

FILED Amy pd 8500
MAR 08 2007 2CC Sheriff

William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
DANIEL G. SCHMIEG, ESQ., Id. No. 62205
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000 150205

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE
FOR THE CERTIFICATE HOLDERS OF
SOUNDVIEW HOME LOAN TRUST
2006-OPT2, ASSET-BACKED
CERTIFICATES, SERIES 2006-OPT2
MAIL STOP:DC-CASH (BY)
IRVINE, CA 92618

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 07-357-CD

CLEARFIELD COUNTY

Plaintiff

v.
JANET HEID
A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

Defendant

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

May 14, 2007 Document
Reinstated/Referred to Sheriff/Attorney
for service.

File #: 150205 GK

Deputy Prothonotary

June 8, 2007 Document
Reinstated/Referred to Sheriff/Attorney
for service.

Deputy Prothonotary

NOTICE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, 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.

Lawyer Referral Service:
Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
100 South Street
PO Box 186
Harrisburg, PA 17108
800-692-7375

Notice to Defend:
David S. Meholick, Court Administrator
Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982

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THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED
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THE NAME AND ADDRESS OF THE ORIGINAL
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THE END OF THE THIRTY (30) DAY PERIOD
FOLLOWING FIRST CONTACT WITH YOU BEFORE
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THE LAW PROVIDES THAT YOUR ANSWER TO THIS**

COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION OF THAT TIME. FURTHERMORE, NO REQUEST WILL BE MADE TO THE COURT FOR A JUDGMENT UNTIL THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF YOU REQUEST PROOF OF THE DEBT OR THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAY PERIOD THAT BEGINS UPON YOUR RECEIPT OF THIS COMPLAINT, THE LAW REQUIRES US TO CEASE OUR EFFORTS (THROUGH LITIGATION OR OTHERWISE) TO COLLECT THE DEBT UNTIL WE MAIL THE REQUESTED INFORMATION TO YOU. YOU SHOULD CONSULT AN ATTORNEY FOR ADVICE CONCERNING YOUR RIGHTS AND OBLIGATIONS IN THIS SUIT.

IF YOU HAVE FILED BANKRUPTCY AND RECEIVED A DISCHARGE, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT. IT IS AN ACTION TO ENFORCE A LIEN ON REAL ESTATE.

1. Plaintiff is

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TRUST COMPANY, AS TRUSTEE
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2006-OPT2, ASSET-BACKED
CERTIFICATES, SERIES 2006-OPT2
MAIL STOP:DC-CASH (BY) IRVINE, CA 92618

2. The name(s) and last known address(es) of the Defendant(s) are:

JANET HEID
A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

who is/are the mortgagor(s) and/or real owner(s) of the property hereinafter described.

3. On 02/02/2006 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to OPTION ONE MORTGAGE CORPORATION which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200604635. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 10/01/2006 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$54,609.24
Interest	\$2,868.58
09/01/2006 through 03/06/2007 (Per Diem \$15.34)	
Attorney's Fees	\$1,250.00
Cumulative Late Charges	\$176.64
02/07/2006 to 03/06/2007	
Cost of Suit and Title Search	<u>\$750.00</u>
Subtotal	\$59,654.46
Escrow	
Credit	(\$29.44)
Deficit	\$0.00
Subtotal	<u>(\$29.44)</u>
TOTAL	\$59,625.02

7. If the mortgage is reinstated prior to a Sheriff's Sale, the attorney's fee set forth above may be less than the amount demanded based on work actually performed. The attorney's fees requested are in conformity with the mortgage and Pennsylvania law. Plaintiff reserves its right to collect attorney's fees up to 5% of the remaining principal balance in the event the property is sold to a third party purchaser at Sheriff's Sale, or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or an in personam judgment) against the Defendant(s) in the Action; however, Plaintiff reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant(s) has/have received a discharge of personal liability in a bankruptcy proceeding, this Action of Mortgage Foreclosure is in no way an attempt to reestablish such personal liability discharged in bankruptcy, but only to foreclose the mortgage and sell the mortgaged premises pursuant to Pennsylvania Law.

9. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
10. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$59,625.02, together with interest from 03/06/2007 at the rate of \$15.34 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By: _____


/s/Francis S. Hallinan

LAWRENCE T. PHELAN, ESQUIRE

DANIEL G. SCHMIEG, ESQUIRE

FRANCIS S. HALLINAN, ESQUIRE

Attorneys for Plaintiff

LEGAL DESCRIPTION

ALL that certain messuage or piece of land situate in the City of DuBois, County of Clearfield, and State of Pennsylvania, bounded and described as follows, to-wit:

KNOWN as Lot No 47 of A. Hopkins Land Company's Addition to the City of DuBois, bounded on the North by an alley; on the East by Lot No 46 of said plan; on the West by Lot No. 48 of said plan, and on the South by West DuBois Avenue, and having a frontage on West DuBois Avenue of 50 feet, and extending in a northerly direction between two parallel lines at right angles with West Dubois Avenue, 160 feet to an alley.

SUBJECT to coal, oil, natural gas and stone reservations as contained in former deeds.

BEING the same premises conveyed to Joseph F. Schalk and Barbara J. Schalk by deed dated May 10th, 1989 from Joseph F/ Schalk and Barbara J. Schalk, formerly known as Barbara J. Young and recorded July 5th, 1989 in deed Book Volume 1290 page 216

PROPERTY BEING: 414 WEST DUBOIS AVENUE

VERIFICATION

FRANCIS S. HALLINAN, ESQUIRE hereby states that he is attorney for PLAINTIFF in this matter, that Plaintiff is outside the jurisdiction of the court and or the Verification could not be obtained within the time allowed for the filing on the pleading, that he is authorized to make this verification pursuant to Pa. R. C. P. 1024 (c) and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are based upon information supplied by Plaintiff and are true and correct to the best of his knowledge, information and belief.

The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

A handwritten signature in cursive script, appearing to read "F. S. Hallinan", written over a horizontal line.

FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: _____

FILED ^{NO CC}
MAY 14 2007
m10:34/81
6A

William A. Shaw
Prothonotary/Clerk of Courts

Phelan Hallinan & Schmieg, L.L.P.
By: Daniel G. Schmieg, Esquire No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

Deutsche Bank National Trust :
Company, as Trustee for the
Certificate Holders of Soundview
Home Loan Trust 2006-OPT2,
Asset-Backed Certificates, Series
2006-OPT2

COURT OF COMMON PLEAS

vs.

Janet Heid a/k/a Janet E. Heid :

CIVIL DIVISION

CLEARFIELD COUNTY

NO. 07-357-CD

MOTION FOR SERVICE PURSUANT TO
SPECIAL ORDER OF COURT

Plaintiff, by its counsel, Phelan Hallinan & Schmieg, L.L.P., moves this Honorable Court for an Order directing service of the Complaint upon the above-captioned Defendant, Janet Heid a/k/a Janet E. Heid, by posting a copy of the complaint to the mortgaged premises, 414 West DuBois Avenue, DuBois, PA 15801 as well as sending first class mail and certified mail to the same premises, 414 West DuBois Avenue, DuBois, PA 15801, and in support thereof avers the following:

1. Plaintiff, by and through its counsel, initiated the above referenced Complaint if Mortgage Foreclosure Action on March 8, 2007. As indicated by the copy of said complaint attached hereto as Exhibit "A".

2. Said complaint was forwarded to the Office of the Sheriff on or about March 9, 2007 for service to be completed on the Defendant, Janet Heid a/k/a Janet E. Heid at the mortgaged premises, 414 West DuBois Avenue, DuBois, PA 15801. Plaintiff was advised by the Sheriff's Office that there was no service made at this address. Plaintiff is unable to append a copy of the Return of Service as a result of a backlog in completing the Affidavit at the Sheriff's Office. Plaintiff's Affidavit of Service is attached hereto and marked as Exhibit "B".


3. Pursuant to Pa.R.C.P. 430, Plaintiff has made a good faith effort to locate the Defendant. An Affidavit of Reasonable Investigation setting forth the specific inquiries made and the results is attached hereto as Exhibit "C".

4. Plaintiff has reviewed its internal records and has not been contacted by the Defendant as of May 11, 2007 to bring loan current.

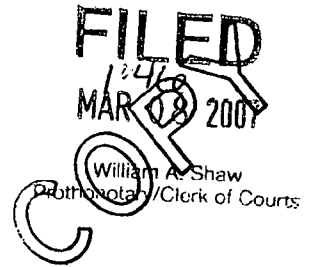
5. Plaintiff submits that it has made a good faith effort to locate the Defendant but has been unable to do so.

WHEREFORE, Plaintiff respectfully requests this Honorable Court enter an Order pursuant to Pa.R.C.P. 430 directing service of the Complaint by posting, first class mail and certified mail.

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: 
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: May 11, 2007



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COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 07-357-CD

CLEARFIELD COUNTY

Filed 3/8/07

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v.
JANET HEID
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DUBOIS, PA 15801

Defendant

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

ATTORNEY FILE COPY
PLEASE RETURN

ATTORNEY FILE COPY
PLEASE RETURN

We hereby certify the
within to be a true and
correct copy of the
original filed of record

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TERM

NO.

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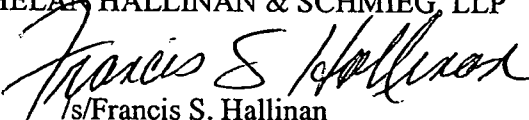
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PHELAN HALLINAN & SCHMIEG, LLP

By: _____


/s/Francis S. Hallinan

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DANIEL G. SCHMIEG, ESQUIRE

FRANCIS S. HALLINAN, ESQUIRE

Attorneys for Plaintiff

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PROPERTY BEING: 414 WEST DUBOIS AVENUE

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FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: _____

Phelan Hallinan & Schmieg, L.L.P.
By: Daniel G. Schmieg, Esquire No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

Deutsche Bank National Trust
Company, as Trustee for the
Certificate Holders of
Soundview Home Loan Trust
2006-OPT2, Asset-Backed
Certificates, Series 2006-OPT2

COURT OF COMMON PLEAS

CIVIL DIVISION

vs.

Janet Heid a/k/a Janet E. Heid

CLEARFIELD COUNTY

NO. 07-357-CD

AFFIDAVIT OF SERVICE

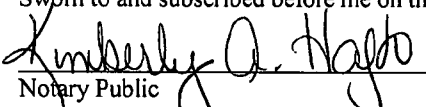
Plaintiff's Counsel, Phelan Hallinan & Schmieg, LLP, does hereby swear and subscribe that it contacted the Sheriff's Office of Clearfield County on April 19, 2007 and was advised that the Sheriff was unable to complete personal service on Janet Heid a/k/a Janet E. Heid at the mortgaged premises, 414 West DuBois Avenue, DuBois, PA 15801. On May 3, 2007 and May 10, 2007, the Plaintiff, by its Counsel, called the Sheriff's Office inquiring if a Return of Service was complete. The Sheriff's Office advised the Plaintiff's Counsel that they are behind with getting the returns typed up and out the door. However, they did confirm that the Defendant, Janet Heid a/k/a Janet E. Heid, was not served at the mortgaged premises because there no answer after numerous attempts.

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: 

Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Sworn to and subscribed before me on this 1st day of March 2006


Notary Public

COMMONWEALTH OF PENNSYLVANIA

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

KIMBERLY A. HAFTO, Notary Public

City of Philadelphia, Phila. County

My Commission Expires January 29, 2011

NOTARIAL SEAL

KIMBERLY A. HAFTO, Notary Public

City of Philadelphia, Phila. County

My Commission Expires January 29, 2011

pl 5# 150 205

**FULL SPECTRUM LEGAL SERVICES, INC.
AFFIDAVIT OF GOOD FAITH INVESTIGATION**

File Number: 150205
Attorney Firm: **Phelan, Hallinan & Schmieg, LLP**
Subject: Janet Heid

Property Address: 414 West Dubois Avenue, Dubois, PA 15801

I, Brendan Booth, being duly sworn according to law, do hereby depose and state as follows, I have conducted an investigation into the whereabouts of the above-noted individual(s) and have discovered the following:

I. CREDIT INFORMATION

A. SOCIAL SECURITY NUMBER

Our search verified the following information to be true and correct

Janet Heid - xxx-xx-0049

B. EMPLOYMENT SEARCH

Janet Heid - A review of the credit reporting agencies provided no employment information.

C. INQUIRY OF CREDITORS

Our inquiry of creditors indicated that Janet Heid reside(s) at: 414 West Dubois Avenue, Dubois, PA 15801.

II. INQUIRY OF TELEPHONE COMPANY

A. DIRECTORY ASSISTANCE SEARCH

Our office contacted directory assistance, which had no listing for Janet Heid.

B. On 02-22-07 our office made several telephone calls to the phone number (814) 371-7318 and received the following information: answering machine. On 02-22-07 our office made several telephone calls to the phone number (814) 661-9065 and received the following information: answering machine.

III. INQUIRY OF NEIGHBORS

On 02-22-07 our office made several phone calls in an attempt to contact Mr. Mary Larsen (814) 371-2725, 412 West Dubois Avenue, Du Bois, PA 15801: no answer.

On 02-22-07 our office made several phone calls in an attempt to contact J. Brenda (814) 371-6849, 413 West Dubois Avenue, Du Bois, PA 15801: answering machine.

On 02-22-07 our office made several phone calls in an attempt to contact Kristin L. Clinton (814) 371-3848, 416 West Dubois Avenue, Du Bois, PA 15801: answering machine.

IV. ADDRESS INQUIRY

A. NATIONAL ADDRESS UPDATE

On 02-22-07 we reviewed the National Address database and found the following information: Janet Heid - 414 West Dubois Avenue, Dubois, PA 15801.

B. ADDITIONAL ACTIVE MAILING ADDRESSES

Per our inquiry of creditors, the following is a possible mailing address: no addresses on file.

V. DRIVERS LICENSE INFORMATION

A. MOTOR VEHICLE & DMV OFFICE

Per the PA Department of Motor Vehicles, we were unable to obtain address information on Janet Heid.

VI. OTHER INQUIRIES

A. DEATH RECORDS

As of 02-22-07 Vital Records and all public databases have no death record on file for Janet Heid.

B. COUNTY VOTER REGISTRATION

The county voter registration was unable to confirm a registration for Janet Heid residing at: last registered address.

VII. ADDITIONAL INFORMATION OF SUBJECT

A. DATE OF BIRTH

Janet Heid - 06-25-1958

B. A.K.A.

Janet E. Heid

*** Our accessible databases have been checked and cross-referenced for the above named individual(s).**

*** Please be advised our database information indicates the subject resides at the current address.**

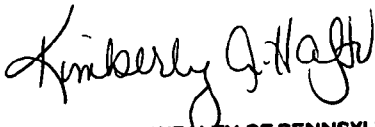
I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing states made by me are willfully false, I am subject to punishment.

I hereby verify that the statements made herein are true and correct to the best of my knowledge, information and belief and that this affidavit of investigation is made subject to the penalties of 18 Pa C.S. Sec. 4904 relating to unsworn falsification to authorities.



AFFIANT - Brendan Booth
Full Spectrum Legal Services, Inc.

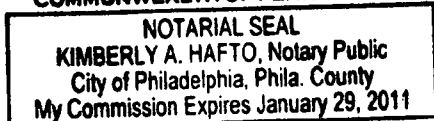
Sworn to and subscribed before me this 22nd day of February, 2007.



The above information is obtained from available public records
and we are only liable for the cost of the affidavit.

IND

COMMONWEALTH OF PENNSYLVANIA



VERIFICATION

Daniel G. Schmieg, Esquire, hereby states that he is the Attorney for the Plaintiff in this action, that he is authorized to make this Affidavit, and that the statements made in the foregoing MOTION FOR SERVICE PURSUANT TO SPECIAL ORDER OF COURT are true and correct to the best of his knowledge, information and belief.

The undersigned understands that the statements made are subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: 

Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: May 11, 2007

Phelan Hallinan & Schmieg, L.L.P.
By: Daniel G. Schmieg, Esquire No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

Deutsche Bank National Trust
Company, as Trustee for the
Certificate Holders of
Soundview Home Loan Trust
2006-OPT2, Asset-Backed
Certificates, Series 2006-OPT2

:

COURT OF COMMON PLEAS

:

:

CIVIL DIVISION

vs.

Janet Heid a/k/a Janet E. Heid

:

CLEARFIELD COUNTY

:

NO. 07-357-CD

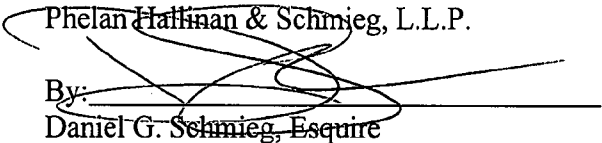
CERTIFICATION OF SERVICE

I, Daniel G. Schmieg, Esquire, hereby certify that a copy of the foregoing Motion for Service Pursuant to Special Order of Court, Memorandum of Law, Proposed Order and attached exhibits have been sent to the individual as indicated below by first class mail, postage prepaid, on the date listed below.

Janet Heid a/k/a Janet E. Heid
414 West DuBois Avenue
DuBois, PA 15801

The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities.

Respectfully submitted,
Phelan Hallinan & Schmieg, L.L.P.

By: 
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Date: May 11, 2007

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST : COURT OF COMMON PLEAS
COMPANY, AS TRUSTEE FOR THE :
CERTIFICATEHOLDERS OF SOUNDVIEW : CIVIL DIVISION
HOME LOAN TRUST 2006-OPT2, ASSET- :
BACKED CERTIFICATES, SERIES 2006-OPT2 : CLEARFIELD COUNTY
Plaintiff

vs.


JANET HEID A/K/A JANET E. HEID
Defendant

:
: No. 07-357-CD
:
:
:

PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE

TO THE PROTHONOTARY:

Kindly reinstate the Civil Action in Mortgage Foreclosure with reference to the above captioned matter.

PHELAN HALLINAN & SCHMIEG, LLP
By: 
FRANCIS S. HALLINAN, ESQUIRE
LAWRENCE T. PHELAN, ESQUIRE
DANIEL G. SCHMIEG, ESQUIRE
Attorneys for Plaintiff

Date: May 11, 2007

/jmr, Svc Dept.
File# 150205

FILED *Att. pd.*
7:00
7/12/07
MAY 14 2007 *1 Compl.*
William A. Shaw *Reinstated*
Prothonotary/Clerk of Courts *to Att.*
610

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

DEUTSCHE BANK NATIONAL TRUST COMPANY, *
as Trustee for the Certificate Holders of Soundview *
Home Loan Trust 2006-OPT2, Asset-Backed *
Certificates, Series 2006-OPT2, *
Plaintiff *

vs. *

JANET HEID a/k/a JANET E. HEID, *
Defendant *

* NO. 07-357-CD

ORDER

NOW, this 14th day of May, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendants **JANET HEID a/k/a JANET
E. HEID** by:

1. Publication one time in The Courier Express (DuBois) and the
Clearfield County Legal Journal;
2. By first class mail to 414 West DuBois Avenue, DuBois, PA 15801;
3. By certified mail, return receipt requested to 414 West DuBois
Avenue, DuBois, PA 15801;
4. By posting the mortgaged premises known in this herein action as
414 West DuBois Avenue, DuBois, PA 15801.

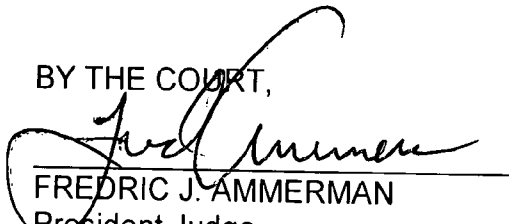
Service of the aforementioned publication and mailings is effective upon the
date of publication and mailing and is to be done by Plaintiff's attorney, who will file
Affidavits of Service with the Prothonotary of Clearfield County.

FILED 300
07-357-CD
MAY 15 2007

Atty Schmieg
(GR)

William A. Shaw
Prothonotary/Clerk of Courts

BY THE COURT,


FREDRIC J. AMMERMAN
President Judge

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST : COURT OF COMMON PLEAS
COMPANY, AS TRUSTEE FOR THE :
CERTIFICATEHOLDERS OF SOUNDVIEW : CIVIL DIVISION
HOME LOAN TRUST 2006-OPT2, ASSET- :
BACKED CERTIFICATES, SERIES 2006-OPT2 : CLEARFIELD COUNTY
Plaintiff

vs.

JANET HEID A/K/A JANET E. HEID
Defendant

No. 07-357-CD

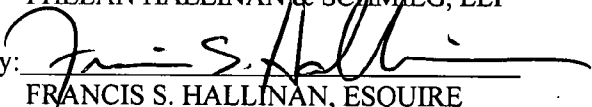
PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE

TO THE PROTHONOTARY:

Kindly reinstate the Civil Action in Mortgage Foreclosure with reference to the above captioned matter.

PHELAN HALLINAN & SCHMIEG, LLP

By:


FRANCIS S. HALLINAN, ESQUIRE
LAWRENCE T. PHELAN, ESQUIRE
DANIEL G. SCHMIEG, ESQUIRE
Attorneys for Plaintiff

Date: June 7, 2007

/jmr, Svc Dept.
File# 150205

FILED *pd \$7.00 AH*
m/10:50 am
JUN 08 2007 *1 Reinstated Complaint*
to SHFF & 1 to
AH
William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG LLP
By: Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

ATTORNEY FOR PLAINTIFF

Deutsche Bank NATIONAL Trust Company, as
Trustee for the Certificateholders of
Soundview Home Loan Trust 2006-
OPT2, Asset-Backed Certificates, Series
2006-OPT2
Plaintiff

: COURT OF COMMON PLEAS

: CIVIL DIVISION

vs.

: CLEARFIELD COUNTY

Janet Heid, a/k/a Janet E. Heid

: NO. 07-357-CD

Defendant

FILED

JUN 12 2007
M 11:30 AM
William A. Shaw
Prothonotary/Clerk of Courts
No. 07-357-CD

AFFIDAVIT OF SERVICE OF COMPLAINT
BY MAIL PURSUANT TO COURT ORDER

I hereby certify that a true and correct copy of the Civil Action Complaint in Mortgage Foreclosure in the above captioned matter was sent by regular and certified mail, return receipt requested, to **Janet Heid, a/k/a Janet E. Heid** at **414 West Dubois Avenue, DuBois, PA 15801**, on **June 7, 2007**, in accordance with the Order of Court dated **May 14, 2007**. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities.

Date: June 7, 2007


FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

7160 3901 9845 0725 4924

TO: JANET HEID A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

SENDER: JMR

REFERENCE: 150205

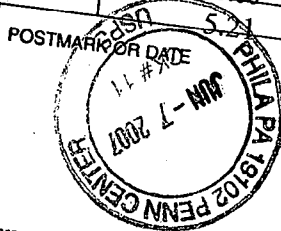
PS Form 3800, January 2005

RETURN
RECEIPT
SERVICE

Postage	
Certified Fee	.41
Return Receipt Fee	2.65
Restricted Delivery	2.15
Total Postage & Fees	0.00

US Postal Service
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail



FILED ^{NO CC}
m10.3281
JUL 19 2007
(5)

Phelan Hallinan & Schmieg, LLP
By: Lawrence T. Phelan, Esq., Id. No. 32227
Francis S. Hallinan, Esq., Id. No. 62695
Daniel G. Schmieg, Esq., Id. No. 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

William A. Shaw
Attorney at Law
Clerk of Courts
ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST : Court Of Common Pleas
COMPANY, AS TRUSTEE FOR THE : Civil Division
CERTIFICATEHOLDERS OF : Clearfield County
SOUNDVIEW HOME LOAN TRUST 2006- : No. 07-357-CD
OPT2, ASSET-BACKED CERTIFICATES,
SERIES 2006-OPT2

vs.

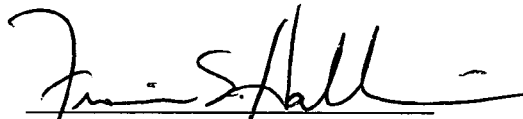
JANET HEID A/K/A JANET E. HEID

AFFIDAVIT OF SERVICE BY
PUBLICATION IN ACCORDANCE WITH COURT ORDER

I hereby certify that service of the Civil Action Complaint in Mortgage Foreclosure was made in accordance with the Court Order dated May 14, 2007 as indicated below:

By publication as provided by Pa. R.C.P. Rule 430(b)(1) in Courier-Express/Tri-County Sunday/Jeffersonian Democrat on June 10, 2007 and Clearfield County Legal Journal on June 15, 2007. Proofs of the said publications are attached hereto.

The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.


Francis S. Hallinan, Esquire

Date: July 17, 2007

Jason Ricco
Service Dept.

**NOTICE OF ACTION IN MORTGAGE FORECLOSURE
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION LAW**

Deutsche Bank National Trust Company, as
trustee for the Certificate Holders of
Soundview Home Loan Trust 2006-OPT2,
Asset-Backed Certificates, Series 2006-OPT2
Vs.
Janet Heid a/k/a Janet E. Heid

COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY
NO. 07-357-CD

NOTICE

TO Janet Heid a/k/a Janet E. Heid:

You are hereby notified that on March 8, 2007, Plaintiff, Deutsche Bank National Trust Company, as trustee for the Certificate Holders of Soundview Home Loan Trust 2006-OPT2, Asset-Backed Certificates, Series 2006-OPT2, filed a Mortgage Foreclosure Complaint endorsed with a Notice to Defendant, against you in the Court of Common Pleas of Clearfield County Pennsylvania, docketed to No. 07-357-CD. Wherein Plaintiff seeks to foreclose on the mortgage secured on your property located at 114 West DuBois Avenue, DuBois, PA 15801 whereupon your property would be sold by the Sheriff of Clearfield County.

You are hereby notified to plead to the above referenced Complaint on or before 20 days from the date of this publication or a Judgment will be entered against you.

NOTICE

If you wish to defend, you must enter a written appearance personally or by attorney and file your defenses or objections in writing with the court. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you without further notice for the relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS NOTICE TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, 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.

CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
814) 765-2641 x 5982

PENNSYLVANIA LAWYER REFERRAL
SERVICE
PENNSYLVANIA BAR ASSOCIATION
100 SOUTH STREET P.O. BOX 186
HARRISBURG, PA 17108
800-692-7375

06/10/2007

consultation and treatment area.

under supervision of a psychiatrist. Some outpatient services as well. Experience in a geriatric setting preferred. Send resume and salary requirements to:

J. Young,
514 W. Third Avenue,
Warren, PA 16365

Competitive salary and benefits, training provided; experience in store door sales is a plus.



To be considered
for sales positions
apply via the web

www.fritolayemployment.com

EOE M/F/V/D

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Ext. 111**

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Associated Training Service
www.equipmentoperator.com

PRACTICAL NURSING PROGRAM

The Clearfield County Career and Technology Center is now accepting applications for the Practical Nursing Program for the class starting August 23, 2007. Information can be obtained by calling 765-4047 or emailing the program coordinator at emaurer@ccctc.org

GET RESULTS

with an ad in the Classifieds!
371-4200 or 849-5339

NEED SOME EXTRA CASH?

Clean Out Your
Closets And
Make Some
Quick Cash
By Selling Your
Unwanted Items!

**Call The
Classified
Dept. To
Schedule
Your Ad
Today!**

371-4200
Ext. 111 or
849-5339

General Help Wanted 095

General Help Wanted 095

General Help Wanted 095

SUMMER EMPLOYMENT

**PROOF OF PUBLICATION OF NOTICE APPEARING IN THE
COURIER EXPRESS/TRI-COUNTY SUNDAY/JEFFERSONIAN DEMOCRAT
PUBLISHED BY McLEAN PUBLISHING COMPANY,
DUBOIS PENNSYLVANIA**

Under act 587, Approved May 16, 1929, P.L. 1784

**STATE OF PENNSYLVANIA
COUNTY OF CLEARFIELD**

SS:

Linda Smith, Advertising Director or Dory Ferra, Classified Advertising Supervisor of the **Courier-Express/Tri-County Sunday/Jeffersonian Democrat** of the County and State aforesaid, being duly sworn, deposes and says that the **Courier Express**, a daily newspaper, the **Tri-County Sunday**, a weekly newspaper and **Jeffersonian Democrat**, a weekly newspaper published by McLean Publishing Company at 500 Jeffers Street, City of DuBois, County and State aforesaid, which was established in the year 1879, since which date said, the daily publication and the weekly publications, has been regularly issued in said County, and that a copy of the printed notice of publication is attached hereto exactly as the same was printed and published in the regular editions of the paper on the following dates, viz: the

10th day of June A.D., 2007

Affidavit further deposes that he is an officer duly authorized by the **Courier-Express**, a daily newspaper, **Tri-County Sunday**, a weekly newspaper, and/or **Jeffersonian Democrat**, a weekly newspaper to verify the foregoing statement under oath and also declared that affiant is not interested in the subject matter of the aforesaid notice of publication, and that all allegations in the foregoing statement as to time, place and character of publication are true.

**McLEAN PUBLISHING COMPANY Publisher of
COURIER-EXPRESS/TRI-COUNTY SUNDAY/JEFFERSONIAN DEMOCRAT**

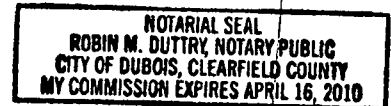
By Linda Smith

Sworn and subscribed to before me this 19th day of JUNE, 2007

Robin M. Duttry
NOTARY PUBLIC



Statement of Advertising Cost
McLEAN PUBLISHING COMPANY
Publisher of
**COURIER-EXPRESS/TRI-COUNTY SUNDAY/
JEFFERSONIAN DEMOCRAT**
DuBois, PA



TO Full Spectrum

For publishing the notice or advertisement attached hereto on the above stated dates.....	<u>\$290.59</u>
Probating same.....	<u>\$7.50</u>
Total.....	<u>\$298.09</u>

Publisher's Receipt for Advertising Costs

The **Courier-Express**, a daily newspaper, **Tri-County Sunday**, a weekly newspaper, and/or **Jeffersonian Democrat**, a weekly newspaper, hereby acknowledges receipt of the aforesaid advertising and publication costs, and certifies that the same have been fully paid.

Office: Jeffers Street and Beaver Drive, DuBois, PA 15801
Established 1879, Phone 814-371-4200
McLEAN PUBLISHING COMPANY
Publisher of

COURIER-EXPRESS/TRI-COUNTY SUNDAY/JEFFERSONIAN DEMOCRAT

By _____

I hereby certify that the foregoing is the original Proof of Publication and receipt for the Advertising costs in the subject matter of said notice.

ATTORNEY FOR

PROOF OF PUBLICATION


File

STATE OF PENNSYLVANIA :

:


COUNTY OF CLEARFIELD :

On this 15th day of June AD 2007, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of June 15, 2007, Vol. 19 No. 24. And that all of the allegations of this statement as to the time, place, and character of the publication are true.



Gary A. Knaresboro, Esquire
Editor

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



Notary Public
My Commission Expires

NOTARIAL SEAL
SHARON J. PUSEY, Notary Public
Houtzdale, Clearfield County, PA
My Commission Expires, April 7, 2011

Full Spectrum Legal Services
400 Fellowship Rd Suite 220
Mt Laurel NJ 08054

FILED

JUL 19 2007

William A. Shaw
Prothonotary/Clerk of Courts

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA
:
:
COUNTY OF CLEARFIELD

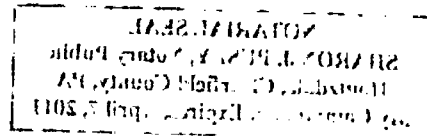
On this 15th day of June AD 2007, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Gary A. Knarsborg, Editor of the Clearfield County Legal Journal of the County of Clearfield County, and that he annexed a true copy of the notice of advertisement published in said publication in the regular issue of Week of June 18, 2007, Vol. 10 No. 24. And that all of the allegations of this statement as to the time, place and character of the publication are true.

Gary A. Knarsborg, Editor
Editor

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

Notary Public
My Commission Expires

Full Spectrum Legal Services
400 Fellowship Rd Suite 220
Mt Laurel NJ 08054



**NOTICE OF ACTION IN
MORTGAGE FORECLOSURE
IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION - LAW**

Deutsche Bank National Trust
Company, as trustee for the Certificate
Holders of Soundview Home Loan Trust
2006-OPT2, Asset-Backed Certificates,
Series 2006-OPT2 Vs. Janet Heid a/k/a
Janet E. Heid.

**COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY
NO. 07-357-CD**

NOTICE

TO Janet Heid a/k/a Janet E. Heid:

You are hereby notified that on March 8,
2007, Plaintiff, Deutsche Bank National
Trust Company, as trustee for the Certificate
Holders of Soundview Home Loan Trust
2006-OPT2, Asset-Backed Certificates,
Series 2006-OPT2, filed a Mortgage
Foreclosure Complaint endorsed with a
Notice to Defend, against you in the Court of
Common Pleas of Clearfield County
Pennsylvania, docketed to No. 07-357-CD.
Wherein Plaintiff seeks to foreclose on the
mortgage secured on your property located
at 414 West DuBois Avenue, DuBois, PA
15801 whereupon your property would be
sold by the Sheriff of Clearfield County.

You are hereby notified to plead to the
above referenced Complaint on or before 20
days from the date of this publication or a
Judgment will be entered against you.

NOTICE

If you wish to defend, you must enter a
written appearance personally or by attorney
and file your defenses or objections in
writing with the court. You are warned that
if you fail to do so the case may proceed
without you and a judgment may be entered
against you without further notice for the
relief requested by the plaintiff. You may
lose money or property or other rights
important to you.

YOU SHOULD TAKE THIS NOTICE TO
YOUR LAWYER AT ONCE. IF YOU DO
NOT HAVE A LAWYER, 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 PER-
SONS AT A REDUCED FEE OR NO FEE.

CLEARFIELD COUNTY, DAVID S.
MEHOLICK, COURT ADMINISTRATOR,
CLEARFIELD COUNTY COURTHOUSE,
CLEARFIELD, PA 16830, (814) 765-2641 x
5982.

PENNSYLVANIA LAWYER REFERRAL
SERVICE, PENNSYLVANIA BAR ASSO-
CIATION, 100 SOUTH STREET, P.O. BOX
186, HARRISBURG, PA 17108, 800-692-
7375.

~~PERSONS AT A REDUCED FEE OR NO FEE.~~

CLEARFIELD COUNTY, DAVID S. MEHOLICK, COURT ADMINISTRATOR, CLEARFIELD COUNTY COURTHOUSE, CLEARFIELD, PA 16830, (814) 765-2641 x 5982.

PENNSYLVANIA LAWYER REFERRAL SERVICE, PENNSYLVANIA BAR ASSOCIATION, 100 SOUTH STREET, P.O. BOX 186, HARRISBURG, PA 17108, 800-692-7375.

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

BY VIRTUE OF: Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania and to me directed, there will be exposed to public sale in the Sheriff's Office in the Court House in the Borough of Clearfield on FRIDAY, JULY 6, 2007 at 10:00 A.M.

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

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

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

ALL that certain tract of land designated

Articles of Incorporation were filed with the Department of State of the Commonwealth of Pennsylvania at Harrisburg, Pennsylvania.

The name of the proposed corporation is O'BRYON FAMILY MEDICINE, INC.

The Corporation has been incorporated under the Pennsylvania Business Corporation Law of 1988.

BENJAMIN S. BLAKLEY, III, ESQUIRE,
BLAKLEY & JONES, 90 Beaver Drive, Box 6, DuBois, Pa 15801.

**NOTICE OF ACTION IN
MORTGAGE FORECLOSURE
IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION - LAW**

Deutsche Bank National Trust
Company, as trustee for the Certificate

1st
Service

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket # **102530**

DEUTSCHE BANK NATIONAL TRUST COMPANY, As Trustee

Case # **07-357-CD**

VS.

JANET HEID a/k/a JANET E. HEID

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW July 20, 2007 RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT SERVED, TIME EXPIRED" AS TO JANET HEID AKA JANET E. HEID, DEFENDANT. SEVERAL ATTEMPTS NOT HOME

SERVED BY: /

Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	PHELAN	579568	10.00
SHERIFF HAWKINS	PHELAN	579568	90.00

FILED
9/3/2007
JUL 20 2007
(15)

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before me This

_____ Day of _____ 2007

So Answers,


Chester A. Hawkins
Sheriff

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

MAR 08 2007

Attest.

William E. Shaw
Prothonotary/
Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
DANIEL G. SCHMIEG, ESQ., Id. No. 62205
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000 _____ 150205

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE
FOR THE CERTIFICATE HOLDERS OF
SOUNDVIEW HOME LOAN TRUST
2006-OPT2, ASSET-BACKED
CERTIFICATES, SERIES 2006-OPT2
MAIL STOP:DC-CASH (BY)
IRVINE, CA 92618

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 07-357-CD

CLEARFIELD COUNTY

Plaintiff

v.
JANET HEID
A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

Defendant

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

We hereby certify the
within to be a true and
correct copy of the
original filed of record

NOTICE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, 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.

Lawyer Referral Service:
Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
100 South Street
PO Box 186
Harrisburg, PA 17108
800-692-7375

Notice to Defend:
David S. Meholick, Court Administrator
Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982

**IF THIS IS THE FIRST NOTICE THAT YOU HAVE
RECEIVED FROM THIS OFFICE, BE ADVISED THAT:**

**PURSUANT TO THE FAIR DEBT COLLECTION
PRACTICES ACT, 15 U.S.C. § 1692 et seq. (1977),
DEFENDANT(S) MAY DISPUTE THE VALIDITY OF THE
DEBT OR ANY PORTION THEREOF. IF DEFENDANT(S)
DO SO IN WRITING WITHIN THIRTY (30) DAYS OF
RECEIPT OF THIS PLEADING, COUNSEL FOR
PLAINTIFF WILL OBTAIN AND PROVIDE
DEFENDANT(S) WITH WRITTEN VERIFICATION
THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED
TO BE VALID. LIKEWISE, IF REQUESTED WITHIN
THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING,
COUNSEL FOR PLAINTIFF WILL SEND DEFENDANT(S)
THE NAME AND ADDRESS OF THE ORIGINAL
CREDITOR, IF DIFFERENT FROM ABOVE.**

**THE LAW DOES NOT REQUIRE US TO WAIT UNTIL
THE END OF THE THIRTY (30) DAY PERIOD
FOLLOWING FIRST CONTACT WITH YOU BEFORE
SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH
THE LAW PROVIDES THAT YOUR ANSWER TO THIS**

COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION OF THAT TIME. FURTHERMORE, NO REQUEST WILL BE MADE TO THE COURT FOR A JUDGMENT UNTIL THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF YOU REQUEST PROOF OF THE DEBT OR THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAY PERIOD THAT BEGINS UPON YOUR RECEIPT OF THIS COMPLAINT, THE LAW REQUIRES US TO CEASE OUR EFFORTS (THROUGH LITIGATION OR OTHERWISE) TO COLLECT THE DEBT UNTIL WE MAIL THE REQUESTED INFORMATION TO YOU. YOU SHOULD CONSULT AN ATTORNEY FOR ADVICE CONCERNING YOUR RIGHTS AND OBLIGATIONS IN THIS SUIT.

IF YOU HAVE FILED BANKRUPTCY AND RECEIVED A DISCHARGE, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT. IT IS AN ACTION TO ENFORCE A LIEN ON REAL ESTATE.

1. Plaintiff is

DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE
FOR THE CERTIFICATE HOLDERS OF
SOUNDVIEW HOME LOAN TRUST
2006-OPT2, ASSET-BACKED
CERTIFICATES, SERIES 2006-OPT2
MAIL STOP:DC-CASH (BY) IRVINE, CA 92618

2. The name(s) and last known address(es) of the Defendant(s) are:

JANET HEID
A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

who is/are the mortgagor(s) and/or real owner(s) of the property hereinafter described.

3. On 02/02/2006 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to OPTION ONE MORTGAGE CORPORATION which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200604635. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 10/01/2006 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$54,609.24
Interest	\$2,868.58
09/01/2006 through 03/06/2007 (Per Diem \$15.34)	
Attorney's Fees	\$1,250.00
Cumulative Late Charges	\$176.64
02/07/2006 to 03/06/2007	
Cost of Suit and Title Search	<u>\$750.00</u>
Subtotal	\$59,654.46
Escrow	
Credit	(\$29.44)
Deficit	\$0.00
Subtotal	<u>(\$29.44)</u>
TOTAL	\$59,625.02

7. If the mortgage is reinstated prior to a Sheriff's Sale, the attorney's fee set forth above may be less than the amount demanded based on work actually performed. The attorney's fees requested are in conformity with the mortgage and Pennsylvania law. Plaintiff reserves its right to collect attorney's fees up to 5% of the remaining principal balance in the event the property is sold to a third party purchaser at Sheriff's Sale, or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or an in personam judgment) against the Defendant(s) in the Action; however, Plaintiff reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant(s) has/have received a discharge of personal liability in a bankruptcy proceeding, this Action of Mortgage Foreclosure is in no way an attempt to reestablish such personal liability discharged in bankruptcy, but only to foreclose the mortgage and sell the mortgaged premises pursuant to Pennsylvania Law.

9. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
10. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$59,625.02, together with interest from 03/06/2007 at the rate of \$15.34 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By: _____



/s/Francis S. Hallinan

LAWRENCE T. PHELAN, ESQUIRE

DANIEL G. SCHMIEG, ESQUIRE

FRANCIS S. HALLINAN, ESQUIRE

Attorneys for Plaintiff

LEGAL DESCRIPTION

ALL that certain messuage or piece of land situate in the City of DuBois, County of Clearfield, and State of Pennsylvania, bounded and described as follows, to-wit:

KNOWN as Lot No 47 of A. Hopkins Land Company's Addition to the City of DuBois, bounded on the North by an alley; on the East by Lot No 46 of said plan; on the West by Lot No. 48 of said plan, and on the South by West DuBois Avenue, and having a frontage on West DuBois Avenue of 50 feet, and extending in a northerly direction between two parallel lines at right angles with West Dubois Avenue, 160 feet to an alley.

SUBJECT to coal, oil, natural gas and stone reservations as contained in former deeds.

BEING the same premises conveyed to Joseph F. Schalk and Barbara J. Schalk by deed dated May 10th, 1989 from Joseph F/ Schalk and Barbara J. Schalk, formerly known as Barbara J. Young and recorded July 5th, 1989 in deed Book Volume 1290 page 216

PROPERTY BEING: 414 WEST DUBOIS AVENUE

VERIFICATION

FRANCIS S. HALLINAN, ESQUIRE hereby states that he is attorney for PLAINTIFF in this matter, that Plaintiff is outside the jurisdiction of the court and or the Verification could not be obtained within the time allowed for the filing on the pleading, that he is authorized to make this verification pursuant to Pa. R. C. P. 1024 (c) and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are based upon information supplied by Plaintiff and are true and correct to the best of his knowledge, information and belief.

The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: _____

COPY

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

MAR 08 2007

Attest.

William L. Brown
Prothonotary/
Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
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(215) 563-7000 150205

ATTORNEY FOR PLAINTIFF

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2006-OPT2, ASSET-BACKED
CERTIFICATES, SERIES 2006-OPT2
MAIL STOP:DC-CASH (BY)
IRVINE, CA 92618

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 07-357-CD

CLEARFIELD COUNTY

Plaintiff

v.
JANET HEID
A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

Defendant

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

We hereby certify the
within to be a true and
correct copy of the
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414 WEST DUBOIS AVENUE
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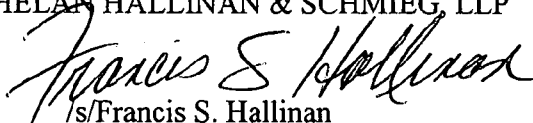
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PHELAN HALLINAN & SCHMIEG, LLP

By: _____


/s/Francis S. Hallinan

LAWRENCE T. PHELAN, ESQUIRE

DANIEL G. SCHMIEG, ESQUIRE

FRANCIS S. HALLINAN, ESQUIRE

Attorneys for Plaintiff

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PROPERTY BEING: 414 WEST DUBOIS AVENUE

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The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

A handwritten signature in cursive script, appearing to read "F. S. Hallinan", written in dark ink.

FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: _____



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102880
NO: 07-357-CD
SERVICE # 1 OF 1
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY, Trustee
vs.
DEFENDANT: JANET HEID aka JANET E. HEID

SHERIFF RETURN

NOW, June 13, 2007 AT 10:47 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE &
ORDER AT 414 WEST DUBOIS AVE., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA.

SERVED BY: NEVLING /

FILED
9/3:20 um
JUL 20 2007

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102880
NO: 07-357-CD
SERVICES 1
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY, Trustee
vs.
DEFENDANT: JANET HEID aka JANET E. HEID

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PHELAN	602908	10.00
SHERIFF HAWKINS	PHELAN	602908	27.43

Sworn to Before Me This

_____ Day of _____ 2007

So Answers,



Chester A. Hawkins
Sheriff

PHELAN HALLINAN & SCHMIEG
By: DANIEL G. SCHMIEG
Identification No. 62205
One Penn Center at Suburban Station - Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000
Attorney for Plaintiff

FILED *Atty pd.*
m/12:50/07 *20.00*
AUG 08 2007 *ICC Notice*
William A. Shaw *to Def.*
Prothonotary/Clerk of Courts *Statement*
to Atty
@

DEUTSCHE BANK NATIONAL TRUST :
COMPANY, AS TRUSTEE FOR THE :
CERTIFICATE HOLDERS OF SOUNDVIEW : **CLEARFIELD COUNTY**
HOME LOAN TRUST 2006-OPT2, ASSET- : **COURT OF COMMON PLEAS**
BACKED CERTIFICATES, SERIES 2006-OPT2 :
6531 IRVINE CENTER DRIVE : **CIVIL DIVISION**
IRVINE, CA 92618 :
Plaintiff, : **NO. 07-357-CD**
v. :
:
:
JANET HEID A/K/A JANET E. HEID :
414 WEST DUBOIS AVENUE :
DUBOIS, PA 15801 :
Defendant(s). :

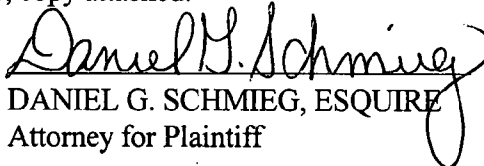
**PRAECIPE FOR IN REM JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES**

TO THE OFFICE OF THE PROTHONOTARY:

Kindly enter an in rem judgment in favor of the Plaintiff and against **JANET HEID A/K/A JANET E. HEID**, Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

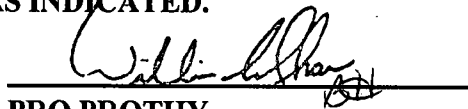
As set forth in the Complaint	\$ 59,625.02
Interest - 3/7/07 TO 8/7/07	\$2,362.36
TOTAL	<u>\$ 61,987.38</u>

I hereby certify that (1) the addresses of the Plaintiff and Defendant(s) are as shown above, and (2) notice has been given in accordance with Rule 237.1, copy attached.


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: 8/8/07


PRO PROTHY

PHELAN HALLINAN AND SCHMIEG

By: Lawrence T. Phelan, Esq., Id. No. 32227

Francis S. Hallinan, Esq., Id. No. 62695

Daniel G. Schmieg, Esq., Id. No. 62205

One Penn Center Plaza, Suite 1400

Philadelphia, PA 19103

(215) 563-7000

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST COMPANY,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF
SOUNDVIEW HOME LOAN TRUST 2006-OPT2,
ASSET-BACKED CERTIFICATES, SERIES 2006-
OPT2

Plaintiff

Vs.

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: NO. 07-357-CD

JANET HEID A/K/A JANET E. HEID

Defendants

TO: JANET HEID A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

FILE COPY

DATE OF NOTICE: JULY 17, 2007

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN AGAINST PROPERTY.

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

YOU SHOULD TAKE THIS 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.

CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT
ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641 x 5982

PENNSYLVANIA LAWYER REFERRAL
SERVICE
PENNSYLVANIA BAR ASSOCIATION
100 SOUTH STREET
P.O. BOX 186
HARRISBURG, PA 17108
800-692-7375


FRANCIS S. HALLINAN, ESQUIRE
Attorneys for Plaintiff

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG

Identification No. 62205

ATTORNEY FOR PLAINTIFF

Suite 1400

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

**DEUTSCHE BANK NATIONAL TRUST
COMPANY, AS TRUSTEE FOR THE
CERTIFICATE HOLDERS OF SOUNDVIEW
HOME LOAN TRUST 2006-OPT2, ASSET-
BACKED CERTIFICATES, SERIES 2006-OPT2
6531 IRVINE CENTER DRIVE
IRVINE, CA 92618**

Plaintiff,

v.

**JANET HEID A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801**

Defendant(s).

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 07-357-CD

VERIFICATION OF NON-MILITARY SERVICE

DANIEL G. SCHMIEG, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

(a) that the defendant(s) is/are 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 Act of Congress of 1940, as amended.

(b) that defendant **JANET HEID A/K/A JANET E. HEID** is over 18 years of age and resides at **414 WEST DUBOIS AVENUE, DUBOIS, PA 15801**.

This statement is made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.


DANIEL G. SCHMIEG, ESQUIRE

COPY

IN THE COURT OF COMMON PLEAS
CLEARFIELD PENNSYLVANIA

DEUTSCHE BANK NATIONAL TRUST
COMPANY, AS TRUSTEE FOR THE
CERTIFICATE HOLDERS OF SOUNDVIEW
HOME LOAN TRUST 2006-OPT2, ASSET-
BACKED CERTIFICATES, SERIES 2006-OPT2
6531 IRVINE CENTER DRIVE
IRVINE, CA 92618

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
CIVIL DIVISION
NO. 07-357-CD

Plaintiff,

v.

JANET HEID A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

Defendant(s).

Notice is given that a Judgment in the above captioned matter has been entered against you
on August 8, 2007.

BY [Signature] DEPUTY

If you have any questions concerning this matter, please contact:

[Signature]
DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

This firm is a debt collector attempting to collect a debt. Any information we obtain will be used for that purpose. If you have previously received a discharge in bankruptcy, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property.

COPY

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

Deutsche Bank National Trust Company
Soundview Home Loan Trust 2006-OPT2
Plaintiff(s)

No.: 2007-00357-CD

Real Debt: \$61,987.38

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Janet Heid
Defendant(s)

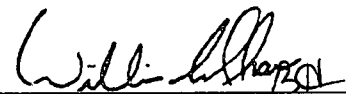
Entry: \$20.00

Instrument: In Rem Judgment

Date of Entry: August 8, 2007

Expires: August 8, 2012

Certified from the record this 8th day of August, 2007.



William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

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

DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE
FOR THE CERTIFICATE
HOLDERS OF SOUNDVIEW
HOME LOAN TRUST 2006-OPT2,
ASSET-BACKED CERTIFICATES,
SERIES 2006-OPT2

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. 07-357-CD Term 2005...

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

vs.

JANET HEID
A/K/A JANET E. HEID

To the Director of the Office of Judicial Support

Issue writ of execution in the above matter:

Amount Due	\$61,987.38
Interest from AUGUST 7, 2007 to Sale Per diem \$10.19	\$ _____
	Prothonotary costs 139.00
Add'l Costs	\$3,893.59

Daniel B. Schmieg
Attorney for the Plaintiff(s)

Note: Please attach description of Property.

150205

FILED Aug 08 2007
m/1:10/07
Att. pd. 20.00
ICC @ 6 wnts
w/ prop. desc.
to Sheriff
William A. Shaw
Prothonotary/Clerk of Courts
(66)

No. 07-357-CD..... Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

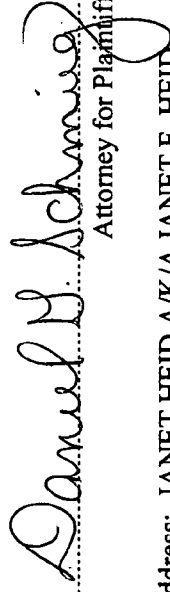
DEUTSCHE BANK NATIONAL TRUST COMPANY,
AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF
SOUNDVIEW HOME LOAN TRUST 2006-OPT2,
ASSET-BACKED CERTIFICATES, SERIES 2006-OPT2

vs.

JANET HEID A/K/A JANET E. HEID

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:


Attorney for Plaintiff(s)

Address: JANET HEID A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

LEGAL DESCRIPTION

ALL that certain messuage or piece of land situate in the City of DuBois, County of Clearfield, and State of Pennsylvania, bounded and described as follows, to-wit:

KNOWN as Lot No 47 of A. Hopkins Land Company's Addition to the City of DuBois, bounded on the North by an alley; on the East by Lot No 46 of said plan; on the West by Lot No. 48 of said plan, and on the South by West DuBois Avenue, and having a frontage on West DuBois Avenue of 50 feet, and extending in a northerly direction between two parallel lines at right angles with West Dubois Avenue, 160 feet to an alley.

SUBJECT to coal, oil, natural gas and stone reservations as contained in former deeds.

BEING the same premises conveyed to Joseph F. Schalk and Barbara J. Schalk by deed dated May 10th, 1989 from Joseph F/ Schalk and Barbara J. Schalk, formerly known as Barbara J. Young and recorded July 5th, 1989 in deed Book Volume 1290 page 216

TITLE TO SAID PREMISES IS VESTED IN Janet Heid, unmarried, by Deed from Joseph F. Schalk and Barbara J. Schalk, husband and wife, as tenants by the entirety, dated 02/02/2006, recorded 03/28/2006, in Deed Mortgage Inst# 200604634

Premises being: 414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

Tax Parcel No. 7-3-019-5939

DEUTSCHE BANK NATIONAL TRUST
COMPANY, AS TRUSTEE FOR THE
CERTIFICATE HOLDERS OF SOUNDVIEW
HOME LOAN TRUST 2006-OPT2, ASSET-
BACKED CERTIFICATES, SERIES 2006-OPT2
6531 IRVINE CENTER DRIVE
IRVINE, CA 92618

Plaintiff,

v.

JANET HEID A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
CIVIL DIVISION
NO. 07-357-CD

**AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)**

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE
CERTIFICATE HOLDERS OF SOUNDVIEW HOME LOAN TRUST 2006-OPT2, ASSET-BACKED
CERTIFICATES, SERIES 2006-OPT2, Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG,
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 **414 WEST DUBOIS AVENUE, DUBOIS, PA 15801.**

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	--

JANET HEID A/K/A JANET E. HEID	414 WEST DUBOIS AVENUE DUBOIS, PA 15801
-----------------------------------	--

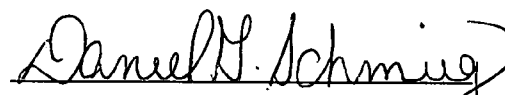
2. Name and address of Defendant(s) in the judgment:

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	--

Same as Above

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

AUGUST 7, 2007
Date


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

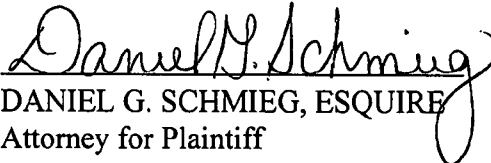
7. Name and address of every other person whom the Plaintiff has knowledge who has any interest in the property which may be affected by the Sale:

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
TENANT/OCCUPANT	414 WEST DUBOIS AVENUE DUBOIS, PA 15801
DOMESTIC RELATIONS CLEARFIELD COUNTY	CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830
COMMONWEALTH OF PENNSYLVANIA	DEPARTMENT OF WELFARE PO BOX 2675 HARRISBURG, PA 17105

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

AUGUST 7, 2007

Date


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG

Identification No. 62205

Suite 1400

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

**DEUTSCHE BANK NATIONAL TRUST
COMPANY, AS TRUSTEE FOR THE
CERTIFICATE HOLDERS OF SOUNDVIEW
HOME LOAN TRUST 2006-OPT2, ASSET-
BACKED CERTIFICATES, SERIES 2006-OPT2
6531 IRVINE CENTER DRIVE
IRVINE, CA 92618**

Plaintiff,

v.

**JANET HEID A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801**

Defendant(s).

**CLEARFIELD COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 07-357-CD

CERTIFICATION

DANIEL G. SCHMIEG, ESQUIRE, hereby states that he is the attorney for the Plaintiff in the above captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- ☐ an FHA Mortgage
- ☐ non-owner occupied
- ☐ vacant
- ☒ Act 91 procedures have been fulfilled

This certification is made subject to the penalties of 18 Pa. C.S. sec.4904 relating to unsworn falsification to authorities.


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

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

COPY

DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE
FOR THE CERTIFICATE
HOLDERS OF SOUNDVIEW
HOME LOAN TRUST 2006-OPT2,
ASSET-BACKED CERTIFICATES,
SERIES 2006-OPT2

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20

No. 07-357-CD Term 20 05

No. Term 20

WRIT OF EXECUTION
(Mortgage Foreclosure)

vs.

JANET HEID
A/K/A JANET E. HEID

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 property
(specifically described property below):

PREMISES: 414 WEST DUBOIS AVENUE, DUBOIS, PA 15801
(See Legal Description attached)

Amount Due \$61,987.38

Interest from AUGUST 7, 2007 to Sale \$-----
per diem \$10.19

Total Prothonotary costs \$-----
134.00

Add'l Costs \$3,893.59

William H. Hagan

(Clerk) Office of the Prothy Support, Common Pleas Court
of CLEARFIELD County, Penna.

Dated 8/8/07
(SEAL)

No. 07-357-CD..... Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

DEUTSCHE BANK NATIONAL TRUST COMPANY,
AS TRUSTEE FOR THE CERTIFICATE HOLDERS
OF SOUNDVIEW HOME LOAN TRUST 2006-OPT2,
ASSET-BACKED CERTIFICATES, SERIES 2006-
OPT2

vs.

JANET HEID A/K/A JANET E. HEID

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Real Debt \$61,987.38

Int. from AUGUST 7, 2007

To Date of Sale (\$10.19 per diem)

Costs

Prothy Pd.

139.00

Sheriff

Daniel W. Schmier

Attorney for Plaintiff(s)

Address: JANET HEID A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

LEGAL DESCRIPTION

ALL that certain messuage or piece of land situate in the City of DuBois, County of Clearfield, and State of Pennsylvania, bounded and described as follows, to-wit:

KNOWN as Lot No 47 of A. Hopkins Land Company's Addition to the City of DuBois, bounded on the North by an alley; on the East by Lot No 46 of said plan; on the West by Lot No. 48 of said plan, and on the South by West DuBois Avenue, and having a frontage on West DuBois Avenue of 50 feet, and extending in a northerly direction between two parallel lines at right angles with West Dubois Avenue, 160 feet to an alley.

SUBJECT to coal, oil, natural gas and stone reservations as contained in former deeds.

BEING the same premises conveyed to Joseph F. Schalk and Barbara J. Schalk by deed dated May 10th, 1989 from Joseph F/ Schalk and Barbara J. Schalk, formerly known as Barbara J. Young and recorded July 5th, 1989 in deed Book Volume 1290 page 216

TITLE TO SAID PREMISES IS VESTED IN Janet Heid, unmarried, by Deed from Joseph F. Schalk and Barbara J. Schalk, husband and wife, as tenants by the entirety, dated 02/02/2006, recorded 03/28/2006, in Deed Mortgage Inst# 200604634

Premises being: 414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

Tax Parcel No. 7-3-019-5939

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS : CLEARFIELD COUNTY
TRUSTEE FOR THE CERTIFICATE HOLDERS OF : COURT OF COMMON PLEAS
SOUNDVIEW HOME LOAN TRUST 2006-OPT2, ASSET- :
BACKED CERTIFICATES, SERIES 2006-OPT2 : CIVIL DIVISION
Plaintiff, :
v. : NO. 07-357-CD
:
JANET HEID A/K/A JANET E. HEID
Defendant(s)

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF CLEARFIELD) SS:

Plaintiff in the above action sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 414 WEST DUBOIS AVENUE, DUBOIS, PA 15801.

As required by Pa. R.C.P. 3129.2(a) Notice of Sale has been given to Lienholders in the manner required by Pa. R.C.P. 3129.2(c) on each of the persons or parties named, at that address set forth on the Affidavit No. 2 (previously filed) and/or Amended Affidavit No. 2 on the date indicated. A copy of the Certificate of Mailing (Form 3817) and/or Certified Mail Return Receipt stamped by the U.S. Postal Service is attached for each notice.


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Date: September 27, 2007

IMPORTANT NOTICE: This property is sold at the direction of the plaintiff. It may not be sold in the absence of a representative of the plaintiff at the Sheriff's Sale. The sale must be postponed or stayed in the event that a representative of the plaintiff is not present at the sale.

150205

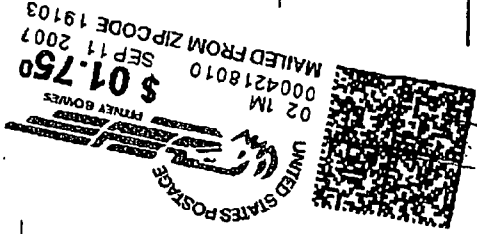
FILED
OCT 01 2007
10:46 AM
NO CC

William A. Shaw
Prothonotary/Clerk of Courts

CQS

PHILAN HALLIVAN & SCHMIEG
 One Penn Center at Suburban Station, Suite 1400
 1617 John F. Kennedy Boulevard
 Philadelphia, PA 19103-1814

**Name and
Address
of Sender**

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		TENANT/OCCUPANT 414 WEST DUBOIS AVENUE DUBOIS, PA 15801	 <p>UNITED STATES POSTAGE PERMIT NO. 1000 CLEARFIELD, PA 16830 \$01.75 SEP 11 2007 MAILED FROM ZIP CODE 19103</p>	
2		DOMESTIC RELATIONS CLEARFIELD COUNTY CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830		
3		COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE PO BOX 2675 HARRISBURG, PA 17105		
4		COMMONWEALTH OF PENNSYLVANIA DEPT. OF TRANSPORTATION C/O CHRISTOPHER J. CLEMENTS OFFICE OF CHIEF COUNSEL PO BOX 8212 HARRISBURG, PA 17105-8212		
5		LINDA MCGARRY C/O FREDERICK M. NEISWENDER, ESQ. 501 EAST MARKET STREET, STE. 3 CLEARFIELD, PA 16830		
6				
7				
8				
9				
10				
Total Number of Pieces Listed by Sender		Re: JANET HEID A/K/A JANET E. HEID 150205 TEAM 4/LLD		
Total Number of Pieces Received at Post Office		Postmaster, Per (Name of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.	

CQS

Name and
Address
of Sender

↑
PHELAN HALLINAN & SCHMIEG
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814

Line	Article Number	Name of Addressee, Street, and Post Office Address	Fee
1		JANET HEID A/K/A JANET E. HEID 414 WEST DUBOIS AVENUE DUBOIS, PA 15801	
2			
3			
4			
5			
6			
7			
8			
9			
10		Re: JANET HEID A/K/A JANET E. HEID 150205 TEAM 4/LLD	
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Total Number of Pieces Received by Postmaster, Per (Name of Receiving Employee)

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.

UNITED STATES POSTAGE
PRIMEV BOWES
\$ 01.05
02 1M
0004218010 SEP 11 2007
MAILED FROM ZIP CODE 18103

UA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

Deutsche Bank National Trust Company, as Trustee
for the Certificate Holders of Soundview Home Loan
Trust 2006-OPT2, Asset-Backed Certificates, Series
2006-OPT2

Plaintiff

vs.
Janet Heid
A/K/A Janet E. Heid

Defendant

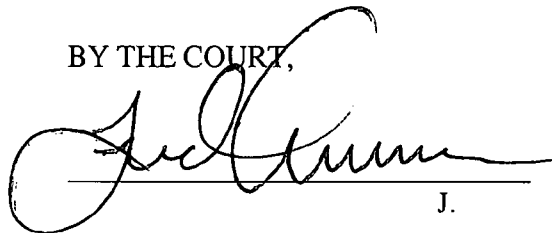
: Court of Common Pleas
: Civil Division
: Clearfield County
: No. 07-357-CD

RULE

AND NOW, this 8 day of Oct 2007, a Rule is entered upon the
Defendant to show cause why an Order should not be entered granting Plaintiff's Motion to
Reassess Damages.

Rule Returnable on the 27th day of November 2007, at 2:00^{PM} in the Clearfield
County Courthouse, Clearfield, Pennsylvania.

BY THE COURT,


J.

FILED ^{ICC}
01/10:55/21 Atty Bradford
OCT 09 2007
(GK)

William A. Shaw
Prothonotary/Clerk of Courts

150205

DATE: 10/9/07

☒ You are responsible for serving all appropriate parties.

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

☐ Plaintiff(s) ☐ Plaintiff(s) Attorney ☐ Other

☐ Defendant(s) ☐ Defendant(s) Attorney

☐ Special Instructions:

FILED

OCT 09 2007

William A. Shaw
Prothonotary/Clerk of Courts

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

Deutsche Bank National Trust Company, as Trustee for the Certificate Holders of Soundview Home Loan Trust 2006-OPT2, Asset-Backed Certificates, Series 2006-OPT2	:	Court of Common Pleas
	:	Civil Division
Plaintiff	:	Clearfield County
vs.	:	No. 07-357-CD
Janet Heid A/K/A Janet E. Heid		
Defendant		

ORDER

AND NOW, this _____ day of _____, 2007 the Prothonotary is ORDERED to amend the in rem judgment and the Sheriff is ORDERED to amend the writ nunc pro tunc in this case as follows:

Principal Balance	\$54,609.24
Interest Through 11/02/07	6,560.97
Per Diem \$15.34	
Late Charges	382.72
Legal fees	1,675.00
Cost of Suit and Title	1,770.09
Sheriff's Sale Costs	0.00
Property Inspections	0.00
Appraisal/Brokers Price Opinion	0.00
Mortgage Insurance Premium/Private	0.00
Mortgage Insurance	
NSF (Non-Sufficient Funds charge)	0.00

Suspense/Misc. Credits	(29.44)
Escrow Deficit	<u>1,202.37</u>

TOTAL	\$66,170.95
--------------	--------------------

Plus interest from 11/02/07 through the date of sale at six percent per annum.

Note: The above figure is not a payoff quote. Sheriff's commission is not included in the above figure.

BY THE COURT

J.

150205

FILED

SEP 26 2007

William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP

by: Michele M. Bradford, Esquire

Atty. I.D. No. 69849

One Penn Center, Suite 1400

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

Deutsche Bank National Trust Company, as Trustee : Court of Common Pleas

for the Certificate Holders of Soundview Home Loan : Civil Division

Trust 2006-OPT2, Asset-Backed Certificates, Series : Clearfield County

2006-OPT2

Plaintiff

: Clearfield County

vs.

: No. 07-357-CD

Janet Heid

A/K/A Janet E. Heid

Defendant

PLAINTIFF'S MOTION TO REASSESS DAMAGES

Plaintiff, by its Attorney, Michele M. Bradford, Esquire, moves the Court to direct the Prothonotary to amend the judgment in this matter, and in support thereof avers the following:

1. Plaintiff commenced this foreclosure action by filing a Complaint on March 8, 2007, a true and correct copy of which is attached hereto, made part hereof, and marked as Exhibit "A".

2. Judgment was entered on August 8, 2007 in the amount of \$61,987.38. A true and correct copy of the praecipe for judgment is attached hereto, made part hereof, and marked as Exhibit "B".

3. Pursuant to Pennsylvania Rule of Civil Procedure 1037(b)(1), a default judgment containing a dollar amount must be entered for the amount claimed in the complaint and any item which can be calculated from the complaint, i.e. bringing the interest current. However, new items cannot be added at the time of entry of the judgment.

4. The Property is listed for Sheriff's Sale on November 2, 2007. However, in the event this motion has not been heard by this Honorable Court by that date, Plaintiff may continue the sale in accordance with Pennsylvania Rule of Civil Procedure 3129.3.

5. Additional sums have been incurred or expended on Defendant's behalf since the Complaint was filed and Defendant has been given credit for any payments that have been made since the judgment. The amount of damages should now read as follows:

Principal Balance	\$54,609.24
Interest Through 11/02/07	6,560.97
Per Diem \$15.34	
Late Charges	382.72
Legal fees	1,675.00
Cost of Suit and Title	1,770.09
Sheriff's Sale Costs	0.00
Property Inspections	0.00
Appraisal/Brokers Price Opinion	0.00
Mortgage Insurance Premium/Private	0.00
Mortgage Insurance	
NSF (Non-Sufficient Funds charge)	0.00
Suspense/Misc. Credits	(29.44)
Escrow Deficit	<u>1,202.37</u>
TOTAL	\$66,170.95

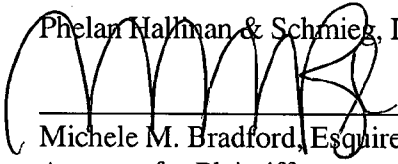
6. The judgment formerly entered is insufficient to satisfy the amounts due on the Mortgage.

7. Under the terms of the Mortgage and Pennsylvania law, Plaintiff is entitled to inclusion of the figures set forth above in the amount of judgment against the Defendant.

8. Plaintiff's foreclosure judgment is in rem only and does not include personal liability, as is addressed in Plaintiff's attached brief.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court amend the judgment as requested.

Date: 9/24/07

By: 
Phelan Hallinan & Schmiegel, LLP
Michele M. Bradford, Esquire
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

by: Michele M. Bradford, Esquire

Atty. I.D. No. 69849

One Penn Center, Suite 1400

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

Deutsche Bank National Trust Company, as Trustee
for the Certificate Holders of Soundview Home Loan
Trust 2006-OPT2, Asset-Backed Certificates, Series
2006-OPT2

: Court of Common Pleas

: Civil Division

Plaintiff

: Clearfield County

vs.

: No. 07-357-CD

Janet Heid

A/K/A Janet E. Heid

Defendant

**MEMORANDUM OF LAW IN SUPPORT OF
PLAINTIFF'S MOTION TO REASSESS DAMAGES**

I. BACKGROUND OF CASE

Defendant executed a Promissory Note agreeing to pay principal, interest, late charges, real estate taxes, hazard insurance premiums, and mortgage insurance premiums as these sums became due. Plaintiff's Note was secured by a Mortgage on the Property located at 414 West Dubois Avenue, Dubois, PA 15801. The Mortgage indicates that in the event a default in the mortgage, Plaintiff may advance any necessary sums, including taxes, insurance, and other items, in order to protect the security of the Mortgage.

In the instant case, Defendant defaulted under the Mortgage by failing to tender numerous, promised monthly mortgage payments. Accordingly, after it was clear that the default would not be cured, Plaintiff commenced the instant mortgage foreclosure action. Judgment was subsequently entered by the Court, and the Property is currently scheduled for Sheriff's Sale.

Because of the period of time between the initiation of the mortgage foreclosure action, the entry of judgment and the Sheriff's Sale date, damages as previously assessed are outdated and need to be adjusted to include current interest, real estate taxes, insurance premiums, costs of collection, and other expenses which Plaintiff has been obligated to pay under the Mortgage in order to protect its interests. It is also appropriate to give Defendant credit for monthly payments tendered through bankruptcy, if any.

II. LEGAL ARGUMENT TO AMEND PLAINTIFF'S IN REM JUDGMENT

It is settled law in Pennsylvania that the Court may exercise its equitable powers to control the enforcement of a judgment and to grant any relief until that judgment is satisfied. 20 P.L.E., Judgments § 191. Stephenson v. Butts, 187 Pa.Super. 55, 59, 142 A.2d 319, 321 (1958). Chase Home Mortgage Corporation of the Southwest v. Good, 537 A.2d 22, 24 (Pa.Super. 1988). The Pennsylvania Superior Court has repeatedly cited the right of a foreclosing creditor to amend its judgment prior to the Sheriff's sale. Nationsbank Mortgage Corp. v. Grillo, 827 A.2d 489 (Pa.Super. 2003). Morgan Guaranty Trust Co. of N.Y. vs. Mowl, 705 A.2d 923 (Pa. Super. 1998). Union National Bank of Pittsburgh v. Ciongoli, 407 Pa.Super. 171, 595 A.2d 179 (1991).

The Supreme Court of Pennsylvania recognized in Landau v. Western Pa. Nat. Bank, 445 Pa. 117, 282 A.2d 335 (1971), that the debt owed on a Mortgage is subject to change and, in fact, can be expected to change from day to day because the bank must advance sums in order to protect its collateral. Because a Mortgage lien is not extinguished until the debt is paid, Plaintiff must protect its collateral up until the date of sale. Beckman v. Altoona Trust Co., 332 Pa. 545, 2 A.2d 826 (1939). Because a judgment in mortgage foreclosure is strictly in rem, it is critical that the judgment reflect those amounts expended by the Plaintiff in protecting the property. Meco Reality Company v. Burns, 414 Pa. 495, 200 A.2d 335 (1971). Plaintiff submits that if it goes to sale without the requested amended judgment, and if there is competitive bidding for the Property, Plaintiff will suffer a significant loss in that it would not be able to recoup monies it advanced to protect its interests. Conversely, amending the in rem judgment will not be detrimental to Defendant as it imputes no personal liability.

In B.C.Y. v. Bukovich, the Pennsylvania Superior Court reiterated its long standing rule that a Court has the inherent power to correct a judgment to conform to the facts of a case. 257 Pa. Super. 157, 390 A.2d 276 (1978). In the within case, the amount of the original judgment does not adequately reflect the additional sums due on the Mortgage due to Defendant's failure to tender payments during the foreclosure proceeding and the advances made by the mortgage company. The Mortgage plainly requires the mortgagors to tender to the mortgagee monthly payments of principal and interest until the Promissory Note accompanying the Mortgage is paid in full. The mortgagor is also required to remit to the mortgagee sufficient sums to pay monthly mortgage insurance premiums, fire insurance premiums, taxes and other assessments relating to the Property. The mortgagor has breached the terms of the Mortgage, and Plaintiff has been forced to incur significant unjust financial losses on this loan.

III. THE FORECLOSURE JUDGMENT IS IN REM ONLY

The within case is a mortgage foreclosure action, the sole purpose of which is to take the mortgaged property to Sheriff's Sale. Pennsylvania law makes clear that an action in mortgage foreclosure is strictly in rem and does not include any personal liability. Newtown Village Partnership v. Kimmel, 424 Pa. Super 53, 55, 621 A.2d 1036, 1037 (1993). Signal Consumer Discount Company v. Babuscio, 257 Pa. Super 101, 109, 390 A.2d 266, 270 (1978). Pennsylvania Rule of Civil Procedure 1141(a).

However, Pennsylvania law requires that the foreclosure action demand judgment for the amount due. Pa.R.C.P. 1147(6). The purpose of the dollar amount in the in rem judgment is for bidding at the Sheriff's Sale. In the event that a third party real estate speculator were to bid on the mortgaged property at the Sheriff's Sale and become the successful purchaser, Plaintiff would receive the amount of the in rem judgment from the Sheriff.

IV. INTEREST

The Mortgage clearly requires that the Defendant shall promptly pay when due the principal and interest due on the outstanding debt. In addition, the Note specifies the rate of interest to be charged until the debt is paid in full or otherwise satisfied. Specifically, interest from 30 days prior to the date of default through the date of the impending Sheriff's sale has been requested.

V. TAXES AND INSURANCE

If Plaintiff had not advanced monies for taxes and insurance throughout the foreclosure proceeding, Plaintiff would have risked loss of its collateral. If the Property were sold at a tax sale, Plaintiff's interest very well may be divested, and Plaintiff would sustain a complete loss on the

outstanding balance due on the loan. If the Property were damaged in a fire, Plaintiff would not be able to obtain insurance proceeds to restore the Property if it did not pay the insurance premiums.

Most importantly, the Mortgage specifically provides that the mortgagee may advance the monies for taxes and insurance and charge these payments against the escrow account. Plaintiff is simply seeking to have the Court enforce the terms of the Mortgage.

VI. ATTORNEY'S FEES

The amount of attorney's fees requested in the Motion to Reassess Damages is in accordance with the loan documents and Pennsylvania law. Pennsylvania Courts have long and repeatedly concluded that a request of five percent of the outstanding principal balance is reasonable and enforceable as an attorney's fee. Robinson v. Loomis, 51 Pa. 78 (1865); First Federal Savings and Loan Association v. Street Road Shopping Center, 68 D&C 2d 751, 755 (1974).

In Federal Land Bank of Baltimore v. Fetner, the Superior Court held that an attorney's fee of ten percent of the original mortgage amount is not unconscionable. 410 A.2d 344 (Pa. Super. 1979). Recently, the Superior Court cited Fetner in confirming that an attorney's fee of ten percent included in the judgment in mortgage foreclosure action was reasonable. Citicorp v. Morrisville Hampton Realty, 662 A.2d 1120 (Pa. Super. 1995). Importantly, Plaintiff recognizes this Honorable Court's equitable authority to set attorney's fees and costs as it deems reasonable.

VII. CONCLUSION

Therefore, Plaintiff respectfully submits that if the enforcement of its rights is delayed by legal proceedings, and such delays require the mortgagee to expend additional sums provided for by the Mortgage, then the expenses necessarily become part of the mortgagee's lien and should be included in the judgment.

Plaintiff respectfully requests that this Honorable Court grant its Motion to Reassess Damages. Plaintiff submits that it has acted in good faith in maintaining the Property in accordance with the Mortgage, and has relied on terms of the Mortgage with the understanding that it would recover the monies it expended to protect its collateral.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court amend the judgment as requested.

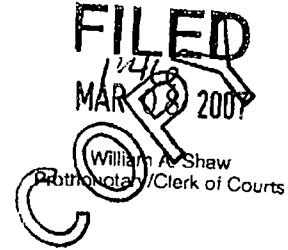
DATE: 9/24/07

Phelan Hallinan & Schmieg, LLP

By: 

Michele M. Bradford, Esquire
Attorney for Plaintiff

Exhibit “A”



PHELAN HALLINAN & SCHMIEG, LLP
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
DANIEL G. SCHMIEG, ESQ., Id. No. 62205
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000 _____ 150205

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE
FOR THE CERTIFICATE HOLDERS OF
SOUNDVIEW HOME LOAN TRUST
2006-OPT2, ASSET-BACKED
CERTIFICATES, SERIES 2006-OPT2
MAIL STOP:DC-CASH (BY)
IRVINE, CA 92618

COURT OF COMMON PLEAS

CIVIL DIVISION

TERM

NO. 07-357CD

CLEARFIELD COUNTY

Filed 3/8/07

Plaintiff

v.
JANET HEID
A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

Defendant

ATTORNEY FILE COPY
PLEASE RETURN

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

ATTORNEY FILE COPY
PLEASE RETURN

We hereby certify the
within to be a true and
correct copy of the
original filed of record

NOTICE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, 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.

Lawyer Referral Service:
Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
100 South Street
PO Box 186
Harrisburg, PA 17108
800-692-7375

Notice to Defend:
David S. Meholick, Court Administrator
Clearfield County Courthouse
2nd and Market Streets
Clearfield, PA 16830
814-765-2641 x 5982

**IF THIS IS THE FIRST NOTICE THAT YOU HAVE
RECEIVED FROM THIS OFFICE, BE ADVISED THAT:**

**PURSUANT TO THE FAIR DEBT COLLECTION
PRACTICES ACT, 15 U.S.C. § 1692 et seq. (1977),
DEFENDANT(S) MAY DISPUTE THE VALIDITY OF THE
DEBT OR ANY PORTION THEREOF. IF DEFENDANT(S)
DO SO IN WRITING WITHIN THIRTY (30) DAYS OF
RECEIPT OF THIS PLEADING, COUNSEL FOR
PLAINTIFF WILL OBTAIN AND PROVIDE
DEFENDANT(S) WITH WRITTEN VERIFICATION
THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED
TO BE VALID. LIKEWISE, IF REQUESTED WITHIN
THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING,
COUNSEL FOR PLAINTIFF WILL SEND DEFENDANT(S)
THE NAME AND ADDRESS OF THE ORIGINAL
CREDITOR, IF DIFFERENT FROM ABOVE.**

**THE LAW DOES NOT REQUIRE US TO WAIT UNTIL
THE END OF THE THIRTY (30) DAY PERIOD
FOLLOWING FIRST CONTACT WITH YOU BEFORE
SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH
THE LAW PROVIDES THAT YOUR ANSWER TO THIS**

COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION OF THAT TIME. FURTHERMORE, NO REQUEST WILL BE MADE TO THE COURT FOR A JUDGMENT UNTIL THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF YOU REQUEST PROOF OF THE DEBT OR THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAY PERIOD THAT BEGINS UPON YOUR RECEIPT OF THIS COMPLAINT, THE LAW REQUIRES US TO CEASE OUR EFFORTS (THROUGH LITIGATION OR OTHERWISE) TO COLLECT THE DEBT UNTIL WE MAIL THE REQUESTED INFORMATION TO YOU. YOU SHOULD CONSULT AN ATTORNEY FOR ADVICE CONCERNING YOUR RIGHTS AND OBLIGATIONS IN THIS SUIT.

IF YOU HAVE FILED BANKRUPTCY AND RECEIVED A DISCHARGE, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT. IT IS AN ACTION TO ENFORCE A LIEN ON REAL ESTATE.

1. Plaintiff is

DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE
FOR THE CERTIFICATE HOLDERS OF
SOUNDVIEW HOME LOAN TRUST
2006-OPT2, ASSET-BACKED
CERTIFICATES, SERIES 2006-OPT2
MAIL STOP:DC-CASH (BY) IRVINE, CA 92618

2. The name(s) and last known address(es) of the Defendant(s) are:

JANET HEID
A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

who is/are the mortgagor(s) and/or real owner(s) of the property hereinafter described.

3. On 02/02/2006 mortgagor(s) made, executed, and delivered a mortgage upon the premises hereinafter described to OPTION ONE MORTGAGE CORPORATION which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Instrument No: 200604635. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same. The mortgage and assignment(s), if any, are matters of public record and are incorporated herein by reference in accordance with Pa.R.C.P. 1019(g); which Rule relieves the Plaintiff from its obligations to attach documents to pleadings if those documents are of public record.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 10/01/2006 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$54,609.24
Interest	\$2,868.58
09/01/2006 through 03/06/2007 (Per Diem \$15.34)	
Attorney's Fees	\$1,250.00
Cumulative Late Charges	\$176.64
02/07/2006 to 03/06/2007	
Cost of Suit and Title Search	<u>\$750.00</u>
Subtotal	\$59,654.46
Escrow	
Credit	(\$29.44)
Deficit	\$0.00
Subtotal	<u>(\$29.44)</u>
TOTAL	\$59,625.02

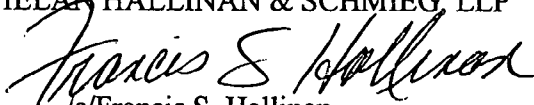
7. If the mortgage is reinstated prior to a Sheriff's Sale, the attorney's fee set forth above may be less than the amount demanded based on work actually performed. The attorney's fees requested are in conformity with the mortgage and Pennsylvania law. Plaintiff reserves its right to collect attorney's fees up to 5% of the remaining principal balance in the event the property is sold to a third party purchaser at Sheriff's Sale, or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or an in personam judgment) against the Defendant(s) in the Action; however, Plaintiff reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant(s) has/have received a discharge of personal liability in a bankruptcy proceeding, this Action of Mortgage Foreclosure is in no way an attempt to reestablish such personal liability discharged in bankruptcy, but only to foreclose the mortgage and sell the mortgaged premises pursuant to Pennsylvania Law.

9. Notice of Intention to Foreclose as set forth in Act 6 of 1974, Notice of Homeowner's Emergency Assistance Program pursuant to Act 91 of 1983, as amended in 1998, and/or Notice of Default as required by the mortgage document, as applicable, have been sent to the Defendant(s) on the date(s) set forth thereon, and the temporary stay as provided by said notice has terminated because Defendant(s) has/have failed to meet with the Plaintiff or an authorized consumer credit counseling agency, or has/have been denied assistance by the Pennsylvania Housing Finance Agency.
10. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$59,625.02, together with interest from 03/06/2007 at the rate of \$15.34 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

PHELAN HALLINAN & SCHMIEG, LLP

By:


/s/Francis S. Hallinan

LAWRENCE T. PHELAN, ESQUIRE

DANIEL G. SCHMIEG, ESQUIRE

FRANCIS S. HALLINAN, ESQUIRE

Attorneys for Plaintiff

LEGAL DESCRIPTION

ALL that certain messuage or piece of land situate in the City of DuBois, County of Clearfield, and State of Pennsylvania, bounded and described as follows, to-wit:

KNOWN as Lot No 47 of A. Hopkins Land Company's Addition to the City of DuBois, bounded on the North by an alley; on the East by Lot No 46 of said plan; on the West by Lot No. 48 of said plan, and on the South by West DuBois Avenue, and having a frontage on West DuBois Avenue of 50 feet, and extending in a northerly direction between two parallel lines at right angles with West Dubois Avenue, 160 feet to an alley.

SUBJECT to coal, oil, natural gas and stone reservations as contained in former deeds.

BEING the same premises conveyed to Joseph F. Schalk and Barbara J. Schalk by deed dated May 10th, 1989 from Joseph F/ Schalk and Barbara J. Schalk, formerly known as Barbara J. Young and recorded July 5th, 1989 in deed Book Volume 1290 page 216

PROPERTY BEING: 414 WEST DUBOIS AVENUE

VERIFICATION

FRANCIS S. HALLINAN, ESQUIRE hereby states that he is attorney for PLAINTIFF in this matter, that Plaintiff is outside the jurisdiction of the court and or the Verification could not be obtained within the time allowed for the filing on the pleading, that he is authorized to make this verification pursuant to Pa. R. C. P. 1024 (c) and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are based upon information supplied by Plaintiff and are true and correct to the best of his knowledge, information and belief.

The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

A handwritten signature in cursive script, appearing to read "F. S. Hallinan", written over a horizontal line.

FRANCIS S. HALLINAN, ESQUIRE
Attorney for Plaintiff

DATE: _____

Exhibit “B”

PHELAN HALLINAN & SCHMIEG

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station - Suite 1400

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

Attorney for Plaintiff

FILED
AUG 08 2007
William A. Shaw
Prothonotary/Clerk of Courts

DEUTSCHE BANK NATIONAL TRUST
COMPANY, AS TRUSTEE FOR THE
CERTIFICATE HOLDERS OF SOUNDVIEW
HOME LOAN TRUST 2006-OPT2, ASSET-
BACKED CERTIFICATES, SERIES 2006-OPT2
6531 IRVINE CENTER DRIVE
IRVINE, CA 92618

Plaintiff,

v.

JANET HEID A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

Defendant(s).

CLEARFIELD COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 07-357-CD

ATTORNEY FILE COPY
PLEASE RETURN

**PRAECIPE FOR IN REM JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES**

TO THE OFFICE OF THE PROTHONOTARY:

Kindly enter an in rem judgment in favor of the Plaintiff and against JANET HEID A/K/A JANET E. HEID, Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in the Complaint	\$ 59,625.02
Interest - 3/7/07 TO 8/7/07	\$2,362.36
TOTAL	<u>\$61,987.38</u>

I hereby certify that (1) the addresses of the Plaintiff and Defendant(s) are as shown above, and (2) notice has been given in accordance with Rule 237.1, copy attached.

ATTORNEY FILE COPY
PLEASE RETURN

Daniel G. Schmieg
DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: 8/8/07

PRO PROTHY

VERIFICATION

Michele M. Bradford, Esquire, hereby states that she is the attorney for Plaintiff in this action, that she is authorized to make this verification, and that the statements made in the foregoing Motion to Reassess Damages are true and correct to the best of her knowledge, information and belief. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities.

DATE: _____

9/24/07

By: _____

Phelan Hallinan & Schnieg, LLP

Michele M. Bradford, Esquire
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

by: Michele M. Bradford, Esquire

Atty. I.D. No. 69849

One Penn Center, Suite 1400

1617 John F. Kennedy Boulevard

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

Deutsche Bank National Trust Company, as Trustee
for the Certificate Holders of Soundview Home Loan
Trust 2006-OPT2, Asset-Backed Certificates, Series
2006-OPT2

Plaintiff

: Court of Common Pleas

: Civil Division

: Clearfield County

vs.

: No. 07-357-CD

Janet Heid

A/K/A Janet E. Heid

Defendant

CERTIFICATION OF SERVICE

I hereby certify that true and correct copies of Plaintiff's Motion to Reassess Damages,
and Brief in Support thereof, were sent to the following individual on the date indicated below.

Janet Heid

A/K/A Janet E. Heid

414 West Dubois Avenue

Dubois, PA 15801

DATE: 9/24/07

Phelan Hallinan & Schmieg, LLP

By: 

Michele M. Bradford, Esquire
Attorney for Plaintiff

FILED *no cc*
mjh:02/01
OCT 15 2007
William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP

by: Michele M. Bradford, Esquire, Atty. I.D. No. 69849
1617 John F. Kennedy Boulevard, Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

Deutsche Bank National Trust Company, as Trustee
for the Certificate Holders of Soundview Home Loan
Trust 2006-OPT2, Asset-Backed Certificates, Series
2006-OPT2

Plaintiff

: Court of Common Pleas

: Civil Division

: Clearfield County

: No. 07-357-CD

vs.

Janet Heid

A/K/A Janet E. Heid

Defendant

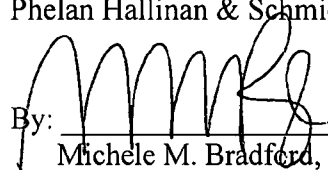
CERTIFICATION OF SERVICE

I hereby certify that a true and correct copy of the Court's November 27, 2007 Rule directing the Defendant to show cause as to why Plaintiff's Motion to Reassess Damages should not be granted was served upon the following individuals on the date indicated below.

Janet Heid
A/K/A Janet E. Heid
414 West Dubois Avenue
Dubois, PA 15801

DATE: 10/12/07

Phelan Hallinan & Schmieg, LLP

By: 
Michele M. Bradford, Esquire
Attorney for Plaintiff

Phelan Hallinan & Schmieg, LLP
By: Daniel G. Schmieg, Esquire
Attorney I.D. No.: 62205
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

DEUTSCHE BANK NATIONAL TRUST
COMPANY, AS TRUSTEE FOR THE
CERTIFICATE HOLDERS OF SOUNDVIEW
HOME LOAN TRUST 2006-OPT2, ASSET-
BACKED CERTIFICATES, SERIES 2006-
OPT2

Plaintiff,

v.

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
CIVIL DIVISION
NO. 07-357-CD

JANET HEID A/K/A JANET E. HEID

Defendant(s).

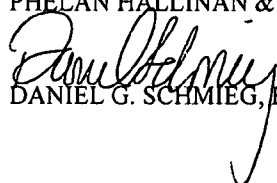
**AFFIDAVIT OF SERVICE OF NOTICE OF SHERIFF'S SALE
PURSUANT TO P.R.C.P., 404(2)/403**

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to **JANET HEID A/K/A JANET E. HEID** on **SEPTEMBER 11, 2007** at **414 WEST DUBOIS AVENUE, DUBOIS, PA 15801** in accordance with the Order of Court dated **MAY 14, 2007**. The property was posted on **SEPTEMBER 13, 2007**. Publication was advertised in **COURIER EXPRESS/TRI-COUNTY SUNDAY/JEFFERSON DEMOCRAT** on **SEPTEMBER 18, 2007** & in **CLEARFIELD COUNTY LEGAL JOURNAL** on **SEPTEMBER 21, 2007**.


The undersigned understands that this statement is made subject to the penalties of 18 Pa.C.S. 4904 relating to the unsworn falsification to authorities.

PHELAN HALLINAN & SCHMIEG, LLP

By:


DANIEL G. SCHMIEG, ESQUIRE

Dated: October 18, 2007

FILED ^{no cc}
m10:276V
OCT 19 2007

William A. Shaw
Prothonotary/Clerk of Courts

7160 3901 9845 0728 3818

TO: JANET HEID A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

SENDER: TEAM4 LLD

REFERENCE: 150205

PS Form 3800, January 2005

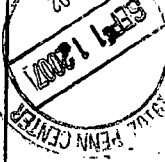
RETURN RECEIPT SERVICE	Postage	.41
	Certified Fee	2.65
	Return Receipt Fee	2.15
	Restricted Delivery	
	Total Postage & Fees	5.21

US Postal Service

**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE



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

DEUTSCHE BANK NATIONAL TRUST COMPANY, *
as Trustee for the Certificate Holders of Soundview *
Home Loan Trust 2006-OPT2, Asset-Backed *
Certificates, Series 2006-OPT2, *
Plaintiff *

vs. *

JANET HEID a/k/a JANET E. HEID, *
Defendant *

NO. 07-357-CD

ORDER

NOW, this 14th day of May, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendants **JANET HEID a/k/a JANET
E. HEID** by:

1. Publication one time in The Courier Express (DuBois) and the
Clearfield County Legal Journal;
2. By first class mail to 414 West DuBois Avenue, DuBois, PA 15801;
3. By certified mail, return receipt requested to 414 West DuBois
Avenue, DuBois, PA 15801;
4. By posting the mortgaged premises known in this herein action as
414 West DuBois Avenue, DuBois, PA 15801.

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

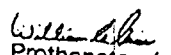
BY THE COURT,
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

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

MAY 15 2007

Attest.


Prothonotary/
Clerk of Courts

AFFIDAVIT OF SERVICE

PLAINTIFF DEUTSCHE BANK NATIONAL TRUST COMPANY, ... CLEARFIELD County
No. 07-357-CD
DEFENDANT(S) JANET HEID A/K/A JANET E. HEID Our File #: 150205
Please serve upon: ***PLEASE POST THE MORTGAGED PREMISES PER COURT ORDER*** Type of Action
- Notice of Sheriff's Sale
SERVE AT: 414 WEST DUBOIS AVENUE Sale Date: 11/2/07
DUBOIS, PA 15801

SERVED

Served and made known to JANET HEID, Defendant, on the 13th day of SEPTEMBER, 2007, at 4:45 o'clock P.m., at 414 WEST DUBOIS AVE, DUBOIS, PA. 15801,

Commonwealth of Pennsylvania, in the manner described below:

____ Defendant personally served.
____ Adult family member with whom Defendant(s) reside(s). Relationship is ____
____ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
____ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
____ Agent or person in charge of Defendant(s)'s office or usual place of business.
____ an officer of said Defendant(s)'s company.
☒ Other: POSTED NOTICE OF Sheriff's Sale

Description: Age ____ Height ____ Weight ____ Race ____ Sex ____ Other ____

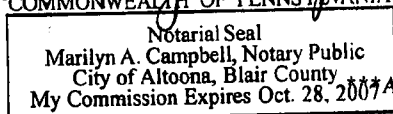
I, D.M. ELLIS, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this 14th day

of SEPTEMBER, 2007

Notary: Marilyn A. Campbell
COMMONWEALTH OF PENNSYLVANIA

By: D.M. Ellis



NOT SERVED

ATTEMPT SERVICE NLT THREE (3) TIMES

On the ____ day of ____, 200__, at ____ o'clock ____m., Defendant NOT FOUND because:

____ Moved ____ Unknown ____ No Answer ____ Vacant

1st attempt Date: ____ Time: ____, 2nd attempt Date: ____ Time: ____, 3rd attempt Date: ____ Time: ____.

Other: ____

Sworn to and subscribed
before me this ____ day
of ____, 200__.

Notary:

By:

Attorney for Plaintiff

DANIEL G. SCHMIEG, Esquire - I.D. No. 62205
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000

NOTICE OF ACTION IN MORTGAGE FORECLOSURE
IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW
NO. 07-357-CD

DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE
FOR THE CERTIFICATE HOLDERS OF SOUNDVIEW HOME
LOAN TRUST 2006-OPT2 ASSET-BACKED CERTIFICATES
SERIES 2006-OPT2

vs.

JANET HEID A/K/A JANET E. HEID

NOTICE

TO: JANET HEID A/K/A JANET E. HEID

"NOTICE OF SHERIFF'S SALE OF REAL PROPERTY"

TAKE NOTICE that the real estate located at 414 WEST DUBOIS AVENUE, DUBOIS, PA 15801 is scheduled to be sold at Sheriff's Sale on Friday, NOVEMBER 2, 2007 at 10:00 A.M., CLEARFIELD County Courthouse, 1 North 2nd Street, Ste. 116, Clearfield, PA 16830, to enforce the court judgment of \$61,987.38, obtained by DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF SOUNDVIEW HOME LOAN TRUST 2006-OPT2 ASSET-BACKED CERTIFICATES SERIES 2006-OPT2 (the mortgagee).

ALL that certain messuage or piece of land situate in the City of DuBois, County of Clearfield, and State of Pennsylvania, bounded and described as follows, to-wit:

KNOWN as Lot No 47 of A. Hopkins Land Company's Addition to the City of DuBois, bounded on the North by an alley; on the East by Lot No 46 of said plan; on the West by Lot No. 48 of said plan and on the South by West DuBois Avenue, and having a frontage on West DuBois Avenue of 50 feet, and extending in a northerly direction between two parallel lines at right angles with West DuBois Avenue, 160 feet to an alley.

SUBJECT to coal, oil, natural gas and stone reservations as contained in former deeds.

BEING the same premises conveyed to Joseph F. Schalk and Barbara J. Schalk by deed dated May 10th, 1989 from Joseph F. Schalk and Barbara J. Schalk, formerly known as Barbara J. You and recorded July 5th, 1989 in deed Book Volume 1290 page 216.

TITLE TO SAID PREMISES IS VESTED IN Janet Heid, unmarried, by Deed from Joseph F. Schalk and Barbara J. Schalk, husband and wife, as tenants by the entirety, dated 02/02/2006, recorded 03/28/2006, in Deed Mortgage Inst# 200604634.

Being Premises 414 WEST DUBOIS AVENUE, DUBOIS, PA 15801

Improvements consist of residential property.

Sold as the property of JANET HEID A/K/A JANET E. HEID

CONDITIONS OF SALE: THE HIGHEST AND BEST BIDDER SHALL BE THE BUYER.

TAKE NOTICE that a Schedule of Distribution will be filed by Sheriff on **DECEMBER 3, 2007**, distribution will be made in accordance with the schedule unless exceptions are filed within ten days thereto.

Daniel G. Schmieg, Esquire
Suite 1400, One Penn Center
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
(215) 563-7000
Attorney for Plaintiff

9/18/07

<div> <div>North</div> <div> <p>♠ 9 8 6 3</p> <p>♥ 7 5 2</p> <p>♦ 6 4 3</p> <p>♣ 8 7 2</p> </div> </div> <div> <div>West</div> <div> <p>♠ 5 2</p> <p>♥ Q J 10 9 3</p> <p>♦ A Q 7 5</p> <p>♣ 4 3</p> </div> </div> <div> <div>East</div> <div> <p>♠ A K 10 4</p> <p>♥ 8 6</p> <p>♦ J 10 2</p> <p>♣ A J 10 6</p> </div> </div> <div> <div>South</div> <div> <p>♠ Q J 7</p> <p>♥ A K 4</p> <p>♦ K 9 8</p> <p>♣ K Q 9 5</p> </div> </div>			
<div> <div>Dealer: East</div> <div>Vulnerable: Neither</div> </div> <div> <div>South</div> <div>West</div> <div>North</div> <div>East</div> </div> <div> <div>1 NT</div> <div>Dbl.</div> <div>All pass</div> <div>1 ♦</div> </div> <div>Opening lead: ♥ Q</div>			

Your partner opens one of a suit and the next player overcalls one no-trump. What do you need to double?

Your right-hand opponent opens one no-trump. What do you need to make a penalty double?

When partner has opened, you are in a stronger position. Obviously you would like some high-card points, usually at least 10. But you can double with less than that when you have a good lead — as West has in this deal. Poor North knows the blood is going to flow, but with no five-card suit, he has to pass. How many down should South go in one no-trump doubled?

Note that South has a better hand than he might have held, with 18 points and two solid club stoppers. When West leads the heart queen, though, South can take only three tricks.

There are various lines of defense to down four. One possibility is for South to take the first trick with his heart king and lead the club king. East wins that trick and can play back his second heart, but he might shift to the diamond jack. Whatever happens, the defenders should collect two spades, three hearts, four diamonds and one club. That is plus 800 nonvulnerable — twice as good as the three no-trump East-West can make.

The same when an overcall is in no-trump. Double in terms of points is a good idea for winners. Just 17 or 18 points.

Class

NE

ACROSS

- 1 Set an upper limit
- 4 Avg. size
- 7 Does yard work
- 11 Small music maker
- 12 Ice skater's lead
- 14 Olden times
- 15 Put down, slangily
- 16 Arizona river
- 17 Scintilla
- 18 Busybodies
- 20 Lifts, as moral
- 22 Ingenuity
- 23 Blow it
- 24 Vogue
- 27 Feather an arrow
- 30 Toolshed item
- 31 Dairy-case buy
- 32 Pub pint
- 34 Carrying current
- 35 Battery chemical
- 36 Jam-pack
- 37 Fate

1	2	3	
11			
15			
18			19
			22
24	25	26	
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	37		38
			40
42	43	44	
49			
53			
56			

**PROOF OF PUBLICATION OF NOTICE APPEARING IN THE
COURIER EXPRESS/TRI-COUNTY SUNDAY/JEFFERSONIAN DEMOCRAT
PUBLISHED BY McLEAN PUBLISHING COMPANY,
DUBOIS PENNSYLVANIA**

Under act 587, Approved May 16, 1929, P.L. 1784

STATE OF PENNSYLVANIA
COUNTY OF CLEARFIELD

SS:

Linda Smith, Advertising Director or Dory Ferra, Classified Advertising Supervisor of the **Courier-Express/Tri-County Sunday/Jeffersonian Democrat** of the County and State aforesaid, being duly sworn, deposes and says that the **Courier Express**, a daily newspaper, the **Tri-County Sunday**, a weekly newspaper and **Jeffersonian Democrat**, a weekly newspaper published by McLean Publishing Company at 500 Jeffers Street, City of DuBois, County and State aforesaid, which was established in the year 1879, since which date said, the daily publication and the weekly publications, has been regularly issued in said County, and that a copy of the printed notice of publication is attached hereto exactly as the same was printed and published in the regular editions of the paper on the following dates, viz: the

18th day of September A.D., 2007

Affidavit further deposes that he is an officer duly authorized by the **Courier-Express**, a daily newspaper, **Tri-County Sunday**, a weekly newspaper, and/or **Jeffersonian Democrat**, a weekly newspaper to verify the foregoing statement under oath and also declared that affiant is not interested in the subject matter of the aforesaid notice of publication, and that all allegations in the foregoing statement as to time, place and character of publication are true.

**McLEAN PUBLISHING COMPANY Publisher of
COURIER-EXPRESS/TRI-COUNTY SUNDAY/JEFFERSONIAN DEMOCRAT**

By 

Sworn and subscribed to before me this 21st day of Sept., 2007


NOTARY PUBLIC



Statement of Advertising Cost
McLEAN PUBLISHING COMPANY
Publisher of
**COURIER-EXPRESS/TRI-COUNTY SUNDAY/
JEFFERSONIAN DEMOCRAT**
DuBois, PA

NOTARIAL SEAL
ROBIN M. DUTTRY, NOTARY PUBLIC
CITY OF DUBOIS, CLEARFIELD COUNTY
MY COMMISSION EXPIRES APRIL 16, 2010

TO Full Spectrum Services Inc.

For publishing the notice or advertisement attached hereto on the above stated dates.....	<u>\$290.70</u>
Probating same.....	<u>\$7.50</u>
Total.....	<u>\$298.20</u>

Publisher's Receipt for Advertising Costs

The **Courier-Express**, a daily newspaper, **Tri-County Sunday**, a weekly newspaper, and/or **Jeffersonian Democrat**, a weekly newspaper, hereby acknowledges receipt of the aforesaid advertising and publication costs, and certifies that the same have been fully paid.

Office: Jeffers Street and Beaver Drive, DuBois, PA 15801
Established 1879, Phone 814-371-4200
McLEAN PUBLISHING COMPANY
Publisher of

COURIER-EXPRESS/TRI-COUNTY SUNDAY/JEFFERSONIAN DEMOCRAT

By _____

I hereby certify that the foregoing is the original Proof of Publication and receipt for the Advertising costs in the subject matter of said notice.

ATTORNEY FOR

**NOTICE OF ACTION
IN MORTGAGE FORECLOSURE
IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA.
CIVIL ACTION - LAW
NO. 07-357-CD**

DEUTSCHE BANK NATIONAL TRUST
COMPANY AS TRUSTEE FOR THE
CERTIFICATE HOLDERS OF SOUND-
VIEW HOME LOAN TRUST 2006-OPT2
ASSET-BACKED CERTIFICATES SERIES
2006-OPT2 vs. JANET HEID, A/K/A JANET
E. HEID.

NOTICE

TO: JANET HEID A/K/A JANET E. HEID

"NOTICE OF

SHERIFF'S SALE OF REAL PROPERTY"

TAKE NOTICE that the real estate
located at 414 WEST DUBOIS AVENUE,
DUBOIS, PA 15801 is scheduled to be sold
at Sheriff's Sale on Friday, NOVEMBER 2,
2007 at 10:00 A.M., CLEARFIELD County
Courthouse, 1 North 2nd Street, Ste. 116,
Clearfield, PA 16830, to enforce the court
judgment of \$61,987.38, obtained by
DEUTSCHE BANK NATIONAL TRUST
COMPANY AS TRUSTEE FOR THE
CERTIFICATE HOLDERS OF SOUND-
VIEW HOME LOAN TRUST 2006-OPT2
ASSET-BACKED CERTIFICATES SERIES
2006-OPT2 (the mortgagee).

ALL that certain messuage or piece of
land situate in the City of DuBois, County of
Clearfield, and State of Pennsylvania,
bounded and described as follows, to-wit:

KNOWN as Lot No 47 of A. Hopkins
Land Company's Addition to the City of
DuBois, bounded on the North by an alley;
on the East by Lot No 46 of said plan; on the
West by Lot No. 48 of said plan, and on the
South by West DuBois Avenue, and having
a frontage on West DuBois Avenue of 50
feet, and extending in a northerly direction
between two parallel lines at right angles
with West Dubois Avenue, 160 feet to an
alley.

SUBJECT to coal, oil, natural gas and
stone reservations as contained in former
deeds.

BEING the same premises conveyed to
Joseph F. Schalk and Barbara J. Schalk by
deed dated May 10th, 1989 from Joseph F.
Schalk and Barbara J. Schalk, formerly
known as Barbara J. Young and recorded
July 5th, 1989 in deed Book Volume 1290
page 216.

TITLE TO SAID PREMISES IS
VESTED IN Janet Heid, unmarried, by Deed
from Joseph F. Schalk and Barbara J.
Schalk, husband and wife, as tenants by the
entirety, dated 02/02/2006, recorded
03/28/2006, in Deed Mortgage Inst#

200604634.

Being Premises 414 WEST DUBOIS
AVENUE, DUBOIS, PA 15801.

Improvements consist of residential
property.

Sold as the property of JANET HEID
A/K/A JANET E. HEID

CONDITIONS OF SALE: THE HIGH-
EST AND BEST BIDDER SHALL BE THE
BUYER.

TAKE NOTICE that a Schedule of
Distribution will be filed by the Sheriff on
DECEMBER 3, 2007, distribution will be
made in accordance with the schedule
unless exceptions are filed within ten days
thereto.

Daniel G. Schmieg, Esquire, Suite 1400,
One Penn Center, 1617 John F. Kennedy
Boulevard, Philadelphia, PA 19103-1814,
(215) 563-7000, Attorney for Plaintiff.

Full Spectrum Legal Services, Inc., 400
Fellowship Road, Suite 220, Mt. Laurel, NJ
08054.

Road, Rockton, PA 15856. Parcel No. 129-E07-000-00062.

SEIZED, taken in execution to be sold as the property of DANIELLE BOBBY, at the suit of RTR PROPERTIES, LLC, ASSIGNEE OF U.S. BANK NATIONAL ASSOCIATION ND, ASSIGNEE OF FIRSTPLUS BANK, JUDGMENT NO. 07-756-CD.

Chester A. Hawkins, Sheriff,
ADV: September 7, 14, 21, 2007.

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

BY VIRTUE OF: Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania and to me directed, there will be exposed to public sale in the Sheriff's Office in the Courthouse in the Borough of Clearfield on Friday, October 5, 2007, 10:00 A.M.

THE FOLLOWING DESCRIBED

through land of prior grantors, two hundred eight (208) feet to a point at Township Route No. T-659; thence by Township Route No. T-659 in a northerly direction, two hundred eight (208) feet to a point at the intersection of Township Route No. T-659 and Legislative Route No. 17050 and the place of beginning.

Having erected thereon a two-story frame dwelling house. Containing one (1) acre, more or less. BEING R.D. 1, Box 675 A, Osceola Mills, PA 16666. PARCEL NO.: 112-M12-98

BEING the same premises which Harry R. Kanouff, Sr. and Flora J. Kanouff, his wife, by Deed dated May 22, 2000 and recorded on May 23, 2000 in and for Clearfield County, as instrument number 200007135 granted and conveyed unto William James Coulter, Jr., an individual.

SEIZED, taken in execution to be sold as the property of WILLIAM J. COULTER A/K/A WILLIAM J. COULTER, JR. A/K/A WILLIAM JAMES COULTER, JR. AND LAURA J. COULTER, at the suit of CENTEX HOME EQUITY COMPANY, LLC. JUDGMENT NO. 06-555-CD.

Chester A. Hawkins, Sheriff.
ADV: September 7, 14, 21, 2007.

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

BY VIRTUE OF: Writ of Execution issued out of the Court of Common Pleas of Clearfield County, Pennsylvania and to me directed, there will be exposed to public sale in the Sheriff's Office in the Courthouse in the Borough of Clearfield on Friday, October 5, 2007, 10:00 A.M.

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

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

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

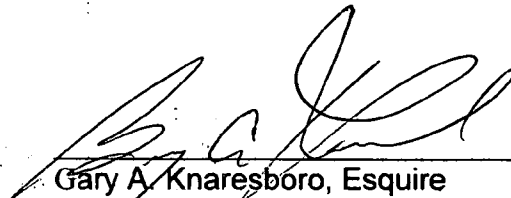
PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

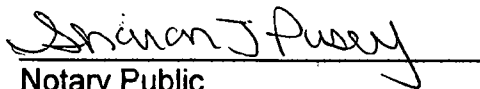
:

COUNTY OF CLEARFIELD :

On this 21st day of September AD 2007, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of September 21, 2007, Vol. 19, No. 38. And that all of the allegations of this statement as to the time, place, and character of the publication are true.


Gary A. Knaresboro, Esquire
Editor

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


Notary Public
My Commission Expires

NOTARIAL SEAL
SHARON J. PUSEY, Notary Public
Houtzdale, Clearfield County, PA
My Commission Expires, April 7, 2011

Full Spectrum legal Services Inc
400 Fellowship Road Suite 220
Mt. Laurel NJ 08054

FILED

OCT 19 2007

William A. Shaw
Prothonotary/Clerk of Courts

CLERK OF COURTS

CLERK OF COURTS

CLERK OF COURTS

CLERK OF COURTS

CLERK OF COURTS

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CLERK OF COURTS

No
order -
No action
per REC

1

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

DEUTSCHE BANK NATIONAL TRUST
COMPANY, AS TRUSTEE FOR THE
CERTIFICATE HOLDERS OF SOUNDVIEW
HOME LOAN TRUST 2006-OPT 2,

(Plaintiff)
ASSET BACKED CERTIFICATES, SERIES
2006-OPT 2
6531 IRVINE CENTER DRIVE
(Street Address)

IRVINE, CA. 92618
(City, State ZIP)

VS.

JANET HEID AKA JANET E. HEID
(Defendant)

414 WEST DuBOIS AVENUE
(Street Address)

DuBois, PA. 15801
(City, State ZIP)

CIVIL ACTION

No. 07-357-CD

Type of Case: SHERIFF SALE

Type of Pleading: REQUEST
TO POSTPONE SHERIFF
SALE

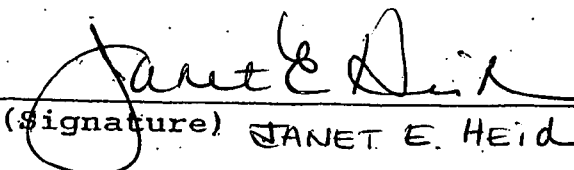
Filed on Behalf of:

JANET E. HEID
(Plaintiff/Defendant)

JANET E. HEID
(Filed by)

414 WEST DuBOIS AVENUE
DuBois, PA. 15801
(Address)

(814) 371-7319
(Phone)


(Signature) JANET E. HEID

FILED

OCT 29 2007

0/2:10/11
William A. Shaw
Prothonotary/Clerk of Courts
1 CENT TO DEPT.

✓ REQUEST TO POSTPONE SHERIFF'S SALE

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY,
AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF
SOUNDVIEW HOME LOAN TRUST 2006-OPT2,
ASSET BACKED CERTIFICATES, SERIES 2006-OPT 2
6531 IRVINE CENTER DRIVE
IRVINE, CA 92618

v.

DEFENDANT: JANET HEID AKA JANET E HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA. 15801

CLEARFIELD COUNTY
COURT OF COMMON PLEAS
CIVIL DIVISION
NO. 07-357-CD

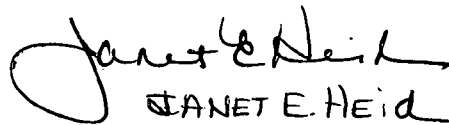
DATE: OCTOBER 29, 2007

I, JANET E. HEID, RESPECTIVELY REQUEST THAT THE SCHEDULED
SHERIFF SALE ON 11/02/07, OF MY HOME, BE POSTPOSED.

I BELIEVE THAT I WAS NOT GIVEN PROPER NOTICE. I ONLY RECENTLY
BECAME AWARE OF THE ACTUAL SALE DATE. THIS IS MY FIRST HOME
AND FIRST TIME DEALING WITH FORECLOSURE PROCEEDINGS, OF WHICH
I AM NOT WELL VERSED. I HAVE NEVER FILED A PETITION TO
POSTPONE BEFORE.

MY INCOME HAS CHANGED SIGNIFICANTLY. I AM NOW IN A POSITION TO
MOVE FORWARD ^WTHE MONTHLY PAYMENTS AND ALSO TO ADDRESS
THE AMOUNT IN ARREARS.

IT IS MY FERVENT DESIRE TO RECTIFY THE SITUATION WITH THE
LENDER AND TO RETAIN MY HOME OF THE LAST 14 YEARS.


JANET E. HEID

CA

FILED NO CC
m 10:57 AM
NOV 20 2007 GR

William A. Shaw
Prothonotary/Clerk of Courts

PHELAN HALLINAN & SCHMIEG, LLP

by: Michele M. Bradford, Esquire, Atty. I.D. No. 69849

1617 John F. Kennedy Boulevard, Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

Deutsche Bank National Trust Company, as Trustee
for the Certificate Holders of Soundview Home Loan
Trust 2006-OPT2, Asset-Backed Certificates, Series
2006-OPT2

: Court of Common Pleas

: Civil Division

Plaintiff

: Clearfield County

vs.

: No. 07-357-CD

Janet Heid

A/K/A Janet E. Heid


Defendant

PRAECIPE

TO THE PROTHONOTARY:

Plaintiff hereby withdraws its Motion to Reassess Damages, filed on September 26, 2007
in the above referenced action.

11/19/07
Date


Michele M. Bradford, Esquire
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

by: Michele M. Bradford, Esquire, Atty. I.D. No. 69849
1617 John F. Kennedy Boulevard, Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

Deutsche Bank National Trust Company, as Trustee
for the Certificate Holders of Soundview Home Loan
Trust 2006-OPT2, Asset-Backed Certificates, Series
2006-OPT2

: Court of Common Pleas

: Civil Division

Plaintiff

: Clearfield County

vs.

: No. 07-357-CD

Janet Heid

A/K/A Janet E. Heid

Defendant


CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of Plaintiff's Praeipe to withdraw its Motion
to Reassess Damages was served upon the following interested parties on the date indicated
below.

Janet Heid
A/K/A Janet E. Heid
414 West Dubois Avenue
Dubois, PA 15801

Date

11/19/07


Michele M. Bradford, Esquire
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20640

NO: 07-357-CD

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF
SOUNDVIEW HOME LOAN TRUST 2006-OPT2, ASSET-BACKED CERTIFICATES, SERIES 2006-OPT2

vs.

DEFENDANT: JANET HEID A/K/A JANET E. HEID

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 8/8/2007

LEVY TAKEN 8/22/2007 @ 10:56 AM

POSTED 8/22/2007 @ 10:56 AM

SALE HELD 3/7/2008

SOLD TO DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE CERTIFICATE
HOLDERS OF SOUNDVIEW HOME LOAN TRUST 2006-OPT2, ASSET-BACKED CERTIFICATES, SERIES 2006-OPT2

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 4/11/2008

DATE DEED FILED 4/11/2008

PROPERTY ADDRESS 414 WEST DUBOIS AVENUE DUBOIS , PA 15801

SERVICES

8/22/0200 @ 10:57:01 AM SERVED JANET HEID A/K/A JANET E. HEID

SERVED, JANET HEID A/K/A JANET E. HEID, DEFENDANT, AT HER RESIDENCE 414 WEST DUBOIS AVENUE, DUBOIS, CLEARFIELD
COUNTY, PENNSYLVANIA BY HANDING TO JANET HEID A/K/A JANET E. HEID

A NOTICE OF SALE AND COPY OF THE LEVY AND BY MAKING KNOWN TO HER THE CONTENTS THEREOF.

8/25/2007 @ SERVED JANET HEID A/K/A JANET E. HEID

SERVED JANET HEID A/K/A JANET E. HIED, DEFENDANT BY REG & CERT MAIL PER COURT ORDER TO 414 WEST DUBOIS, AVENUE,
DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, CERT #70060810000145073183. SIGNED FOR BY JANET HEID ON 8/25/07.

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

@ SERVED

NOW, NOVEMBER 1, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED
FOR NOVEMBER 2, 2007 TO FEBRUARY 1, 2008.

@ SERVED

NOW, JANUARY 31, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED
FOR FEBRUARY 1, 2008 TO MARCH 7, 2008.

FILED

01/11/27/08
APR 11 2008
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20640

NO: 07-357-CD

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF
SOUNDVIEW HOME LOAN TRUST 2006-OPT2, ASSET-BACKED CERTIFICATES, SERIES 2006-OPT2

VS.

DEFENDANT: JANET HEID A/K/A JANET E. HEID

Execution REAL ESTATE

SHERIFF RETURN

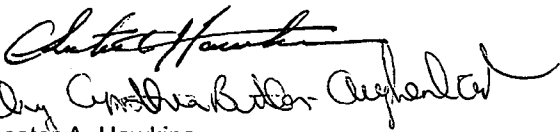
SHERIFF HAWKINS \$269.56

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,


Chester A. Hawkins
Sheriff

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

DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE
FOR THE CERTIFICATE
HOLDERS OF SOUNDVIEW
HOME LOAN TRUST 2006-OPT2,
ASSET-BACKED CERTIFICATES,
SERIES 2006-OPT2

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

No. Term 20

No. 07-357-CD Term 20 05

No. Term 20

WRIT OF EXECUTION
(Mortgage Foreclosure)

vs.

JANET HEID
A/K/A JANET E. HEID

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 property
(specifically described property below):

PREMISES: 414 WEST DUBOIS AVENUE, DUBOIS, PA 15801
(See Legal Description attached)


Amount Due \$61,987.38

Interest from AUGUST 7, 2007 to Sale \$-----
per diem \$10.19

Total \$-----

Add'l Costs \$3,893.59

139.00 Prothonotary costs


(Clerk) Office of the Prothonotary, Common Pleas Court
of CLEARFIELD County, Penna.

Dated 8/8/07
(SEAL)

Received this writ this 8th day
of August A.D. 2007
At 2:00 A.M./P.M.

150205

Charles A. Hunkeler
Sheriff Jay Cynthia B. Hunkeler

No. 07-357-CD..... Term 20 05 A.D.

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

DEUTSCHE BANK NATIONAL TRUST COMPANY,
AS TRUSTEE FOR THE CERTIFICATE HOLDERS
OF SOUNDVIEW HOME LOAN TRUST 2006-OPT2,
ASSET-BACKED CERTIFICATES, SERIES 2006-
OPT2

vs.

JANET HEID A/K/A JANET E. HEID

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Real Debt \$61,987.38

Int. from AUGUST 7, 2007

To Date of Sale (\$10.19 per diem)

Costs

Prothy Pd. 139.00

Sheriff

Daniel W. Schmitz

Attorney for Plaintiff(s)

Address: JANET HEID A/K/A JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

Received this writ this _____ day
of _____ A.D.
A.M. _____

LEGAL DESCRIPTION

ALL that certain messuage or piece of land situate in the City of DuBois, County of Clearfield, and State of Pennsylvania, bounded and described as follows, to-wit:

KNOWN as Lot No 47 of A. Hopkins Land Company's Addition to the City of DuBois, bounded on the North by an alley; on the East by Lot No 46 of said plan; on the West by Lot No. 48 of said plan, and on the South by West DuBois Avenue, and having a frontage on West DuBois Avenue of 50 feet, and extending in a northerly direction between two parallel lines at right angles with West Dubois Avenue, 160 feet to an alley.

SUBJECT to coal, oil, natural gas and stone reservations as contained in former deeds.

BEING the same premises conveyed to Joseph F. Schalk and Barbara J. Schalk by deed dated May 10th, 1989 from Joseph F/ Schalk and Barbara J. Schalk, formerly known as Barbara J. Young and recorded July 5th, 1989 in deed Book Volume 1290 page 216

TITLE TO SAID PREMISES IS VESTED IN Janet Heid, unmarried, by Deed from Joseph F. Schalk and Barbara J. Schalk, husband and wife, as tenants by the entirety, dated 02/02/2006, recorded 03/28/2006, in Deed Mortgage Inst# 200604634

Premises being: 414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

Tax Parcel No. 7-3-019-5939

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME JANET HEID A/K/A JANET E. HEID

NO. 07-357-CD

NOW, April 11, 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 March 07, 2008, I exposed the within described real estate of Janet Heid A/K/A Janet E. Heid to public venue or outcry at which time and place I sold the same to DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF SOUNDVIEW HOME LOAN TRUST 2006-OPT2, ASSET-BACKED CERTIFICATES, SERIES 2006-OPT2 he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	18.43
LEVY	15.00
MILEAGE	18.43
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	11.70
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	40.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$269.56

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.00
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$29.00

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	61,987.38
INTEREST @ 10.1900 %	2,170.47
FROM 08/07/2007 TO 03/07/2008	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	3,893.59
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	

TOTAL DEBT AND INTEREST	\$68,071.44
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COSTS:

ADVERTISING	1,315.65
TAXES - COLLECTOR	376.08
TAXES - TAX CLAIM	778.53
DUE	
LIEN SEARCH	300.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	269.56
LEGAL JOURNAL COSTS	162.00
PROTHONOTARY	139.00
MORTGAGE SEARCH	120.00
MUNICIPAL LIEN	

TOTAL COSTS	\$3,494.82
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DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff

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

DEUTSCHE BANK NATIONAL TRUST COMPANY,
as Trustee for the Certificate Holders of Soundview
Home Loan Trust 2006-OPT2, Asset-Backed
Certificates, Series 2006-OPT2,
Plaintiff

vs.

JANET HEID a/k/a JANET E. HEID,
Defendant

*
*
*
*
*
* NO. 07-357-CD
*
*

ORDER

NOW, this 14th day of May, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendants **JANET HEID a/k/a JANET
E. HEID** by:

1. Publication one time in The Courier Express (DuBois) and the
Clearfield County Legal Journal;
2. By first class mail to 414 West DuBois Avenue, DuBois, PA 15801;
3. By certified mail, return receipt requested to 414 West DuBois
Avenue, DuBois, PA 15801;
4. By posting the mortgaged premises known in this herein action as
414 West DuBois Avenue, DuBois, PA 15801.

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


BY THE COURT,
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

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

MAY 15 2007

Attest.


Prothonotary/
Clerk of Courts

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

JANET HEID/ANNA JANET E. HEID
414 WEST DUBOIS AVENUE
DUBOIS, PA 15801

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Janet Heid

☐ Agent
☐ Addressee

B. Received By (Printed Name)

Janet Heid

C. Date of Delivery

8/25/02

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

3. Service Type

- ☐ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number
(Transfer from service label)

7006 0810 0001 4507 3183

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

Law Offices

PHELAN HALLINAN & SCHMIEG, LLP

One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Christine.Schoffler@fedphe.com

Christine Schoffler
Judgment Department, Ext. 1286

Representing Lenders in
Pennsylvania and New Jersey

November 1, 2007

Office of the Sheriff
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

ATTENTION: CINDY (814) 765-5915

Re: **DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE
FOR THE CERTIFICATE HOLDERS OF SOUNDVIEW HOME LOAN TRUST
2006-OPT2, ASSET-BACKED CERTIFICATES, SERIES 2006-OPT2 v. JANET
HEID A/K/A JANET E. HEID
No. 07-357-CD
414 WEST DUBOIS AVENUE, DUBOIS, PA 15801**

Dear Cindy:

Please postpone the Sheriff's Sale of the above referenced property which
is scheduled for **NOVEMBER 2, 2007**.

The Defendant (s) filed a Chapter 13 Bankruptcy (No.07-71221).

The property is to be relisted for the **FEBRUARY 1, 2008** Sheriff's Sale.

Very truly yours,
CQS
Christine Schoffler

VIA TELECOPY (814) 765-5915

01/31/2008 10:00 AM 001/001

Phelan Hallinan & Schmieg, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000
Fax: (215) 563-5534

Stephen Ames, Ext. 1244
Foreclosure Manager

Representing Lenders in
Pennsylvania and New Jersey

January 31, 2008

Office of the Sheriff
CLEARFIELD County Courthouse
1 North Second Street
Clearfield, PA 16830

Attn: Real Estate Department

Fax Number: 814-765-5915

Re: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE
CERTIFICATEHOLDERS OF SOUNDVIEW HOME LOAN TRUST 2006-OPT2,
ASSET-BACKED CERTIFICATES, SERIES 2006-OPT2 v.
JANET HEID
Court No. 07-357-CD

Dear Sir/Madam:

Please Postpone the Sheriff's Sale of the above referenced property, which is
scheduled for February 1, 2008 due to the following: Bankruptcy.

The Property is to be relisted for the March 7, 2008 Sheriff's Sale.

Thank you for your correspondence in this matters.

Very Truly Yours,
CHRISTINE SCHOFFLER for
Phelan Hallinan & Schmieg, LLP