07-286-CD
Wells Fargo vs Frank Pallo

Frank Pallo
Wells Fargo vs ~~Option One Woodbridge~~
2007-286-CD

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

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618 *Plaintiff* vs. FRANK JAMES PALLO **Mortgagor *and* Real Owner** 214 Empire Road Hawk Run, PA 16840 *Defendant*	IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY CIVIL ACTION - LAW ACTION OF MORTGAGE FORECLOSURE 2007-286-CD Term No. CIVIL ACTION: MORTGAGE FORECLOSURE

NOTICE

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

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

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

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

FILED pd $85.00 Atty
M 11:40am
FEB 26 2007 1cc Atty
2cc Shff
William A. Shaw
Prothonotary/Clerk of Courts

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

4-26-2007 Document Reinstated/~~Reissued~~ to Sheriff/~~Attorney~~ for service.
William A. Shaw GK
~~Deputy~~ Prothonotary

AVISO

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

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

USTED DEBE LLEVAR ĒSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELĒFONO LA OFICINA FIJADA AQUĪ ABAJO. ESTA OFICINA PUEDE PROVEERĒ CON INFORMACIŌN DE CŌMO CONSEUIR UN ABOGADO.

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

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

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

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

Resources available for Homeowners in Foreclosure

ACT NOW!

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

1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 814-765-9646 or 800-692-7375.

2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.

3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.

4). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.

5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Judy at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of OPT-0709.

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

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

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1, 6501 Irvine Center Drive, Irvine, CA 92618.

2. The names and addresses of the Defendant is FRANK JAMES PALLO, 214 Empire Road, Hawk Run, PA 16840, who is the mortgagor and real owner of the mortgaged premises hereinafter described.

3. On December 17, 2002 mortgagors made, executed and delivered a mortgage upon the Property hereinafter described to OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200220741. The mortgage has been assigned to: WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 by assignment of Mortgage. Plaintiff is the real party in interest pursuant to a purchase or transfer of the mortgage obligation from the last record holder and an Assignment of Mortgage to Plaintiff has been and/or will be lodged for recording with the Recorder of Deeds in the ordinary course of business. The Mortgage and assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g); which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.

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

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

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

Principal Balance	$30,915.95
Interest from 09/01/2006 through 02/28/2007 at 12.2500%	$1,878.78
Per Diem interest rate at $10.38	
Reasonable Attorney's Fee	$2,000.00
Late Charges from 10/01/2006 to 02/28/2007	$174.93
Monthly late charge amount at $19.73	
Costs of suit and Title Search	$900.00
Suspense	-$187.94
	$35,681.72

7. Plaintiff is <u>not</u> seeking a judgment of personal liability (or an "<u>in personam</u>" judgment) against the Defendant in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.

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

through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of $35,681.72, together with interest at the rate of $10.38, per day and other expenses, costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: Joseph A. Goldbeck

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

VERIFICATION

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

Date: 2/7/07

OPTION ONE MORTGAGE CORPORATION
Jeanelle Gray
Assistant Secretary

#0010284669 - FRANK PALLO

Exhibit A

EXHIBIT A

ALL THAT CERTAIN PROPERTY SITUATED IN THE TOWNSHIP OF MORRIS IN THE COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, BEING MORE FULLY DESCRIBED IN A FEE SIMPLE DEED DATED 03/14/2001 AND RECORDED 03/15/2001, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN VOLUME 200103667 PAGE.

TAX PARCEL ID: 124-011-565-5
ADDRESS: 214 EMPIRE ROAD
HAWK RUN, PA 16840

Exhibit B

December 06, 2006

Frank James Pallo
214 Empire Rd
Hawk Run PA 16840

Homeowners Name: Frank James Pallo
Property Address: 214 Empire Rd, Hawk Run PA 16840
Loan Account No.: 0010284669
Original Lender: OPTION ONE MORTGAGE CORPORATION
Current Lender/Servicer: Option One Mortgage Corporation

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

December 06, 2006

Frank James Pallo
PO Box 4
Hawk Run, PA 16840-0004

Homeowners Name: Frank James Pallo
Property Address: 214 Empire Rd, Hawk Run PA 16840
Loan Account No.: 0010284669
Original Lender: OPTION ONE MORTGAGE CORPORATION
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* IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND
* IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to

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

THIS MEETING MUST OCCUR WITHIN THE NEXT (33) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this Notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice, or you may contact Pennsylvania Housing Finance Agency at 800-342-2397 (Persons with impaired hearing can call (717) 780-1869 or visit the Pennsylvania Housing Finance Agency website at www.phfa.org. 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.

Re: Loan No. 0010284669

****

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

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

****

HOW TO CURE YOUR MORTGAGE DEFAULT (BRING IT UP TO DATE).

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on

your property located at:
214 Empire Rd, Hawk Run PA 16840

IS SERIOUSLY IN DEFAULT because:

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

(a) Monthly payments: 3 MONTHS @ $ 328.88 MONTHS @ $.00	$ 986.64
(b) Previous late charges;	$ 135.47
(c) Other charges; Escrow, Inspection, NSF checks	$ .00
(d) Other provisions of the mortgage obligation, if any	$ 0.00
(e) TOTAL AMOUNT OF (a) (b) and (c) REQUIRED AS OF THIS DATE	$ 1122.11

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable):

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 $1122.11, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified

check or money order made payable and sent to:

Overnight Mail Address	Western Union Quick Collect
4600 Touchton Rd E Bldg 200 Ste 102 Jacksonville, FL 32246 Mailstop: J1 CASH	Pay to: Option One Mortgage Corporation Code City: OptionJax, Fl

You can cure any other default by taking the following action within thirty (30) days of the date of this letter. (Do not use if not

(applicable.)

Re: Loan No. 0010284669

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

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

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

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

Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.
EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the

earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately (6) SIX Months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

Re: Loan No. 0010284669
HOW TO CONTACT THE LENDER:

Name of Lender:	Option One Mortgage Corporation
Address:	4600 Touchton Rd East Bldg 200 Ste 102
Attn:	Trivonda Porter, Sara Haliko and Christie Basford
Address:	Jacksonville, FL 32246
Phone Number:	904-996-1730 or 1-800-326-1500 ext.61730
Fax Number:	1-866-497-1263
Contact Persons:	Trivonda Porter, Sara Haliko and Christie Basford
Office hours:	Monday through Thursday 8:00 a.m. to 8:00 p.m. Friday and Saturday 8:00 a.m. to 5:00 p.m.
Email Address:	PHFA@OOMC.com

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

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

YOU MAY ALSO HAVE THE RIGHT TO:

* 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 CURED THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAT THREE TIMES IN ANY CALENDAR YEAR.)
* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS DOES NOT IMPLY THAT OPTION ONE IS ATTEMPTING TO COLLECT MONEY FROM ANYONE WHOSE DEBT HAS BEEN DISCHARGED UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.

GOLDBECK McCAFFERTY & McKEEVER
BY: MICHAEL T. MCKEEVER, ESQ.
ATTORNEY I.D. #56129
SUITE 5000 – MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
ATTORNEY FOR PLAINTIFF

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618 Plaintiff vs. **FRANK JAMES PALLO** Mortgagor(s) and Record Owner(s) 214 Empire Road Hawk Run, PA 16840 Defendant(s)	IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY CIVIL ACTION - LAW ACTION OF MORTGAGE FORECLOSURE Term No. 2007-286-CD

PRAECIPE TO CORRECT PROPERTY ADDRESS

Kindly correct the docket to reflect the correct property address of 241 Empire Road Hawk Run, PA 16840.

Respectfully submitted,

GOLDBECK, McCAFFERTY & McKEEVER

By: Michael T. McKeever

Michael T. McKeever, Esquire
Attorney for Plaintiff

FILED NO CC
M 1:16 W
MAR 08 2007
GK

William A. Shaw
Prothonotary/Clerk of Courts

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

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

Term
No. 2007-286-CD

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1
6501 Irvine Center Drive
Irvine, CA 92618

Plaintiff

vs.

FRANK JAMES PALLO
241 Empire Road
Hawk Run, PA 16840

Defendant(s)

PRAECIPE TO REINSTATE COMPLAINT

Kindly reinstate the Complaint in the above captioned matter.

GOLDBECK, McCAFFERTY & McKEEVER

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

FILED No CC
m/12:27 (BI) Atty pd 7.00
APR 26 2007
2 Compl. Reinstated to Sheriff
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 650 Irvine Center Drive Irvine, CA 92618, Plaintiff, vs.	)	Docket No. 2007-286-CD CIVIL ACTION - LAW Action of Mortgage Foreclosure

FRANK JAMES PALLO,

Defendant.

PRAECIPE FOR ENTRY OF APPEARANCE

TO THE PROTHONOTARY:

Kindly enter my appearance on behalf of the Defendant, Frank Pallo, in the above-captioned matter. Service of all papers on the Defendant should be addressed to the undersigned below.

Respectfully submitted,

Faith M. Lucchesi

Faith M. Lucchesi
I.D. No. 86323
De Boef Lucchesi & Associates, PC
1368 South Atherton Street
State College, PA 16801
(814) 231-4050 telephone

FILED
m/12:31 pm NO CC
JUN 11 2007
GK
William A. Shaw
Prothonotary/Clerk of Courts

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing **PRAECIPE FOR ENTRY OF APPEARANCE** has been served upon the plaintiff by placing the same in the United States Mail, postage paid, properly addressed, this 7 day of June, 2007, to:

Joseph A. Goldbeck, Jr.
GOLDBECK McCAFFERTY & McKEEVER
Suite 5000 – 701 Market Street
Philadelphia, PA 19106

Faith M. Luckeri

1st
service

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket # **102487**

Case # 07-286-CD

WELLS FARGO BANK , N.A. As Trustee

vs.

FRANK JAMES PALLO

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW June 14, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO FRANK JAMES PALLO, DEFENDANT. SHOULD BE 241 NOT 214 EMPIRE ROAD, HAWK RUN, PA..

SERVED BY: /

Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	286618	10.00
SHERIFF HAWKINS	GOLDBECK	286618	31.46

FILED
013:56 [illegible]
JUN 14 2007
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before me This

_______ Day of _________________ 2007

____

So Answers,

Chester A. Hawkins
Sheriff

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

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

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618 *Plaintiff* vs. FRANK JAMES PALLO **Mortgagor *and* Real Owner** 214 Empire Road Hawk Run, PA 16840 *Defendant*	IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY CIVIL ACTION - LAW ACTION OF MORTGAGE FORECLOSURE Term No. 2007-286-CD CIVIL ACTION: MORTGAGE FORECLOSURE

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

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

FEB 26 2007

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

Attest. Prothonotary/ Clerk of Courts

AVISO

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Resources available for Homeowners in Foreclosure

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

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

COMPLAINT IN MORTGAGE FORECLOSURE

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

1. Plaintiff is WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1, 6501 Irvine Center Drive, Irvine, CA 92618.

2. The names and addresses of the Defendant is FRANK JAMES PALLO, 214 Empire Road, Hawk Run, PA 16840, who is the mortgagor and real owner of the mortgaged premises hereinafter described.

3. On December 17, 2002 mortgagors made, executed and delivered a mortgage upon the Property hereinafter described to OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200220741. The mortgage has been assigned to: WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 by assignment of Mortgage. Plaintiff is the real party in interest pursuant to a purchase or transfer of the mortgage obligation from the last record holder and an Assignment of Mortgage to Plaintiff has been and/or will be lodged for recording with the Recorder of Deeds in the ordinary course of business. The Mortgage and assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g); which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.

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

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

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

Principal Balance	$30,915.95
Interest from 09/01/2006 through 02/28/2007 at 12.2500%	$1,878.78
Per Diem interest rate at $10.38	
Reasonable Attorney's Fee	$2,000.00
Late Charges from 10/01/2006 to 02/28/2007	$174.93
Monthly late charge amount at $19.73	
Costs of suit and Title Search	$900.00
Suspense	-$187.94
	$35,681.72

7. Plaintiff is <u>not</u> seeking a judgment of personal liability (or an "<u>in personam</u>" judgment) against the Defendant in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.

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

through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of $35,681.72, together with interest at the rate of $10.38, per day and other expenses, costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: Joseph A. Goldbeck

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

<u>VERIFICATION</u>

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

Date: 2/7/07

OPTION ONE MORTGAGE CORPORATION
Jeanelle Gray
Assistant Secretary

#0010284669 - FRANK PALLO

Exhibit A

EXHIBIT A

ALL THAT CERTAIN PROPERTY SITUATED IN THE TOWNSHIP OF MORRIS IN THE COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, BEING MORE FULLY DESCRIBED IN A FEE SIMPLE DEED DATED 03/14/2001 AND RECORDED 03/15/2001, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN VOLUME 200103667 PAGE.

TAX PARCEL ID: 124-011-565-5
ADDRESS: 214 EMPIRE ROAD
HAWK RUN, PA 16840

Exhibit B

December 06, 2006

Frank James Pallo
214 Empire Rd
Hawk Run PA 16840

Homeowners Name: Frank James Pallo
Property Address: 214 Empire Rd, Hawk Run PA 16840
Loan Account No.: 0010284669
Original Lender: OPTION ONE MORTGAGE CORPORATION
Current Lender/Servicer: Option One Mortgage Corporation

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

December 06, 2006

Frank James Pallo
PO Box 4
Hawk Run, PA 16840-0004

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Loan Account No.: 0010284669
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* IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to

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

THIS MEETING MUST OCCUR WITHIN THE NEXT (33) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this Notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice, or you may contact Pennsylvania Housing Finance Agency at 800-342-2397 (Persons with impaired hearing can call (717) 780-1869 or visit the Pennsylvania Housing Finance Agency website at www.phfa.org. 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.

Re: Loan No. 0010284669

****

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

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

****

HOW TO CURE YOUR MORTGAGE DEFAULT (BRING IT UP TO DATE).

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at:
214 Empire Rd, Hawk Run PA 16840

IS SERIOUSLY IN DEFAULT because:

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

(a) Monthly payments: 3 MONTHS @ $ 328.88 MONTHS @ $.00	$ 986.64
(b) Previous late charges;	$ 135.47
(c) Other charges; Escrow, Inspection, NSF checks	$ .00
(d) Other provisions of the mortgage obligation, if any	$ 0.00
(e) TOTAL AMOUNT OF (a) (b) and (c) REQUIRED AS OF THIS DATE	$ 1122.11

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable):

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 $1122.11, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified

check or money order made payable and sent to:

Overnight Mail Address	Western Union Quick Collect
4600 Touchton Rd E Bldg 200 Ste 102 Jacksonville, FL 32246 Mailstop: J1 CASH	Pay to: Option One Mortgage Corporation Code City: OptionJax, Fl

You can cure any other default by taking the following action within thirty (30) days of the date of this letter. (Do not use if not

(applicable.)

Re: Loan No. 0010284669

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

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

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

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

Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.
EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the

earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately (6) SIX Months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

Re: Loan No. 0010284669
HOW TO CONTACT THE LENDER:

Name of Lender:	Option One Mortgage Corporation
Address:	4600 Touchton Rd East Bldg 200 Ste 102
Attn:	Trivonda Porter, Sara Haliko and Christie Basford
Address:	Jacksonville, FL 32246
Phone Number:	904-996-1730 or 1-800-326-1500 ext.61730
Fax Number:	1-866-497-1263
Contact Persons:	Trivonda Porter, Sara Haliko and Christie Basford
Office hours:	Monday through Thursday 8:00 a.m. to 8:00 p.m.
	Friday and Saturday 8:00 a.m. to 5:00 p.m.
Email Address:	PHFA@OOMC.com

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

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

YOU MAY ALSO HAVE THE RIGHT TO:

* 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 CURED THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAT THREE TIMES IN ANY CALENDAR YEAR.)
* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS DOES NOT IMPLY THAT OPTION ONE IS ATTEMPTING TO COLLECT MONEY FROM ANYONE WHOSE DEBT HAS BEEN DISCHARGED UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.

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

COPY

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

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618 *Plaintiff* vs. FRANK JAMES PALLO **Mortgagor *and* Real Owner** 214 Empire Road Hawk Run, PA 16840 *Defendant*	IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY CIVIL ACTION - LAW ACTION OF MORTGAGE FORECLOSURE 2007-286-CD Term No. CIVIL ACTION: MORTGAGE FORECLOSURE

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FEB 26 2007

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Prothonotary/
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5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at <u>homeretention@goldbecklaw.com</u>. Call Judy at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of OPT-0709.

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

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Suspense	-$187.94
	$35,681.72

7. Plaintiff is not seeking a judgment of personal liability (or an "in personam" judgment) against the Defendant in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.

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

through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of $35,681.72, together with interest at the rate of $10.38, per day and other expenses, costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: Joseph A. Goldbeck

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

VERIFICATION

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

Date: 2/7/07

OPTION ONE MORTGAGE CORPORATION
Jeanelle Gray
Assistant Secretary

#0010284669 - FRANK PALLO

Exhibit A

EXHIBIT A

ALL THAT CERTAIN PROPERTY SITUATED IN THE TOWNSHIP OF MORRIS IN THE COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, BEING MORE FULLY DESCRIBED IN A FEE SIMPLE DEED DATED 03/14/2001 AND RECORDED 03/15/2001, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN VOLUME 200103667 PAGE.

TAX PARCEL ID: 124-011-565-5
ADDRESS: 214 EMPIRE ROAD
HAWK RUN, PA 16840

Exhibit B

December 06, 2006

Frank James Pallo
214 Empire Rd
Hawk Run PA 16840

Homeowners Name: Frank James Pallo
Property Address: 214 Empire Rd, Hawk Run PA 16840
Loan Account No.: 0010284669
Original Lender: OPTION ONE MORTGAGE CORPORATION
Current Lender/Servicer: Option One Mortgage Corporation

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

December 06, 2006

Frank James Pallo
PO Box 4
Hawk Run, PA 16840-0004

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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 designated consumer credit counseling agencies listed at the end of this Notice.

THIS MEETING MUST OCCUR WITHIN THE NEXT (33) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this Notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice, or you may contact Pennsylvania Housing Finance Agency at 800-342-2397 (Persons with impaired hearing can call (717) 780-1869 or visit the Pennsylvania Housing Finance Agency website at www.phfa.org. 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.

647/0010284669/OP011/3/9/0000000000000

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.

Re: Loan No. 0010284669
****
NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

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

HOW TO CURE YOUR MORTGAGE DEFAULT (BRING IT UP TO DATE).

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on

your property located at:
214 Empire Rd, Hawk Run PA 16840

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

(a) Monthly payments: 3 MONTHS @ $ 328.88 MONTHS @ $.00	$ 986.64
(b) Previous late charges;	$ 135.47
(c) Other charges; Escrow, Inspection, NSF checks	$ .00
(d) Other provisions of the mortgage obligation, if any	$ 0.00
(e) TOTAL AMOUNT OF (a) (b) and (c) REQUIRED AS OF THIS DATE	$ 1122.11

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable):

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 $1122.11, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified

check or money order made payable and sent to:

Overnight Mail Address	Western Union Quick Collect
4600 Touchton Rd E Bldg 200 Ste 102 Jacksonville, FL 32246 Mailstop: J1 CASH	Pay to: Option One Mortgage Corporation Code City: OptionJax, Fl

You can cure any other default by taking the following action within thirty (30) days of the date of this letter. (Do not use if not

(applicable.)

Re: Loan No. 0010284669

IF YOU DO NOT CURE THE DEFAULT - If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt.

This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgaged property.

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

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

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

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

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

Re: Loan No. 0010284669
HOW TO CONTACT THE LENDER:

Name of Lender:	Option One Mortgage Corporation
Address:	4600 Touchton Rd East Bldg 200 Ste 102
Attn:	Trivonda Porter, Sara Haliko and Christie Basford
Address:	Jacksonville, FL 32246
Phone Number:	904-996-1730 or 1-800-326-1500 ext.61730
Fax Number:	1-866-497-1263
Contact Persons:	Trivonda Porter, Sara Haliko and Christie Basford
Office hours:	Monday through Thursday 8:00 a.m. to 8:00 p.m. Friday and Saturday 8:00 a.m. to 5:00 p.m.
Email Address:	PHFA@OOMC.com

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

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

YOU MAY ALSO HAVE THE RIGHT TO:

* 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 CURED THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAT THREE TIMES IN ANY CALENDAR YEAR.)
* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS DOES NOT IMPLY THAT OPTION ONE IS ATTEMPTING TO COLLECT MONEY FROM ANYONE WHOSE DEBT HAS BEEN DISCHARGED UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.

2nd
Service

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102732
NO: 07-286-CD
SERVICE # 1 OF 1
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, N.A.
vs.
DEFENDANT: FRANK JAMES PALLO

SHERIFF RETURN

NOW, May 15, 2007 AT 10:24 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON FRANK JAMES PALLO DEFENDANT AT 241 EMPIRE ROAD, HAWK RUN, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO FRANK JAMES PALLO, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / DEHAVEN

FILED
013:50 BY
JUN 14 2007
William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	293286	10.00
SHERIFF HAWKINS	GOLDBECK	293286	61.38

Sworn to Before Me This

______ Day of ____________ 2007

____

So Answers,

Chester Hawkins
by Marilyn Hamm

Chester A. Hawkins
Sheriff

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

ATTORNEY COPY

COPY

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

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618 *Plaintiff*	IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY CIVIL ACTION - LAW ACTION OF MORTGAGE FORECLOSURE
vs. FRANK JAMES PALLO **Mortgagor *and* Real Owner** 214 Empire Road Hawk Run, PA 16840 *Defendant*	Term No. 2007-286-CD CIVIL ACTION: MORTGAGE FORECLOSURE

NOTICE

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

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

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

4/26/07 Document Reinstated/~~Released~~ to Sheriff/~~Attorney~~ for service.
Will A. Shaw
~~Deputy~~ Prothonotary

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

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

FEB 26 2007

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

Attest. Will A. Shaw Prothonotary/ Clerk of Courts

AVISO

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

S

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

USTED DEBE LLEVAR ĒSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELĒFONO LA OFICINA FIJADA AQUĪ ABAJO. ESTA OFICINA PUEDE PROVEERĒ CON INFORMACIŌN DE CŌMO CONSEUIR UN ABOGADO.

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

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

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

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

Resources available for Homeowners in Foreclosure

ACT NOW!

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

1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 814-765-9646 or 800-692-7375.

2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.

3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.

4). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.

5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Judy at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of OPT-0709.

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

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

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1, 6501 Irvine Center Drive, Irvine, CA 92618.

2. The names and addresses of the Defendant is FRANK JAMES PALLO, 214 Empire Road, Hawk Run, PA 16840, who is the mortgagor and real owner of the mortgaged premises hereinafter described.

3. On December 17, 2002 mortgagors made, executed and delivered a mortgage upon the Property hereinafter described to OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200220741. The mortgage has been assigned to: WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 by assignment of Mortgage. Plaintiff is the real party in interest pursuant to a purchase or transfer of the mortgage obligation from the last record holder and an Assignment of Mortgage to Plaintiff has been and/or will be lodged for recording with the Recorder of Deeds in the ordinary course of business. The Mortgage and assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g); which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.

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

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

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

Principal Balance	$30,915.95
Interest from 09/01/2006 through 02/28/2007 at 12.2500%	$1,878.78
Per Diem interest rate at $10.38	
Reasonable Attorney's Fee	$2,000.00
Late Charges from 10/01/2006 to 02/28/2007	$174.93
Monthly late charge amount at $19.73	
Costs of suit and Title Search	$900.00
Suspense	-$187.94
	$35,681.72

7. Plaintiff is <u>not</u> seeking a judgment of personal liability (or an "<u>in personam</u>" judgment) against the Defendant in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.

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

through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of $35,681.72, together with interest at the rate of $10.38, per day and other expenses, costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: Joseph A. Goldbeck

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

VERIFICATION

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

Date: 2/7/07

OPTION ONE MORTGAGE CORPORATION
Jeanelle Gray
Assistant Secretary

#0010284669 - FRANK PALLO

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December 06, 2006

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TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to

December 06, 2006

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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 designated consumer credit counseling agencies listed at the end of this Notice.

THIS MEETING MUST OCCUR WITHIN THE NEXT (33) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this Notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice, or you may contact Pennsylvania Housing Finance Agency at 800-342-2397 (Persons with impaired hearing can call (717) 780-1869 or visit the Pennsylvania Housing Finance Agency website at www.phfa.org. 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.

Re: Loan No. 0010284669

****

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

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

****

HOW TO CURE YOUR MORTGAGE DEFAULT (BRING IT UP TO DATE).

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on

your property located at:
214 Empire Rd, Hawk Run PA 16840

IS SERIOUSLY IN DEFAULT because:

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

(a) Monthly payments: 3 MONTHS @ $ 328.88 MONTHS @ $.00	$ 986.64
(b) Previous late charges;	$ 135.47
(c) Other charges; Escrow, Inspection, NSF checks	$ .00
(d) Other provisions of the mortgage obligation, if any	$ 0.00
(e) TOTAL AMOUNT OF (a) (b) and (c) REQUIRED AS OF THIS DATE	$ 1122.11

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable):

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 $1122.11, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

Overnight Mail Address	Western Union Quick Collect
4600 Touchton Rd E Bldg 200 Ste 102 Jacksonville, FL 32246 Mailstop: J1 CASH	Pay to: Option One Mortgage Corporation Code City: OptionJax, Fl

You can cure any other default by taking the following action within thirty (30) days of the date of this letter. (Do not use if not applicable.)

Re: Loan No. 0010284669
IF YOU DO NOT CURE THE DEFAULT - If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt.

This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgaged property.

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

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

Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.
EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the

earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately (6) SIX Months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

Re: Loan No. 0010284669
HOW TO CONTACT THE LENDER:

Name of Lender:	Option One Mortgage Corporation
Address:	4600 Touchton Rd East Bldg 200 Ste 102
Attn:	Trivonda Porter, Sara Haliko and Christie Basford
Address:	Jacksonville, FL 32246
Phone Number:	904-996-1730 or 1-800-326-1500 ext.61730
Fax Number:	1-866-497-1263
Contact Persons:	Trivonda Porter, Sara Haliko and Christie Basford
Office hours:	Monday through Thursday 8:00 a.m. to 8:00 p.m. Friday and Saturday 8:00 a.m. to 5:00 p.m.
Email Address:	PHFA@OOMC.com

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

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

YOU MAY ALSO HAVE THE RIGHT TO:

* 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 CURED THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAT THREE TIMES IN ANY CALENDAR YEAR.)
* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS DOES NOT IMPLY THAT OPTION ONE IS ATTEMPTING TO COLLECT MONEY FROM ANYONE WHOSE DEBT HAS BEEN DISCHARGED UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.

In the Court of Common Pleas of Clearfield County

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618 Plaintiff vs. FRANK JAMES PALLO **(Mortgagor(s) and Record Owner(s))** 241 Empire Road Hawk Run, PA 16840 Defendant(s)	FILED Atty pd. 20.00 m 12:51 (1) JUL 11 2007 Notice to Def. William A. Shaw Prothonotary/Clerk of Courts Statement to Atty No. 2007-286-CD (GK)

PRAECIPE FOR JUDGMENT

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

Enter the Judgment in favor of Plaintiff and against FRANK JAMES PALLO by default for want of an Answer.

Assess damages as follows:

Debt	$37,140.15
Interest from **07/10/2007** to Date of Sale	
Total	

(Assessment of Damages attached)

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

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

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

AND NOW July 11, 2007, Judgment is entered in favor of WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 and against FRANK JAMES PALLO by default for want of an Answer and damages assessed in the sum of $37,140.15 as per the above certification.

Prothonotary

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

DATE OF THIS NOTICE: **June 5, 2007**

TO:

FRANK JAMES PALLO
241 Empire Road
Hawk Run, PA 16840

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618 *Plaintiff* vs. FRANK JAMES PALLO (Mortgagor(s) *and* Record Owner(s)) 241 Empire Road Hawk Run, PA 16840 *Defendant(s)*	In the Court of Common Pleas of Clearfield County CIVIL ACTION - LAW Action of Mortgage Foreclosure Term No. 2007-286-CD

TO: **FRANK JAMES PALLO**
241 Empire Road
Hawk Run, PA 16840

IMPORTANT NOTICE

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

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

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

Joseph A. Goldbeck, Jr

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

VERIFICATION OF NON-MILITARY SERVICE

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

1. That the above named Defendant, FRANK JAMES PALLO, is about unknown years of age, that Defendant's last known residence is 241 Empire Road, Hawk Run, PA 16840, and is engaged in the unknown business located at unknown address.

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

Date: ____________________________

Rule of Civil Procedure No. 236 – Revised

COPY

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

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1
6501 Irvine Center Drive
Irvine, CA 92618

Plaintiff

No. 2007-286-CD

vs.

FRANK JAMES PALLO
(Mortgagors and Record Owner(s))
241 Empire Road
Hawk Run, PA 16840

Defendant(s)

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

NOTICE

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

William Shaw
Prothonotary
By: William Shaw BH 7/11/07

Deputy

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

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

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

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618 Plaintiff vs.	IN THE COURT OF COMMON PLEAS of Clearfield County CIVIL ACTION LAW
FRANK JAMES PALLO **(Mortgagor(s) and Record owner(s))** 241 Empire Road Hawk Run, PA 16840 Defendant(s)	ACTION OF MORTGAGE FORECLOSURE No. 2007-286-CD

ORDER FOR JUDGMENT

Please enter Judgment in favor of WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1, and against FRANK JAMES PALLO for failure to file an Answer in the above action within (20) days (or sixty (60) days if defendant is the United States of America) from the date of service of the Complaint, in the sum of $37,140.15.

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

I hereby certify that the above names are correct and that the precise residence address of the judgment creditor is WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618 and that the name(s) and last known address(es) of the Defendant(s) is/are FRANK JAMES PALLO, 241 Empire Road Hawk Run, PA 16840;

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

ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

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

Principal Balance	$30,915.95
Interest from 09/01/2006 through 07/09/2007	$3,238.56
Reasonable Attorney's Fee	$2,000.00
Late Charges	$273.58
Costs of Suit and Title Search	$900.00
Suspense	-$187.94
	$37,140.15

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

AND NOW, this 11th day of July, 2007 damages are assessed as above.

Pro Prothy

COPY

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

Wells Fargo Bank, N.A.
Option One Woodbridge Loan Trust 2003-1
Plaintiff(s)

No.: 2007-00286-CD

Real Debt: $37,140.15

Atty's Comm: $

Vs.

Costs: $

Int. From: $

Frank James Pallo
Defendant(s)

Entry: $20.00

Instrument: Default Judgment

Date of Entry: July 11, 2007

Expires: July 11, 2012

Certified from the record this 11th day of July, 2007.

William A. Shaw

William A. Shaw, Prothonotary

****

SIGN BELOW FOR SATISFACTION

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

____

Plaintiff/Attorney

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

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

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618 Plaintiff	IN THE COURT OF COMMON PLEAS of Clearfield County
vs.	CIVIL ACTION – LAW
FRANK JAMES PALLO **Mortgagor(s) and Record Owner(s)** 241 Empire Road Hawk Run, PA 16840 Defendant(s)	ACTION OF MORTGAGE FORECLOSURE No. 2007-286-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due	$37,140.15
Interest from **07/10/2007** to Date of Sale at 12.2500%	
(Costs to be added)	
	132.00 Prothonotary costs

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

FILED Atty pd. 20.00
M 3:51 (?)
JUL 11 2007
1CC ole writs to Sheriff
William A. Shaw
Prothonotary/Clerk of Courts

Term
No. 2007-286-CD
IN THE COURT OF COMMON PLEAS

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1

vs.

FRANK JAMES PALLO
(Mortgagor(s) and Record Owner(s))
241 Empire Road
Hawk Run, PA 16840

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

FILED
JUL 11 2007
William A. Shaw
Prothonotary/Clerk of Courts

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

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

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

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618 Plaintiff vs. FRANK JAMES PALLO **(Mortgagor(s) and Record Owner(s))** 241 Empire Road Hawk Run, PA 16840 Defendant(s)	IN THE COURT OF COMMON PLEAS of Clearfield County CIVIL ACTION - LAW ACTION OF MORTGAGE FORECLOSURE No. 2007-286-CD

AFFIDAVIT PURSUANT TO RULE 3129

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

241 Empire Road
Hawk Run, PA 16840

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

FRANK JAMES PALLO
241 Empire Road
Hawk Run, PA 16840

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

FRANK JAMES PALLO
241 Empire Road
Hawk Run, PA 16840

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

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

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

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

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

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

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

TENANTS/OCCUPANTS
241 Empire Road
Hawk Run, PA 16840

LUCCHESI LAW OFFICES
1368 S. ATHERTON STREET
STATE COLLEGE, PA 16801

(attach separate sheet if more space is needed)

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

DATED: July 9, 2007

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

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

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618	In the Court of Common Pleas of Clearfield County
vs.	No. 2007-286-CD
FRANK JAMES PALLO 241 Empire Road Hawk Run, PA 16840	WRIT OF EXECUTION (MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 241 Empire Road Hawk Run, PA 16840

See Exhibit "A" attached

AMOUNT DUE $37,140.15

Interest From **07/10/2007**
Through Date of Sale __________

(Costs to be added) __________

Dated: __________

____
Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy __________

Term
No. 2007-286-CD

IN THE COURT OF COMMON PLEAS

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1

vs.

FRANK JAMES PALLO
Mortagor(s)
241 Empire Road Hawk Run, PA 16840

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	$37,140.15
INTEREST from	$________
COSTS PAID:	
PROTHY	$________
SHERIFF	$________
STATUTORY	$________
COSTS DUE PROTHY	$________
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

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

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

COPY

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618	In the Court of Common Pleas of Clearfield County
vs.	No. 2007-286-CD
FRANK JAMES PALLO 241 Empire Road Hawk Run, PA 16840	WRIT OF EXECUTION (MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 241 Empire Road Hawk Run, PA 16840

See Exhibit "A" attached

AMOUNT DUE $37,140.15

Interest From **07/10/2007**
Through Date of Sale

(Costs to be added)

Prothonotary costs 132.00

Dated: 7/11/07

[signature]
Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy ______________________

Term
No. 2007-286-CD

IN THE COURT OF COMMON PLEAS

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1

vs.

FRANK JAMES PALLO
Mortagor(s)
241 Empire Road Hawk Run, PA 16840

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	$37,140.15
INTEREST from	$
COSTS PAID:	
PROTHY	$ 132.00
SHERIFF	$
STATUTORY	$
COSTS DUE PROTHY	$
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

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

GOLDBECK McCAFFERTY & McKEEVER
BY: MICHAEL T. MCKEEVER, ESQ.
ATTORNEY I.D. #56129
SUITE 5000 – MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
ATTORNEY FOR PLAINTIFF

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618 Plaintiff vs. **FRANK JAMES PALLO** Mortgagor(s) and Record Owner(s) 241 Empire Road Hawk Run, PA 16840 Defendant(s)	IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY CIVIL ACTION - LAW ACTION OF MORTGAGE FORECLOSURE Term No. 2007-286-CD

PRAECIPE TO CORRECT PROPERTY ADDRESS

Kindly correct the docket to reflect the correct property address of 241 a/k/a 214 Empire Road Hawk Run, PA 16840.

Respectfully submitted,

GOLDBECK, McCAFFERTY & McKEEVER

By: Michael T. McKeever
Michael T. McKeever, Esquire
Attorney for Plaintiff

FILED NO CC
M 11:03 BO
JUL 18 2007
GK

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20620
NO: 07-286-CD

PLAINTIFF: WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1

vs.

DEFENDANT: FRANK JAMES PALLO

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 7/12/2007

LEVY TAKEN 8/3/2007 @ 10:49 AM

POSTED 8/3/2007 @ 10:49 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 1/14/2008

DATE DEED FILED **NOT SOLD**

FILED
01 10:38 AM
JAN 14 2008
William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

9/3/2007 @ 10:49 AM SERVED FRANK JAMES PALLO

SERVED FRANK JAMES PALLO, DEFENDANT AT HIS RESIDENCE 241 EMPIRE ROAD, HAWK RUN, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO FRANK JAMES PALLO

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, SEPTEMBER 14, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR OCTOBER 5, 2007.

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PLAINTIFF: WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1
vs.
DEFENDANT: FRANK JAMES PALLO

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS	$189.84		
SURCHARGE	$20.00	PAID BY	ATTORNEY

So Answers,

Chester A. Hawkins
By Cynthia Butler-Aughenbaugh
Chester A. Hawkins
Sheriff

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

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618	In the Court of Common Pleas of Clearfield County
vs.	No. 2007-286-CD
FRANK JAMES PALLO 241 Empire Road Hawk Run, PA 16840	WRIT OF EXECUTION (MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 241 Empire Road Hawk Run, PA 16840

See Exhibit "A" attached

AMOUNT DUE $37,140.15

Interest From **07/10/2007**
Through Date of Sale

(Costs to be added)

Prothonotary costs 132.00

Dated: 7/11/07

William A. Shaw [signature]
Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy

Received this writ this 12th day
of July A.D. 2007
At 3:00 A.M./P.M.

Chester A. Hawkins
Sheriff by Cynthia Butler-Aughenbaugh

Term
No. 2007-286-CD

IN THE COURT OF COMMON PLEAS

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1

vs.

FRANK JAMES PALLO
Mortagor(s)
241 Empire Road Hawk Run, PA 16840

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	$37,140.15
INTEREST from	$
COSTS PAID:	
PROTHY	$ 132.00
SHERIFF	$
STATUTORY	$
COSTS DUE PROTHY	$
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

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

ALL THAT CERTAIN PROPERTY SITUATED IN THE TOWNSHIP OF MORRIS IN THE COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, BEING MORE FULLY DESCRIBED IN A FEE SIMPLE DEED DATED 03/14/2001 AND RECORDED 03/15/2001, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN VOLUME 200103667 PAGE.

AND ALSO DESCRIBED AS:

ALL THOSE PIECES. PARCELS OR PLOTS OF LAND LOCATED IN MORRIS TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHWEST SIDE OF THE PUBLIC ROAD WHICH POINT IS THE COMMON CORNER OF LANDS OF JACOB CARDOLEY (SOMETIMES SPELLED KARDOLEY) AND THE LANDS OF MAXTON COAL COMPANY; THENCE ALONG LANDS OF MAXTON COAL COMPANY, NORTH 24 DEGREES WEST, ONE HUNDRED AND SEVENTY TWO (172) FEET TO TALCOTT STREET AS LAID OUT ON THE PLOT OF THE MAXTON COAL COMPANY; THENCE ALONG SAID TALCOTT STREET, NORTH 65 DEGREES 45' EAST, FIFTY (50) FEET TO LOT NO. 74; THENCE SOUTH ALONG SAID LOT NO. 74, SOUTH 24 DEGREES 15' EAST, ONE HUNDRED AND SIXTY-SIX (166) FEET TO THE SAID PUBLIC ROAD; AND THENCE ALONG SAID PUBLIC ROAD, FIFTY (50) FEET TO THE PLACE OF BEGINNING AND BEING LOT NO. 73 IN THE SAID PLOT.

TAX PARCEL ID: 124-011-565-5
ADDRESS: 241 A/K/A 214 EMPIRE ROAD, HAWK RUN, PA 16840

REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION

NAME FRANK JAMES PALLO NO. 07-286-CD

NOW, January 12, 2008, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of Frank James Pallo 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	17.46
LEVY	15.00
MILEAGE	17.46
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
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	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	**$189.84**

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	37,140.15
INTEREST @ 12.4600	0.00
FROM TO	
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	
TOTAL DEBT AND INTEREST	**$37,160.15**

COSTS:

ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	189.84
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	132.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
TOTAL COSTS	**$321.84**

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

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

August 7, 2007

Clearfield

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

Urgent: Please Remove from All Advertising. Thanks!

BOOK WRIT

RE: WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1
vs.
FRANK JAMES PALLO
Term No. 2007-286-CD

Property address:
241 a/k/a 214 Empire Road
Hawk Run, PA 16840

Sheriff's Sale Date: 10/5/07

Dear Sir/Madam:

Kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs. I collected $ 0.00 towards my client's debt.

Thank you for your cooperation.

Very truly yours,

JOSEPH A. GOLDBECK, JR.

JAG/jlb

cc: Faith Hux
OPTION ONE MORTGAGE CORPORATION
Acct. #0010284669

GOLDBECK McCAFFERTY & McKEEVER
ATTORNEY FOR PLAINTIFF
BY: Michael T. McKeever
Attorney I.D. #56129
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6321

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618 Plaintiff vs. FRANK JAMES PALLO 214 Empire Road Hawk Run, PA 16840	IN THE COURT OF COMMON PLEAS of Clearfield County No. 2007-286-CD

PRAECIPE TO DISCONTINUE AND END

TO THE PROTHONOTARY:

Kindly mark the above case Discontinued and Ended upon payment of your costs only.

Michael T. McKeever, Esquire
Attorney for Plaintiff

FILED No cc.
m 12:03 pm
FEB 16 2010
William A. Shaw
Prothonotary/Clerk of Courts

GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever
Attorney I.D. #56129
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618 Plaintiff vs. FRANK JAMES PALLO 214 Empire Road Hawk Run, PA 16840	IN THE COURT OF COMMON PLEAS of Clearfield County No. 2007-286-CD

PRAECIPE TO VACATE JUDGMENT

TO THE PROTHONOTARY:

Kindly vacate the judgment upon payment of your costs only.

Michael T. McKeever
MICHAEL T. MCKEEVER, ESQUIRE

FILED NoCC.
m/2:03cm
FEB 16 2010
S
William A. Shaw
Prothonotary/Clerk of Courts

GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever
Attorney I.D. #56129
Suite 500 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE WOODBRIDGE LOAN TRUST 2003-1 ASSET-BACKED CERTIFICATES SERIES 2003-1 6501 Irvine Center Drive Irvine, CA 92618 Plaintiff	IN THE COURT OF COMMON PLEAS of Clearfield County
vs.	
FRANK JAMES PALLO 214 Empire Road Hawk Run, PA 16840	No. 2007-286-CD

ORDER TO VACATE JUDGMENT UPON REINSTATEMENT OF MORTGAGE LOAN

AND NOW, this day of , 2010, upon consideration of the attached praecipe, it is hereby ordered that the Prothonotary mark the judgment previously entered in the within proceeding:

"Vacated without prejudice to the continuing validity and lien priority of a mortgage held by Plaintiff which was the subject matter of this action and without prejudice to the institution by plaintiff of a new proceeding under the mortgage loan documents upon a default occurring subsequent to such reinstatement."

BY THE COURT:

____
J.

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

CIVIL DIVISION

CERTIFICATE TO VACATE OF JUDGMENT

No.: 2007-00286-CD

Wells Fargo Bank, N.A.
Option One Woodbridge Loan Trust 2003-1

Debt: $37,140.15

Vs.

Atty's Comm.:

Frank James Pallo

Interest From:

Cost: $

NOW, Tuesday, February 16, 2010 , directions for satisfaction having been received, and all costs having been paid, VACATED was entered of record.

Certified from the record this 16th day of February, A.D. 2010

Prothonotary