNTY</u>
<u>CAMBRIA COUNTY</u>	<u>CCCS of Northeastern Pennsylvania</u> 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669	<u>Keystone Economic Development Corporation</u> 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688
<u>Bedford-Fulton Housing Services</u> RD #1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187	<u>CCCS of Northeastern Pennsylvania</u> 201 Basin Street Williamsport PA 17703 (570)326-0587 FAX (570)322-2197	<u>CCCS of Western Pennsylvania, Inc.</u> 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747
<u>Indiana Co. Community Action Program</u> 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	<u>CCCS of Western PA</u> 219-A College Park Plaza Johnstown PA 15904 (814)539-6335	<u>CCCS of Western Pennsylvania</u> 219-A College Park Plaza Johnstown PA 15904 (814)539-6335
<u>CCCS of Western PA</u> 219-A College Park Plaza Johnstown PA 15904 (814)539-6445	<u>Budget Counseling Center</u> 247 North Fifth Street Reading PA 19601 (610)755-7865 FAX (610)375-7830	<u>Indiana Co. Community Action Program</u> 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118
<u>CCCS of Western Pennsylvania, Inc.</u> 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	<u>HACE</u> 167 Allegheny Ave, 2 <sup>nd</sup> FL Philadelphia PA 19140 (215)26-8025 FAX (215)426-9122	<u>CCCS of Northeastern Pennsylvania</u> 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669
<u>Keystone Economic Development Corporation</u> 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	<u>Media Fellowship House</u> 102 S Jackson St Media PA 19063 (610)565-0846 FAX (610)565-8567	<u>CLINTON COUNTY</u>
<u>Tableland Services, Inc.</u> 535 East Main Street Somerset PA 15501 (814)445-9628 or (800)452-0148 FAX (814)443-3690	<u>Tabor Community Services Inc.</u> 439 E King Street Lancaster PA 17602 (717)397-5182 or (800)788-5062 (H.O. only) FAX (717)399-4127	<u>Lycoming-Clinton Counties</u> Commission For Community Action (STEP) 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197
<u>CAMERON COUNTY</u>	<u>American Red Cross of Chester</u> 1729 Edgemont Ave Chester PA 19013 (610)874-1484	<u>CCCS of Northeastern PA</u> 201 Basin Street Williamsport PA 17703 (570)323-6627 FAX (570)323-6626
<u>Northern Tier Community Action Corp</u> PO box 389 135 West 4 <sup>th</sup> Street Emporium PA 15834 (814)486-1161 FAX (814)86-0825	<u>Northwest Counseling Services</u> 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753	<u>CCCS of Northeastern Pennsylvania</u> 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669
<u>CCCS of Western Pennsylvania, Inc.</u> 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747		
<u>CARBON COUNTY</u>		

<u>COLUMBIA COUNTY</u>	<u>DELAWARE COUNTY (cont.)</u>	<u>FAYETTE COUNTY (cont.)</u>		
<b>CCCS of Northeastern Pennsylvania</b> 61 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0337 or (800)922-9537 FAX (570)821-1785  400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135  Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359 FAX (570)829-1665—CALL BEFORE FAXING (570)455-4994 HAZELTON FAX (570)455-5631—CALL BEFORE FAXING (570)836-4090 TUNKHANNOCK	<b>CCCS of Delaware Valley</b> 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5665 FAX (215)563-7020  Medis Fellowship House 802 S Jackson Street Media PA 19063 (610)565-0846 FAX (610)565-8567  Philadelphia Council for Community Adv 100 North 17 <sup>th</sup> Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)963-9941  American Red Cross of Chester 1729 Edgemont Ave Chester PA 19013 (610)374-1484  Northwest Counseling Services 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753  HACE 867 Allegheny Ave, 2 <sup>nd</sup> FL Philadelphia PA 19140 (215)426-8025 FAX (215)426-9122  Community Housing Counselor, Inc. PO Box 244 Kennett Square PA 19348 (610)444-3682 FAX (610)444-8243  Community Development Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012  CCCS of Delaware Valley 280 North Providence Road Media PA 19063 (215)563-5665	<b>Tableland Services Inc.</b> 131 North Center Avenue Somerset PA 15501 (814)445-9628 FAX (814)443-3690  Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893  <b>Fayette County Community Action Agency, Inc.</b> 137 North Beeson Avenue Uniontown PA 15401 (724)437-6050 or (800)427-INFO FAX (412)437-4418  <b>CCCS of Western PA</b> 199 Edison Street Uniontown PA 15401 (724)439-8939  <b>Mon Valley Unemployed Committee</b> 120 E. 9 <sup>th</sup> Avenue Homestead PA 15120 (412)462-9962		
<b>CRAWFORD COUNTY</b> Booker T. Washington Center 1720 Holland Street Erie PA 16503 (814)453-4744 FAX (814)453-5749  John F. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-0400 FAX (814)898-1243  Greater Erie Community Action Committee 18 West 9 <sup>th</sup> Street Erie PA 16501 (814)459-4581 FAX (814)456-0161  Shenango Valley Urban League, Inc. 501 Indiana Avenue Farrell PA 16121 (412)981-5310	<b>HACE</b> 175 Stafford Ave, Suite 1 Wayne PA 19087 (610)971-2210 FAX (610)687-7860  <b>ACCJ</b> 144 E Dekalb Pike King of Prussia PA 19406 (610)971-2210  Financial Counseling Services of Franklin 31 West 3 <sup>rd</sup> Street Waynesboro PA 17268 (717)762-3285  YWCA of Carlisle 301 G Street Carlisle PA 17013 (717)243-3818 FAX (717)241-9589  Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227  Adams County Housing Authority 139-143 Carlisle St. Gettysburg PA 17325 (717)334-1518 FAX (717)334-8326	<b>FORREST COUNTY</b> Warren-Forest Counties Economic Opportunity Council 204 Liberty Street PO Box 547 Warren PA 16365 (814)726-2400 FAX (814)723-0510  <b>FRANKLIN COUNTY</b> Financial Services Unlimited 81 West 3 <sup>rd</sup> Street Waynesboro PA 17268 (717)762-3285  <b>CCCS of Western Pennsylvania, Inc.</b> 912 South George Street York PA 17403 (717)846-4176  <b>Community Action Commission of the Capital Region</b> 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227  <b>ELK COUNTY</b> John F. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-0400 FAX (814)898-1243  Northern Tier Community Action Corp PO Box 389 135 West 4 <sup>th</sup> Street Emporium PA 15834 (814)866-1161 FAX (814)486-0825  <b>ERIE COUNTY</b> Booker T. Washington Center 1720 Holland Street Erie PA 16503 (814)453-4744 FAX (814)453-5749  John F. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-0400 FAX (814)898-1243  Greater Erie Community Action Committee 18 West 9 <sup>th</sup> Street Erie PA 16501 (814)459-4581 FAX (814)456-0161	<b>CCCS of Western Pennsylvania, Inc.</b> 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670  Urban League of Metropolitan Harrisburg 2107 N 6 <sup>th</sup> Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459  Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227  Urban League of Metropolitan Harrisburg 2107 N 6 <sup>th</sup> Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459  <b>DAPHIN COUNTY</b> CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670  Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227  Urban League of Metropolitan Harrisburg 2107 N 6 <sup>th</sup> Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459  <b>DELAWARE COUNTY</b>	<b>Bedford-Fulton Housing Services</b> RD 1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187  <b>Financial Counseling Services of Franklin</b> 31 West 3 <sup>rd</sup> Street Waynesboro PA 17268 (717)762-3285  <b>CCCS of Western Pennsylvania, Inc.</b> 912 South George Street York PA 17403 (717)846-4176  <b>Action Housing, Inc.</b> 425 6 <sup>th</sup> Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4512  <b>Weatherization Office</b> 917 Mifflin Street Huntingdon PA 16652 (814)643-2343

<b>GREENE COUNTY</b>	<b>LACKAWANNA COUNTY (cont.)</b>	<b>LUZERNE COUNTY (cont.)</b>
Action Housing, Inc. 125 6 <sup>th</sup> Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4514	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	Economic Opportunity Cabinet of Schuylkill County 725 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429
Community Action Southwest 12 West High Street Waynesburg PA 15370 (724)852-2893 FAX (412)627-7713	<b>LANCASTER COUNTY</b>	<b>LYCOMING COUNTY</b>
Mon Valley Unemployed Committee 120 E. 5 <sup>th</sup> Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964	Community Housing Counselor, Inc. PO Box 244 Kennett Square PA 19348 (610)444-3622 FAX (610)444-8243	CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785
CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290	CCCS of Western Pennsylvania, Inc. 912 South George Street York PA 17403 (717)846-4176	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135
<b>HUNTINGDON COUNTY</b>	<b>LAWRENCE COUNTY</b>	<b>MCKEAN COUNTY</b>
Bedford-Fulton Housing Services RD 1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187	Tabor Community Services Inc. 439 E King Street Lancaster PA 17602 (717)397-5182 or (800)788-5052 FAX (717)399-4127	Lycoming-Clinton Counties Commission For Community Action (STEP) 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197
Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	<b>CCCS of Western Pennsylvania</b>	<b>MCKEAN COUNTY</b>
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	10 <sup>th</sup> Federal Plaza—Suite 406 North Mill Street New Castle PA 16101 (724)652-8074	John F. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Eric PA 16510 (814)898-4000 FAX (814)898-1243
<b>INDIANA COUNTY</b>	312 Chestnut Street, Suite 227 Meadville PA 16335 (814)333-8570	Northern Tier Community Action Corp PO Box 389 135 West 4 <sup>th</sup> Street Emporia PA 15834 (814)486-1161 FAX (814)486-0825
CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290	Shenango Valley Urban League, Inc. 501 Indiana Avenue Farell PA 16121 (724)981-5310	<b>MERCER COUNTY</b>
Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1588	Housing Opportunities of Beaver County 550 Corporation St, Suite 207 Beaver PA 15009 (724)728-7202 FAX (412)728-7202	Shenango Valley Urban League, Inc. 501 Indiana Avenue Farell PA 16121 (724)981-5310
Indiana Co. Community Action Program 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	<b>LEBANON COUNTY</b>	CCCS of Western Pennsylvania, Inc. YMCA Building 639 North Washington Street Butler PA 16001 (724)282-7812
CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814)539-6335	Economic Opportunity Cabinet of Schuylkill County 725 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	<b>MIFFLIN COUNTY</b>
<b>JEFFERSON COUNTY</b>	Tabor Community Services Inc. 439 E King Street Lancaster PA 17602 (717)397-5182 or (800)788-5052 FAX (717)399-4127	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747
John F. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Eric PA 16510 (814)898-0400 FAX (814)898-1243	<b>LEHIGH COUNTY</b>	CCCS OF Northeastern PA 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814) 238-3669
Indiana Co. Community Action Program 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	CCCS of Lehigh Valley 9671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2733 (570) & (814) ONLY FAX (610)821-8932	Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343
CCCS of Western PA YMCA Building 339 North Washington Street Butler PA 16001 (724)282-7812	Economic Opportunity Cabinet of Schuylkill County 725 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	<b>MONROE COUNTY</b>
<b>UNIATA COUNTY</b>	<b>LUZERNE COUNTY</b>	CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	9 South 7 <sup>th</sup> Street Soudsbury PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981
Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135
<b>LACKAWANNA COUNTY</b>	<b>CCCS of Northeastern Pennsylvania</b>	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702
CCCS of Northeastern Pennsylvania		

MONTGOMERY COUNTY	PHILADELPHIA COUNTY (cont.)	SNYDER COUNTY
Acorn Housing Corporation 346 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427	Media Fellowship House 302 S Jackson Street Media PA 19063 (610)565-0846 FAX (610)565-8567	CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670
CCCS of Delaware Valley Norristown Business Center 190 W Germantown Pike, Suite 140 Norristown PA 19401 (215)561-5665	PCCA 100 North 17th Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)963-9941	Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)541-1757 FAX (717)234-9459
Northwest Counseling Service 6001 N Broad Street Philadelphia PA 19141 (215)324-7504 FAX (215)324-8753	CCCS of Delaware Valley One Cherry Hill, Suite 215 Cherry Hill NJ 08002 (215)563-5665	Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227
Community Action Development Commission 701 Dekalb Street Norristown PA 19401 (610)277-6363 FAX (610)277-2123	Housing Association of Delaware Valley 1500 Walnut Street, Suite 601 Philadelphia PA 19102 (215)345-6010 FAX (215)790-9132	SOMERSET COUNTY
<b>NORTHUMBERLAND COUNTY</b>	<b>Housing Association of Delaware Valley</b>	<b>Bedford-Fulton Housing Services</b>
CCCS of Northeastern Pennsylvania	658 North Warm Street Philadelphia PA 19123 (215)976-0224 FAX (215)765-7614	RD 1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187
31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1783	Community Development Corp of Franklin Group Ministry 620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012	Bedford-Fulton Housing Services 1954 Mary Grace Lane Johnstown PA 15901 FAX (814)539-1688
1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	American Credit Counseling Institute	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290
201 Basin Street Williamsport PA 17703 (570)323-6627 FAX (570)323-6626	845 Coates St Coatesville PA 19320 (888)212-6741	CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814)539-6335
Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	144 E Dekalb Pike King of Prussia PA 19406 (610)971-2210	Tableland Services Inc. 131 North Center Avenue Somerset PA 15501 (814)445-5628 FAX (814)443-3690
<b>PERRY COUNTY</b>	<b>PIKE COUNTY</b>	<b>SULLIVAN COUNTY</b>
CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-7157 FAX (717)541-4670	CCCS of Northeastern Pennsylvania	CCCS of Northeastern Pennsylvania
Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459	31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785
YWCA of Carlisle 801 G Street Carlisle PA 17013 (717)243-3818 FAX (717)731-9589	9 South 7th Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135
Financial Counseling Services of Franklin 81 West 3rd Street Waynesboro PA 17268 (717)762-3285	POTTER COUNTY	The Trehab Center of Northeastern PA
Weatherization Office 917 Milltim Street Huntingdon PA 16652 (814)643-2343	Northern Tier Community Action Corp 135 West 4th Street Emporium PA 15834 (814)486-1161 FAX (814)486-0825	185 Elmira Street, PO Box 218 Troy PA 16947 (570)297-2101 FAX (570)297-2799
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227	SCHUYLKILL COUNTY	17 Crafton Street Wellsville PA 16901 (570)724-5252 FAX (570)724-5783
<b>PHILADELPHIA COUNTY</b>	Budget Counseling Center 147 North Fifth Street Reading PA 19601 (610)375-7866 FAX (610)375-3380	103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)836-6840 FAX (570)836-6332
Acorn Housing Corporation 346 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359 FAX (570)829-1665—CALL BEFORE FAXING \$70455-4994 HAZELTON FAX (570)455-5611—CALL BEFORE FAXING \$70)836-4090 TUNKHANNOCK	German Street, PO Box 389 Fax (570)297-2799 (570)928-9668 FAX (570)928-8144
Northwest Counseling Service 6001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	931 Main Street Honesdale PA 18431 (570)253-8941 FAX (570)253-4817
CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5665 FAX (215)563-7020	CCCS of Lehigh Valley PO Box A Whitehall PA 18052 (610)821-4011 FAX (610)821-8912	7 Lake Avenue, Box 339 Montrose PA 18801 (570)278-3338 or (800)892-4045 FAX (570)278-1889
FACE		1400 Abington Executive Park, Suite 1
		SUSQUEHANNA COUNTY
		CCCS of Northeastern Pennsylvania
		31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785

SUSQUEHANNA COUNTY (cont.)	VENANGO COUNTY	WAYNE COUNTY (cont.)
<u>The Trichab Center of Northeastern PA</u>		<u>The Trichab Center of Northeastern PA</u>
185 Elmira Street, PO Box 218 Troy PA 16947 (570)297-2101 FAX (570)297-2799	Greater Erie Community Action Committee 18 West 9th Street Erie PA 16501 (814)459-4581 FAX (814)459-0161	103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)836-6840 FAX (570)836-6332
17 Crafton Street Wellsville PA 16901 (570)724-5252 FAX (570)724-5783	John F. Kennedy Center, Inc. 2021 East 20th Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	German Street, PO Box 389 Fax (570)297-2799 (570)928-9668 FAX (570)928-8144
103 Wama Street, PO Box 709 Tunkhannock PA 18657 (570)836-6840 FAX (570)836-6332	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler PA 16001 (724)282-7812	931 Main Street Homestead PA 18431 (570)253-8941 FAX (570)253-4817
German Street, PO Box 389 Fax (570)297-2799 (570)928-9668 FAX (570)928-8144	<u>WARREN COUNTY</u>	<u>WESTMORELAND COUNTY</u>
731 Main Street Homestead PA 18431 (570)253-8941 FAX (570)253-4817	Booker T. Washington Center 1720 Holland Street Erie PA 16503 (814)453-5744 FAX (814)453-5749	Action Housing, Inc. 425 6th Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4512
7 Lake Avenue, Box 339 Montrose PA 18801 (570)278-3338 or (800)892-4045 FAX (570)278-1889	Warren-Forrest County Economic Opportunity Council 1209 Pennsylvania Avenue, West PO Box 547 Warren PA 16365 (814)726-2400 FAX (814)723-0510	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290
<u>TIOGA COUNTY</u>	Greater Erie Community Action Committee 18 West 9th Street Erie PA 16501 (814)459-4581 FAX (814)459-0161	Housing Opportunities, Inc. 133 Seventh Street McKeesport PA 15132 (412)664-1590 FAX (412)664-0873
<u>CCCS of Northeastern Pennsylvania</u>	<u>WASHINGTON COUNTY</u>	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118
31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688
1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	Housing Opportunities, Inc. 133 Seventh Street McKeesport PA 15132 (412)664-1590 FAX (412)664-0873	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963
<u>The Trichab Center of Northeastern PA</u>	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893
185 Elmira Street, PO Box 218 Troy PA 16947 (570)297-2101 FAX (570)297-2799	Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893	CCCS of Western Pennsylvania, Inc. 199 Edison Street Uniontown PA 15401 (724)439-8939
7 Crafton Street Wellsville PA 16901 (570)724-5252 FAX (570)724-5783	CCCS of Western Pennsylvania, Inc. 63 N College Street Washington PA 15301 (724) 222-6292	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964
103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)836-6840 FAX (570)836-6332	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964	Tableland Services Inc. 635 East Main Street Somerset PA 15501 (814)445-9628 or (800)452-0148 FAX (814)443-3690
German Street, PO Box 389 Fax (570)297-2799 (570)928-9668 FAX (570)928-8144	CCCS of Western Pennsylvania, Inc. 120 E. 9th Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964	
7 Lake Avenue, Box 339 Montrose PA 18801 (570)278-3338 or (800)892-4045 FAX (570)278-1889	<u>WAYNE COUNTY</u>	
<u>UNION COUNTY</u>	<u>CCCS of Northeastern Pennsylvania</u>	
Lycoming-Clinton Counties Commission for Community Action (STEP) 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197	9 South 7th Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981	
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	
<u>CCCS of Northeastern Pennsylvania</u>	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	<u>The Trichab Center of Northeastern PA</u>
31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	185 Elmira Street, PO Box 218 Troy PA 16947 (570)297-2101 FAX (570)297-2799	
1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135		

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

BRADLEY D. SISLEY, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #200040

Deutsche Bank National Trust Company, as :  
Trustee for the registered holders of GSAMP Trust  
2005-SD1, Mortgage Pass-through Certificates, :  
Series 2005-SD1, by its attorney in fact, Ocwen  
Loan Servicing, LLC :  
VS. : NO. 06-1854-CD

James E. Bumbarger, Jr. :  
**ORDER**

**AND NOW**, this \_\_\_\_\_ day of \_\_\_\_\_, 2007, upon consideration of Plaintiff's Motion for Special Order Directing Service of its original process By Posting and Certified Mail Pursuant to Pa. R.C.P. 430(a), it is hereby **ORDERED AND DECREED** that Defendant JAMES E. BUMBARGER, JR. shall be served by posting a copy of Plaintiff's original process on premises 3072 PLEASANT HILL ROAD, PHILIPSBURG, PA 16866 and by sending a copy of same to Defendant at his last known address being 3072 SIX MILE ROAD, PHILIPSBURG, PA 16866 by certified mail, return receipt requested.

BY THE COURT:

---

J.

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

BRADLEY D. SISLEY, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #200040

FILED  
M 12:49 PM  
FEB 28 2007  
6A  
NO CC

William A. Shaw  
Prothonotary/Clerk of Courts

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

VS. : NO. 06-1854-CD

James E. Bumbarger, Jr. :  
:

**MOTION FOR SPECIAL ORDER DIRECTING SERVICE  
BY POSTING AND CERTIFIED MAIL PURSUANT TO PA. R.C.P. 430(a)  
TO DEFENDANT JAMES E. BUMBARGER, JR.**

1. Plaintiff is Deutsche Bank National Trust Company, as Trustee for the registered holders of GSAMP Trust 2005-SD1, Mortgage Pass-through Certificates, Series 2005-SD1, by its attorney in fact, Ocwen Loan Servicing, LLC, which became the holder of a loan to Defendant secured by a mortgage on real estate located at 3072 PLEASANT HILL ROAD, PHILIPSBURG, PA 16866. As a result of Defendant's default on said mortgage, Plaintiff filed a Civil Action on November 9, 2006.

2. The whereabouts of Defendant JAMES E. BUMBARGER, JR., whose last-known address according to Plaintiff's records is 3072 SIX MILE ROAD, PHILIPSBURG, PA 16866, are unknown, and accordingly, all attempts to serve said Defendant pursuant to the usual process prescribed by Pa. R.C.P. 400-405 have been futile.

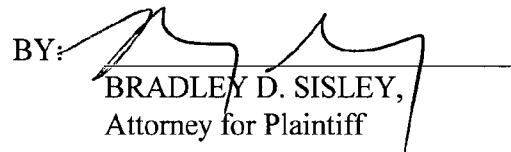
3. Pursuant to Pa. R.C.P. 430(a), an investigation has been made to determine the whereabouts of the Defendant and the reasons why service cannot be made. Attached hereto and made part hereof as Exhibit "A" is an Affidavit stating the nature and extent of that investigation.

4. Pursuant to Pa. R.C.P. 430(a) and Pa. R.C.P. 410(c)(2) and (3), this Court may enter a special Order directing that service be made by posting a copy of the original process and all further notices required in the above-captioned matter, including but not limited to, Notice of Sheriff's Sale, if any, on the most public part of the property or by certified mail to the Defendant's last-known address.

WHEREFORE, Plaintiff, Deutsche Bank National Trust Company, as Trustee for the registered holders of GSAMP Trust 2005-SD1, Mortgage Pass-through Certificates, Series 2005-SD1, by its attorney in fact, Ocwen Loan Servicing, LLC, by its attorneys, moves this Honorable Court to enter a special Order directing that service be made by posting a copy of the original process on premises 3072 PLEASANT HILL ROAD, PHILIPSBURG, PA 16866 and by sending a copy of same to Defendant at his last known address being 3072 SIX MILE ROAD, PHILIPSBURG, PA 16866 by certified mail, return receipt requested.

Respectfully submitted,

STERN AND EISENBERG LLP

BY:   
BRADLEY D. SISLEY,  
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

BRADLEY D. SISLEY, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #200040

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

VS. : NO. 06-1854-CD

James E. Bumbarger, Jr. :  
James E. Bumbarger, Jr.

**AFFIDAVIT OF INVESTIGATION**

I, BRADLEY D. SISLEY, ESQ., being duly sworn according to law, depose and say that I am counsel for Plaintiff, Deutsche Bank National Trust Company, as Trustee for the registered holders of GSAMP Trust 2005-SD1, Mortgage Pass-through Certificates, Series 2005-SD1, by its attorney in fact, Ocwen Loan Servicing, LLC in the foregoing action and that the following efforts were made by my office to serve the Defendant JAMES E. BUMBARGER, JR. with Plaintiff's Civil Action and to determine the present whereabouts of said Defendant:

1. Service of Plaintiff's Civil Action was attempted by the Sheriff of Clearfield County at 3072 SIX MILE ROAD, PHILIPSBURG, PA 16866. Unfortunately, service could not be effectuated. See Exhibit "B" which is attached hereto and made a part hereof.

2. Additionally, information received from the United States Post Office indicated Defendant's address at 3072 SIX MILE ROAD, PHILIPSBURG, PA 16866 is "Good as addressed". See Exhibit "C" which is attached hereto and made a part hereof.

3. Plaintiff checked with the Department of Voter Registration in Clearfield County and was advised that, according to their records, Defendant JAMES E. BUMBARGER, JR. is not



registered. See Exhibit "D" which is attached hereto and made a part hereof.

4. In addition, according to information maintained by the Department of Motor Vehicles, the Defendant is registered at 3072 SIX MILE ROAD, PHILIPSBURG, PA 16866. See Exhibit "E" which is attached hereto.

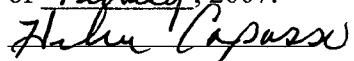
This information is true and correct to the best of my knowledge, information and belief.

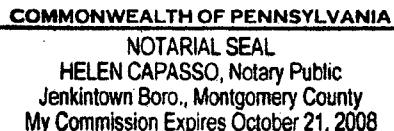
STERN AND EISENBERG LLP

BY:

  
BRADLEY D. SISLEY,  
Attorney for Plaintiff

Sworn to and subscribed  
before me this 26 day  
of February, 2007.





**In The Court of Common Pleas of Clearfield County, Pennsylvania**

Service # 1 of 1 Services

Sheriff Docket # **102125**

DEUTSCHE BANK NATIONAL TRUST COMPANY

Case # **06-1854-CD**

vs.

JAMES E. BUMBARGER JR.

**COPY**

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

**SHERIFF RETURNS**

NOW February 15, 2007 RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT SERVED, TIME EXPIRED" AS TO JAMES E. BUMBARGER JR., DEFENDANT. ATTEMPTED NOT HOME

SERVED BY: /

**Return Costs**

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	STERN	4855	10.00
SHERIFF HAWKINS	STERN	4855	56.72

Sworn to Before me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2007



Chester A. Hawkins  
Sheriff



Postmaster  
Philipsburg, PA 16866  
City, State, ZIP Code

Date: January 18, 2007

**Request For Change of Address or Boxholder  
Information Needed for Service of Legal Process**

Please furnish the new address or the name and street address (if a boxholder) for the following:

Name: James E. Bumbarger, Jr.

Address: 3072 Six Mile Road, Philipsburg, PA 16866

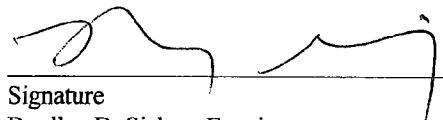
**NOTE:** The name and last known address are required for change of address information. The name, if known, and post office box address are required for boxholder information.

The following information is provided in accordance with 39 CFR 265.6(d)(6)(ii). There is no fee for providing boxholder information. The fee for providing change of address information is waived in accordance with 39 CFR 265.6(d)(1) and (2) and corresponding Administrative Support Manual 352.44a and b.

1. Capacity of requester (e.g., process server, attorney, party representing himself): Attorney
2. Statute or regulation that empowers me to serve process (not required when requester is an attorney or a party acting *pro se* - except a corporation acting *pro se* must cite statute): N/A
3. The names of all known parties to the litigation: DEUTSCHE BANK NATIONAL TRUST COMPANY VS JAMES BUMBARGER, JR.
4. The court in which the case has been or will be heard: CCP CLEARFIELD COUNTY
5. The docket or other identifying number if one has been issued: 06-1854 CD
6. The capacity in which this individual is to be served (e.g., defendant or witness): Defendant

**WARNING**

**THE SUBMISSION OF FALSE INFORMATION TO OBTAIN AND USE CHANGE OF ADDRESS INFORMATION OR BOXHOLDER INFORMATION FOR ANY PURPOSE OTHER THAN THE SERVICE OF LEGAL PROCESS IN CONNECTION WITH ACTUAL OR PROSPECTIVE LITIGATION COULD RESULT IN CRIMINAL PENALTIES INCLUDING A FINE OF UP TO \$10,000 OR IMPRISONMENT OR (2) TO AVOID PAYMENT OF THE FEE FOR CHANGE OF ADDRESS INFORMATION OF NOT MORE THAN 5 YEARS, OR BOTH (Title 18 U.S.C. Section 1001).**

  
Signature  
Bradley D. Sisley, Esquire  
Printed Name

STERN AND EISENBERG  
THE PAVILION  
261 OLD YORK RD., SUITE 410  
JENKINTOWN, PA 19046  
City, State, ZIP Code

**FOR POST OFFICE USE ONLY**

No change of address order on file.  
 Not known at address given.  
 Moved, left no forwarding address.  
 No such address.

NEW ADDRESS or BOXHOLDER'S POSTMARK

NAME and STREET ADDRESS



Good at above address

## INDIVIDUAL VOTER REGISTRATION RECORD INQUIRY REQUEST

Pursuant to Act 3 of 2002, Pennsylvania's voter registration law, Section 1404, I request that your personnel perform computer inquiries of voter records for the following individuals:

VOTER'S NAME James E. Bumbarger, Jr. BIRTH DATE/APPROX. AGE: \_\_\_\_\_

LAST KNOWN ADDRESS: 3072 Six Mile Road, Philipsburg, PA 16866

Mr. Bumbarger is not registered to vote in Blairfield Co

VOTER'S NAME \_\_\_\_\_ BIRTH DATE/APPROX. AGE: \_\_\_\_\_

LAST KNOWN ADDRESS: \_\_\_\_\_

-----  
VOTER'S NAME \_\_\_\_\_ BIRTH DATE/APPROX. AGE: \_\_\_\_\_

LAST KNOWN ADDRESS: \_\_\_\_\_

-----  
VOTER'S NAME \_\_\_\_\_ BIRTH DATE/APPROX. AGE: \_\_\_\_\_

LAST KNOWN ADDRESS: \_\_\_\_\_

-----  
VOTER'S NAME \_\_\_\_\_ BIRTH DATE/APPROX. AGE: \_\_\_\_\_

LAST KNOWN ADDRESS: \_\_\_\_\_

-----  
VOTER'S NAME \_\_\_\_\_ BIRTH DATE/APPROX. AGE: \_\_\_\_\_

LAST KNOWN ADDRESS: \_\_\_\_\_

-----  
VOTER'S NAME \_\_\_\_\_ BIRTH DATE/APPROX. AGE: \_\_\_\_\_

LAST KNOWN ADDRESS: \_\_\_\_\_



In checking our Geographical Information System it appears that a James Bumbarger (No middle initial) owns a residence at this address. Without a DOB I can not check this further. (Sonny J. Bumbarger, no relation)

PENNSYLVANIA DEPARTMENT OF TRANSPORTATION  
 BUREAU OF DRIVER LICENSING  
 BASIC DRIVER INFORMATION  
 FEB 20 2007

DRIVER: JAMES E BUMBARGER JR  
 3072 SIX MILE RUN RD  
 PHILIPSBURG, PA 16866

DRIVER LICENSE NO : 22730175  
 DATE OF BIRTH : JUN 25 1972  
 SEX : MALE  
 RECORD TYPE : REG LICENSE

## DRIVER LICENSE (DL)

LICENSE CLASS : C  
 LICENSE ISSUE DATE: FEB 11 2005  
 LICENSE EXPIRES : JUN 26 2008  
 ORIG ISSUE DATE : AUG 08 1988  
 MED RESTRICTIONS : NONE  
 LEARNER PERMITS :  
 LICENSE STATUS :

## COMMERCIAL DRIVER LICENSE (CDL)

CDL LICENSE CLASS :  
 CDL LICENSE ISSUED :  
 CDL LICENSE EXPIRES:  
 CDL ENDORSEMENTS : NONE  
 CDL RESTRICTIONS : NONE  
 CDL LEARNER PERMITS:  
 CDL LICENSE STATUS :

SB ENDORSEMENT :

## PROBATIONARY LICENSE (PL)

PL LICENSE CLASS :  
 PL LICENSE ORIG ISS:  
 PL LICENSE ISSUED :  
 PL LICENSE EXPIRES :  
 PL LICENSE STATUS :

## OCCUPATIONAL LIMITED LICENSE (OLL)

OLL LICENSE CLASS :  
 OLL LICENSE ISSUED :  
 OLL LICENSE EXPIRES:  
 OLL LICENSE STATUS :

\*\*\* END OF RECORD \*\*\*



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

DEUTSCHE BANK NATIONAL TRUST COMPANY, \*  
as Trustee for the registered holders of GSAMP Trust \*  
2005-SD1, Mortgage Pass-through Certificates, \*  
Series 2005-SD1, \*  
Plaintiff \*  
vs. \* NO. 06-1854-CD  
JAMES E. BUMBARGER, JR. \*  
Defendant \*

O R D E R

NOW, this 6<sup>th</sup> day of March, 2007, the Plaintiff is granted leave to serve the  
Complaint in Mortgage Foreclosure upon the Defendant **James E. Bumbarger, Jr.** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to 3072 Pleasant Hill Road, Philipsburg, PA 16866  
and 3072 Six Mile Road, Philipsburg, PA 16866;
3. By certified mail, return receipt requested, to 3072 Pleasant Hill  
Road, Philipsburg, PA 16866 and 3072 Six Mile Road, Philipsburg,  
PA 16866; and
4. By posting the mortgaged premises known in this herein action as  
3072 Pleasant Hill Road, Philipsburg, PA 16866.

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

FILED *rec*  
03/06/07 Atty Sisley  
MAR 06 2007  
GR

William A. Shaw  
Prothonotary/Clerk of Courts

**FILED**

**MAR 06 2007**

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

DATE: 3/6/07

You are responsible for serving all appropriate parties.

The Prothonotary's office has provided service to the following parties:

Plaintiff(s)  Plaintiff(s) Attorney  Other

Defendant(s)  Defendant(s) Attorney

Special Instructions:

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

**FILED**

JUN 22 2007

PA 111-1511  
William A. Shaw  
Prothonotary/Clerk of Courts  
1 Plaintiff to Clerk  
2 Plaintiff to Atty  
1 Clerk to Atty

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

Deutsche bank National Trust Company

V

James E. Bumbarger, Jr.

Defendant

No.06-1854-CD

COMPLAINT IN  
PRAECIPE TO REINSTATE  
MORTGAGE FORECLOSURE

**PRAECIPE TO REINSTATE CIVIL ACTION**

Kindly reinstate the civil action in the above captioned matter.

STERN AND EISENBERG

BY:   
BRADLEY D. SISLEY.  
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

BRADLEY D. SISLEY, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #200040

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

VS. : NO. 2006 1854 CD

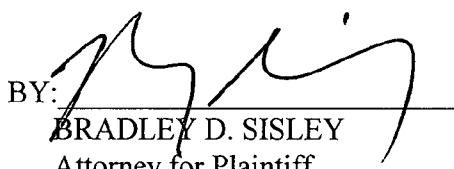
JAMES E. BUMBARGER, JR. : :

CERTIFICATE OF SERVICE

I, BRADLEY D. SISLEY, ESQUIRE, attorney for the within Plaintiff, hereby certify  
that reinstated Civil Action was mailed to the Defendant by certified mail, return receipt  
requested and regular mail on June 28, 2007 and served by publication on July 3, 2007 and  
July 6, 2007, pursuant to court order, as evidenced by copy of said order, certified mail  
receipts, certificates of mailing and proof of publication attached.

STERN AND EISENBERG LLP

BY:

  
BRADLEY D. SISLEY  
Attorney for Plaintiff

8/6/07

FILED NOC  
M 11/23/07  
AUG 09 2007  
WM

William A. Shaw  
Prothonotary/Clerk of Courts

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

DEUTSCHE BANK NATIONAL TRUST COMPANY, \*  
as Trustee for the registered holders of GSAMP Trust \*  
2005-SD1, Mortgage Pass-through Certificates, \*  
Series 2005-SD1, \*  
Plaintiff \*  
vs. \* NO. 06-1854-CD  
JAMES E. BUMBARGER, JR. \*  
Defendant \*

O R D E R

NOW, this 6<sup>th</sup> day of March, 2007, the Plaintiff is granted leave to serve the  
Complaint in Mortgage Foreclosure upon the Defendant **James E. Bumbarger, Jr.** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to 3072 Pleasant Hill Road, Philipsburg, PA 16866  
and 3072 Six Mile Road, Philipsburg, PA 16866;
3. By certified mail, return receipt requested, to 3072 Pleasant Hill  
Road, Philipsburg, PA 16866 and 3072 Six Mile Road, Philipsburg,  
PA 16866; and
4. By posting the mortgaged premises known in this herein action as  
3072 Pleasant Hill Road, Philipsburg, PA 16866.

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.

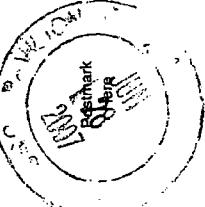
BY THE COURT,  
*/S/ Fredric J Ammerman*

---

FREDRIC J. AMMERMAN  
President Judge

MAR 06 2007

Attest,

<b>U.S. Postal Service™</b> <b>CERTIFIED MAIL™ RECEIPT</b> <i>(Domestic Mail Only. No Insurance Coverage Provided)</i>											
For delivery/information visit our website at <a href="http://www.usps.com">www.usps.com</a>											
<b>OFFICIAL USE</b>											
											
<table border="1"> <tr> <td>Postage</td> <td>\$ 1.48</td> </tr> <tr> <td>Certified Fee</td> <td>2.65</td> </tr> <tr> <td>Return Receipt Fee (Endorsement Required)</td> <td>2.15</td> </tr> <tr> <td>Restricted Delivery Fee (Endorsement Required)</td> <td></td> </tr> <tr> <td><b>Total Postage &amp; Fees</b></td> <td><b>\$ 6.28</b></td> </tr> </table>		Postage	\$ 1.48	Certified Fee	2.65	Return Receipt Fee (Endorsement Required)	2.15	Restricted Delivery Fee (Endorsement Required)		<b>Total Postage &amp; Fees</b>	<b>\$ 6.28</b>
Postage	\$ 1.48										
Certified Fee	2.65										
Return Receipt Fee (Endorsement Required)	2.15										
Restricted Delivery Fee (Endorsement Required)											
<b>Total Postage &amp; Fees</b>	<b>\$ 6.28</b>										
<b>Sent To: James E. Bumbarger Jr.</b> <b>Street Address:</b> 3072 Six Mile Rd <b>City, State ZIP-4:</b> Philipsburg, PA 16657 <b>PS Form 3800, June 2002</b>											

<p style="text-align: center;">U.S. POSTAL SERVICE <b>CERTIFICATE OF MAILING</b></p> <p style="text-align: center;">MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER</p> <p>Received From:</p> <p style="text-align: center;">STEVEN C. STERNBERG, L.P. Attorneys at Law THE FIRMON 261 Old York Road, Suite 410 Jenkintown, PA 19046-3722</p> <p>One piece of ordinary mail addressed to:</p> <p style="text-align: center;">James E. Bumgarner Jr. 3072 Dix Mill Road Philadelphia, PA 16866</p>	
--	--

<b>U.S. POSTAL SERVICE</b>	
<b>CERTIFICATE OF MAILING</b>	
<p style="text-align: center;">MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER</p>	
<p>Received From:</p> <p style="text-align: center;"><b>STEPHEN C. EISENBERG LLP</b> Attorneys at Law The Pavilion 261 Old York Road Jenkintown, PA 19046</p>	<p>One piece of ordinary mail addressed to:</p> <p style="text-align: center;"><b>James E. Bumgardner, Jr.</b> 3012 Pleasant Hill Philadelphia, PA 19104</p>

IN THE COURT  
OF COMMON PLEAS  
CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION-LAW  
NO. 06-1854-CD  
NOTICE OF ACTION  
IN MORTGAGE FORECLOSURE  
DEUTSCHE BANK,  
NATIONAL TRUST COMPANY  
ASTRUSTEE,  
PLAINTIFF  
vs.  
JAMES E. BUMBARGER, JR.,  
DEFENDANT  
TO: JAMES E. BUMBARGER, JR.,  
DEFENDANT  
You have been sued in mortgage  
foreclosure based on defaults  
since November 2005. You owe  
\$73,288.13 plus interest. The  
Civil Action was reinstated on June  
22, 2007.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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

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

LAWYER REFERRAL SERVICE

Keystone Legal Services

21 1/2 E. Locust St.

Clearfield, PA 16830

800.326.9177

RICHARD F. STERN

STEVEN K. EISENBERG

BRADLEY D. SISLEY

ATTORNEYS FOR PLAINTIFF

STERN & EISENBERG, LLP

The Pavilion

261 Old York Rd., Ste. 410

Jenkintown, PA 19046

215.572.8111

7-3-1d-b

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :  
COUNTY OF CLEARFIELD :

On this 9th day of July, A.D. 20 07,

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 July 3, 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

Notary Public

Clearfield, Pa.

Notarial Seal

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

Member, Pennsylvania Association Of Notaries

## PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

:

COUNTY OF CLEARFIELD :

:

On this 6th day of July 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 July 6, 2007, Vol. 19, No. 27. And that all of the allegations of this statement as to the time, place, and character of the publication are true.

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION-LAW  
NO. 06-1854-CD  
NOTICE OF ACTION IN  
MORTGAGE FORECLOSURE

DEUTSCHE BANK NATIONAL TRUST  
COMPANY, AS TRUSTEE, PLAINTIFF vs.  
JAMES E. BUMBARGER, JR.,  
DEFENDANT.

TO: JAMES E. BUMBARGER, JR.,  
DEFENDANT. You have been sued in  
mortgage foreclosure based on defaults  
since November 2005. You owe \$73,288.13  
plus interest. The Civil Action was reinstated  
on June 22, 2007.

THIS IS AN ATTEMPT TO COLLECT A  
DEBT AND ANY INFORMATION  
OBTAINED WILL BE USED FOR THAT  
PURPOSE.

NOTICE

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

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

LAWYER REFERRAL SERVICE,  
Keystone Legal Services, 211½ E. Locust  
St., Clearfield, PA 16830, 800.326.9177

RICHARD F. STERN, STEVEN K.  
EISENBERG, BRADLEY D. SISLEY,  
ATTORNEYS FOR PLAINTIFF, STERN &  
EISENBERG, LLP, The Pavilion, 261 Old  
York Rd., Ste. 410, Jenkintown, PA 19046  
215.572.8111



Gary A. Knaresboro, Esquire  
Editor

to before me the day and year aforesaid.

July

ES

Public  
y, PA  
7, 2011

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102935  
NO: 06-1854-CD  
SERVICE # 1 OF 1  
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

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

**SHERIFF RETURN**

---

NOW, July 02, 2007 AT 10:44 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE & ORDER AT 3072 PLEASANT HILL ROAD, PHILIPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA.

SERVED BY: HUNTER /

**FILED** No cc

07/02/2007  
NOV -7 2007

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102935  
NO: 06-1854-CD  
SERVICES 1  
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY As Trustee  
vs.

DEFENDANT: JAMES E. BUMBARGER JR.

SHERIFF RETURN

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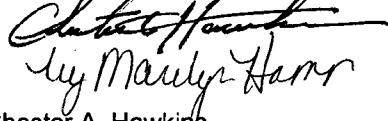
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	STERN	7616	10.00
SHERIFF HAWKINS	STERN	7616	24.52

Sworn to Before Me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2007

  
Chester A. Hawkins  
Sheriff

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

FILED *Atty pd.  
11/19/2007 20:00  
NOV 19 2007 Notice  
to Def.*

William A. Shaw  
Prothonotary/Clerk of Courts  
Statement  
to Atty  
*(GW)*

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

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

v.

James E. Bumbarger, Jr.  
Defendant(s)

Civil Action Number: 06-1854-CD

MORTGAGE FORECLOSURE

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

TO THE PROTHONOTARY:

Enter judgment in favor of Plaintiff and against Defendant(s), James E. Bumbarger, Jr. , for failure of  
said Defendant(s) to file a responsive pleading to the Complaint within twenty (20) days of service  
thereof.

PRINCIPAL BALANCE .....\$53,349.98

INTEREST accrued thru 11/06/2006 of .....\$5,848.47

Interest after 11/06/2006 shall accrue at the per diem  
rate of \$14.71.)

LATE CHARGES accrued thru 11/06/2006 of .....\$336.18

Late charges after 11/06/2006 shall accrue at the monthly  
rate of \$28.41.)

ESCROW ADVANCES .....\$2,274.93

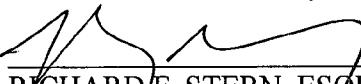
FEES BILLED ..... \$8,479.16  
COSTS ..... 300.00  
ATTORNEY'S FEE ..... \$2,700.00  
LESS SUSPENSE (If any) ..... (\$0.59)  
Sub-Total Through Date of Complaint ..... \$73,288.13

ACCRUED INTEREST after 11/06/2006 shall accrue  
at the per diem  
rate of \$14.71 to November 12, 2007 ..... \$5,457.41

ACCRUED LATE CHARGES Late charges  
after 11/06/2006 accruing at the monthly rate of \$28.41  
through November 12, 2007 ..... \$312.51

TOTAL DUE THROUGH DATE OF REQUEST  
FOR JUDGMENT ..... \$79,058.05

STERN AND EISENBERG LLP

BY: 

~~RICHARD F. STERN, ESQUIRE~~  
~~STEVEN K. EISENBERG, ESQUIRE~~  
~~BRADLEY D. SISLEY, ESQUIRE~~  
Attorney for Plaintiff

Date: 11/12/07

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

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

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

v.

James E. Bumbarger, Jr.  
Defendant(s)

Civil Action: 06-1854-CD

**MORTGAGE FORECLOSURE**

**AFFIDAVIT OF NON-MILITARY SERVICE**

COMMONWEALTH OF PENNSYLVANIA:

SS

COUNTY OF MONTGOMERY :

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

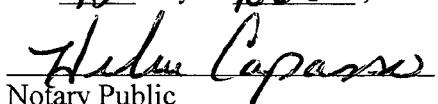
1. Last-known address is  
3072 Six Mile Road, Philipsburg, PA 16866  
3072 Pleasant Hill Road, Philipsburg, PA 16866
2. Is over the age of twenty-one.
3. Is not now nor has been within the last six (6) months in the Armed Services of the United States as defined in the Soldiers' Civil Relief Act of 1940, as amended.

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

BY:

STERN AND EISENBERG LLP  
  
STEVEN K. EISENBERG  
RICHARD F. STERN  
BRADLEY D. SISLEY  
Attorney for Plaintiff

Sworn to and subscribed before me  
this 12 Day of Nov, 2007.

  
Helen Capasso  
Notary Public

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

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

Deutsche Bank National Trust Company, as  
Trustee for the registered holders of GSAMP  
Trust 2005-SD1, Mortgage Pass-through  
Certificates, Series 2005-SD1, by its attorney in  
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v.

James E. Bumbarger, Jr.  
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Civil Action: 06-1854-CD

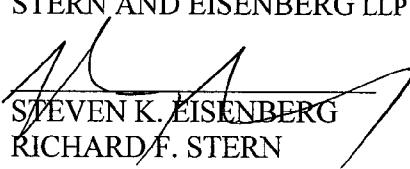
MORTGAGE FORECLOSURE

**CERTIFICATION UNDER RULE 237.1**

I, the undersigned attorney on the writ and attorney for Plaintiff, hereby certify that a ten-day notice of intention to enter judgment by default was sent to Defendants in accordance with Pa. R.C.P. No. 237.1., a true and correct copy of which is attached hereto.

STERN AND EISENBERG LLP

BY:

  
STEVEN K. EISENBERG  
RICHARD F. STERN  
BRADLEY D. SISLEY  
Attorney for Plaintiff

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

DEUTSCHE BANK NATIONAL TRUST COMPANY, :  
as Trustee, by its attorney in fact,  
Ocwen Loan Servicing, LLC

VS.

: NO. 06-1854 CD

JAMES E. BUMBARGER, JR.

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

James E. Bumbarger, Jr.  
3072 Pleasant Hill Road  
Phillipsburg, PA 16866

Date of Notice: August 6, 2007

IMPORTANT NOTICE

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

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

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

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

STERN AND EISENBERG LLP

BY:

  
BRADLEY D. SISLEY  
Attorney for Plaintiff  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #200040

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

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

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

v.

James E. Bumbarger, Jr.

Defendant(s)

Civil Action: 06-1854-CD

MORTGAGE FORECLOSURE

**CERTIFICATE UNDER ACT 91 OF 1983**

It is hereby certified that the Sheriff's Sale scheduled in the above-captioned matter is not protected under the Homeowner's Emergency Assistance And Mortgage Foreclosure Act, P.L. 1688, No. 621 because notice, as required, was sent to Defendants and no timely response was made.

BY:

STERN AND EISENBERG LLP  
  
STEVEN K. EISENBERG  
RICHARD F. STERN  
BRADLEY D. SISLEY  
Attorney for Plaintiff

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

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

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

v.

James E. Bumbarger, Jr.  
Defendant(s)

Civil Action: 06-1854-CD

MORTGAGE FORECLOSURE

**CERTIFICATION OF ADDRESS**

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

Deutsche Bank National Trust Company, as Trustee,  
by its attorney in fact, Ocwen Loan Servicing, LLC  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
(Plaintiff)

James E. Bumbarger, Jr.  
3072 Six Mile Road  
Philipsburg, PA 16866  
(Defendant(s))

James E. Bumbarger, Jr.  
3072 Pleasant Hill Road  
Philipsburg, PA 16866

BY:

STERN AND EISENBERG LLP  
  
STEVEN K. EISENBERG  
RICHARD F. STERN  
BRADLEY D. SISLEY  
Attorney for Plaintiff

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

COPY

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

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

v.

James E. Bumbarger, Jr.  
Defendant(s)

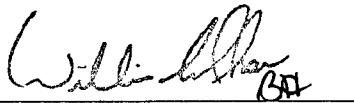
Civil Action: 06-1854-CD

MORTGAGE FORECLOSURE

**NOTICE PURSUANT TO RULE 236**

Notice is hereby given that a judgment in the above captioned matter has been entered against  
Defendants, James E. Bumbarger, Jr., on November 19, 2007.

BY:

  
\_\_\_\_\_  
Deputy

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

RICHARD F. STERN  
STEVEN K. EISENBERG  
BRADLEY D. SISLEY  
Stern and Eisenberg, LLP  
Attorney for Plaintiff  
410 The Pavilion, 261 Old York Road  
Jenkintown, Pennsylvania 19046  
Tel: (215) 572-8111

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

COPY

Deutsche Bank National Trust Company  
GSAMP Trust 2005-SD1  
Ocwen Loan Servicing, LLC  
Plaintiff(s)

No.: 2006-01854-CD

Real Debt: \$79,058.05

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

James E. Bumbarger Jr. Entry: \$20.00  
Defendant(s)

Instrument: Default Judgment

Date of Entry: November 19, 2007

Expires: November 19, 2012

Certified from the record this 19th day of November, 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 TO ISSUE WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)  
P.R.C.P. 3180-3183**

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

**No. 06-1854-CD**

Deutsche Bank National Trust Company,  
As Trustee for the registered holders of GSAMP  
Trust 2005-SD1, by its attorney in fact,  
Ocwen Loan Servicing, LLC

VS.

James E. Bumbarger, Jr.

**PRAECIPE TO ISSUE WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

To the Prothonotary:

Issue Writ of Execution in the above matter:

Amount due.....\$ 79,058.05

Interest from 11/12/07 at the per diem  
rate of \$14.71 until judgment is paid in full

TOTAL.....\$ \_\_\_\_\_  
(Costs will be added) 132.00

**Prothonotary costs**

  
\_\_\_\_\_  
Attorney for Plaintiff(s)  
Bradley D. Sisley, Esq. #200040

**FILED** Atty pd. 20.00  
M 11/12/07  
NOV 19 2007 1cc o lewits  
to Sheriff  
William A. Shaw  
Prothonotary/Clerk of Courts  
(GK)

No. 06-1854-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

Deutsche Bank National Trust Company  
As Trustee for the registered holders of  
GSAMP Trust 2005-SD1, by its attorney in  
Fact, Ocwen Loan Servicing, LLC

VS

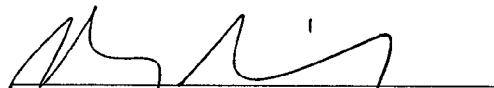
James E. Bumbarger, Jr.

Premises: 3072 Pleasant Hill Road, Philipsburg, PA 16866

---

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

**Filed:**



Attorney for Plaintiff(s)  
Bradley D. Sisley, Esquire

PROFESSIONAL COPIES

All that certain piece of parcel of land situate, lying and being in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and more fully described as follows:

Purpart No. One:

Beginning at a post corner of the Eastern side of what is known as the Osceola Road and line of Daisy and Clair Steiner; thence in a Northwesterly direction along line of said road a distance of Fifty-Two (52) feet to corner; thence in a southeasterly direction along line of Joseph Mulholiem distance of Two Hundred Fifty-six (256) feet and land formerly of Eliza Mulholien thence in a southeasterly direction a distance of Fifty-two (52) feet and land of Daisy and Clair Steiner; thence along line of Daisy and Clair Steiner land a distance of Two Hundred Fifty-Six (256) feet to Osceola Road and place of beginning.

Be it understood that a strip to the width of five feet along the line of Joseph Mulholiem allowed for the purpose of an alley between the said Mulholiem allowance of the same width which completes a Ten (10) feet wide alley for the benefit of Joseph Mulholiem and the grantee herein named or his heirs or assigns.

Purpart No. Two:

Beginning at a post on the Eastern side of what is known as the Osceola Road; thence a Southeasterly direction through the land formerly of Eliza Mulholiem a distance of Two Hundred Fifty-Six (256) feet, more or less, to a post corner, thence in a Southeasterly direction a distance of One Hundred Ninety-Four (194) feet, more or less, to a post corner through the land formerly of Eliza Mulholiem thence in a Northwesterly direction a distance of Two Hundred Fifty-Six (256) feet, more or less, to a post corner of line of the Osceola Road; thence in a Northwesterly direction along said Osceola Road, One Hundred Ninety-Four (194) feet, more or less, to place of beginning.

Title vested in James E. Bumbarger, Jr., an individual by Deed dated November 3, 1997 and recorded on November 3, 1997 in Book 1884, at Page 319, of the Clearfield County Records.

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

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

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

v.

James E. Bumbarger, Jr.  
Defendant(s)

Civil Action: 06-1854-CD

MORTGAGE FORECLOSURE

**AFFIDAVIT PURSUANT TO RULE 3129.1**

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

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

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

James E. Bumbarger, Jr.  
3072 Pleasant Hill Road  
Philipsburg, PA 16866

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

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

James E. Bumbarger, Jr  
3072 Pleasant Hill Road  
Philipsburg, PA 16866

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

N/A

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

N/A

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

N/A

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

N/A

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

Domestic Relations  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

Tax Claim Bureau  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

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

Date: November 12, 2007

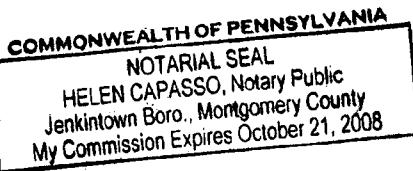
STERN AND EISENBERG LLP

BY:

  
STEVEN K. EISENBERG  
RICHARD F. STERN  
BRADLEY D. SISLEY  
Attorney for Plaintiff

Sworn to and subscribed before me  
this 12 Day of Nov, 2007.

Helen Capasso  
Notary Public



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

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

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

v.

James E. Bumbarger, Jr.  
Defendant(s)

Civil Action: 06-1854-CD

MORTGAGE FORECLOSURE

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

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

James E. Bumbarger, Jr.  
3072 Pleasant Hill Road  
Philipsburg, PA 16866

Your real estate at **3072 Pleasant Hill Road, Philipsburg, PA** is scheduled to be sold at Sheriff's Sale on \_\_\_\_\_ at \_\_\_\_\_, at Sheriff's Office, Clearfield County Courthouse, Clearfield, PA 16830 (location of sale) to enforce the court judgment of \$79,058.05 obtained by Deutsche Bank National Trust Company, as Trustee, by its attorney in fact, Ocwen Loan Servicing, LLC against you.

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

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

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

3. You may also be able to stop the sale through other legal proceedings.

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

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

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

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

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

All that certain piece of parcel of land situate, lying and being in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and more fully described as follows:

Purpart No. One:

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WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW

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

COPY

Vs.

NO.: 2006-01854-CD

James E. Bumbarger Jr.

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

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

(1) See Attached Description

AMOUNT DUE/PRINCIPAL: \$79,058.05  
INTEREST FROM 11/12/07 at the per diem  
rate of \$14.71 until judgment paid in full  
ATTY'S COMM: \$  
DATE: 11/19/2007

PROTH. COSTS PAID: \$132.00  
SHERIFF: \$  
OTHER COSTS: \$



William A. Shaw  
Prothonotary/Clerk Civil Division

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

\_\_\_\_\_  
Sheriff

Requesting Party: Richard F. Stern, Esq.  
261 Old York Rd., Ste. 410  
Jenkintown, PA 19046  
(215) 572-8111

All that certain piece of parcel of land situate, lying and being in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and more fully described as follows:

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COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

BRADLEY D. SISLEY, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #200040

FILED

DEC 07 2007  
M/11/3-10  
William A. Shaw  
Prothonotary/Clerk of Courts  
No. 410 (GK)

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

VS.

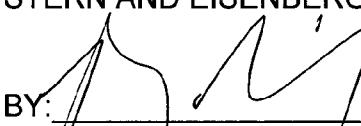
: NO. 2006 1854 CD

JAMES E. BUMBARGER, JR.

CERTIFICATE OF SERVICE

I, BRADLEY D. SISLEY, ESQUIRE, attorney for the within Plaintiff, hereby certify that notice of the Sheriff's Sale was mailed to the Defendant by certified mail, return receipt requested and regular mail on December 4, 2007 pursuant to court order, as evidenced by copy of said order, certified mail receipts and certificates of mailing attached.

I further certify that notice of the Sheriff's Sale was mailed to each lienholder by regular, first-class, postage prepaid mail on December 4, 2007, as evidenced by copy of certificates of mailing attached.

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

12/4/07

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

DEUTSCHE BANK NATIONAL TRUST COMPANY, \*  
as Trustee for the registered holders of GSAMP Trust \*  
2005-SD1, Mortgage Pass-through Certificates, \*  
Series 2005-SD1, \*

Plaintiff \*

vs. \*

JAMES E. BUMBARGER, JR. \*

Defendant \*

NO. 06-1854-CD

O R D E R

NOW, this 6<sup>th</sup> day of March, 2007, the Plaintiff is granted leave to serve the Complaint in Mortgage Foreclosure upon the Defendant **James E. Bumbarger, Jr.** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield County Legal Journal;
2. By first class mail to 3072 Pleasant Hill Road, Philipsburg, PA 16866 and 3072 Six Mile Road, Philipsburg, PA 16866;
3. By certified mail, return receipt requested, to 3072 Pleasant Hill Road, Philipsburg, PA 16866 and 3072 Six Mile Road, Philipsburg, PA 16866; and
4. By posting the mortgaged premises known in this herein action as 3072 Pleasant Hill Road, Philipsburg, PA 16866.

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,  
*/S/ Fredric J Ammerman*

---

FREDRIC J. AMMERMAN  
President Judge

3/6/2007

Attest,

*Frederick J. Ammerman*

U.S. POSTAL SERVICE  
**CERTIFIED MAIL RECEIPT**  
*(Domestic Mail Only; No Insurance Coverage Provided)*

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

**OFFICIAL USE**

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

Postmark  
Date: 08/05/06

Sent To: James G. Bumbarger, Jr.  
Street, Box No.: 3072 Six Mile Rd.  
City, State, ZIP+4: Philipsburg, PA 16866

PS Form 3800, August 2006 © 2006 U.S. Postal Service. See Reverse for Instructions

U.S. POSTAL SERVICE  
**CERTIFIED MAIL RECEIPT**  
*(Domestic Mail Only; No Insurance Coverage Provided)*

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

**OFFICIAL USE**

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

Postmark  
Date: 08/05/06

Sent To: James G. Bumbarger Jr.  
Street, Box No.: 3072 Pleasant Hill Rd.  
City, State, ZIP+4: Philipsburg, PA 16866

PS Form 3800, August 2006 © 2006 U.S. Postal Service. See Reverse for Instructions

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

MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE-POSTMASTER

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

One piece of ordinary mail addressed to:  
James G. Bumbarger Jr.  
3072 Six Mile Rd.  
Philipsburg, PA 16866

PS Form 3817, January 2001

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

MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE-POSTMASTER

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

One piece of ordinary mail addressed to:  
James G. Bumbarger Jr.  
3072 Pleasant Hill Rd.  
Philipsburg, PA 16866

PS Form 3817, January 2001

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

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

One piece of ordinary mail addressed to:  
Domestic Relations  
Clearfield County Courthouse  
230 East Market St.  
Clearfield, PA 16830

PS Form 3817, January 2001

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

MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE-POSTMASTER

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

One piece of ordinary mail addressed to:  
Tax Claim Bureau  
Clearfield County Courthouse  
230 E. Market St.  
Clearfield, PA 16830

PS Form 3817, January 2001

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20689  
NO: 06-1854-CD

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE REGISTERED HOLDERS OF GSAMP TRUST 2005-SD1, BY ITS ATTORNEY IN FACT, OCWEN LOAN SERVICING, LLC  
VS.

DEFENDANT: JAMES E. BUMBARGER, JR.

Execution REAL ESTATE

**SHERIFF RETURN**

---

DATE RECEIVED WRIT: 11/19/2007

LEVY TAKEN 11/28/2007 @ 10:18 AM

POSTED 11/28/2007 @ 10:18 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 4/15/2008

DATE DEED FILED **NOT SOLD**

**DETAILS**

11/28/2007 @ 10:20 AM SERVED JAMES E. BUMBARGER, JR.

SERVED JAMES E. BUMBARGER, JR., DEFENDANT, AT HIS RESIDENCE 3072 SIX MILE ROAD, PHILIPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JAMES E. BUMBARGER, JR.

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

@ SERVED

NOW, JANUARY 31, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR FEBRUARY 1, 2008. CONSIDERATION RECEIVED TO CURE THE DEFAULT WAS \$1,806.00.

FILED  
018:5434  
APR 15 2008  
LW  
William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20689  
NO: 06-1854-CD

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE REGISTERED HOLDERS OF  
GSAMP TRUST 2005-SD1, BY ITS ATTORNEY IN FACT, OCWEN LOAN SERVICING, LLC  
VS.

DEFENDANT: JAMES E. BUMBARGER, JR.

Execution REAL ESTATE

**SHERIFF RETURN**

SHERIFF HAWKINS \$222.08

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

*Chester A. Hawkins*  
Chester A. Hawkins  
Sheriff

WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION - LAW

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

Vs.

NO.: 2006-01854-CD

James E. Bumbarger Jr.

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

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

(1) See Attached Description

AMOUNT DUE/PRINCIPAL: \$79,058.05  
INTEREST FROM 11/12/07 at the per diem  
rate of \$14.71 until judgment paid in full  
ATTY'S COMM: \$  
DATE: 11/19/2007

PROTH. COSTS PAID: \$132.00  
SHERIFF: \$  
OTHER COSTS: \$



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 19<sup>th</sup> day  
of November A.D. 2007  
At 3:00 A.M./P.M.

Requesting Party: Richard F. Stern, Esq.  
261 Old York Rd., Ste. 410  
Jenkintown, PA 19046  
(215) 572-8111

Conrad A. Heuerlein  
Sheriff by Courtney Better-Aufderhau

All that certain piece of parcel of land situate, lying and being in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and more fully described as follows:

Purpart No. One:

Beginning at a post corner of the Eastern side of what is known as the Osceola Road and line of Daisy and Clair Steiner; thence in a Northwesterly direction along line of said road a distance of Fifty-Two (52) feet to corner; thence in a southeasterly direction along line of Joseph Mulholiem distance of Two Hundred Fifty-six (256) feet and land formerly of Eliza Mulholien thence in a southeasterly direction a distance of Fifty-two (52) feet and land of Daisy and Clair Steiner; thence along line of Daisy and Clair Steiner land a distance of Two Hundred Fifty-Six (256) feet to Osceola Road and place of beginning.

Be it understood that a strip to the width of five feet along the line of Joseph Mulholiem allowed for the purpose of an alley between the said Mulholiem allowance of the same width which completes a Ten (10) feet wide alley for the benefit of Joseph Mulholiem and the grantee herein named or his heirs or assigns.

Purpart No. Two:

Beginning at a post on the Eastern side of what is known as the Osceola Road; thence a Southeasterly direction through the land formerly of Eliza Mulholiem a distance of Two Hundred Fifty-Six (256) feet, more or less, to a post corner, thence in a Southeasterly direction a distance of One Hundred Ninety-Four (194) feet, more or less, to a post corner through the land formerly of Eliza Mulholiem thence in a Northwesterly direction a distance of Two Hundred Fifty-Six (256) feet, more or less, to apost corner of line of the Osceola Road; thence in a Northwesterly direction along said Osceola Road, One Hundred Ninety-Four (194) feet, more or less, to place of beginning.

Title vested in James E. Bumbarger, Jr., an individual by Deed dated November 3, 1997 and recorded on November 3, 1997 in Book 1884, at Page 319, of the Clearfield County Records.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME JAMES E. BUMBARGER, JR. NO. 06-1854-CD

NOW, April 14, 2008, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on February 01, 2008, I exposed the within described real estate of James E. Bumbarger, Jr. to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of \$1,806.00 and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	15.52
LEVY	15.00
MILEAGE	15.52
POSTING	15.00
CSDS	10.00
COMMISSION	36.12
POSTAGE	4.92
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	1,806.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$222.08</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	79,058.05
INTEREST @ 14.7100	1,191.51
FROM 11/12/2007 TO 02/01/2008	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$80,269.56</b>
<b>COSTS:</b>	
ADVERTISING	506.50
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	222.08
LEGAL JOURNAL COSTS	180.00
PROTHONOTARY	132.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$1,180.58</b>

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

CHESTER A. HAWKINS, Sheriff



LAW OFFICES

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

January 31, 2008

RE: DEUTSCHE BANK NATIONAL RUST COMPANY AS TRUSTEE  
VS. JAMES E. BUMBARGER JR.  
C.C.P. CLEARFIELD COUNTY NO. 2006-1854-CD

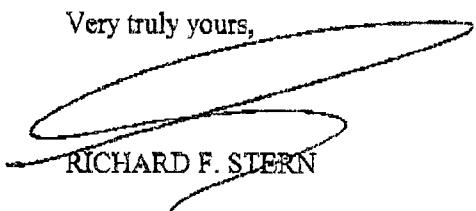
Sheriff Office - Clearfield County  
Courthouse  
230 E. Market Street  
Clearfield, PA 16830

Dear Sir or Madam:

Please STAY the Sheriff's sale currently scheduled for FEBRUARY 1, 2008. The consideration received was \$1,806.00.

Please refund any unused portion of the deposit. Thank you.

Very truly yours,

  
RICHARD F. STERN

RFS/bc

SENT VIA FAX 814-765-5915

J:\HELEN\LETTERS\SALE LETTERS\CLEARFIELD COUNTY-POSTPONE-STAY.WPD

Richard F. Stern/rstern@sterneisenberg.com • Steven K. Eisenberg/seisenberg@sterneisenberg.com • Bradley D. Sisley/bsisley@sterneisenberg.com

\*Admitted to practice in PA &amp; NJ

Olena W. Stercho (1955-2003)

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

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

**FILED**  
M 1:14 PM OR  
JUN 16 2008 ICC Atty  
William A. Shaw  
Prothonotary/Clerk of Courts  
(64)

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

v.

James E. Bumbarger, Jr.  
Defendant(s)

Civil Action Number: 06-1854-CD

MORTGAGE FORECLOSURE

PRAECIPE TO VACATE JUDGMENT UPON  
MODIFICATION OF LOAN

TO THE PROTHONOTARY:

Subsequent to the entry of judgment, Defendant cured the default. Accordingly, Plaintiff, DEUTSCHE BANK NATIONAL ASSOCIATION, directs the Prothonotary to vacate the judgment upon modification of loan above described without prejudice to the continuing validity of the note and mortgage and without prejudice to Plaintiff's right to institute a separate proceeding on the note or mortgage against the Defendant as a result of any default occurring subsequent to the modification of the above loan.

STERN AND EISENBERG

BY:

STEVEN K. EISENBERG,  
Attorney for Plaintiff

6/12/08

RICHARD F. STERN, ESQUIRE  
STEVEN K. EISENBERG, ESQUIRE  
KEVIN P. DISKIN, ESQUIRE  
STERN AND EISENBERG LLP  
THE PAVILION  
261 OLD YORK ROAD, SUITE 410  
JENKINTOWN, PENNSYLVANIA 19046  
TELEPHONE: (215) 572-8111  
FACSIMILE: (215) 572-5025  
(COUNSEL FOR PLAINTIFF)

FILED *Atty pd.  
M 12-4961 20-00  
APR 17 2009*  
S William A. Shaw  
Prothonotary/Clerk of Courts  
Notice & CC  
to Def.  
*6/10*

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

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

v.  
James E. Bumbarger, Jr.  
Defendant(s)

Civil Action Number: 06-1854-CD

MORTGAGE FORECLOSURE

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

TO THE PROTHONOTARY:

Enter judgment in favor of Plaintiff and against Defendant(s), James E. Bumbarger, Jr., for failure of  
said Defendant(s) to file a responsive pleading to the Complaint within twenty (20) days of service  
thereof.

PRINCIPAL BALANCE ..... \$53,349.98

INTEREST accrued thru 11/06/2006 of ..... \$5,848.47

Interest after 11/06/2006 shall accrue at the per diem  
rate of \$14.71.)

LATE CHARGES accrued thru 11/06/2006 of ..... \$336.18

Late charges after 11/06/2006 shall accrue at the monthly  
rate of \$28.41.)

ESCROW ADVANCES ..... \$2,274.93

FEES BILLED ..... \$8,479.16

COSTS ..... 300.00

ATTORNEY'S FEE ..... \$2,700.00

LESS SUSPENSE (If any) ..... (\$0.59)

Sub-Total Through Date of Complaint.....\$73,288.13

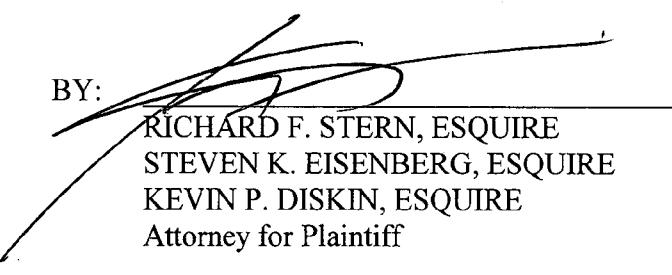
ACCRUED INTEREST after 11/06/2006 shall accrue  
at the per diem  
rate of \$14.71 to April 15, 2009 .....\$13,091.90

ACCRUED LATE CHARGES Late charges  
after 11/06/2006 accruing at the monthly rate of  
\$28.41 through April 15, 2009 .....\$852.30

TOTAL DUE THROUGH DATE OF REQUEST  
FOR JUDGMENT .....\$87,232.33

STERN AND EISENBERG LLP

BY:

  
RICHARD F. STERN, ESQUIRE  
STEVEN K. EISENBERG, ESQUIRE  
KEVIN P. DISKIN, ESQUIRE  
Attorney for Plaintiff

Date: April 15, 2009

RICHARD F. STERN, ESQUIRE  
STEVEN K. EISENBERG, ESQUIRE  
KEVIN P. DISKIN, ESQUIRE  
STERN AND EISENBERG LLP  
THE PAVILION  
261 OLD YORK ROAD, SUITE 410  
JENKINTOWN, PENNSYLVANIA 19046  
TELEPHONE: (215) 572-8111  
FACSIMILE: (215) 572-5025  
(COUNSEL FOR PLAINTIFF)

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

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

v.  
James E. Bumbarger, Jr.  
Defendant(s)

Civil Action: 06-1854-CD

MORTGAGE FORECLOSURE

**AFFIDAVIT OF NON-MILITARY SERVICE**

COMMONWEALTH OF PENNSYLVANIA:

SS

COUNTY OF MONTGOMERY : :

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

1. Last-known address is

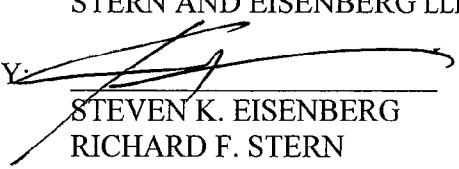
3072 Six Mile Road, Philipsburg, PA 16866  
and  
3072 Pleasant Hill Road, Philipsburg, PA 16866

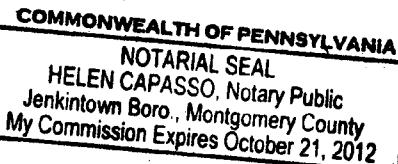
2. Is over the age of twenty-one.

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

STERN AND EISENBERG LLP

BY:

  
STEVEN K. EISENBERG  
RICHARD F. STERN  
KEVIN P. DISKIN  
Attorney for Plaintiff



Sworn to and subscribed before me  
this 15 Day of October, 2009.

Helen Capasso  
Notary Public

RICHARD F. STERN, ESQUIRE  
STEVEN K. EISENBERG, ESQUIRE  
KEVIN P. DISKIN, ESQUIRE  
STERN AND EISENBERG LLP  
THE PAVILION  
261 OLD YORK ROAD, SUITE 410  
JENKINTOWN, PENNSYLVANIA 19046  
TELEPHONE: (215) 572-8111  
FACSIMILE: (215) 572-5025  
(COUNSEL FOR PLAINTIFF)

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

Deutsche Bank National Trust Company, as  
Trustee for the registered holders of GSAMP  
Trust 2005-SD1, Mortgage Pass-through  
Certificates, Series 2005-SD1, by its attorney in  
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v.

James E. Bumbarger, Jr.

Defendant(s)

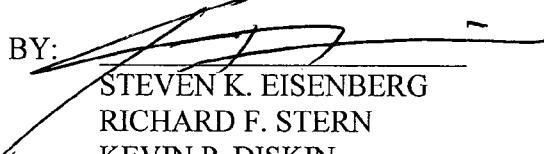
Civil Action: 06-1854-CD

MORTGAGE FORECLOSURE

**CERTIFICATION UNDER RULE 237.1**

I, the undersigned attorney on the writ and attorney for Plaintiff, hereby certify that a ten-day notice of intention to enter judgment by default was sent to Defendants in accordance with Pa. R.C.P. No. 237.1., a true and correct copy of which is attached hereto.

STERN AND EISENBERG LLP

BY:   
STEVEN K. EISENBERG  
RICHARD F. STERN  
KEVIN P. DISKIN  
Attorney for Plaintiff

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

DEUTSCHE BANK NATIONAL TRUST COMPANY, :  
as Trustee, by its attorney in fact,  
Ocwen Loan Servicing, LLC

VS. : NO. 06-1854 CD

JAMES E. BUMBARGER, JR.

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

James E. Bumbarger, Jr.  
3072 Pleasant Hill Road  
Phillipsburg, PA 16866

Date of Notice: August 6, 2007

IMPORTANT NOTICE

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

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

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

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

STERN AND EISENBERG LLP

BY:

  
BRADLEY D. SISLEY  
Attorney for Plaintiff  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #200040

RICHARD F. STERN, ESQUIRE  
STEVEN K. EISENBERG, ESQUIRE  
KEVIN P. DISKIN, ESQUIRE  
STERN AND EISENBERG LLP  
THE PAVILION  
261 OLD YORK ROAD, SUITE 410  
JENKINTOWN, PENNSYLVANIA 19046  
TELEPHONE: (215) 572-8111  
FACSIMILE: (215) 572-5025  
(COUNSEL FOR PLAINTIFF)

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

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

v.

James E. Bumbarger, Jr.

Defendant(s)

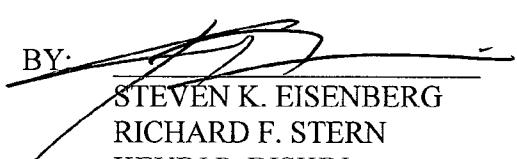
Civil Action: 06-1854-CD

MORTGAGE FORECLOSURE

**CERTIFICATE UNDER ACT 91 OF 1983**

It is hereby certified that the Sheriff's Sale scheduled in the above-captioned matter is not protected under the Homeowner's Emergency Assistance And Mortgage Foreclosure Act, P.L. 1688, No. 621 because notice, as required, was sent to Defendants and no timely response was made.

STERN AND EISENBERG LLP

BY: 

STEVEN K. EISENBERG  
RICHARD F. STERN  
KEVIN P. DISKIN  
Attorney for Plaintiff

RICHARD F. STERN, ESQUIRE  
STEVEN K. EISENBERG, ESQUIRE  
KEVIN P. DISKIN, ESQUIRE  
STERN AND EISENBERG LLP  
THE PAVILION  
261 OLD YORK ROAD, SUITE 410  
JENKINTOWN, PENNSYLVANIA 19046  
TELEPHONE: (215) 572-8111  
FACSIMILE: (215) 572-5025  
(COUNSEL FOR PLAINTIFF)

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

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

v.

James E. Bumbarger, Jr.  
Defendant(s)

Civil Action: 06-1854-CD

MORTGAGE FORECLOSURE

**CERTIFICATION OF ADDRESS**

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

Deutsche Bank National Trust Company, as Trustee, by its attorney in fact, Ocwen  
Loan Servicing, LLC  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
(Plaintiff)

James E. Bumbarger, Jr.  
3072 Six Mile Road  
Philipsburg, PA 16866  
(Defendant(s))

James E. Bumbarger, Jr.  
3072 Pleasant Hill Road  
Philipsburg, PA 16866

STERN AND EISENBERG LLP

BY:

STEVEN K. EISENBERG  
RICHARD F. STERN  
KEVIN P. DISKIN  
Attorney for Plaintiff

**COPY**

RICHARD F. STERN, ESQUIRE  
STEVEN K. EISENBERG, ESQUIRE  
KEVIN P. DISKIN, ESQUIRE  
STERN AND EISENBERG LLP  
THE PAVILION  
261 OLD YORK ROAD, SUITE 410  
JENKINTOWN, PENNSYLVANIA 19046  
TELEPHONE: (215) 572-8111  
FACSIMILE: (215) 572-5025  
(COUNSEL FOR PLAINTIFF)

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

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

v.

James E. Bumbarger, Jr.

Defendant(s)

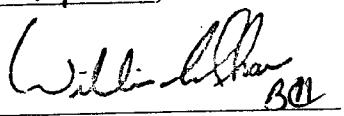
Civil Action: 06-1854-CD

MORTGAGE FORECLOSURE

**NOTICE PURSUANT TO RULE 236**

Notice is hereby given that a judgment in the above captioned matter has been entered against  
Defendants, James E. Bumbarger, Jr., on April 17, 2009.

BY:

  
Deputy

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

RICHARD F. STERN  
STEVEN K. EISENBERG  
KEVIN P. DISKIN  
Stern and Eisenberg, LLP  
Attorney for Plaintiff  
410 The Pavilion, 261 Old York Road  
Jenkintown, Pennsylvania 19046  
Tel: (215) 572-8111

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

**IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY  
PENNSYLVANIA  
NO. 06-1854-CD**

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

v.

James E. Bumbarger, Jr.

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

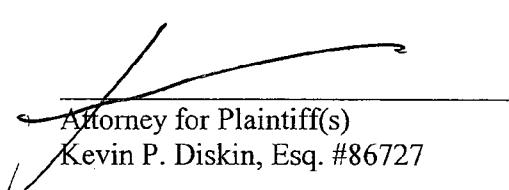
To the Prothonotary:

Issue Writ of Execution in the above matter:

Amount due.....\$ 87,232.33 \_\_\_\_\_

Interest from 04/15/09 at the per  
diem rate of \$14.71 until  
judgment is paid in full.....\$ \_\_\_\_\_ and Costs.

179.00 Prothonotary costs

  
Attorney for Plaintiff(s)  
Kevin P. Diskin, Esq. #86727

**FILED** *Atty pd. 20.00*  
*ml12:56/3/09* *APR 17 2009*  
*1CC & Lownits*  
*w/prop. desc.*

*S* *William A. Shaw*  
*Prothonotary/Clerk of Courts* *to Sheriff*

*(60)*

No. 06-1854-CD

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

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

v.

James E. Bumbarger, Jr.

Premises: 3072 Pleasant Hill Road, Philipsburg, PA 16866

---

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

**Filed:**

*Attorney for Plaintiff(s)*  
Kevin P. Diskin, Esquire

**WRIT OF EXECUTION and/or ATTACHMENT**  
**COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD**  
**CIVIL ACTION – LAW**

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

**COPY**

Vs.

NO.: 2006-01854-CD

James E. Bumbarger Jr.

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

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

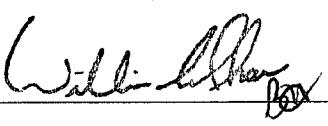
(1) See Property Description

AMOUNT DUE/PRINCIPAL: \$87,232.33  
INTEREST FROM 04/15/09 at the per  
diem rate of \$14.71 until judgment is paid in full:  
ATTY'S COMM: \$  
DATE: 4/17/2009

PROTH. COSTS PAID: \$179.00  
SHERIFF: \$  
OTHER COSTS: \$

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

\_\_\_\_\_  
Sheriff

  
\_\_\_\_\_  
William A. Shaw  
Prothonotary/Clerk Civil Division

Requesting Party: Kevin P. Diskin, Esq.  
261 Old York Road, Ste. 410  
Jenkintown, PA 19046  
(215) 572-8111

All that certain piece of parcel of land situate, lying and being in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and more fully described as follows:

Purpart No. One:

Beginning at a post corner of the Eastern side of what is known as the Osceola Road and line of Daisy and Clair Steiner; thence in a Northwesterly direction along line of said road a distance of Fifty-Two (52) feet to corner; thence in a southeasterly direction along line of Joseph Mulholiem distance of Two Hundred Fifty-six (256) feet and land formerly of Eliza Mulholien thence in a southeasterly direction a distance of Fifty-two (52) feet and land of Daisy and Clair Steiner; thence along line of Daisy and Clair Steiner land a distance of Two Hundred Fifty-Six (256) feet to Osceola Road and place of beginning.

Be it understood that a strip to the width of five feet along the line of Joseph Mulholiem allowed for the purpose of an alley between the said Mulholiem allowance of the same width which completes a Ten (10) feet wide alley for the benefit of Joseph Mulholiem and the grantee herein named or his heirs or assigns.

Purpart No. Two:

Beginning at a post on the Eastern side of what is known as the Osceola Road; thence a Southeasterly direction through the land formerly of Eliza Mulholiem a distance of Two Hundred Fifty-Six (256) feet, more or less, to a post corner, thence in a Southeasterly direction a distance of One Hundred Ninety-Four (194) feet, more or less, to a post corner through the land formerly of Eliza Mulholiem thence in a Northwesterly direction a distance of Two Hundred Fifty-Six (256) feet, more or less, to a post corner of line of the Osceola Road; thence in a Northwesterly direction along said Osceola Road, One Hundred Ninety-Four (194) feet, more or less, to place of beginning.

Title vested in James E. Bumbarger, Jr., an individual by Deed dated November 3, 1997 and recorded on November 3, 1997 in Book 1884, at Page 319, of the Clearfield County Records.

RICHARD F. STERN, ESQUIRE  
STEVEN K. EISENBERG, ESQUIRE  
KEVIN P. DISKIN, ESQUIRE  
STERN AND EISENBERG LLP  
THE PAVILION  
261 OLD YORK ROAD, SUITE 410  
JENKINTOWN, PENNSYLVANIA 19046  
TELEPHONE: (215) 572-8111  
FACSIMILE: (215) 572-5025  
(COUNSEL FOR PLAINTIFF)

FILED  
APR 17 2009  
S 112-4931  
No cc  
(6R)

William A. Shaw  
Prothonotary/Clerk of Courts

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

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

v.

James E. Bumbarger, Jr.

Defendant(s)

Civil Action: 06-1854-CD

MORTGAGE FORECLOSURE

**AFFIDAVIT PURSUANT TO RULE 3129.1**

I, the undersigned attorney for Plaintiff in the above caption, sets forth as of the date the Praecept for the Writ of Execution was filed, the following information concerning the real property located at **3072 Pleasant Hill Road, Philipsburg, PA**.

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

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

James E. Bumbarger, Jr.  
3072 Pleasant Hill Road  
Philipsburg, PA 16866

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

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

James E. Bumbarger, Jr.  
3072 Pleasant Hill Road  
Philipsburg, PA 16866

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

N/A

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

N/A

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

N/A

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

PA Department of Revenue  
Bureau of Compliance  
P.O. Box 281230  
Harrisburg, PA 17128

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

Domestic Relations  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

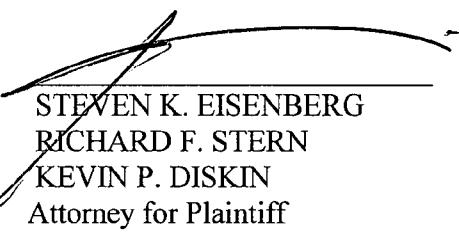
Tax Claim Bureau  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

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

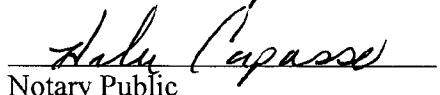
Date: April 15, 2009

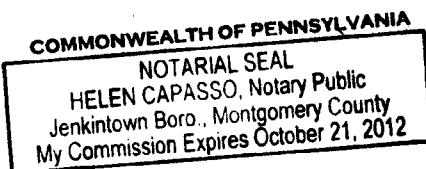
STERN AND EISENBERG LLP

BY:

  
STEVEN K. EISENBERG  
RICHARD F. STERN  
KEVIN P. DISKIN  
Attorney for Plaintiff

Sworn to and subscribed before me  
this 15 Day of April, 2009.

  
Notary Public



RICHARD F. STERN, ESQUIRE  
STEVEN K. EISENBERG, ESQUIRE  
KEVIN P. DISKIN, ESQUIRE  
STERN AND EISENBERG LLP  
THE PAVILION  
261 OLD YORK ROAD, SUITE 410  
JENKINTOWN, PENNSYLVANIA 19046  
TELEPHONE: (215) 572-8111  
FACSIMILE: (215) 572-5025  
(COUNSEL FOR PLAINTIFF)

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

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

v.

James E. Bumbarger, Jr.

Defendant(s)

Civil Action: 06-1854-CD

MORTGAGE FORECLOSURE

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

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

Your real estate at **3072 Pleasant Hill Road, Philipsburg, PA** is scheduled to be sold at Sheriff's Sale on \_\_\_\_\_ at \_\_\_\_\_, at Sheriff's Office, Clearfield County Courthouse, Clearfield, PA 16830 (location of sale) to enforce the court judgment of \$87,232.33 obtained by Deutsche Bank National Trust Company, as Trustee, by its attorney in fact, Ocwen Loan Servicing, LLC against you.

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

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

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

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

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

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

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

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

RICHARD F. STERN, ESQUIRE  
STEVEN K. EISENBERG, ESQUIRE  
KEVIN P. DISKIN, ESQUIRE  
STERN AND EISENBERG LLP  
THE PAVILION  
261 OLD YORK ROAD, SUITE 410  
JENKINTOWN, PENNSYLVANIA 19046  
TELEPHONE: (215) 572-8111  
FACSIMILE: (215) 572-5025  
(COUNSEL FOR PLAINTIFF)

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

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

v.

James E. Bumbarger, Jr.  
Defendant(s)

Civil Action: 06-1854-CD

**MORTGAGE FORECLOSURE**

**RE: PREMISES: 3072 Pleasant Hill Road , Philipsburg, PA**

Dear Sir or Madam:

Please be advised that I represent the above creditor that has a judgment against the above Defendant. As a result of a default, the above referenced premises, also described on the attached sheet, will be sold by the Sheriff of Clearfield County on \_\_\_\_\_ at \_\_\_\_\_, at Sheriff's Office, Clearfield County Courthouse, Clearfield, PA 16830 (subject to change without further notice).

The sale is being conducted pursuant to the judgment in the amount of \$87,232.33 together with interest, costs (and such other allowed amounts) thereon entered in the above matter in favor of Plaintiff against the above-named Defendant(s) who is/are also the real owner of said premises. I have discovered that you may have a lien and/or interest in the premises to be sold. This notice is given so that you can protect your interest, if any, in the lien you have on the premises. If you have any questions regarding the type of lien or the effect of the Sheriff's Sale upon your lien, we urge you to **CONTACT YOUR ATTORNEY**, as we are not permitted to give you legal advice.

A Schedule of distribution will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date and the distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days thereafter.

April 15, 2009

STERN AND EISENBERG LLP

BY:

STEVEN K. EISENBERG  
RICHARD F. STERN  
KEVIN P. DISKIN  
Attorney for Plaintiff

All that certain piece of parcel of land situate, lying and being in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and more fully described as follows:

Purpart No. One:

Beginning at a post corner of the Eastern side of what is known as the Osceola Road and line of Daisy and Clair Steiner; thence in a Northwesterly direction along line of said road a distance of Fifty-Two (52) feet to corner; thence in a southeasterly direction along line of Joseph Mulholiem distance of Two Hundred Fifty-six (256) feet and land formerly of Eliza Mulholien thence in a southeasterly direction a distance of Fifty-two (52) feet and land of Daisy and Clair Steiner; thence along line of Daisy and Clair Steiner land a distance of Two Hundred Fifty-Six (256) feet to Osceola Road and place of beginning.

Be it understood that a strip to the width of five feet along the line of Joseph Mulholiem allowed for the purpose of an alley between the said Mulholiem allowance of the same width which completes a Ten (10) feet wide alley for the benefit of Joseph Mulholiem and the grantee herein named or his heirs or assigns.

Purpart No. Two:

Beginning at a post on the Eastern side of what is known as the Osceola Road; thence a Southeasterly direction through the land formerly of Eliza Mulholiem a distance of Two Hundred Fifty-Six (256) feet, more or less, to a post corner, thence in a Southeasterly direction a distance of One Hundred Ninety-Four (194) feet, more or less, to a post corner through the land formerly of Eliza Mulholiem thence in a Northwesterly direction a distance of Two Hundred Fifty-Six (256) feet, more or less, to apost corner of line of the Osceola Road; thence in a Northwesterly direction along said Osceola Road, One Hundred Ninety-Four (194) feet, more or less, to place of beginning.

Title vested in James E. Bumbarger, Jr., an individual by Deed dated November 3, 1997 and recorded on November 3, 1997 in Book 1884, at Page 319, of the Clearfield County Records.

RICHARD F. STERN, ESQUIRE  
STEVEN K. EISENBERG, ESQUIRE  
KEVIN P. DISKIN, ESQUIRE  
STERN AND EISENBERG LLP  
THE PAVILION  
261 OLD YORK ROAD, SUITE 410  
JENKINTOWN, PENNSYLVANIA 19046  
TELEPHONE: (215) 572-8111  
FACSIMILE: (215) 572-5025  
(COUNSEL FOR PLAINTIFF)

FILED 1cc  
m13:15 AM Sheriff  
APR 23 2009

RECD  
William A. Shaw  
Prothonotary/Clerk of Courts

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

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

v.

James E. Bumbarger, Jr.  
Defendant(s)

Civil Action: 06-1854-CD

MORTGAGE FORECLOSURE

**AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1**

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

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

James E. Bumbarger, Jr.  
3072 Six Mile Road  
a/k/a 3072 Pleasant Hill Road  
Philipsburg, PA 16866

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

James E. Bumbarger, Jr.  
3072 Six Mile Road  
a/k/a 3072 Pleasant Hill Road  
Philipsburg, PA 16866

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

N/A

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

N/A

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

N/A

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

PA Department of Revenue  
Bureau of Compliance  
P.O. Box 281230  
Harrisburg, PA 17128

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

Domestic Relations  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

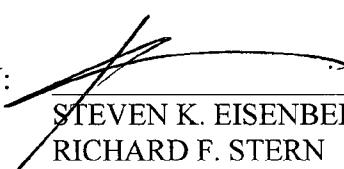
Tax Claim Bureau  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

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

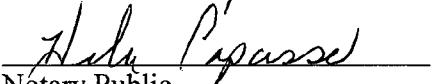
Date: April 15, 2009

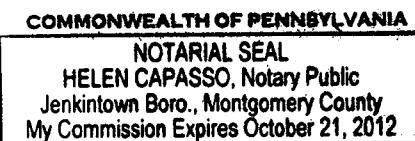
STERN AND EISENBERG LLP

BY:

  
STEVEN K. EISENBERG  
RICHARD F. STERN  
KEVIN P. DISKIN  
Attorney for Plaintiff

Sworn to and subscribed before me  
this 21 Day of April, 2009.

  
\_\_\_\_\_  
Notary Public



RICHARD F. STERN, ESQUIRE  
STEVEN K. EISENBERG, ESQUIRE  
KEVIN P. DISKIN, ESQUIRE  
STERN AND EISENBERG LLP  
THE PAVILION  
261 OLD YORK ROAD, SUITE 410  
JENKINTOWN, PENNSYLVANIA 19046  
TELEPHONE: (215) 572-8111  
FACSIMILE: (215) 572-5025  
(COUNSEL FOR PLAINTIFF)

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

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

Civil Action: 06-1854-CD

**MORTGAGE FORECLOSURE**

v.

James E. Bumbarger, Jr.

Defendant(s)

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

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

James E. Bumbarger, Jr.  
3072 Pleasant Hill Road  
Philipsburg, PA 16866

Your real estate at **3072 Six Mile Road a/k/a 3072 Pleasant Hill Road, Philipsburg, PA** is scheduled  
to be sold at Sheriff's Sale on \_\_\_\_\_ at \_\_\_\_\_, at Sheriff's Office,  
Clearfield County Courthouse, Clearfield, PA 16830 (location of sale) to enforce the court judgment of  
\$87,232.33 obtained by Deutsche Bank National Trust Company, as Trustee, by its attorney in fact,  
Ocwen Loan Servicing, LLC against you.

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

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

1. The sale will be canceled if you pay to Stern and Eisenberg, LLP the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call Stern and Eisenberg LLP, telephone (215) 572-8111.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
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You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

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IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE,  
GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND  
OUT WHERE YOU CAN GET LEGAL HELP.

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

RICHARD F. STERN, ESQUIRE  
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(COUNSEL FOR PLAINTIFF)

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

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

v.

James E. Bumbarger, Jr.  
Defendant(s)

Civil Action: 06-1854-CD

**MORTGAGE FORECLOSURE**

**RE: PREMISES: 3072 Six Mile Road a/k/a 3072 Pleasant Hill Road , Philipsburg, PA**

Dear Sir or Madam:

Please be advised that I represent the above creditor that has a judgment against the above Defendant. As a result of a default, the above referenced premises, also described on the attached sheet, will be sold by the Sheriff of Clearfield County on \_\_\_\_\_ at \_\_\_\_\_, at Sheriff's Office, Clearfield County Courthouse, Clearfield, PA 16830 (subject to change without further notice).

The sale is being conducted pursuant to the judgment in the amount of \$87,232.33 together with interest, costs (and such other allowed amounts) thereon entered in the above matter in favor of Plaintiff against the above-named Defendant(s) who is/are also the real owner of said premises. I have discovered that you may have a lien and/or interest in the premises to be sold. This notice is given so that you can protect your interest, if any, in the lien you have on the premises. If you have any questions regarding the type of lien or the effect of the Sheriff's Sale upon your lien, we urge you to **CONTACT YOUR ATTORNEY**, as we are not permitted to give you legal advice.

A Schedule of distribution will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date and the distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days thereafter.

April 15, 2009

STERN AND EISENBERG LLP

BY:

STEVEN K. EISENBERG  
RICHARD F. STERN  
KEVIN P. DISKIN  
Attorney for Plaintiff

All that certain piece of parcel of land situate, lying and being in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and more fully described as follows:

Purpart No. One:

Beginning at a post corner of the Eastern side of what is known as the Osceola Road and line of Daisy and Clair Steiner; thence in a Northwesterly direction along line of said road a distance of Fifty-Two (52) feet to corner, thence in a southeasterly direction along line of Joseph Mulholiem distance of Two Hundred Fifty-six (256) feet and land formerly of Eliza Mulholien thence in a southeasterly direction a distance of Fifty-two (52) feet and land of Daisy and Clair Steiner; thence along line of Daisy and Clair Steiner land a distance of Two Hundred Fifty-Six (256) feet to Osceola Road and place of beginning.

Be it understood that a strip to the width of five feet along the line of Joseph Mulholiem allowed for the purpose of an alley between the said Mulholiem allowance of the same width which completes a Ten (10) feet wide alley for the benefit of Joseph Mulholiem and the grantee herein named or his heirs or assigns.

Purpart No. Two:

Beginning at a post on the Eastern side of what is known as the Osceola Road; thence a Southeasterly direction through the land formerly of Eliza Mulholiem a distance of Two Hundred Fifty-Six (256) feet, more or less, to a post corner, thence in a Southeasterly direction a distance of One Hundred Ninety-Four (194) feet, more or less, to a post corner through the land formerly of Eliza Mulholiem thence in a Northwesterly direction a distance of Two Hundred Fifty-Six (256) feet, more or less, to a post corner of line of the Osceola Road; thence in a Northwesterly direction along said Osceola Road, One Hundred Ninety-Four (194) feet, more or less, to place of beginning.

Title vested in James E. Bumbarger, Jr., an individual by Deed dated November 3, 1997 and recorded on November 3, 1997 in Book 1884, at Page 319, of the Clearfield County Records.

PRAECIPE FOR WRIT OF EXECUTION—(MORTGAGE FORECLOSURE)

P.R.C.P. 3180-3183

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY  
PENNSYLVANIA  
NO. 06-1854-CD

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

v.

James E. Bumbarger, Jr.

AMENDED PRAECIPE FOR WRIT OF  
EXECUTION TO CORRECT ADDRESS  
(MORTGAGE FORECLOSURE)

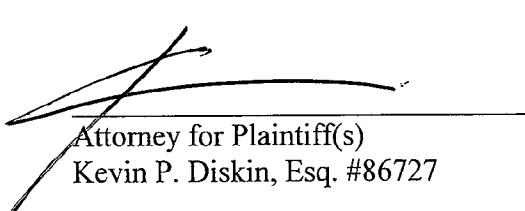
To the Prothonotary:

Issue Writ of Execution in the above matter:

Amount due.....\$ 87,232.33 \_\_\_\_\_

179.00 Prothonotary costs

Interest from 04/15/09 at the per  
diem rate of \$14.71 until  
judgment is paid in full.....\$ \_\_\_\_\_ and Costs.

  
Attorney for Plaintiff(s)  
Kevin P. Diskin, Esq. #86727

**FILED** *Any pd. 20.00*  
*7/13/2009* **APR 23 2009** *CC&Lewonts*  
S  
William A. Shaw  
Prothonotary/Clerk of Courts  
*W/ prop. desc.  
to Sheriff*

**FILED**

APR 23 2009

William A. Shaw  
Prothonotary/Clerk of Courts

No. 06-1854-CD

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

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

v.

James E. Bumbarger, Jr.

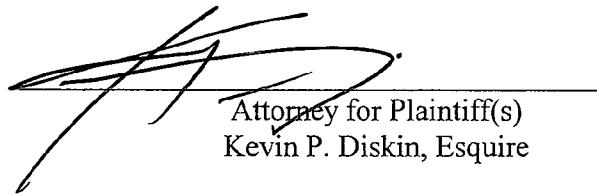
Premises: 3072 Six Mile Road  
a/k/a 3072 Pleasant Hill Road, Philipsburg, PA 16866

---

**AMENDED PRAECIPE FOR WRIT OF EXECUTION  
TO CORRECT ADDRESS  
(MORTGAGE FORECLOSURE)**

**Filed:**

2009-04-23 10:11:11



\_\_\_\_\_  
Attorney for Plaintiff(s)  
Kevin P. Diskin, Esquire

AMENDED  
WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW

Copy

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

Vs.

NO.: 2006-01854-CD

James E. Bumbarger Jr.

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

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

(1) See Property Description

AMOUNT DUE/PRINCIPAL: \$87,232.33  
INTEREST FROM 04/15/09 at the per  
diem rate of \$14.71 until judgment is paid in full:  
ATTY'S COMM: \$  
DATE: 4/23/2009

PROTH. COSTS PAID: \$179.00  
SHERIFF: \$  
OTHER COSTS: \$

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

\_\_\_\_\_  
Sheriff

  
\_\_\_\_\_  
William A. Shaw  
Prothonotary/Clerk Civil Division

Requesting Party: Kevin P. Diskin, Esq.  
261 Old York Road, Ste. 410  
Jenkintown, PA 19046  
(215) 572-8111

All that certain piece of parcel of land situate, lying and being in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and more fully described as follows:

Purpart No. One:

Beginning at a post corner of the Eastern side of what is known as the Osceola Road and line of Daisy and Clair Steiner; thence in a Northwesterly direction along line of said road a distance of Fifty-Two (52) feet to corner; thence in a southeasterly direction along line of Joseph Mulholiem distance of Two Hundred Fifty-six (256) feet and land formerly of Eliza Mulholien thence in a southeasterly direction a distance of Fifty-two (52) feet and land of Daisy and Clair Steiner; thence along line of Daisy and Clair Steiner land a distance of Two Hundred Fifty-Six (256) feet to Osceola Road and place of beginning.

Be it understood that a strip to the width of five feet along the line of Joseph Mulholiem allowed for the purpose of an alley between the said Mulholiem allowance of the same width which completes a Ten (10) feet wide alley for the benefit of Joseph Mulholiem and the grantee herein named or his heirs or assigns.

Purpart No. Two:

Beginning at a post on the Eastern side of what is known as the Osceola Road; thence a Southeasterly direction through the land formerly of Eliza Mulholiem a distance of Two Hundred Fifty-Six (256) feet, more or less, to a post corner, thence in a Southeasterly direction a distance of One Hundred Ninety-Four (194) feet, more or less, to a post corner through the land formerly of Eliza Mulholiem thence in a Northwesterly direction a distance of Two Hundred Fifty-Six (256) feet, more or less, to a post corner of line of the Osceola Road; thence in a Northwesterly direction along said Osceola Road, One Hundred Ninety-Four (194) feet, more or less, to place of beginning.

Title vested in James E. Bumbarger, Jr., an individual by Deed dated November 3, 1997 and recorded on November 3, 1997 in Book 1884, at Page 319, of the Clearfield County Records.

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

KEVIN P. DISKIN, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. # 86727

FILED No. cl.  
m/12:abm  
MAY 06 2009  
LS

William A. Shaw  
Prothonotary/Clerk of Courts

Deutsche Bank National Trust Company, as Trustee for the  
registered holders of GSAMP Trust 2005-SD1, Mortgage Pass-  
through Certificates, Series 2005-SD1, by its attorney in fact,  
Ocwen Loan Servicing, LLC  
v.  
James E. Bumbarger, Jr.  
Defendant(s)

Civil Action Number: 06-1854-CD

MORTGAGE FORECLOSURE

CERTIFICATE OF SERVICE

I, KEVIN P. DISKIN, ESQUIRE, attorney for the within Plaintiff, hereby certify  
that notice of the Sheriff's Sale was mailed to the Defendant by certified mail, return  
receipt requested and regular mail on May 4, 2009, pursuant to court order as  
evidenced by copy of said order, certified mail receipts and certificates of mailing  
attached.

I further certify that notice of the Sheriff's Sale was mailed to each lienholder  
by regular, first-class, postage prepaid mail on May 4, 2009, as evidenced by copy  
of certificates of mailing attached.

STERN AND EISENBERG LLP  
BY:   
KEVIN P. DISKIN  
Attorney for Plaintiff

5/4/09



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

DEUTSCHE BANK NATIONAL TRUST COMPANY, \*  
as Trustee for the registered holders of GSAMP Trust \*  
2005-SD1, Mortgage Pass-through Certificates, \*  
Series 2005-SD1, \*

Plaintiff \*

vs.

JAMES E. BUMBARGER, JR.

NO. 06-1854-CD

Defendant \*

O R D E R

NOW, this 6<sup>th</sup> day of March, 2007, the Plaintiff is granted leave to serve the  
Complaint in Mortgage Foreclosure upon the Defendant **James E. Bumbarger, Jr.** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to 3072 Pleasant Hill Road, Philipsburg, PA 16866  
and 3072 Six Mile Road, Philipsburg, PA 16866;
3. By certified mail, return receipt requested, to 3072 Pleasant Hill  
Road, Philipsburg, PA 16866 and 3072 Six Mile Road, Philipsburg,  
PA 16866; and
4. By posting the mortgaged premises known in this herein action as  
3072 Pleasant Hill Road, Philipsburg, PA 16866.

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,  
*/S/ Fredric J Ammerman*

---

FREDRIC J. AMMERMAN  
President Judge

MAR 06 2007

Attest,

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

KEVIN P. DISKIN, ESQUIRE  
STERN AND EISENBERG  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #86727

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

v.  
James E. Bumbarger, Jr.  
Defendant(s)

0087.00Pft  
FILED  
m 12/14/09 ICC ATT  
OCT 13 2009 Diskin  
S  
William A. Shaw  
Prothonotary/Clerk of Courts

Civil Action Number: 06-1854-CD

MORTGAGE FORECLOSURE

**PRAECIPE TO VACATE JUDGMENT UPON  
MODIFICATION OF LOAN**

TO THE PROTHONOTARY:

Subsequent to the entry of judgment, Defendant cured the default. Accordingly, Plaintiff, Deutsche Bank National Trust Company, as Trustee, directs the Prothonotary to vacate the judgment upon modification of loan above described without prejudice to the continuing validity of the note and mortgage and without prejudice to Plaintiff's right to institute a separate proceeding on the note or mortgage against the Defendant as a result of any default occurring subsequent to the modification of the above loan.

STERN AND EISENBERG

BY:   
KEVIN P. DISKIN,  
Attorney for Plaintiff

10/08/2009

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20960  
NO: 06-1854-CD

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE REGISTERED HOLDERS OF GSAMP TRUST 2005-SD1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-DS1, BY ITS ATTORNEY IN FACT OCWEN LOAN SERVICING, LLC

vs.

DEFENDANT: JAMES E. BUMBARGER, JR.

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 4/17/2009

LEVY TAKEN 5/14/2009 @ 11:18 AM

POSTED 5/14/2009 @ 11:18 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 1/25/2010

DATE DEED FILED

PROPERTY ADDRESS 3072 PLEASANT HILL ROAD A/K/A 3072 SIX MILE ROAD PHILIPSBURG, PA 16866

SERVICES

5/19/2009 @ SERVED JAMES E. BUMBARGER, JR.

SERVED JAMES E. BUMBARGER, JR., DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 3072 PLEASANT HILL ROAD A/K/A 3072 SIX MILE ROAD, PHILIPSBURG, PENNSYLVANIA 16830, CERT #70083230000335906825 SIGNED FOR BY JAMES E. BUMBARGER, JR.

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

@ SERVED

NOW, JULY 7, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR JULY 10, 2009 TO OCTOBER 2, 2009.

@ SERVED

NOW, SEPTEMBER 29, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR OCTOBER 2, 2009 TO NOVEMBER 13, 2009.

@ SERVED

NOW, OCTOBER 8, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR NOVEMBER 13, 2009 DUE TO A LOAN MODIFICATION.

@ SERVED

NOW, JANUARY 25, 2010 RETURN ORIGINAL WRIT AND THE AMENDED WRIT.

FILED  
9/9/03 am  
JAN 25 2010

William A. Shaw  
Prothonotary/Clerk of Courts



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20960

NO: 06-1854-CD

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE REGISTERED HOLDERS OF GSAMP TRUST 2005-SD1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-DS1, BY ITS ATTORNEY IN FACT OCWEN LOAN SERVICING, LLC

VS.

DEFENDANT: JAMES E. BUMBARGER, JR.

Execution REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$218.56

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

*Chester Hawkins*  
In: Cynthia Ritter - Clerk/Deputy  
Chester A. Hawkins  
Sheriff

**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW**

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

Vs.

NO.: 2006-01854-CD

James E. Bumbarger Jr.

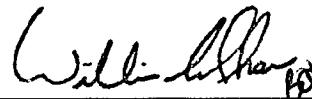
**TO THE SHERIFF OF CLEARFIELD COUNTY:**

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

(1) See Property Description

AMOUNT DUE/PRINCIPAL: \$87,232.33  
INTEREST FROM 04/15/09 at the per  
diem rate of \$14.71 until judgment is paid in full:  
ATTY'S COMM: \$  
DATE: 4/17/2009

PROTH. COSTS PAID: \$179.00  
SHERIFF: \$  
OTHER COSTS: \$



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 17<sup>th</sup> day  
of April A.D. 2009  
At 3:00 A.M. P.M.

Chesler G. Hawley  
Sheriff by Amherst Butler-Clyburn

Requesting Party: Kevin P. Diskin, Esq.  
261 Old York Road, Ste. 410  
Jenkintown, PA 19046  
(215) 572-8111

All that certain piece of parcel of land situate, lying and being in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and more fully described as follows:

Purpart No. One:

Beginning at a post corner of the Eastern side of what is known as the Osceola Road and line of Daisy and Clair Steiner; thence in a Northwesterly direction along line of said road a distance of Fifty-Two (52) feet to corner; thence in a southeasterly direction along line of Joseph Mulholiem distance of Two Hundred Fifty-six (256) feet and land formerly of Eliza Mulholien thence in a southeasterly direction a distance of Fifty-two (52) feet and land of Daisy and Clair Steiner; thence along line of Daisy and Clair Steiner land a distance of Two Hundred Fifty-Six (256) feet to Osceola Road and place of beginning.

Be it understood that a strip to the width of five feet along the line of Joseph Mulholiem allowed for the purpose of an alley between the said Mulholiem allowance of the same width which completes a Ten (10) feet wide alley for the benefit of Joseph Mulholiem and the grantee herein named or his heirs or assigns.

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Beginning at a post on the Eastern side of what is known as the Osceola Road; thence a Southeasterly direction through the land formerly of Eliza Mulholiem a distance of Two Hundred Fifty-Six (256) feet, more or less, to a post corner, thence in a Southeasterly direction a distance of One Hundred Ninety-Four (194) feet, more or less, to a post corner through the land formerly of Eliza Mulholiem thence in a Northwesterly direction a distance of Two Hundred Fifty-Six (256) feet, more or less, to apost corner of line of the Osceola Road; thence in a Northwesterly direction along said Osceola Road, One Hundred Ninety-Four (194) feet, more or less, to place of beginning.

Title vested in James E. Bumbarger, Jr., an individual by Deed dated November 3, 1997 and recorded on November 3, 1997 in Book 1884, at Page 319, of the Clearfield County Records.

**AMENDED**  
**WRIT OF EXECUTION and/or ATTACHMENT**  
**COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD**  
**CIVIL ACTION – LAW**

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

Vs.

NO.: 2006-01854-CD

James E. Bumbarger Jr.

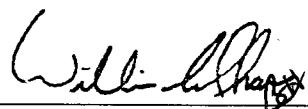
**TO THE SHERIFF OF CLEARFIELD COUNTY:**

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

(1) See Property Description

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INTEREST FROM 04/15/09 at the per  
diem rate of \$14.71 until judgment is paid in full:  
ATTY'S COMM: \$  
DATE: 4/23/2009

PROTH. COSTS PAID: \$179.00  
SHERIFF: \$  
OTHER COSTS: \$



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 23rd day  
of April A.D. 2009  
At 3:00 A.M./P.M.

Requesting Party: Kevin P. Diskin, Esq.  
261 Old York Road, Ste. 410  
Jenkintown, PA 19046  
(215) 572-8111

Charles A. Hawke  
Sheriff by Cynthia Beller, Clerk

All that certain piece of parcel of land situate, lying and being in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and more fully described as follows:

Purpart No. One:

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Title vested in James E. Bumbarger, Jr., an individual by Deed dated November 3, 1997 and recorded on November 3, 1997 in Book 1884, at Page 319, of the Clearfield County Records.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME JAMES E. BUMBARGER, JR. NO. 06-1854-CD

NOW, January 23, 2010, 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 November 13, 2009, I exposed the within described real estate of James E. Bumbarger, Jr. to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	17.60
LEVY	15.00
MILEAGE	17.60
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	13.36
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$218.56</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	87,232.33
INTEREST @ 14.7100	3,118.52
FROM 04/15/2009 TO 11/13/2009	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$90,370.85</b>

**COSTS:**

ADVERTISING	530.50
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	218.56
LEGAL JOURNAL COSTS	297.00
PROTHONOTARY	179.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$1,365.06</b>

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

CHESTER A. HAWKINS, Sheriff

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

DEUTSCHE BANK NATIONAL TRUST COMPANY, \*  
as Trustee for the registered holders of GSAMP Trust \*  
2005-SD1, Mortgage Pass-through Certificates, \*  
Series 2005-SD1, Plaintiff \*  
vs. \* NO. 06-1854-CD  
JAMES E. BUMBARGER, JR. Defendant \*

O R D E R

NOW, this 6<sup>th</sup> day of March, 2007, the Plaintiff is granted leave to serve the  
Complaint in Mortgage Foreclosure upon the Defendant **James E. Bumbarger, Jr.** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to 3072 Pleasant Hill Road, Philipsburg, PA 16866  
and 3072 Six Mile Road, Philipsburg, PA 16866;
3. By certified mail, return receipt requested, to 3072 Pleasant Hill  
Road, Philipsburg, PA 16866 and 3072 Six Mile Road, Philipsburg,  
PA 16866; and
4. By posting the mortgaged premises known in this herein action as  
3072 Pleasant Hill Road, Philipsburg, PA 16866.

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,  
*/S/ Fredric J Ammerman*

---

FREDRIC J. AMMERMAN  
President Judge

APR 16 2007

APR 16 2007

**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:**

JAMES E. BUMBARGER, JR.  
3072 SIX MILE ROAD A/K/A  
3072 PLEASANT HILL ROAD  
PHILIPSBURG, PA 16866

**2. Article Number***(Transfer from service label)*

7008 3230 0003 3590 6825

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

**COMPLETE THIS SECTION ON DELIVERY****A. Signature**

Agent  
 Addressee

**B. Received by (Printed Name)**

James E. Bumbarger, Jr.

**C. Date of Delivery**

5-19-09

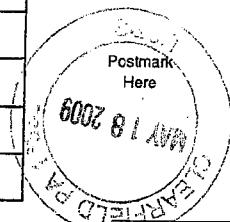
D. Is delivery address different from item 1?  Yes  
If YES, enter delivery address below:  No

**3. Service Type**

Certified Mail  Express Mail  
 Registered  Return Receipt for Merchandise  
 Insured Mail  C.O.D.

**4. Restricted Delivery? (Extra Fee)** Yes

U.S. Postal Service™	
CERTIFIED MAIL RECEIPT	
<i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
3590	Postage \$ 6.61
0003	Certified Fee
3230	Return Receipt Fee (Endorsement Required)
7008	Restricted Delivery Fee (Endorsement Required)
6825	Total Postage & Fees \$ 5.71
<b>Sent To</b> JAMES E. BUMBARGER, JR. 3072 SIX MILE ROAD A/K/A 3072 PLEASANT HILL ROAD PHILIPSBURG, PA 16866	
PS Form 3800, August 2000 <span style="float: right;">See Reverse for Instructions</span>	





LAW OFFICES

Stern and Eisenberg LLP

261 Old York Road • The Pavilion • Suite 410 • Jenkintown, PA 19046-3722 • Telephone: (215) 572.8111 • Facsimile: (215) 572.5025  
New Jersey Office: 22 North Main Street • Lambertville, NJ 08530 • Telephone: (609) 397.9200

July 7, 2009

RE: DEUTSCHE BANK ET AL  
VS. JAMES E. BUMBARGER, JR.  
C.C.P. CLEARFIELD COUNTY NO. 06-1854-CD

Sheriff Office - Clearfield County  
Courthouse  
230 E. Market Street  
Clearfield, PA 16830  
Attn: Cindy

Dear Cindy:

Please POSTPONE the Sheriff's sale currently scheduled for JULY 10, 2009 until the  
OCTOBER 2, 2009 SALE DATE.

Very truly yours,

RICHARD F. STERN

RFS/hc

SENT VIA FAX 814-765-5915

J:\HELEN\LETTERS\SALE LETTERS\CLEARFIELD COUNTY-POSTPONE-STAY.WPD



LAW OFFICES

## Stern and Eisenberg LLP

261 Old York Road • The Pavilion • Suite 410 • Jenkintown, PA 19046-3722 • Telephone: (215) 572.8111 • Facsimile: (215) 572.5025  
New Jersey Office: 22 North Main Street • Lambertville, NJ 08530 • Telephone: (609) 397.9200

September 29, 2009

**RE: DEUTSCHE BANK NATIONAL TRUST COMPANY  
VS. JAMES BUMBARGER  
C.C.P. CLEARFIELD COUNTY NO. 06-1854-CD**

Sheriff Office - Clearfield County  
Courthouse  
230 E. Market Street  
Clearfield, PA 16830  
Attn: Cindy

Dear Cindy:

Please POSTPONE the Sheriff's sale currently scheduled for OCTOBER 2, 2009 for 1 month  
until the NOVEMBER 13, 2009 SALE DATE.

Very truly yours,

*/5/*  
RICHARD F. STERN

RFS/hc

SENT VIA FAX 814-765-5915

J:\HELENLETTERS\SALE LETTERS\CLEARFIELD COUNTY-POSTPONE-STAY.WPD



LAW OFFICES

## Stern and Eisenberg LLP

261 Old York Road • The Pavilion • Suite 410 • Jenkintown, PA 19046-3722 • Telephone: (215) 572.8111 • Facsimile: (215) 572.5025  
New Jersey Office: 22 North Main Street • Lambertville, NJ 08530 • Telephone: (609) 397.9200

October 8, 2009

RE: DEUTSCHE BANK NATIONAL TRUST COMPANY  
VS. JAMES BUMBARGER  
C.C.P. CLEARFIELD COUNTY NO. 06-1854-CD

Sheriff Office - Clearfield County  
Courthouse  
230 E. Market Street  
Clearfield, PA 16830  
Attn: Cindy

Dear Cindy:

Please STAY the Sheriff's sale currently scheduled for NOVEMBER 13, 2009 no consideration was received, loan modified.

Very truly yours,

*/5/*

KEVIN P. DISKIN

KPD/ah

SENT VIA FAX 814-765-5915

J:\HELEN\LETTERS\SALE LETTERS\CLEARFIELD COUNTY-POSTPONE-STAY.WPD



**FILED**

JAN 22 2010

William A. Shaw  
Prothonotary/Clerk of Courts

DATE: 1/22/10

\_\_\_\_ You are responsible for serving all appropriate parties.

X The Prothonotary's office has provided service to the following parties:

\_\_\_\_ Plaintiff(s) X Plaintiff(s) Attorney \_\_\_\_ Other  
\_\_\_\_ Defendant(s) X Defendant(s) Attorney  
\_\_\_\_ Special Instructions: