

HSBC Bank et al vs Sylvia Roberts
2007-1129-CD

07-1129-CD

SHAPIRO & KREISMAN, LLC

BY: CHRISTOPHER A. DENARDO, ESQUIRE, ATTORNEY I.D. NO. 78447

DANIELLE BOYLE-EBERSOLE, ESQUIRE, ATTORNEY I.D. NO. 81747

LAUREN R. TABAS, ESQ., ATTORNEY I.D. NO. 93337

ILANA ZION, ESQ., ATTORNEY I.D. NO. 87137

3600 HORIZON DRIVE, SUITE 150

KING OF PRUSSIA, PA 19406

TELEPHONE: (610) 278-6800

S & K FILE NO. 07-28484

HSBC Bank USA, N.A., as Trustee on behalf
of ACE Securities Corp. Home Equity Loan
Trust and for the registered holders of ACE
Securities Corp. Home Equity Loan Trust,
Series 2006-HE2, Asset Backed Pass-
Through Certificates

PLAINTIFF

VS.

Sylvia Roberts a/k/a Sylvia L. Roberts
997 Treasure Lake
Du Bois, PA 15801
DEFENDANT(S)

**COURT OF COMMON PLEAS
CLEARFIELD COUNTY**

NO: 07-1129-CD

COMPLAINT - CIVIL ACTION
MORTGAGE FORECLOSURE

NOTICE

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THIS COMPLAINT AND NOTICE ARE SERVED, BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND A JUDGMENT MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR ANY MONEY CLAIMED IN THE COMPLAINT OR FOR ANY OTHER CLAIM OR RELIEF REQUESTED BY THE PLAINTIFF. YOU MAY LOSE MONEY OR PROPERTY OR OTHER RIGHTS IMPORTANT TO YOU.

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

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.

FILED *Atty pd*
M 11/07/04 85.00
JUL 19
William A. Shaw Sheriff
Prothonotary/Clerk of Courts
QCC

Clearfield County Lawyer Referral Service
Court Administrator, Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830
814-765-2641 ext.5982

**PURSUANT TO THE FAIR DEBT COLLECTION
PRACTICES ACT YOU ARE ADVISED THAT THIS LAW
FIRM IS DEEMED TO BE A DEBT COLLECTOR
ATTEMPTING TO COLLECT A DEBT. ANY
INFORMATION OBTAINED WILL BE USED FOR THAT
PURPOSE.**

NOTICIA

LE HAN DEMANDADO A USTED EN LA CORTE. SI USTED QUIERE DEFENDERSE DE ESTAS DEMANDAS EXPUESTAS EN LAS PAGINAS SIGUIENTES, USTED TIENE VIENTE (20) DIAS DE PLAZO AL PARTIR DE LA FECHA DE LA DEMANDA Y LA NOTIFICACION. USTED DEBE PRESENTAR UNA APARIENCIA ESCRITA O EN PERSONA O POR ABOGADO Y ARCHIVAR EN LA CORTE EN FORMA ESCRITA SUS DEFENSAS O SUS OBJECIONES A LAS DEMANDAS EN CONTRA DE SU PERSONA. SEA AVISADO QUE SI USTED NO SE DEFIENDE, LA CORTE TOMARA MEDIDAS Y PUEDE ENTRAR UNA ORDEN CONTRA USTED SIN PREVIO AVISO O NOTIFICACION Y POR CUALQUIER QUEJA O ALIVIO QUE ES PEDIDO EN LA PETICION DE DEMANDA. USTED PUEDE PERDER DINERO O SUS PROPIEDADES O OTROS DERECHOS IMPORTANTES PARA USTED.

LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE. SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

Clearfield County Lawyer Referral Service
Court Administrator, Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830
814-765-2641 ext.5982

SHAPIRO & KREISMAN, LLC

BY: CHRISTOPER A. DENARDO, ESQUIRE, ATTORNEY I.D. NO. 78447

DANIELLE BOYLE-EBERSOLE, ESQUIRE, ATTORNEY I.D. NO. 81747

LAUREN R. TABAS, ESQ., ATTORNEY I.D. NO. 93337

ILANA ZION, ESQ., ATTORNEY I.D. NO. 87137

3600 HORIZON DRIVE, SUITE 150

KING OF PRUSSIA, PA 19406

TELEPHONE: (610) 278-6800

S & K FILE NO. 07-28484

HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates

PLAINTIFF

VS.

Sylvia Roberts a/k/a Sylvia L. Roberts

997 Treasure Lake

Du Bois, PA 15801

DEFENDANT(S)

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

NO:

COMPLAINT IN MORTGAGE FORECLOSURE

Plaintiff, HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates, the address of which is, 12650 Ingenuity Drive Orlando, Florida 32826, brings this action of mortgage foreclosure upon the following cause of action:

1. (a) Parties to Mortgage:

Mortgagee: Mortgage Electronic Registration Systems, Inc. as nominee for CIT Group/Consumer Finance Inc.

Mortgagor(s): Sylvia L. Roberts

(b) Date of Mortgage: January 11, 2006

(c) Place and Date of Record of Mortgage:

Recorder of Deeds

Clearfield County

Instrument #: 200601055

Date: January 20, 2006

The Mortgage is a matter of public record and is incorporated herein as provided by Pa. R.C.P. No. 1019(g). A true and correct copy of the Mortgage is attached hereto and marked as Exhibit "A" and incorporated herein by reference.

(d) Assignments:

Assignor: Mortgage Electronic Registration Systems, Inc. as nominee for CIT Group/Consumer Finance Inc.

Assignee: HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates

Date of Assignment: As Recorded

Recording Date: As Recorded

2. Plaintiff is, therefore, either the original Mortgagee named in the Mortgage, the legal successor in interest to the original Mortgagee, or is the present holder of the mortgage by virtue of the above-described Assignment(s).
3. The real property which is subject to the Mortgage is generally known as 997 Treasure Lake, Du Bois, Pa 15801 and is more specifically described as attached as part of Exhibit "A":
4. Each Mortgagor named in paragraph 1 executed a note as evidence of the debt secured by the Mortgage (the "Note"). A true and correct copy of the Note is attached and marked as Exhibit "B."
5. The name and mailing address of each Defendant is:
Sylvia Roberts a/k/a Sylvia L. Roberts, 997 Treasure Lake, Du Bois, PA 15801
6. The interest of each individual Defendant is as Mortgagor, Real Owner, or both.
7. The Mortgage is in default because the monthly installments of principal and interest and other charges stated below, all as authorized by the Mortgage, are due as of March 1, 2007 and have not been paid, and upon failure to make such payments when due, the whole of the principal, together with charges specifically itemized below are immediately due and payable.

8. The following amounts are due as of July 16, 2007:

Principal of Mortgage debt due and unpaid	\$78,365.74
Interest currently due and owing at 9.25% per annum calculated from February 1, 2007 at \$19.86 each day	\$3,296.76
Late Charge of \$41.68 per month assessed on the 16th of each month from March 16, 2007 to July 16, 2007, (5 Months)	\$208.40
Prepayment Penalty	\$3,134.63
Appraisal Fees	\$111.00
Title Search/Report Fees	\$250.00
Attorneys' Fees and Costs	\$3,918.29
<u>TOTAL</u>	\$89,284.82

9. Interest accrues at a per diem rate of 19.86 each day after July 16, 2007, that the debt remains unpaid, and Plaintiff may incur additional attorneys' fees, as well as other expenses, costs and charges collectible under the Note and Mortgage.
10. The attorneys' fees set forth above are in conformity with the Mortgage documents and Pennsylvania law, and, will be collected in the event of a third party purchaser at Sheriff's sale. If the Mortgage is reinstated prior to the sale, reasonable attorneys' fees will be charged based on work actually performed.

11. Notice pursuant to the Homeowners' Emergency Mortgage Assistance Act of 1983, 35 P.S. § 1680.402c, et seq., was sent to each individual Mortgagor at their mailing address and/or the mortgaged property address by first-class mail and certified mail. Pursuant to the act of December 21, 1998 (P.L. 1248, No. 160) (Act 160), this Notice contains the information required by the act of March 14, 1978 (P.L. 11, No. 6), 41 P.S. Section 403 et seq., and separate Notice of Intention to Foreclose is not required. Copies of the Notice are attached hereto as Exhibit "C".

WHEREFORE, Plaintiff respectfully requests that this Court enter judgment in rem in favor of Plaintiff and against Defendant, in the amount set forth in paragraphs 8 and 9, together with interest, attorneys' fees and for other expenses, costs, and charges collectible under the Note and Mortgage and for the foreclosure and sale of the mortgaged premises.

SHAPIRO & KREISMAN, LLC

Date: 7/18/2007

BY: Juliana Jon
Attorneys for Plaintiff

S & K File No. 07-28484

CLEARFIELD COUNTY RECORDER OF DEEDS

Karen L. Starck, Recorder
Maurene Inlow - Chief Deputy
P.O. Box 361
1 North Second Street, Suite 103
Clearfield, Pennsylvania 16830

***RETURN DOCUMENT TO:
FIDELITY CLOSING SERVICES LLC**

Instrument Number - 290691059
Recorded On 1/29/2006 At 3:16:34 PM

- * Instrument Type - MORTGAGE
- * Total Pages - 9
- Invoice Number - 142666
- * Mortgagor - ROBERTS, SYLVIA L
- * Mortgage - CIT GROUP/CONSUMER FINANCE INC
- * Customer - FIDELITY CLOSING SERVICES LLC

* FEES
STATE WRIT TAX \$0.50
JCS/ACCESS TO JUSTICE \$10.00
RECORDING FEES - \$21.00
RECORDER
RECORDER IMPROVEMENT \$3.00
FUND
COUNTY IMPROVEMENT FUND \$2.00
TOTAL \$36.50

I hereby CERTIFY that this document
is recorded in the Recorder's Office of
Clearfield County, Pennsylvania.



Karen L. Starck

Karen L. Starck
Recorder of Deeds

THIS IS A CERTIFICATION PAGE

Do Not Detach

THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT

* - Information denoted by an asterisk may change during the verification process and may not be reflected on this page.

2

Exhibit "A"

Rehman-70
FIDELITY CLOSING SERVICES
341 NORTH SCIENCE PARK ROAD
SUITE 203
STATE COLLEGE, PA 16803

REAL PROPERTY MORTGAGE

NAME AND ADDRESS OF ALL MORTGAGORS: SYLVIA, ROBERTS UNMARRIED Mailing Address: 297 TREASURE LAKE DU BOIS, PA 15331 MIN: 180263159999410273			NAME AND ADDRESS OF LENDER: THE CIT GROUP/CONSUMER FINANCE, INC. 2606 LAGEMORE DR SUITE 2202 MARLTON, NJ 08053 NAME AND ADDRESS OF MORTGAGEE: MERS P.O. Box 2026 Flint, MI 48501-2026	
LOAN NUMBER	DATE	Date First Payment Due		PRINCIPAL BALANCE
9500041867	01/11/06	02/01/21		\$1,500.00

THE WORDS "I," "ME" AND "MY" REFER TO ALL MORTGAGORS ON THE NOTE SECURED BY THIS MORTGAGE. THE WORDS "YOU" AND "YOUR" REFER TO LENDER. MERS refers to Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagor under this Mortgage. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, Tel. (888) 679-MERS.

MORTGAGE OF REAL ESTATE - To secure payment of a note which I signed today promising to pay you the above Principal Balance together with interest thereon at the interest rate and in the manner set forth in the Note secured by this Mortgage (the "Note"), each of the undersigned grants, bargains, sells, alienates, conveys, releases and confirms to MERS and its successors and assigns (solely as nominee for Lender and Lender's successors and assigns) the real estate described below and all present and future improvements on the real estate, which is located in Pennsylvania, County of **CLEARFIELD**:

SEE ATTACHED LEGAL DESCRIPTION 'EXHIBIT A'
which has the address of **297 TREASURE LAKE**, **DU BOIS**

(Street) **(City)**
Pennsylvania **15331** (the "Premises").

Zip Code

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Mortgage, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Premises; and to take any action required of Lender including, but not limited to, releasing and canceling this Mortgage.

TERMS AND CONDITIONS:

PAYMENT OF OBLIGATIONS - If I pay the Note according to its terms, and all others sums secured by this Mortgage, then this Mortgage will be null and void.

TAXES - LIENS - INSURANCE - MAINTENANCE - I will pay, when they are due and payable, all taxes, liens, assessments, obligations, water rates and any other charges against the Premises, whether superior or inferior to the title of this Mortgage, maintain hazard insurance on the Premises in your favor in a form and amount satisfactory to you and maintain and keep the Premises in good repair at all times during the term of this Mortgage. You may, at your option, pay any such tax, lien, assessment, obligation, water rates, premium or other charge (including any charge for repair or maintenance) or purchase such insurance in your own name, if I fail to do so. The amount you pay will be due and payable to you on demand, shall bear interest at the interest rate set forth in the Note secured by this Mortgage if permitted by law or, if not, at the highest lawful interest rate, be added to the sum secured by this Mortgage and may be enforced and collected in the same manner as the other obligations secured by this Mortgage. The insurance carrier providing the insurance referred to above will be chosen by me subject to your approval which will not be unreasonably withheld. All insurance policies and renewals must be acceptable to you and must include a standard mortgage clause. You shall have the right to hold the policies and renewals. If you require, I will promptly give to you all receipts of paid premiums and renewal

SEE PAGES 2 AND 3 FOR ADDITIONAL IMPORTANT TERMS
Initials X
2-1171A (MRS) Pennsylvania First Mortgage

EXHIBIT "A"
LEGAL DESCRIPTION

ALL that certain parcel of land and improvements thereon situate in the Township of Sandy, County of Clearfield and Commonwealth of Pennsylvania, and designated as Parcel No. 128-C02-015-00138-00-21 and more fully described in a Deed dated February 24, 2003 and recorded April 17, 2003 in Clearfield County in Instrument #200306192, granted and conveyed unto Sylvia L. Roberts, single.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Misc. Book Vol. 146, p. 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

SUBJECT TO all exceptions, reservations, conditions, restrictions, easements and rights-of-way as fully as the same are contained in all prior deeds, instruments or writings or in any other manner touching or affecting the premises hereby conveyed.

notices. In the event of a loss, I will give prompt notice to the insurance carrier and you. You may, at your option, file a proof of loss if not filed promptly by me. You may, at your option, negotiate a settlement of any claims on my behalf. I hereby authorize and direct each insurance company concerned to make payment under such insurance, including premium refunds, directly to you instead of to me and you jointly, and hereby irrevocably appoint you my attorney in fact to endorse any draft therefor, and to sign any and all proofs of claim, releases, and all other documents related thereto. Insurance proceeds shall be applied to the restoration or repair of the property damaged or, at your option, the insurance proceeds shall be applied to the sums secured by this Mortgage, whether or not then due, with any excess paid to me.

CONDEMNATION - The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation (the taking of my property for a public use) or other taking of any part of the Premises, or for conveyance in lieu of condemnation, are hereby assigned and will be paid to you and are subject to the lien of and secured by this Mortgage. In the event of taking of the Premises, you are authorized to collect and apply the proceeds, at your option, either to the restoration or repair of the Premises or to the sums secured by this Mortgage, whether or not then due.

TITLE - The Premises were conveyed to me by a deed which is to be, or has been, recorded before this Mortgage, and I warrant the title to the Premises. I further warrant that the lien created by this Mortgage is a valid and enforceable first lien, subordinate only to easements and restrictions of record on the date of this Mortgage, and that during the entire term of the Note, such lien will not become subordinate to anything else.

DUE ON SALE OR ALTERATION - Except in those circumstances in which federal law otherwise provides, I will not, without your written consent, sell or transfer the Premises or alter, remove or demolish the buildings on the Premises.

DEFALKT - If I default in paying any part of the obligation secured by this Mortgage or if I default in any other way under the Note or this Mortgage, or under any other mortgage on the Premises, you, at your option and after the delivery of any notices required under law applicable to this Mortgage and the expiration of any time periods provided in such notices, may declare the entire obligation secured by this Mortgage due and payable without further demand and foreclose on this Mortgage. I agree to pay a reasonable attorney's fee plus court costs. If any money is left over after you foreclose on this Mortgage it will be paid to the persons legally entitled to it, but if any money is still owing, I agree to pay you the balance.

APPOINTMENT OF RECEIVER AND ASSIGNMENT OF RENTS - I agree that you are entitled to the appointment of a receiver in any action to foreclose on this Mortgage and you may also enter the Premises and take possession of them, rent them if the Premises are not already rented, receive all rents and apply them to the obligations secured by this Mortgage. I assign all rents to you but you agree that I may continue to collect the rents unless I am in default under this Mortgage or the Note.

RIGHTS CUMULATIVE - Your rights under this Mortgage will be separate, distinct and cumulative and none of them will be in exclusion of any other nor will any set of yours be considered as an election to proceed under any one provision of this Mortgage to the exclusion of any other provision.

EXTENSIONS AND MODIFICATION - Each of the persons signing this Mortgage agrees that no extension of time or other variation of any obligation secured by this Mortgage will affect any other obligations under this Mortgage.

NOTICES - I agree that any notice and demand may be given to me at the Mailing Address by mail, unless another method of delivery is legally required.

RELEASE - Upon payment of all sums secured by this Mortgage, you shall release the Premises from the lien of this instrument. I shall pay recording costs to the extent permitted by applicable law.

APPLICABLE LAW - This Mortgage is governed by applicable Pennsylvania and Federal law.

RECEIPT OF COPY - Each of the persons signing this Mortgage acknowledges receipt of a completed and signed copy of this Mortgage.

BINDING EFFECT - This Mortgage is binding on and inures to your, my and MERS' successors and assigns.

SEE PAGES 1 AND 3 FOR ADDITIONAL IMPORTANT TERMS

4/7/04 10:49 100017440007
2-11738

Initials (4) XSLP X
Page 2 of 3

WAIVER OF JURY TRIAL - Each of the persons signing this Mortgage waives trial by jury in any dispute arising pursuant to this Mortgage or the Note.

SEE PAGES 1 AND 2 FOR ADDITIONAL IMPORTANT TERMS

In Witness Whereof, Mortgagor(s) hereunto subscribed (his/her/their) name(s) on the date first above written.

Sylvia L. Roberts (Seal)
SYLVIA ROBERTS

(Seal)

(Seal)

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF Clearfield

On this, the 11th day of January, 2002, before me Wayne N. Sane,
the undersigned notary, personally appeared Sylvia L. Roberts and —,
satisfactorily proved to me the person(s) whose name(s) is (are) subscribed to the above real estate mortgage and
acknowledged that (he-she-they) executed the same for the purposes therein contained.

In Witness Whereof, I hereunto set my hand and official seal.

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Wayne N. Sane, Notary Public
Baldwin Corp., Elk County
My Commission Expires May 11, 2002
Member, Pennsylvania Association of Notaries

Wayne N. Sane

07/02

My Commission Expires

Certificate of Residence of Mortgagor

Mortgagor hereby certifies that its address is 2600 SAGEMORE DR, SUITE 2202

MARLTON, NJ 08053

By Connie Shirel
Authorized Agent on Behalf of Mortgagor

Recorded in the Office of the Recorder of Deeds in and for said County on

the day of , , in Mortgage Book

Volume , page

Witness my hand and the seal of said office the day and year aforesaid.

Recorder

Upon recording send to:

Nationwide Title Clearing, Inc.

2100 AM 19 North, Palm Harbor, FL 34683 ATTN: David Woodbury - C/T Unit
097300 1040 223200
2-17750

Page 3 of 3

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 11th day of January, 2006, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Mortgage") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to THE CIT GROUP/CONSUMER FINANCE, INC. (the "Lender") of the same date and covering the Property described in the Mortgage and located at: 997 TREASURE LAKE, DU BOIS, PA 15801

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in the covenants, conditions, and restrictions filed in the Real Property records of the county in which the property is located (the "Declaration"). The Property is a part of a planned unit development known as

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of the Borrower's interest.

PUD COVENANTS. In addition to the covenants and agreements made in the Mortgage, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in the Mortgage, if any, for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under the Mortgage to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy. Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage provided by the master or blanket policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Mortgage, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Mortgage as provided in the Mortgage.

SEE PAGE 2 FOR ADDITIONAL IMPORTANT TERMS

200606 14-00 100000 100000 100000 100000

3-12914 (12/03) PUD Rider

Initial(s) X SLR _____
Page 1 of 2

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the "Constituent Document" if the provision is for the express benefit of Lender;

(ii) termination of professional management and assumption of self-management of the Owners Association;

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

8. REMEDIES. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them.

Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Mortgage. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

Digitized by srujanika@gmail.com

SEE PAGE 1 FOR ADDITIONAL IMPORTANT TERMS

~~SEE PAGE 1~~
~~K. Stewart Roberts~~
~~SYLVIA ROBERTS~~

Seal
Borrower

Seal
Baptism

04/19/2001 11:48 1100023
2-17737

____ Seal

Seal
Borrower

Page 2 of 2

1-4 FAMILY RIDER Assignment of Rents

THIS 1-4 FAMILY RIDER is made this 11th day of JANUARY 2004 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to THE CIT GROUP/CONSUMER FINANCE, INC. (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

997 TREASURE LAKE DU BOIS PA 15801

[Property Address]

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, swings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the household estate if the Security Instrument is on a household) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required under the Security Instrument.

E. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "sublease" if the Security Instrument is on a household.

F. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agents. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only. If Lender gives notice of breach to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable

SEE PAGE 2 FOR ADDITIONAL IMPORTANT TERMS

4/1/06 M-47 15801
2-HRM (404) 1-4 Family Rider

Initials/YSL X

law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

G. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

SEE PAGE 1 FOR ADDITIONAL IMPORTANT TERMS

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in pages 1 and 2 of this 1-4 Family Rider.



SYLVIA ROBERTS
(Seal)

-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

01/21/06 10:47 7583629
2-14628

10/10

PROMISSORY NOTE

"Certified True Copy"

NAME OF ALL BORROWERS: SYLVIA ROBERTS [^] ^{SLR} Mailing Address: 997 TREASURE LAKE DU BOIS, PA 15801				LENDER: THE CIT GROUP/CONSUMER FINANCE, INC. 8000 SAGEMORE DR SUITE 8202 MARLTON, NJ 08053 MIN: 100263195009410273	
LOAN NUMBER	DATE	INTEREST RATE	DATE Finance Charge Begins To Accrue	NUMBER OF PAYMENTS	DATE FIRST PAYMENT DUE
9500941027	01/11/06	9.250 %	02/01/06	180	03/01/06
AMOUNT OF FIRST PAYMENT	AMOUNT OF OTHER PAYMENTS		DATE FINAL PAYMENT DUE	PRINCIPAL BALANCE	
\$ 833.65	\$ 833.65		02/01/21	\$ 81,000.00	

This loan is secured by a Mortgage on the real property located at:

997 TREASURE LAKE, DU BOIS PA 15801

The words "I," "me," "my," and "us" refer to all Borrowers signing this Note. The words "you" and "your" refer to Lender or Lender's transferee if this Note is transferred.

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay the Principal Balance stated above to the order of the Lender shown above. I understand that the Lender may transfer this Note.

2. INTEREST

I will pay interest at the Yearly Interest Rate shown above. Interest will be charged on the unpaid principal beginning on the date shown above in the "Date Finance Charge Begins to Accrue" box and will continue until the Principal Balance has been paid in full even if you have obtained a judgment against me. For purposes of computing interest, interest will be charged on the assumption that each monthly payment is received on the date it is due.

3. PAYMENTS

(A) Time and Place of Payments

I will pay the principal and interest by making payments every month. I will make my monthly payments on the same day of each month beginning on the date shown above in the "Date First Payment Due" box. I will make these payments every month until I have paid all of the Principal Balance and interest and any other charges described below that I may owe under this Note. If on the "Date Final Payment Due" shown above, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date." I will make my monthly payments at the address shown above under your name or at a different place if required by you.

(B) Amount of My Monthly Payments

Each of my monthly payments will be in the amount shown above in the "Amount of Other Payments" box except my first payment will be in the amount shown above in the "Amount of First Payment" box.

4. MY FAILURE TO PAY AS REQUIRED

(A) Late Charge

If a payment is more than 15 days late, I will be charged a late charge equal to 5% of the unpaid amount of the payment or \$50, whichever is less.

(B) Default

I will be in default if:

- (1) I do not pay the full amount of any monthly payment on time;
- (2) I default under the Mortgage as defined in Section 10 which secures this Note or under any other mortgage on the real property subject to the Mortgage;
- (3) I make an assignment for the benefit of creditors;
- (4) I violate or fail to abide by any term or condition of this Note or any other agreement I have with you;
- (5) I have made any statement or representation to you in connection with this loan which is false or incorrect;
- (6) I begin (or if someone else begins against me) a case in bankruptcy, receivership, reorganization, rehabilitation, insolvency or any other matter whether or not similar to them; or if a receiver, sequestrator, liquidator, trustee, guardian, conservator or other judicial representative is appointed for me or any of my property; or
- (7) my property becomes subject to a proceeding in eminent domain or other similar governmental action.

If I am in default, you may require me to pay the full unpaid principal balance plus accrued and unpaid interest and any other amounts I then owe to you under this loan, after the delivery of, and the expiration of any time period provided in, any notice required by law and applicable to this loan.

SEE PAGE 2 SIDE FOR ADDITIONAL IMPORTANT TERMS

I hereby acknowledge receipt of a completed and signed copy of this Note.

Sylvia L. Roberts
SYLVIA ROBERTS (Borrower)

01/11/06

(Date)

(Borrower)

(Date)

(Borrower)

(Date)

(C) Check Collection Charge

If I make a payment by check, negotiable order of withdrawal, share draft or other negotiable instrument and that instrument is returned or dishonored for any reason, I will pay you a check collection charge of \$20.

(D) Payment of Note Holder's Costs and Expenses

If I default and you require me to pay in full as described above, I promise to pay all reasonable costs and expenses you actually incur in foreclosing on any Mortgage or collecting this loan, including your reasonable outside attorney's fees.

5. MY RIGHT TO MAKE PREPAYMENTS/PREPAYMENT PENALTY

I have the right to make payments of principal before they are due. Any payment made before it is due is known as a "prepayment." A prepayment of only part of the unpaid principal is known as a "partial prepayment."

If I make a partial prepayment, there will be no changes in the amount of my monthly payments unless you agree to those changes. Except as provided below, I may make a full or partial prepayment at any time without penalty. If I prepay during the first three years of this loan, you may charge me a prepayment penalty in an amount equal to 5% of the amount prepaid if the prepayment occurs during the first year, 4% of the amount prepaid if the prepayment occurs during the second year, and 3% of the amount prepaid if the prepayment occurs during the third year. You earn any prepaid Finance Charge at the time the loan is made and no part of it will be refunded if I pay in full ahead of schedule. (07)

6. PROPERTY INSURANCE

Property insurance is required to be maintained by me to protect you against loss of or damage to the real estate covered by the Mortgage discussed in Section 10 below for the entire term of this loan. I may choose the person reasonably satisfactory to you through whom such insurance is to be obtained or may utilize existing coverage, but must obtain insurance against such risks and casualty and in such amounts of coverage as you require, with loss payable clause(s) satisfactory to you.

7. MY WAIVERS

I waive my rights to require you to do certain things. Those things are: (A) to demand payment of amounts due (known as "presentment"); (B) to give notice that amounts due have not been paid (known as "notice of dishonor"); (C) to obtain an official certification of nonpayment (known as a "protest"). Anyone else (i) who agrees to keep the promises made in this Note, or (ii) who agrees to make payments to you if I fail to keep my promises under this Note, or (iii) who signs this Note to transfer it to someone else (known as "guarantors, sureties, and endorsers"), also waives these rights.

8. CHANGES/DELAY IN ENFORCEMENT

No change or cancellation of this Note shall be effective unless the change or cancellation is in writing and has been signed by you and me. You can delay enforcing, or fail to enforce, any or all of your remedies under this Note without losing those or other remedies or rights.

9. GIVING OF NOTICES

Any notice that must be given to me under this Note will be given by delivering it or by mailing it addressed to me at the Mailing Address above, except if applicable law requires some other method of delivery. A notice will be delivered to me at a different address if I give you a notice of my different address.

Any notice that must be given to you under this Note will be given by mailing it to you at the address stated above, except if applicable law requires another method of delivery. A notice will be mailed to you at a different address if I am given a notice of that different address.

10. THIS NOTE COVERED BY A MORTGAGE

A Mortgage of the same date containing a description of my real property protects you from possible losses which might result if I do not keep the promises which I make in this Note. This Note is secured by that Mortgage. That Mortgage describes how and under what conditions I may be required to make immediate payment in full of all amounts that I owe under this Note.

11. RESPONSIBILITY OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each of us is fully and personally obligated to pay the full amount owed plus the charges as described in Section 4(D) above and to keep all of the promises made in this Note. Any guarantor, surety, or endorser of the Note (as described in Section 7 above) is also obligated to do these things. You may enforce your rights under this Note against each of us individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

Any person who takes over my rights or obligations under this Note will have all of my rights and must keep all of my promises made in this Note. Any person who takes over the rights or obligations of a guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to keep all of the promises made in this Note.

12. APPLICATION OF PAYMENTS

Payments will be applied to accrued interest before the unpaid Principal Balance.

13. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. You may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

14. APPLICABLE LAW

Pennsylvania law and any applicable Federal law governs this Note. In the event of a conflict between any provision of this Note and any Federal or Pennsylvania statute, law or regulation in effect as of the date of this Note, the statute, law or regulation will control to the extent of such conflict and the provision contained in this Note will be without effect. All other provisions of this Note will remain fully effective and enforceable.

SEE PAGE 1 FOR ADDITIONAL IMPORTANT TERMS



OCWEN Loan Servicing, Inc.
12650 Ingenuity Drive
Orlando, Florida 32826

WWW.OCWEN.COM

May 01, 2007

VIA First Class Mail
VIA Certified Mail (return receipt requested)
Certified Number: 71069017515115930852
Reference Code: 0702

Sylvia Roberts

997 Treasure Lake
Du Bois, PA 15801-0000

Loan Number: 7978323
Property Address: 997 Treasure Lake, Du Bois, PA 15801-0000

PLEASE SEE THE ENCLOSED DOCUMENT

Exhibit "C"

DACT91.11

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



OCWEN Loan Servicing, Inc.
12650 Ingenuity Drive
Orlando, Florida 32826

WWW.OCWEN.COM

APPENDIX A

May 01, 2007

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

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

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

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

HOMEOWNER'S NAME(S): **Sylvia Roberts**

PROPERTY ADDRESS: **997 Treasure Lake**
Du Bois, PA 15801-0000

LOAN ACCT. NO.: 7978323
ORIGINAL LENDER: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
CURRENT LENDER/SERVICER: OCWEN



HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

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

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

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

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

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

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

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

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



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

NATURE OF THE DEFAULT --The MORTGAGE debt held by the above lender on your property located at: 997 Treasure Lake , Du Bois, PA 15801-0000

IS SERIOUSLY IN DEFAULT because:

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

2 payments in the amount of \$ 833.65 from March 01, 2007 through May 01, 2007

DETAIL SUMMARY :

Principal and Interest.....	\$ 1,667.30
Interest Arrearage.....	\$ 0.00
Escrow.....	\$ 0.00
Late Charges.....	\$ 83.36
Insufficient Funds Charges.....	\$ 0.00
Fees / Expenses.....	\$ 4.67
Suspense Balance (CREDIT).....	\$ 0.00
Interest Reserve Balance (CREDIT).....	\$ 0.00
TOTAL DUE.....	\$ 1,755.33

HOW TO CURE THE DEFAULT -- You may cure the default within THIRTY (30) DAYS of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$1,755.33, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by Money Gram, Cashier's Check, Certified Check or Money Order made payable and sent to:

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

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

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

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

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



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

WWW.OCWEN.COM

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

HOW TO CONTACT THE SERVICER:

Name of Servicer: OCWEN

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

Phone Number: 800-310-9229

Fax Number: 407-737-6300

Contact: Performing Collections Dept.

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

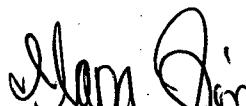
DACT91.11

VERIFICATION

Ilana Zion, Esquire hereby states that she is the Attorney for the Plaintiff in this action, that she is authorized to make this Verification as the Plaintiff is outside the jurisdiction of the Court and Plaintiff's verification could not be obtained within the time necessary to file this pleading, and that the statements made in the foregoing Complaint in Mortgage Foreclosure 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. Sec. 4904 relating to unsworn falsification to authorities.

SHAPIRO & KREISMAN, LLC

BY: 

Ilana Zion, Esquire
Attorney for Plaintiff

Dated: 7/18/2007

SHAPIRO & KREISMAN, LLC
BY: ILANA ZION, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 87137
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28484

HSBC Bank USA, N.A., as Trustee on behalf
of ACE Securities Corp. Home Equity Loan
Trust and for the registered holders of ACE
Securities Corp. Home Equity Loan Trust,
Series 2006-HE2, Asset Backed Pass-
Through Certificates
Ocwen Federal Bank
c/o Ocwen Federal Bank FSB
1675 Palm Beach Blvd.
West Palm Beach, FL 33401
PLAINTIFF
VS.
Sylvia Roberts a/k/a Sylvia L. Roberts
DEFENDANT(S)

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

NO:07-1129-CD

PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

Kindly substitute the attached Verification to the Complaint in the above-captioned civil
action.

Respectfully Submitted,
SHAPIRO & KREISMAN

BY:

Ilana Zion
Ilana Zion, Esquire
Attorneys for Plaintiff

FILED NO
mhp:1730
AUG 03 2007
cm

William A. Shaw
Prothonotary/Clerk of Courts

HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates v. Sylvia Roberts a/k/a Sylvia L. Roberts

VERIFICATION

The undersigned is Foreclosure Facilitator of Ocwen Loan Servicing, LLC on behalf of HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates and as such is familiar with the records of said corporation, and being authorized to make this verification on behalf of Plaintiff an officer of the corporation and being authorized to make this verification on behalf of Plaintiff, hereby verifies that the facts set forth in the foregoing Complaint are taken from records maintained by persons supervised by the undersigned who maintain the business records of the Mortgage held by Plaintiff in the ordinary course of business and that those facts are true and correct to the best of the knowledge, information and belief of the undersigned.

I UNDERSTAND THAT FALSE STATEMENTS HEREIN ARE MADE SUBJECT TO THE PENALTIES OF P.A.C.S. SECTION 4904 RELATING TO UNSWORN FALSIFICATION TO AUTHORITIES.

Ocwen Loan Servicing, LLC on behalf of HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates

Date: July 23, 2007


Name: Jessica Dybas
Title: US Foreclosure Facilitator
Company: HSBC Bank USA, N.A.

Loan: 7978323
07-28484

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103005
NO: 07-1129-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: HSBC BANK USA, N.A. as Trustee

vs.

DEFENDANT: SYLVIA ROBERTS aka SYLVIA L. ROBERTS

SHERIFF RETURN

NOW, August 09, 2007 AT 2:35 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON SYLVIA ROBERTS aka SYLVIA L. ROBERTS DEFENDANT AT 997 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KENNETH STETTLER, SON A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET / NEVLING

FILED
09/07/07
DEC 18 2007
LS

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103005
NO: 07-1129-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: HSBC BANK USA, N.A. as Trustee

vs.

DEFENDANT: SYLVIA ROBERTS aka SYLVIA L. ROBERTS

SHERIFF RETURN

NOW, August 09, 2007 AT 2:35 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON OCCUPANTS (Roberts Property) DEFENDANT AT 997 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KENNETH STETTLER, OCCUPANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET / NEVLING

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103005
NO: 07-1129-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: HSBC BANK USA, N.A. as Trustee

vs.

DEFENDANT: SYLVIA ROBERTS aka SYLVIA L. ROBERTS

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	SHAPIRO	187772	20.00
SHERIFF HAWKINS	SHAPIRO	187772	60.86

Sworn to Before Me This

So Answers,

____ Day of _____ 2007



by Marilyn Harr

Chester A. Hawkins
Sheriff

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28484

HSBC Bank USA, N.A., as Trustee on behalf
of ACE Securities Corp. Home Equity Loan
Trust and for the registered holders of ACE
Securities Corp. Home Equity Loan Trust,
Series 2006-HE2, Asset Backed Pass-
Through Certificates

PLAINTIFF

vs.

Sylvia Roberts a/k/a Sylvia L. Roberts

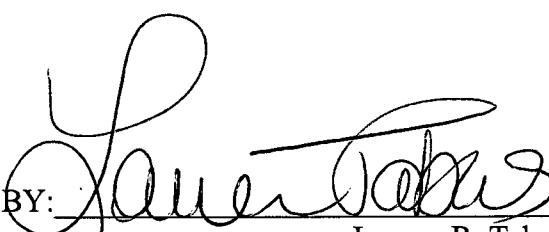
DEFENDANT

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

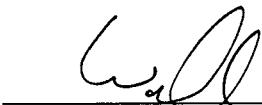
Enter Judgment IN REM in the amount of \$90,036.17 in favor of the Plaintiff and against
the defendant, for failure to file an answer to Plaintiff's Complaint in Mortgage Foreclosure
within 20 days from service thereof and assess Plaintiff's damages as follows and calculated as
stated in the Complaint:

Principal of mortgage debt due and unpaid	\$78,365.74
Interest at 9.25% from February 1, 2007 to January	
10, 2008 (344 days @ \$19.86 per diem)	\$6,831.84
Late charges (for certain months prior	
to default and every month after at a rate of	
\$41.68 per month)	\$416.80
Property Inspections	\$31.50
Appraisal Fees	\$222.00
Title Search Report Fees	\$250.00
Attorneys Fees	\$3,918.29
TOTAL AMOUNT DUE	\$90,036.17

BY:


Lauren R. Tabas, Esquire
Attorney for Plaintiff

AND NOW, judgment is entered in favor of the Plaintiff and against the Defendant and
damages are assessed as above in the sum of \$90,036.17.


Pro. Prothy.

07-28484

OFFICE OF THE PROTHONOTARY
COURT OF COMMON PLEAS
Clearfield County Clerk
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

Prothonotary

TO: Sylvia Roberts a/k/a Sylvia L. Roberts
997 Treasure Lake
Du Bois, PA 15801

HSBC Bank USA, N.A., as Trustee on behalf
of ACE Securities Corp. Home Equity Loan
Trust and for the registered holders of ACE
Securities Corp. Home Equity Loan Trust,
Series 2006-HE2, Asset Backed Pass-
Through Certificates

PLAINTIFF

vs.

Sylvia Roberts a/k/a Sylvia L. Roberts
DEFENDANT

COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY

NO:07-1129-CD

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.



Prothonotary

Judgment by Default

Judgment for Possession

Judgment on Award of Arbitration

Judgment on Verdict

Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL:
ATTORNEY LAUREN R. TABAS, ESQUIRE AT (610) 278-6800.

SHAPIRO & KREISMAN, LLC
BY: CHRISTOPHER DENARDO, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 78447
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28484

HSBC Bank USA, N.A., as Trustee on behalf
of ACE Securities Corp. Home Equity Loan
Trust and for the registered holders of ACE
Securities Corp. Home Equity Loan Trust,
Series 2006-HE2, Asset Backed Pass-
Through Certificates

PLAINTIFF

VS.

Sylvia Roberts a/k/a Sylvia L. Roberts
DEFENDANTS

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

NO: 07-1129-CD

NOTICE OF INTENTION TO TAKE DEFAULT
UNDER Pa.R.C.P. 237.1
IMPORTANT NOTICE

TO: Sylvia Roberts a/k/a Sylvia L. Roberts
DATE OF NOTICE: December 28, 2007

You are in default because you have failed to enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

Clearfield County Lawyer Referral Service
Court Administrator, Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830
814-765-2641 ext.5982

**PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED
THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT
PURPOSE.**

NOTIFICACION IMPORTANTE

Usted se encuentra en estado de rebeldia por no haber tomado la accion requerida de su parte en este caso. Al no tomar la accion debida dentro de un termino de diez (10) dias de la fecha de esta notificacion, el tribuna podra, sin necesidad de compararecer usted in corte o escuchar preuba alguna, dictar sentencia en su contra. Usted puede perder bienes y otros derechos importantes. Debe llevar esta notificacion a un abogado immediatamente. Si usted no tiene abogado o si no tiene dinero suficiente para tal servicio, vaya en persona o llame por telefono a la oficina cuya direccion se encuentra escrita abajo para averiguar donde se puede conseguir assitencia legal:

Clearfield County Lawyer Referral Service
Court Administrator, Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830
814-765-2641 ext.5982

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

PERSONS TO WHOM RULE 237.1 NOTICE SENT TO:

Sylvia Roberts a/k/a Sylvia L. Roberts
997 Treasure Lake
Du Bois, PA 15801


Christopher DeNardo, Esquire
Shapiro & Kreisman, LLC
Attorney for Plaintiff

HSBC Bank USA, N.A., as Trustee on
behalf of ACE Securities Corp. Home
Equity Loan Trust and for the registered
holders of ACE Securities Corp. Home
Equity Loan Trust, Series 2006-HE2, Asset
Backed Pass-Through Certificates
Plaintiff

vs.
Sylvia Roberts a/k/a Sylvia L. Roberts
Defendant

IN THE COURT OF COMMON PLEAS
OF
CLEARFIELD COUNTY
No. 07-1129-CD

FILED

JAN 08 2008

11:30 AM

William A. Shaw
Prothonotary/Clerk of Courts

Issued 6 Writs to
SHERIFF

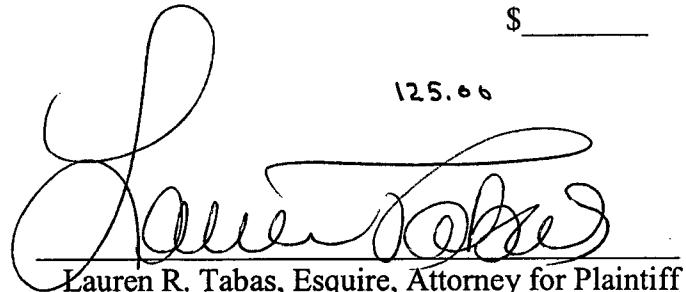
PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

To The Prothonotary:

Issue Writ of Execution in the above matter:

Amount Due	\$90,036.17
Interest from January 11, 2008 to	\$ _____

(Costs to be added)

125.00

Lauren R. Tabas, Esquire, Attorney for Plaintiff

No: 07-1129-CD

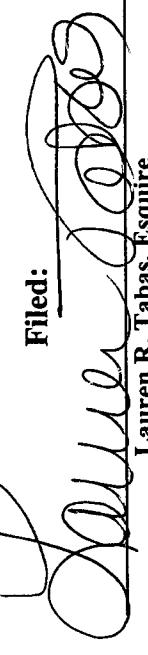
IN THE COURT OF COMMON PLEAS
OF
CLEARFIELD COUNTY

HSBC Bank USA, N.A., as Trustee on behalf of
ACE Securities Corp. Home Equity Loan Trust and
for the registered holders of ACE Securities Corp.
Home Equity Loan Trust, Series 2006-HE2, Asset
Backed Pass-Through Certificates, Plaintiff

VS

Sylvia Roberts a/k/a Sylvia L. Roberts,
Defendant
997 Treasure Lake
Du Bois, PA 15801

PRAECLPICE FOR WRIT OF
EXECUTION
{Mortgage Foreclosure}

Filed: 

Lauren R. Tabas, Esquire
Plaintiff's Attorney

Prothonotary/Clerk of Courts
William A. Shaw

JAN 08 2008
FILED

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF CLEARFIELD

SS

HSBC Bank USA, N.A., as Trustee on behalf of
ACE Securities Corp. Home Equity Loan Trust and
for the registered holders of ACE Securities Corp.
Home Equity Loan Trust, Series 2006-HE2, Asset
Backed Pass-Through Certificates

No: 07-1129-CD

PLAINTIFF

WRIT OF EXECUTION:

VS.

MORTGAGE FORECLOSURE

Sylvia Roberts a/k/a Sylvia L. Roberts
DEFENDANT

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

997 Treasure Lake, Du Bois, PA 15801

See attached legal

NOTE: Description of property may be included in, or attached to the Writ.

Amount Due	\$90,036.17
------------	-------------

Interest from January 11, 2008 to	\$ _____
-----------------------------------	----------

Costs to be added	PROTHONOTARY COSTS # 125.00
-------------------	-----------------------------

Seal of Court


PROTHONOTARY

Date: Jan. 8, 2008

Deputy Prothonotary

No: 07-1129-CD

HSBC Bank USA, N.A. as Trustee on behalf of
ACE Securities Corp. Home Equity Loan Trust and
for the registered holders of ACE Securities Corp.
Home Equity Loan Trust, Series 2006-HE2, Asset
Backed Pass-Through Certificates

vs.

Sylvia Roberts a/k/a Sylvia L. Roberts
997 Treasure Lake
Du Bois, PA 15801

Lauren R. Tabas, Esquire

WRIT OF EXECUTION

(MORTGAGE FORECLOSURE)

Lauren R. Tabas, Esquire
SHAPIRO & KREISMAN, LLC
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406

ALL that certain parcel of land and improvements thereon situate in the Township of Sandy, County of Clearfield and Commonwealth of Pennsylvania, and designated as Parcel No. 128-C02-015-00138-00-21 and more fully described in a Deed dated February 24, 2003 and recorded April 17, 2003 in Clearfield County in Instrument #200306192, granted and conveyed unto Sylvia L. Roberts, single.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Misc. Book Vol. 146, p. 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

SUBJECT TO all exceptions, reservations, conditions, restrictions, easements and rights-of-way as fully as the same are contained in all prior deeds, instruments or writings or in any other manner touching or affecting the premises hereby conveyed.

BEING the same premises which James A. Nestlerode, single, by Deed dated February 24, 2003 and recorded in the Clearfield County Recorder of Deeds Office on April 17, 2003 as Instrument No. 200306192, granted and conveyed unto Sylvia L. Roberts, single.

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28484

HSBC Bank USA, N.A., as Trustee on behalf
of ACE Securities Corp. Home Equity Loan
Trust and for the registered holders of ACE
Securities Corp. Home Equity Loan Trust,
Series 2006-HE2, Asset Backed Pass-
Through Certificates
1675 Palm Beach Blvd.
West Palm Beach, FL 33401

PLAINTIFF

VS.

Sylvia Roberts a/k/a Sylvia L. Roberts

DEFENDANT

STATE OF: Pennsylvania

COUNTY OF: Montgomery

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

07-1129-CD

AFFIDAVIT OF NON-MILITARY SERVICE

THE UNDERSIGNED being duly sworn, states that he/she is over the age of eighteen years and competent to make this affidavit and the following averments are based upon information contained in the records of the Plaintiff or servicing agent of the Plaintiff and that the above captioned Defendants last known address is as set forth in the caption and they are not to the best of our knowledge, information or belief, in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended.

SHAPIRO & KREISMAN, LLC

By:

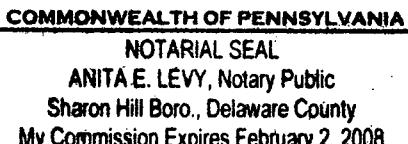
Lauren R. Tabas, Esquire

Sworn to and subscribed

before me this 7th day

of January, 2008.

Orta S
Notary Public



SHAPIRO & KREISMAN, LLC
BY: CHRISTOPHER DENARDO, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 78447
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28484

HSBC Bank USA, N.A., as Trustee on behalf
of ACE Securities Corp. Home Equity Loan
Trust and for the registered holders of ACE
Securities Corp. Home Equity Loan Trust,
Series 2006-HE2, Asset Backed Pass-
Through Certificates

PLAINTIFF

VS.

Sylvia Roberts a/k/a Sylvia L. Roberts
DEFENDANTS

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

NO: 07-1129-CD

CERTIFICATION OF MAILING NOTICE UNDER RULE 237.1

The undersigned hereby certifies that a Written Notice of Intention to File a Praeclipe for the Entry of Default Judgment was mailed to the defendant (s) and to his, her, their attorney of record, if any, after the default occurred and at least (10) days prior to the date of the filing of the Praeclipe. Said Notice was sent on the date set forth in the copy of said Notice attached hereto, December 28, 2007 to the following Defendants:

Sylvia Roberts a/k/a Sylvia L. Roberts
997 Treasure Lake
Du Bois, PA 15801


Kevin Dwyer, Legal Assistant
to Christopher DeNardo, Esquire for
Shapiro & Kreisman, LLC

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28484

HSBC Bank USA, N.A., as Trustee on behalf
of ACE Securities Corp. Home Equity Loan
Trust and for the registered holders of ACE
Securities Corp. Home Equity Loan Trust,
Series 2006-HE2, Asset Backed Pass-
Through Certificates

PLAINTIFF

vs.

Sylvia Roberts a/k/a Sylvia L. Roberts

DEFENDANT

COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY

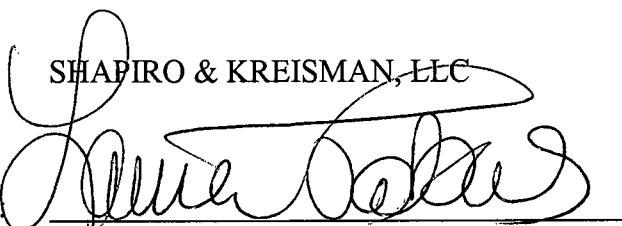
NO:07-1129-CD

CERTIFICATE OF SERVICE

I, Lauren R. Tabas, Esquire, Attorney for the Plaintiff, hereby certify that I have served
by first class mail, postage prepaid, true and correct copies of the attached papers upon the
following person or their attorney of record:

Sylvia Roberts a/k/a Sylvia L. Roberts
997 Treasure Lake
Du Bois, PA 15801

Date mailed: 1/7/08

SHAPIRO & KREISMAN, LLC
BY 
Lauren R. Tabas, Esquire
Attorney for Plaintiff

07-28484

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28484

HSBC Bank USA, N.A., as Trustee on behalf
of ACE Securities Corp. Home Equity Loan
Trust and for the registered holders of ACE
Securities Corp. Home Equity Loan Trust,
Series 2006-HE2, Asset Backed Pass-
Through Certificates

PLAINTIFF

vs.

Sylvia Roberts a/k/a Sylvia L. Roberts

DEFENDANT

COURT OF COMMON PLEAS
CIVIL DIVISION
CLEARFIELD COUNTY

NO:07-1129-CD

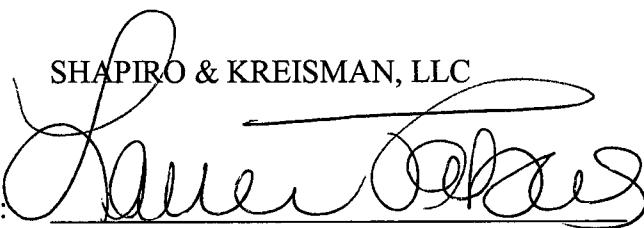
CERTIFICATION OF ADDRESS

I hereby certify that the correct address of the judgment creditor (Plaintiff) is:

HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust
and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-
HE2, Asset Backed Pass-Through Certificates
1675 Palm Beach Blvd.
West Palm Beach, FL 33401

and that the last known address of the judgment debtor (Defendant) is:

Sylvia Roberts a/k/a Sylvia L. Roberts
997 Treasure Lake
Du Bois, PA 15801

SHAPIRO & KREISMAN, LLC
BY: 
Lauren R. Tabas, Esquire
Attorney for Plaintiff

07-28484

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28484

HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates

PLAINTIFF

vs.

Sylvia Roberts a/k/a Sylvia L. Roberts

DEFENDANT

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

NO: 07-1129-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates, 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 997 Treasure Lake, Du Bois, PA 15801.

1. Name and address of Owner

Sylvia Roberts a/k/a Sylvia L. Roberts
997 Treasure Lake
Du Bois, PA 15801

2. Name and address of Defendant in the judgment:

Sylvia Roberts a/k/a Sylvia L. Roberts
997 Treasure Lake
Du Bois, PA 15801

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

HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates
1675 Palm Beach Blvd.
West Palm Beach, FL 33401

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

HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates, Plaintiff
1675 Palm Beach Blvd.
West Palm Beach, FL 33401

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

NONE

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:

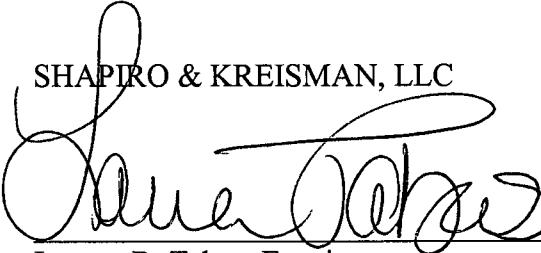
Clearfield County Domestic Relations
230 East Market Street
Clearfield, PA 16830

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

TENANT OR OCCUPANT
997 Treasure Lake
Du Bois, PA 15801

Treasure Lake Property Owners Association
13 Treasure Lake
Dubois, PA 15801

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

SHAPIRO & KREISMAN, LLC
BY: 
Lauren R. Tabas, Esquire

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28484

HSBC Bank USA, N.A., as Trustee on behalf of
ACE Securities Corp. Home Equity Loan Trust
and for the registered holders of ACE Securities
Corp. Home Equity Loan Trust, Series 2006-
HE2, Asset Backed Pass-Through Certificates

PLAINTIFF

VS.

Sylvia Roberts a/k/a Sylvia L. Roberts
DEFENDANT(S)

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

NO: 07-1129-CD

FILED *ICC*
m/1:50pm AM
MAR 05 2008
W.A. Shaw
Notary/Clerk of Courts

CERTIFICATION OF NOTICE TO LIENHOLDERS
PURSUANT TO PA R.C.P 3129.2 (C) (2)

I, Heather Whitman, Legal Assistant for Shapiro & Kreisman, LLC, attorneys for the Plaintiff, HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates, hereby certify that Notice of Sale was served on all persons appearing on Exhibit "A" attached hereto, by United States mail, first class, postage prepaid, with Certificates of Mailing on January 30, 2008, the originals of which are attached and that each of said persons appears on Plaintiff's Affidavit pursuant to Pa. R.C.P. 3129.1.

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

Respectfully submitted,

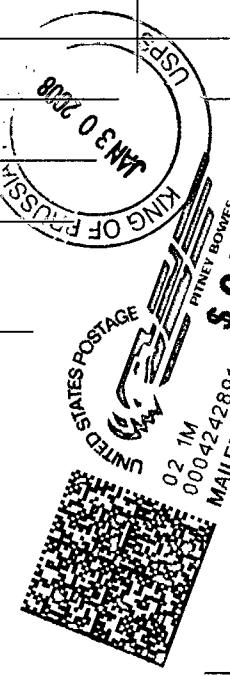
SHAPIRO & KREISMAN, LLC

BY:

Heather Whitman
Heather Whitman
Legal Assistant

07-28484

Name and Address of Sender		Affix Stamp Here (If issued as a certificate of mailing, or for additional copies of this bill) Postmark and Date of Receipt										
Shapiro & Kreisman, LLC 3600 Horizon Drive Suite 150 King of Prussia, PA 19406		<input type="checkbox"/> Certified <input type="checkbox"/> COD <input type="checkbox"/> Delivery Confirmation <input type="checkbox"/> Express Mail <input type="checkbox"/> Insured										
		<input type="checkbox"/> Recorded Delivery (International) <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation										
Article Number	Recipient (Name, Street, City State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1. 07-28484	Tenant or Occupant 997 Treasure Lake Du Bois, PA 15801											
2.	Clearfield County Domestic Relations 230 East Market Street Clearfield, PA 16830											
3.	Treasure Lake Property Owners Association 13 Treasure Lake Du Bois, PA 15801											
4.												
5.												
6.												
7.												
8.												



UNITED STATES POSTAGE
CENTRAL MAIL CENTER
PINNEY BOWES
021W
0004242891
MAILED FROM ZIP CODE 19406
\$ 01.050
JAN 30 2008

Return Receipt
Restricted Delivery
Special Handling

Delivery Confirmation
Signature Confirmation

See Privacy Act Statement on Reverse

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

Complete by Typewriter, Ink or Ball Point Pen

Total Number of Pieces
Listed by Sender

Total Number of Pieces
Received at Post Office

Postmaster, Per (Name of receiving employee)

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28484

HSBC Bank USA, N.A., as Trustee on behalf
of ACE Securities Corp. Home Equity Loan
Trust and for the registered holders of ACE
Securities Corp. Home Equity Loan Trust,
Series 2006-HE2, Asset Backed Pass-Through
Certificates

PLAINTIFF

VS.

Sylvia Roberts a/k/a Sylvia L. Roberts
DEFENDANT(S)

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

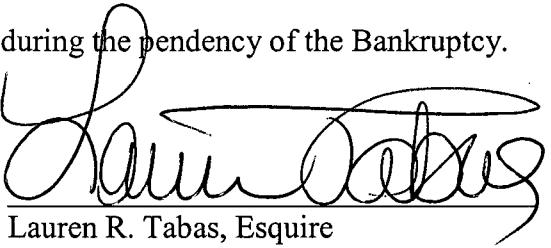
NO: 07-1129-CD

SUGGESTION OF BANKRUPTCY

TO THE PROTHONOTARY:

It is hereby suggested of record that Sylvia Roberts a/k/a Sylvia L. Roberts Defendant(s) in the above captioned case has filed a Chapter 7 bankruptcy under case number 08-70221 on March 7, 2008, in the Western District of Pennsylvania and the above captioned Action in Mortgage Foreclosure is accordingly stayed during the pendency of the Bankruptcy.

BY:


Lauren R. Tabas, Esquire
Attorney for Plaintiff

FILED NOCC
M 112 54671
MAR 24 2008
(6K)

William A. Shaw
Prothonotary/Clerk of Courts

HSBC Bank USA, N.A., as Trustee on
behalf of ACE Securities Corp. Home
Equity Loan Trust and for the registered
holders of ACE Securities Corp. Home
Equity Loan Trust, Series 2006-HE2, Asset
Backed Pass-Through Certificates
Plaintiff

vs.
Sylvia Roberts a/k/a Sylvia L. Roberts
Defendant

IN THE COURT OF COMMON PLEAS
OF
CLEARFIELD COUNTY

No. 07-1129-CD

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

To The Prothonotary:

Issue Writ of Execution in the above matter:

Amount Due \$90,036.17
Interest from January 9, 2008 to

(Costs to be added)

Prothonotary costs \$ 145.00

Lauren R. Tabas, Esquire, Attorney for Plaintiff

FILED Atty ad
M 3 49 2008 20.00
APR 24 2008 1CC 6 wnts
William A. Shaw w/prop. desc.
Prothonotary/Clerk of Courts to Sheriff
(EK)

No: 07-1129-CD

FILED

APR 24 2008

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS
OF
CLEARFIELD COUNTY

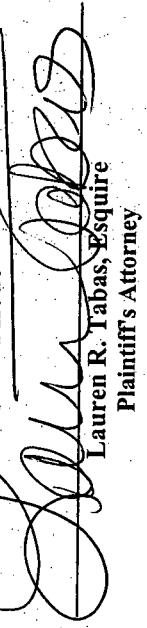
HSBC Bank USA, N.A., as Trustee on behalf of
ACE Securities Corp. Home Equity Loan Trust and
for the registered holders of ACE Securities Corp.
Home Equity Loan Trust, Series 2006-HE2, Asset
Backed Pass-Through Certificates, Plaintiff

VS

Sylvia Roberts a/k/a Sylvia L. Roberts,
Defendant
997 Treasure Lake
Du Bois, PA 15801

PRAECLYPE FOR WRIT OF
EXECUTION
{Mortgage Foreclosure}

Filed:


Lauren R. Tabas, Esquire
Plaintiff's Attorney

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Sylvia L. Roberts
Debtor.

HSBC Bank USA, N.A., as Trustee on behalf
of ACE Securities Corp. Home Equity Loan
Trust and for the registered holders of ACE
Securities Corp. Home Equity Loan Trust,
Series 2006-HE2, Asset Backed Pass-
Through Certificates, c/o Ocwen

Movant,

v.

Sylvia L. Roberts
Debtor,

James R. Walsh, Trustee
Additional Respondent.

BANKRUPTCY CASE NUMBER
08-70221/BM

CHAPTER 7

11 U.S.C. § 362

Docket #: 6

Related to Doc # _____

DEFAULT O/E - BM

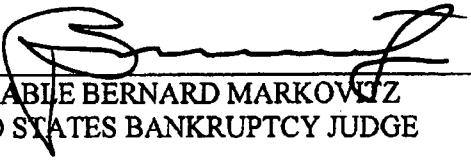
ORDER

4-8-08

AND NOW, this _____ day of _____, 2008, after notice and an opportunity to be
heard on the foregoing Motion of the above Movant for Relief from the Automatic Stay, it is
hereby ORDERED AND DECREED that:

The Automatic Stay of all proceedings, as provided under section 362 of the Bankruptcy
Abuse Prevention and Consumer Protection Act of 2005 (The Code) 11, U.S.C. 362, is lifted to
allow Movant to proceed with, or to resume proceedings in Mortgage Foreclosure, including, but
not limited to Sheriff's or Marshal's Sale of 997 Treasure Lake, Du Bois, PA 15801 (the
"Property"); and to take action, by suit or otherwise as permitted by law, in its own name or the
names of its assignee, to obtain possession of the Property.

BY THE COURT:


HONORABLE BERNARD MARKOVITZ
UNITED STATES BANKRUPTCY JUDGE

FILED

APR 8 2008

CLERK, U.S. BANKRUPTCY COURT
WEST. DIST. OF PENNSYLVANIA

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28484

HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates

PLAINTIFF

vs.

Sylvia Roberts a/k/a Sylvia L. Roberts
DEFENDANT

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

NO: 07-1129-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates, 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 997 Treasure Lake, Du Bois, PA 15801.

1. Name and address of Owner

Sylvia Roberts a/k/a Sylvia L. Roberts
997 Treasure Lake
Du Bois, PA 15801

2. Name and address of Defendant in the judgment:

Sylvia Roberts a/k/a Sylvia L. Roberts
997 Treasure Lake
Du Bois, PA 15801

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

HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates
1675 Palm Beach Blvd.
West Palm Beach, FL 33401

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

HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates, Plaintiff 1675 Palm Beach Blvd.
West Palm Beach, FL 33401

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

NONE

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:

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

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

TENANT OR OCCUPANT
997 Treasure Lake
Du Bois, PA 15801

Treasure Lake Property Owners Association
13 Treasure Lake
Dubois, PA 15801

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

SHAPIRO & KREISMAN, LLC

BY:

Lauren R. Tabas, Esquire

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF CLEARFIELD

SS

COPY

HSBC Bank USA, N.A., as Trustee on behalf of
ACE Securities Corp. Home Equity Loan Trust and
for the registered holders of ACE Securities Corp.
Home Equity Loan Trust, Series 2006-HE2, Asset
Backed Pass-Through Certificates

PLAINTIFF

VS.

Sylvia Roberts a/k/a Sylvia L. Roberts
DEFENDANT

No: 07-1129-CD

WRIT OF EXECUTION:

MORTGAGE FORECLOSURE

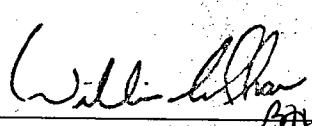
TO THE SHERIFF OF CLEARFIELD COUNTY:

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

997 Treasure Lake, Du Bois, PA 15801

See attached legal

NOTE: Description of property may be included in, or attached to the Writ.

Amount Due	\$90,036.17
Interest from January 9, 2008 to	\$ _____
Costs to be added	Prothonotary costs \$ 145.00
Seal of Court	 PROTHONOTARY
Date: <u>April 24, 2008</u>	Deputy Prothonotary

No: 07-1129-CD

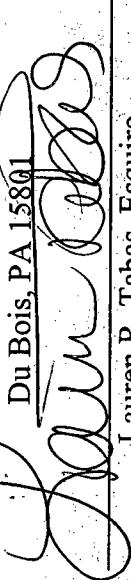
HSBC Bank USA, N.A., as Trustee on behalf of
ACE Securities Corp. Home Equity Loan Trust and
for the registered holders of ACE Securities Corp.
Home Equity Loan Trust, Series 2006-HE2, Asset
Backed Pass-Through Certificates

vs.

Sylvia Roberts a/k/a Sylvia L. Roberts

997 Treasure Lake

Du Bois, PA 15801



Lauren R. Tabas, Esquire

WRIT OF EXECUTION

(MORTGAGE FORECLOSURE)

Lauren R. Tabas, Esquire

SHAPIRO & KREISMAN, LLC
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406

ALL that certain parcel of land and improvements thereon situate in the Township of Sandy, County of Clearfield and Commonwealth of Pennsylvania, and designated as Parcel No. 128-C02-015-00138-00-21 and more fully described in a Deed dated February 24, 2003 and recorded April 17, 2003 in Clearfield County in Instrument #200306192, granted and conveyed unto Sylvia L. Roberts, single.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Misc. Book Vol. 146, p. 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

SUBJECT TO all exceptions, reservations, conditions, restrictions, easements and rights-of-way as fully as the same are contained in all prior deeds, instruments or writings or in any other manner touching or affecting the premises hereby conveyed.

BEING the same premises which James A. Nestlerode, single, by Deed dated February 24, 2003 and recorded in the Clearfield County Recorder of Deeds Office on April 17, 2003 as Instrument No. 200306192, granted and conveyed unto Sylvia L. Roberts, single.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20710

NO: 07-1129-CD

PLAINTIFF: HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-HE2, ASSET BACKED PASS-THROUGH CERTIFICATES

VS.

DEFENDANT: SYLVIA ROBERTS A/K/A SYLVIA L. ROBERTS

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 1/8/2008

LEVY TAKEN 2/5/2008 @ 10:30 AM

POSTED 2/5/2008 @ 10:30 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 5/20/2008

DATE DEED FILED **NOT SOLD**

FILED
MAY 20 2008
William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

2/5/2008 @ 10:30 AM SERVED SYLVIA ROBERTS A/K/A SYLVIA L. ROBERTS

SERVED SYLVIA ROBERTS A/K/A SYLVIA L. ROBERTS, DEFENDANT, AT HER RESIDENCE 997 TREASURE LAKE (SEC. 15, LOT 138?), DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO STEPHEN STETTLER, SON OF DEFENDANT/ADULT AT RESIDENCE.

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

@ SERVED

NOW, MARCH 24, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR APRIL 4, 2008 DUE TO BANKRUPTCY FILING.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20710
NO. 07-1129-CD

PLAINTIFF: HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-HE2, ASSET BACKED PASS-THROUGH CERTIFICATES

VS.

DEFENDANT: SYLVIA ROBERTS A/K/A SYLVIA L. ROBERTS

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$188.30

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

Chester Hawkins
by Amherst Butler - Deputy
Chester A. Hawkins
Sheriff

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF CLEARFIELD

SS

HSBC Bank USA, N.A., as Trustee on behalf of
ACE Securities Corp. Home Equity Loan Trust and
for the registered holders of ACE Securities Corp.
Home Equity Loan Trust, Series 2006-HE2, Asset
Backed Pass-Through Certificates

No: 07-1129-CD

PLAINTIFF

WRIT OF EXECUTION:

VS.

Sylvia Roberts a/k/a Sylvia L. Roberts
DEFENDANT

MORTGAGE FORECLOSURE

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

997 Treasure Lake, Du Bois, PA 15801

See attached legal

NOTE: Description of property may be included in, or attached to the Writ.

Amount Due	\$90,036.17
------------	-------------

Interest from January 11, 2008 to	\$ _____
-----------------------------------	----------

Costs to be added	PROTHONOTARY COSTS # 125.00
-------------------	-----------------------------

Seal of Court


PROTHONOTARY

Date: JAN. 8, 2008

Deputy Prothonotary

Received this writ this 8th day
of January A.D. 2008
At 1:45 A.M. P.M.

Chet A. Hawkins
Sheriff by Cynthia Butler, Deputy

No: 07-1129-CD

HSBC Bank USA, N.A., as Trustee on behalf of
ACE Securities Corp. Home Equity Loan Trust and
for the registered holders of ACE Securities Corp.
Home Equity Loan Trust, Series 2006-HE2, Asset
Backed Pass-Through Certificates

vs.

Sylvia Roberts a/k/a Sylvia L. Roberts

997 Treasure Lake
Du Bois, PA 15801



Lauren R. Tabas, Esquire

WRIT OF EXECUTION

(MORTGAGE FORECLOSURE)

Lauren R. Tabas, Esquire
SHAPIRO & KREISMAN, LLC
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406

REB REB G.A. G.A.

ALL that certain parcel of land and improvements thereon situate in the Township of Sandy, County of Clearfield and Commonwealth of Pennsylvania, and designated as Parcel No. 128-C02-015-00138-00-21 and more fully described in a Deed dated February 24, 2003 and recorded April 17, 2003 in Clearfield County in Instrument #200306192, granted and conveyed unto Sylvia L. Roberts, single.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Misc. Book Vol. 146, p. 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

SUBJECT TO all exceptions, reservations, conditions, restrictions, easements and rights-of-way as fully as the same are contained in all prior deeds, instruments or writings or in any other manner touching or affecting the premises hereby conveyed.

BEING the same premises which James A. Nestlerode, single, by Deed dated February 24, 2003 and recorded in the Clearfield County Recorder of Deeds Office on April 17, 2003 as Instrument No. 200306192, granted and conveyed unto Sylvia L. Roberts, single.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME SYLVIA ROBERTS A/K/A SYLVIA L. ROBERTS

NO. 07-1129-CD

NOW, May 20, 2008, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of Sylvia Roberts A/K/A Sylvia L. Roberts to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR	15.00	DEBT-AMOUNT DUE	90,036.17
SERVICE	15.00	INTEREST @	0.00
MILEAGE	19.19	FROM 01/11/2008 TO	
LEVY	15.00	ATTORNEY FEES	
MILEAGE	19.19	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	4.92	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	20.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE		ESCROW DEFICIENCY	
DEED		PROPERTY INSPECTIONS	
ADD'L POSTING		INTEREST	
ADD'L MILEAGE		MISCELLANEOUS	
ADD'L LEVY			
BID/SETTLEMENT AMOUNT		TOTAL DEBT AND INTEREST	\$90,056.17
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	487.20
BILLING/PHONE/FAX		TAXES - COLLECTOR	
CONTINUED SALES		TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$188.30	LIEN SEARCH	
		ACKNOWLEDGEMENT	
ACKNOWLEDGEMENT		DEED COSTS	0.00
REGISTER & RECORDER		SHERIFF COSTS	188.30
TRANSFER TAX 2%	0.00	LEGAL JOURNAL COSTS	0.00
TOTAL DEED COSTS	\$0.00	PROTHONOTARY	125.00
		MORTGAGE SEARCH	
		MUNICIPAL LIEN	
		TOTAL COSTS	\$800.50

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



SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO
Admitted in Illinois and Florida Only
DAVID S. KREISMAN
Admitted in Illinois Only
CHRISTOPHER A. DeNARDO
Managing Attorney
DANIELLE BOYLE-EBERSOLE +
LAUREN R. TABAS +
ILANA ZION
+ Also Licensed in New Jersey

March 18, 2008

Fax number 814-765-5915
Office of the Sheriff of Clearfield County
Attn: Cindy

Re: HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity
Loan Trust and for the registered holders of ACE Securities Corp. Home Equity
Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates vs. Sylvia
Roberts a/k/a Sylvia L. Roberts
C.P. #07-1129-CD
Sale Date: April 4, 2008
Our File # 07-28484

Dear Cindy:

Kindly stay the sale scheduled for the above-referenced case due to the filing of a
Chapter 7 bankruptcy under case number 08-70221 on March 7, 2008 filed by Sylvia
Roberts a/k/a Sylvia L. Roberts. No monies were received. Also, please stop advertising
if possible.

In order for our company to properly bill our clients, would you kindly take sometime out
to send us the refund or the amount due and owing. Please return the writ to the
prothonotary.

Thank you for your anticipated cooperation. If you have any questions or problems,
please do not hesitate to contact me directly.

Very truly yours,

Heather Whitman
Foreclosure Department

FILED NOCC
MT 10:32 AM
JUN 06 2008 (6P)

William A. Shaw
Prothonotary/Clerk of Courts

SHAPIRO & DENARDO, LLC
BY: CHRISTOPHER A. DENARDO, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 78447
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28484

HSBC Bank USA, N.A., as Trustee on behalf of
ACE Securities Corp. Home Equity Loan Trust
and for the registered holders of ACE Securities
Corp. Home Equity Loan Trust, Series 2006-
HE2, Asset Backed Pass-Through Certificates
PLAINTIFF

VS.

Sylvia Roberts a/k/a Sylvia L. Roberts
DEFENDANT(S)

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

NO: 07-1129-CD

CERTIFICATION OF NOTICE TO LIENHOLDERS
PURSUANT TO PA R.C.P 3129.2 (C) (2)

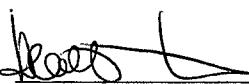
I, Heather Whitman, Legal Assistant for Shapiro & DeNardo, LLC, attorneys for the Plaintiff, HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates, hereby certify that Notice of Sale was served on all persons appearing on Exhibit "A" attached hereto, by United States mail, first class, postage prepaid, with Certificates of Mailing on May 28, 2008, the originals of which are attached and that each of said persons appears on Plaintiff's Affidavit pursuant to Pa. R.C.P. 3129.1.

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

Respectfully submitted,

SHAPIRO & DENARDO, LLC

BY:


Heather Whitman
Legal Assistant

07-28484

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20767

NO: 07-1129-CD

PLAINTIFF: HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-HE2, ASSET BACKED PASS-THROUGH CERTIFICATES

VS.

DEFENDANT: SYLVIA ROBERTS A/K/A SYLVIA L. ROBERTS

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 4/25/2008

LEVY TAKEN 5/13/2008 @ 11:34 AM

POSTED 5/13/2008 @ 11:34 AM

SALE HELD 9/5/2008

SOLD TO HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-HE2, ASSET BACKED PASS-THROUGH CERTIFICATES

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 10/8/2008

DATE DEED FILED 10/8/2008

SERVICES

5/13/2008 @ 11:34 AM SERVED SYLVIA ROBERTS A/K/A SYLVIA L. ROBERTS

SERVED SYLVIA ROBERTS A/K/A SYLVIA L. ROBERTS, DEFENDANT, AT HER RESIDENCE 997 TREASURE LAKE, SEC. 15, LOT 138 A/K/A 78 LESSER ANTILLES CT. DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO KENNETH STETTLER, SON OF SYLVIA ROBERTS/AAR

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

@

SERVED

NOW, JULY 9, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR JULY 11, 2008 TO SEPTEMBER 5, 2008.

FILED
OCT 08 2008
11:30 AM 5-0
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20767

NO: 07-1129-CD

PLAINTIFF: HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN
TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST,
SERIES 2006-HE2, ASSET BACKED PASS-THROUGH CERTIFICATES

VS.

DEFENDANT: SYLVIA ROBERTS A/K/A SYLVIA L. ROBERTS

Execution REAL ESTATE

SHERIFF RETURN

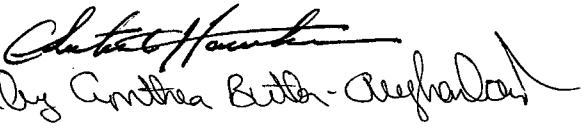
SHERIFF HAWKINS \$245.12

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

____ Day of _____ 2008


Chester A. Hawkins
Sheriff

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF CLEARFIELD

SS

HSBC Bank USA, N.A., as Trustee on behalf of
ACE Securities Corp. Home Equity Loan Trust and
for the registered holders of ACE Securities Corp.
Home Equity Loan Trust, Series 2006-HE2, Asset
Backed Pass-Through Certificates

PLAINTIFF

VS.

Sylvia Roberts a/k/a Sylvia L. Roberts
DEFENDANT

No: 07-1129-CD

WRIT OF EXECUTION:

MORTGAGE FORECLOSURE

TO THE SHERIFF OF CLEARFIELD COUNTY:

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

997 Treasure Lake, Du Bois, PA 15801

See attached legal

NOTE: Description of property may be included in, or attached to the Writ.

Amount Due	\$90,036.17
------------	-------------

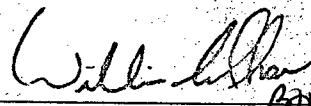
Interest from January 9, 2008 to

\$ 145.00

Costs to be added

Prothonotary costs

Seal of Court


PROTHONOTARY

Date: April 24, 2008

Deputy Prothonotary

Received this writ this 25th day
of April A.D. 2008
At 9:30 A.M./P.M.

Charles A. Hawkins
Sheriff by Cynthia Butler Deppenday

No: 07-1129-CD

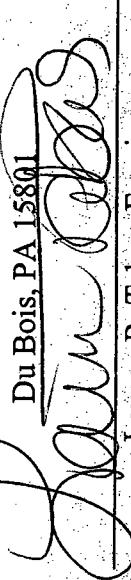
HSBC Bank USA, N.A., as Trustee on behalf of
ACE Securities Corp. Home Equity Loan Trust and
for the registered holders of ACE Securities Corp.
Home Equity Loan Trust, Series 2006-HE2, Asset
Backed Pass-Through Certificates

vs.

Sylvia Roberts a/k/a Sylvia L. Roberts

997 Treasure Lake

Du Bois, PA 15801



Lauren R. Tabas, Esquire

WRIT OF EXECUTION

(MORTGAGE FORECLOSURE)

Lauren R. Tabas, Esquire

SHAPIRO & KREISMAN, LLC
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406

ALL that certain parcel of land and improvements thereon situate in the Township of Sandy, County of Clearfield and Commonwealth of Pennsylvania, and designated as Parcel No. 128-C02-015-00138-00-21 and more fully described in a Deed dated February 24, 2003 and recorded April 17, 2003 in Clearfield County in Instrument #200306192, granted and conveyed unto Sylvia L. Roberts, single.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Misc. Book Vol. 146, p. 476; all of said restrictions being covenants which run with the land.
3. All minerals and mining rights of every kind and nature.
4. A lien for all unpaid charges or assessments as may be made by Treasure Lake Property Owners Association, Inc.; which lien shall run with the land and be an encumbrance against it.

SUBJECT TO all exceptions, reservations, conditions, restrictions, easements and rights-of-way as fully as the same are contained in all prior deeds, instruments or writings or in any other manner touching or affecting the premises hereby conveyed.

BEING the same premises which James A. Nestlerode, single, by Deed dated February 24, 2003 and recorded in the Clearfield County Recorder of Deeds Office on April 17, 2003 as Instrument No. 200306192, granted and conveyed unto Sylvia L. Roberts, single.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME SYLVIA ROBERTS A/K/A SYLVIA L. ROBERTS

NO. 07-1129-CD

NOW, October 08, 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 September 05, 2008, I exposed the within described real estate of Sylvia Roberts A/K/A Sylvia L. Roberts to public venue or outcry at which time and place I sold the same to HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-HE2, ASSET BACKED PASS-THROUGH CERTIFICATES he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR SERVICE	15.00
MILEAGE	15.00
LEVY	19.19
MILEAGE	15.00
POSTING	19.19
CSDS	15.00
COMMISSION	10.00
POSTAGE	0.00
HANDBILLS	5.74
DISTRIBUTION	15.00
ADVERTISING	25.00
ADD'L SERVICE	15.00
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	20.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$245.12

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	90,036.17
INTEREST @ %	0.00
FROM TO 09/05/2008	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$90,056.17

COSTS:

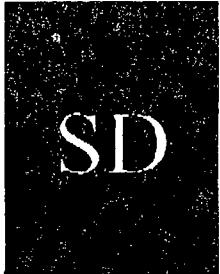
ADVERTISING	1,501.95
TAXES - COLLECTOR	579.13
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	200.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.50
SHERIFF COSTS	245.12
LEGAL JOURNAL COSTS	90.00
PROTHONOTARY	145.00
MORTGAGE SEARCH	80.00
MUNICIPAL LIEN	
TOTAL COSTS	\$2,875.70

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.50
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$29.50

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



SHAPIRO & DENARDO, LLC

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO
Admitted in Illinois and Florida Only
DAVID S. KREISMAN
Admitted in Illinois Only
CHRISTOPHER A. DeNARDO
Managing Partner
DANIELLE BOYLE-EBERSOLE +
MICHAEL J. CLARK +
ILANA ZION
+ *Also Licensed in New Jersey*

July 9, 2008

Fax number 814-765-5915
Office of the Sheriff of Clearfield County
Attn: Cindy

Re: HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home
Equity Loan Trust and for the registered holders of ACE Securities Corp. Home
Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates vs.
Sylvia Roberts a/k/a Sylvia L. Roberts
C.P. #07-1129-CD
Sale Date: July 9, 2008
Our File # 07-28484

Dear Sir or Madam:

Kindly continue the above-referenced sale until September 5, 2008.

Thank you for your anticipated cooperation. If you have any questions or problems,
please do not hesitate to contact me directly.

Very truly yours,

Heather Whitman
Legal Assistant