

07-1679-CD

Deutsche Bank vs James Lane et al

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas f/k/a Banker's Trust
Company, as Trustee and Custodian
by: Saxon Mortgage Services, Inc.
f/k/a Meritech Mortgage Services,
Inc. as its attorney-in-fact
4708 Mercantile Drive
Ft. Worth, TX 76137

Plaintiff

v.

James K. Lane, Last Record Owner
Patricia L. Lane
1090 Park Avenue
Clearfield, PA 16830

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

NO. 07-1679-CD

COMPLAINT IN MORTGAGE FORECLOSURE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

LAWYERS REFERRAL SERVICE
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

FILED Atty pd. 8500
MILLION & CO. Sheriff
OCT 16 2007
W.A. Shaw

William A. Shaw
Prothonotary/Clerk of Courts

AVISO

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia escrita o en persona o con un abogado y entregar a 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 dafiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademas, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

LLEVE ESTA DEMANDA A UN ABOGADO IMMEDIATAMENTE, 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.

**David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982**

NOTICE

The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.

If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.

This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.

**UDREN LAW OFFICES, P.C.
/s/ Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, NJ 08003-3620
(856) 669-5400**

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: America's MoneyLine, Inc.

Assignments of Record to: Saxon Mortgage, Inc.

Recording Date: 7/27/04 Instrument # 200412064

Assignor: Saxon Mortgage, Inc.

Assignee: Deutsche Bank Trust Company Americas f/k/a Banker's Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact

Recording Date: LODGED FOR RECORDING

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with Pa.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: 1006 Park Avenue Ext.

MUNICIPALITY/TOWNSHIP/BOROUGH: Lawrence Township

COUNTY: Clearfield

DATE EXECUTED: 5/25/04

DATE RECORDED: 6/3/04 Instrument # 200408888

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums

secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Mortgage as follows:

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 10/5/07:

Principal of debt due	\$58,270.73
Unpaid Interest at 11.5% * from 4/1/07 to 10/5/07 (the per diem interest accruing on this debt is \$18.36 and that sum should be added each day after 10/5/07)	3,424.02
Title Report	325.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$153.21 and that sum should be added on the first of each month after 10/5/07)	348.67
Late Charges (monthly late charge of \$29.22 should be added in accordance with the terms of the note each month after 10/5/07)	261.62
Fees	215.50
Attorneys Fees (anticipated and actual to 5% of principal)	<u>2,913.54</u>
TOTAL	\$66,039.08

* This interest rate is subject to adjustment as more fully set forth in the Note and Mortgage.

7. The attorney's fee 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 attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$66,039.08 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
Attorney for Plaintiff
Attorney I.D. No. 04302

Exhibit A (Legal Description)

ALL THAT PARCEL OF LAND IN LAWRENCE TOWNSHIP, CLEARFIELD COUNTY, STATE OF PENNSYLVANIA, AS MORE FULLY DESCRIBED IN DEED INSTRUMENT, 200005766, ID# 123-K08-000-00002, BEING KNOWN AND DESIGNATED AS

BEGINNING AT A HEAVY NAIL IN PAVEMENT OF A DRIVEWAY ACCOMODATING THE PARCELS HEREIN NAMED AND BEING THE CORNER OF LAND OF JESS E. ROLLIN AND JANE A. ROLLIN AND THE PARCEL OF LAND HEREIN DESCRIBED, AND ON THE RIGHT-OF-WAY LINE OF PENNSYLVANIA STATE HIGHWAY NOW OR FORMERLY OF ROUTE NO. 17038; THENCE BY THE RIGHT-OF-WAY LINE OF SAID HIGHWAY SOUTH 46 DEGREES AND 09 MINUTES EAST FOR A DISTANCE OF 92.25 FEET TO AN IRON PIN AND THE CORNER OF LAND NOW OR FORMERLY OF WHITFIELD LAW; THENCE BY THE LAW LAND NORTH 28 DEGREES AND 23 MINUTES EAST FOR A DISTANCE OF 147.4 FEET TO A STEEL PIN; THENCE THROUGH THE LAND OF BEATRICE E. LAWHEAD FOR A NEW LINE, THE LOT DESCRIBED IN DEED BOOK 601 AT PAGE 94, PARCEL NO. 1, NORTH 46 DEGREES 09 MINUTES WEST FOR A DISTANCE OF 68.7 FEET TO A STEEL PIN AT LINE OF LAND OF ROLLINS AFOREMENTIONED; THENCE BY THE ROLLINS LINE SOUTH 37 DEGREES AND 21 MINUTES WEST FOR A DISTANCE OF 143.21 FEET TO A HEAVY NAIL AND THE STATE HIGHWAY AND THE PLACE OF BEGINNING. CONTAINING 0.263 ACRES AS SHOWN ON A MAP RECORDED IN THE CLEARFIELD COUNTY COURTHOUSE IN MAP FILE NO. 1940. BEING THE RESIDUE OF PARCEL NO. 1 IN DEED RECORDED IN DEED BOOK NO. 601 AT PAGE 94.

DEED FROM DANIEL G. LAWHEAD, EXECUTOR OF THE ESTATE OF BEATRICE E. LAWHEAD AKA BEATRICE M. LAWHEAD AS SET FORTH IN DEED INSTRUMENT, 200005766 DATED 04/20/2000 AND RECORDED 04/28/2000, CLEARFIELD COUNTY RECORDS, COMMONWEALTH OF PENNSYLVANIA.

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 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 ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S NAME(S):	James K. Lane Patricia L. Lane
PROPERTY ADDRESS:	1006 Park Avenue Ext. Clearfield, PA 16830
LOAN ACCT. NO.:	11742230
ORIGINAL LENDER:	America's MoneyLine Inc.
CURRENT LENDER:	Deutsche Bank

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

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

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:

1006 Park Avenue Ext.
Clearfield, PA 16830

IS SERIOUSLY IN DEFAULT because:

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

Monthly Payments of \$737.72 for May 1, 2007 through July 1, 2007 = \$2213.16

Monthly Late Charges of \$29.22 for May 1, 2007 through June 1, 2007 = \$58.44

Other charges (explain/itemize): Other Fee= \$75.00

Uncollected Late Fee= \$115.52

Property Inspection= \$9.50

TOTAL AMOUNT PAST DUE: \$2471.62

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

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 **\$2471.62**, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

**Udren Law Offices, P.C.
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, NJ 08003-3620**

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter: (Do not use if not applicable.): **N/A**

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. If your debt has been discharged in bankruptcy without your having reaffirmed it, then lender cannot pursue this remedy.

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

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

HOW TO CONTACT THE LENDER:

Name of Lender/Servicer:	Saxon Mortgage
Address:	4708 Mercantile Drive North
	Fort Worth, TX 76137
Phone Number:	888-325-3502
Fax Number:	871-665-7613
Contact Person:	Loss Mitigation
	lossmit@saxonmsi.com

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

ASSUMPTION OF MORTGAGE -- You may not 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.

NOTICE

The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.

If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.

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UDREN LAW OFFICES, P.C.
/s/ Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, NJ 08003-3620
(856) 669-5400

YOU MAY ALSO HAVE THE RIGHT:

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS,
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CLEARFIELD COUNTY

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335
FAX n/a

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CLEARFIELD, PA 16830

5049 5210 1000 0546 9002



James V. Lane
1000 Park Avenue Ext.
Clearfield, PA 16830

do lcs

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuable items, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain *Return Receipt* service, please complete and attach a *Return Receipt* (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry.
PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

SENDER: COMPLETE THIS SECTION			COMPLETE THIS SECTION ON DELIVERY		
<p>1. Article Addressed to:</p> <p>James V. Lane 1000 Park Avenue Ext. Clearfield, PA 16830</p>			<p>A. Signature</p> <p>X</p> <p><input checked="" type="checkbox"/> Agent</p> <p><input type="checkbox"/> Addressee</p>	<p>B. Received by (Printed Name)</p>	<p>C. Date of Delivery</p>
			<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>		
			<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail</p> <p><input type="checkbox"/> Registered</p> <p><input type="checkbox"/> Insured Mail</p> <p><input type="checkbox"/> Express Mail</p> <p><input checked="" type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> C.O.D.</p>		
			<p>4. Restricted Delivery? (Extra Fee)</p> <p><input type="checkbox"/> Yes</p>		
<p>2. Article Number (Transfer from service label)</p> <p>7006 3450 0001 0175 6405</p>		<p>102595-02-M-1540</p>			
<p>PS Form 3811, February 2004 Domestic Return Receipt</p>					

28E9 52TD 0000 054E 9002



WIDEN LAW UNIQUES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003



Patricia L. Lane
1000 Park Avenue Ext.
Clearfield, PA 16830

DD/CS

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
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Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
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- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain *Return Receipt* service, please complete and attach a *Return Receipt* (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry.

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

SENDER: COMPLETE THIS SECTION			
COMPLETE THIS SECTION ON DELIVERY			
<p>A. Signature</p> <p>X</p> <p>B. Received by (Printed Name)</p> <p>C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>If YES, enter delivery address below:</p>			
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D. <input type="checkbox"/> Restricted Delivery (Extra Fee) <input checked="" type="checkbox"/> Yes</p>			
<p>4. Article Addressed to:</p> <p>Patricia L. Lane 1000 Park Avenue Ext. Clermont, PA 16830</p>			
<p>2. Article Number 700b 3450 0001 0175 6382</p> <p>(Transfer from service label)</p> <p>Domestic Return Receipt</p>			
<p>102598-02-M-1540</p> <p>PS Form 3811, February 2004</p>			

5299 5210 1000 0546 9002

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003



Patricia L. Lane

1090 Park Avenue Ext.

Clearfield, PA 16830

10/08

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®
- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain *Return Receipt* service, please complete and attach a *Return Receipt* (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry.

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

SENDER: COMPLETE THIS SECTION	
<p>Complete items 1, 2, and 3. Also complete <input checked="" type="checkbox"/> Item 4 if Restricted Delivery is desired. <input checked="" type="checkbox"/> Print your name and address on the reverse <input checked="" type="checkbox"/> so that we can return the card to you. <input checked="" type="checkbox"/> Attach this card to the back of the mailpiece, <input checked="" type="checkbox"/> or on the front if space permits.</p>	
<p>A. Signature</p> <p><input checked="" type="checkbox"/> X</p>	
<p>B. Received by (Printed Name)</p>	
<p>C. Date of Delivery</p>	
<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>1. Article Addressed to: Patricia L. Lane 1090 Park Avenue Ext. Clearfield, PA 16830</p>	
<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D. <input type="checkbox"/> Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number (Transfer from service label) 7001 3450 0001 0175 6375</p>	

102595-02-M-1540

Domestic Return Receipt

PS Form 3811, February 2004

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

6669 5270 7000 0548 9002



James K. Lane

1090 Park Avenue Ext.
Clearfield, PA 16820

DOCS
2025 RELEASE UNDER E.O. 14176

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain *Return Receipt* service, please complete and attach a *Return Receipt* (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry.
PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-6047

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY														
<p>■ Complete items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<table border="1"> <tr> <td>A. Signature <input checked="" type="checkbox"/> X</td> <td><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</td> </tr> <tr> <td>B. Received by (Printed Name) <input type="checkbox"/> C. Date of Delivery</td> <td></td> </tr> <tr> <td colspan="2">D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</td> </tr> <tr> <td colspan="2">3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail <input type="checkbox"/> Express Mail <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> C.O.D.</td> </tr> <tr> <td colspan="2">4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</td> </tr> <tr> <td colspan="2">2. Article Number (Transfer from service label) 7006 3450 0001 0175 6399</td> </tr> </table>			A. Signature <input checked="" type="checkbox"/> X	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee	B. Received by (Printed Name) <input type="checkbox"/> C. Date of Delivery		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail <input type="checkbox"/> Express Mail <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> C.O.D.		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes		2. Article Number (Transfer from service label) 7006 3450 0001 0175 6399	
A. Signature <input checked="" type="checkbox"/> X	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee															
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2. Article Number (Transfer from service label) 7006 3450 0001 0175 6399																
		1. Article Addressed to: James K. Lane 1690 Park Avenue Ext. Clearfield, PA 16830														
102585-02-M-1540																

V E R I F I C A T I O N

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff, a corporation unless designated otherwise; that he is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.



Mark J. Udren, ESQUIRE
UDREN LAW OFFICES, P.C.

UDREN LAW OFFICES, P.C.
BY: MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
CHANDRA M. ARKEMA, ESQUIRE - ID #203437
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company Americas
f/k/a Banker's Trust Company, as
Trustee and Custodian by: Saxon
Mortgage Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its
attorney-in-fact

Plaintiff

v.
James K. Lane, Last Record Owner
Patricia L. Lane

Defendant

CERTIFICATE OF SERVICE

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 07-1679 CD

FILED
M 1/18/2008
JAN 18 2008
2008
NO C
Clerk of Courts

William A. Shaw
Prothonotary/Clerk of Courts

The undersigned attorney, hereby certifies that he/she has served or caused to be served true and correct copies of Praeclipe to Release Defendant upon the following persons named herein at their last known address or their attorney of record.

____ xxxxxx _____ Regular First Class Mail

____ _____ Certified Mail

____ _____ Other (certificate of mailing)

Date Served: January 17, 2008

TO: James K. Lane	James K. Lane
Patricia L. Lane	Patricia L. Lane
1006 Park Avenue Ext.	1090 Park Avenue Ext.
Clearfield, PA 16830	Clearfield, PA 16830

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema
Attorneys for Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
ALAN M. MINATO, ESQUIRE
CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.
BY: MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
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WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

Deutsche Bank Trust Company Americas
f/k/a Banker's Trust Company, as
Trustee and Custodian by: Saxon
Mortgage Services, Inc. f/k/a
Meritech Mortgage Services, Inc. as
its attorney-in-fact

Plaintiff

v.

James K. Lane, Last Record Owner
Patricia L. Lane

Defendants

ATTORNEY FOR PLAINTIFF

FIXED
C
JAN 5 2008
William A. Shaw
Prothonotary/Clerk of Courts

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 07-1679 CD

COPY
05010205

PRAECIPE TO RELEASE DEFENDANT, JAMES K. LANE, ONLY

TO THE PROTHONOTARY:

Kindly release Defendant, James K. Lane, Last Record Owner, Only
from liability in the captioned matter by operation of law as the
death of said Defendant caused the real property at issue to become
solely owned by the remaining Defendant, Patricia L. Lane, as
Tenants by the Entireties.

Respectfully submitted,

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema
Attorneys for Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
ALAN M. MINATO, ESQUIRE
CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.
BY: MARK J. UDREN, ESQUIRE - ID #04302
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CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

FILED
mho:55/61 NO
JAN 15 2008 CC
GP

William A. Shaw
Prothonotary/Clerk of Courts

Deutsche Bank Trust Company Americas
f/k/a Banker's Trust Company, as
Trustee and Custodian by: Saxon
Mortgage Services, Inc. f/k/a
Meritech Mortgage Services, Inc. as
its attorney-in-fact

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
NO. 07-1679 CD

Plaintiff

v.

James K. Lane, Last Record Owner
Patricia L. Lane

Defendants

PRAECIPE TO RELEASE DEFENDANT, JAMES K. LANE, ONLY

TO THE PROTHONOTARY:

Kindly release Defendant, James K. Lane, Last Record Owner, Only
from liability in the captioned matter by operation of law as the
death of said Defendant caused the real property at issue to become
solely owned by the remaining Defendant, Patricia L. Lane, as
Tenants by the Entireties.

Respectfully submitted,
UDREN LAW OFFICES, P.C.

BY: Chandra Arkema
Attorneys for Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
ALAN M. MINATO, ESQUIRE
CHANDRA M. ARKEMA, ESQUIRE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103315
NO: 07-1679-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: DEUTSCHE BANK TRUST COMPANY AMERICAS f/k/a

vs.

DEFENDANT: JAMES K. LANE, Last Record Owner and PATRICIA L. LANE

SHERIFF RETURN

NOW, October 23, 2007 AT 1:41 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON PATRICIA L. LANE DEFENDANT AT 1090 PARK AVENUE EXT., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO PATRICIA LANE, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

1006 PARK AVE. EXT., CLFD. PA. "OCCUPIED"

SERVED BY: DEHAVEN / HUNTER

FILED

FEB 08 2008

6/230/w

William A. Smith

Prothonotary/Clerk

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103315
NO: 07-1679-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: DEUTSCHE BANK TRUST COMPANY AMERICAS f/k/a

vs.

DEFENDANT: JAMES K. LANE, Last Record Owner and PATRICIA L. LANE

SHERIFF RETURN

NOW, October 23, 2007 AT 1:41 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON PATRICIA L. LANE DEFENDANT AT 1090 PARK AVE., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO PATRICIA LANE, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN / HUNTER

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103315
NO: 07-1679-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: DEUTSCHE BANK TRUST COMPANY AMERICAS f/k/a
VS.
DEFENDANT: JAMES K. LANE, Last Record Owner and PATRICIA L. LANE

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	UDREN	99963	20.00
SHERIFF HAWKINS	UDREN	99963	26.00

Sworn to Before Me This

Day of 2008
2007

So Answers,


Chester A. Hawkins
Sheriff

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
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WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

FILED *Atty pd. 20.00*
10/2/2008 MAR 04 2008 *Notice to*
Def.

William A. Shaw
Prothonotary/Clerk of Courts

Statement
to Atty
(6K)

Deutsche Bank Trust Company
Americas f/k/a Banker's Trust
Company, as Trustee and
Custodian by: Saxon Mortgage
Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its
attorney-in-fact
4708 Mercantile Drive
Ft. Worth, TX 76137
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

v.

Patricia L. Lane
1090 Park Avenue
Clearfield, PA 16830
Defendant(s)

NO. 07-1679 CD

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) Patricia L. Lane for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$66,039.08
Interest Per Complaint	2,662.20
From 10/6/2007 to 2/27/2008	
Late charges per Complaint	146.10
From 10/6/2007 to 2/27/2008	
Escrow payment per Complaint	<u>612.84</u>
From 10/6/2007 to 2/27/2008	
TOTAL	<u>\$69,460.22</u>

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

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema
Attorneys for Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
ALAN M. MINATO, ESQUIRE
CHANDRA M. ARKEMA, ESQUIRE

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: March 4, 2008

Will Prothy
PRO PROTHY

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
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WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company Americas f/k/a Banker's
Trust Company, as Trustee and Custodian by: Saxon
Mortgage Services, Inc. f/k/a Meritech Mortgage
Services, Inc. as its attorney-in-fact

Plaintiff

v.

Patricia L. Lane
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 07-1679 CD

TO: Patricia L. Lane
1006 Park Avenue Ext,
Clearfield, PA 16830

DATE of Notice: January 22, 2008

IMPORTANT NOTICE

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

LAWYER REFERRAL SERVICE

David S. Meholic

Court Administrator

Clearfield County Courthouse

Clearfield, PA 16830

814-765-2641, ext. 5982

NOTIFICACION IMPORTANTE

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN 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 SUFFICIENTE 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 ASSISTENCIA LEGAL.

**SERVICIO DE REFERENCIA LEGAL
LAWYER REFERRAL SERVICE**
David S. Meholic

Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

**NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM
IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A
DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Chandra Arkema
Mark J. Udren, Esquire
Stuart Winneg, Esquire
Lorraine Doyle, Esquire
Alan M. Minato, Esquire
Chandra M. Arkema, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
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WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company Americas f/k/a Banker's
Trust Company, as Trustee and Custodian by: Saxon
Mortgage Services, Inc. f/k/a Meritech Mortgage
Services, Inc. as its attorney-in-fact

Plaintiff

v.

Patricia L. Lane
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 07-1679 CD

TO: Patricia L. Lane
1090 Park Avenue
Clearfield, PA 16830

DATE of Notice: January 22, 2008

IMPORTANT NOTICE

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

LAWYER REFERRAL SERVICE
David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

NOTIFICACION IMPORTANTE

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SERVICIO DE REFERENCIA LEGAL
LAWYER REFERRAL SERVICE
David S. Meholic

Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

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

Chandra M. Arkema
Mark J. Udren, Esquire
Stuart Winneg, Esquire
Lorraine Doyle, Esquire
Alan M. Minato, Esquire
Chandra M. Arkema, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
CHANDRA M. ARKEMA, ESQUIRE - ID #203437
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas f/k/a Banker's Trust
Company, as Trustee and
Custodian by: Saxon Mortgage
Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its
attorney-in-fact

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 07-1679 CD

Plaintiff
v.

Patricia L. Lane
Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF NEW JERSEY

:
: SS

COUNTY OF CAMDEN

:

THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Servicemembers' Civil Relief Act (108 P.L. 189; 117 Stat. 2835; 2003 Enacted H.R. 100), and that the age and last known residence and employment of each Defendant are as follows:

Defendant: Patricia L. Lane
Age: Over 18
Residence: As captioned above
Employment: Unknown

Name: *Chandra Arkema*
Title: ATTORNEY FOR PLAINTIFF
Company: UDREN LAW OFFICES, P.C.

Sworn to and subscribed
before me this 2nd day
of February, 2008.

Chandra Arkema
Notary Public **CARA STEARS**

NOTARY PUBLIC OF NEW JERSEY
Com. No. 114/2008

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
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attorney-in-fact

Plaintiff
v.

Patricia L. Lane
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

NO. 07-1679 CD

TO: Patricia L. Lane
1006 Park Avenue Ext.
Clearfield, PA 16830

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

Walt Lishan 3/4/08

- Judgment by Default
- Money Judgment
- Judgment in Replevin
- 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 Mark J. Udren, Esquire

At this telephone number: 856-669-5400.

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
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ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas f/k/a Banker's Trust
Company, as Trustee and
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Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its
attorney-in-fact

Plaintiff

v.

Patricia L. Lane
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 07-1679 CD

TO: Patricia L. Lane
1090 Park Avenue Ext.
Clearfield, PA 16830

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

Wall L. H. 3/4/08

- Judgment by Default
- Money Judgment
- Judgment in Replevin
- 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 Mark J. Udren, Esquire

At this telephone number: 856-669-5400.

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

COPY

Deutsche Bank Trust Company Americas
Banker's Trust Company
Saxon Mortgage Services, Inc.
Meritech Mortgage Services, Inc.
Plaintiff(s)

No.: 2007-01679-CD

Real Debt: \$69,460.22

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Patricia L. Lane Entry: \$20.00
Defendant(s)

Instrument: Default Judgment

James K. Lane Date of Entry: March 4, 2008

Expires: March 4, 2013

Certified from the record this 4th day of March, 2008.



William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
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ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas f/k/a Banker's Trust
Company, as Trustee and
Custodian by: Saxon Mortgage
Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its
attorney-in-fact

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

V.

Patricia L. Lane

NO. 07-1679 CD

Defendant(s)

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Please issue Writ of Execution in the above matter:

Amount due \$69,460.22

Interest From 2/28/2008

Includes from 5/25/2000
to Date of Sale

Ongoing Per Diem of \$18.36

ending for item of 418.50 to actual date of sale including if sale is held at a later date

(Costs to be added)

8

Prothonotary costs 125.00

125.00

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema
Attorneys for Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
ALAN M. MINATO, ESQUIRE
CHANDRA M. ARKEMA, ESQUIRE

FILED *Atty pd. 20.00*
M 12 14 2008 1cc @lewnits
MAR 4 2008 w/prop. desc.

William A. Shaw
Prothonotary/Clerk of Courts

to Sheriff

14

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
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ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas f/k/a Banker's Trust
Company, as Trustee and
Custodian by: Saxon Mortgage
Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its
attorney-in-fact

Plaintiff
v.

Patricia L. Lane

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 07-1679 CD

C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- An FHA insured mortgage
- Non-owner occupied
- Vacant
- Act 91 procedures have been fulfilled.
- Over 24 months delinquent.

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

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema
Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
ALAN M. MINATO, ESQUIRE
CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.
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ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas f/k/a Banker's Trust
Company, as Trustee and
Custodian by: Saxon Mortgage
Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its
attorney-in-fact

Plaintiff

Patricia L. Lane
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 07-1679 CD

AFFIDAVIT PURSUANT TO RULE 3129.1

Deutsche Bank Trust Company Americas f/k/a Banker's Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at: 1006 Park Avenue Ext., Clearfield, PA 16830

Patricia L. Lane 1090 Park Avenue Ext.
Clearfield, PA 16830

1006 Park Avenue Ext.
Clearfield, PA 16830

SAME AS #1 ABOVE

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

Name _____ Address _____

NONE

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

Name _____ Address _____

Deutsche Bank Trust Company 4708 Mercantile Drive
Americas f/k/a Banker's Trust Ft. Worth, TX 76137
Company, as Trustee and
Custodian by: Saxon Mortgage
Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as
its attorney-in-fact

Pennsylvania Housing Finance Agency 211 North Front Street
Harrisburg, PA 17101

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

Name _____ Address _____

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:

Name _____ Address _____

Department of Public Welfare TPL Casualty Unit, Estate Recovery
Program, P.O. Box 8486, Willow Oak
Building, Harrisburg, PA 17105-8486

Real Estate Tax Department 1 North Second Street, Suite 116
Clearfield, PA 16830

Domestic Relations Section 1 North Second Street, Suite 116
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:

Name _____ Address _____

Tenants/Occupants 1006 Park Avenue Ext.
Clearfield, PA 16830

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

DATED: February 27, 2008

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema
Attorneys for Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
ALAN M. MINATO, ESQUIRE
CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
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856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas f/k/a Banker's Trust
Company, as Trustee and
Custodian by: Saxon Mortgage
Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its
attorney-in-fact

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Plaintiff

v

Patricia L. Lane
Defendant(s)

NO. 07-1679 CD

WRIT OF EXECUTION

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:

1006 Park Avenue Ext.
Clearfield, PA 16830
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$69,460.22

Interest From 2/28/2008

to Date of Sale

On-going Per Diem of \$18.36

to actual date of sale including if sale is held at a later date

(Costs to be added)

144 *Journal of Health Politics, Policy and Law*

125.00

Prothonotary

By W. F. Sharp Jr.

Clerk

Date March 4, 2008

COURT OF COMMON PLEAS
NO. 07-1679 CD

=====

Deutsche Bank Trust Company Americas f/k/a Banker's Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact
vs.
Patricia L. Lane

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 69,460.22

INTEREST \$
from 2/28/2008
to Date of Sale _____
Ongoing Per Diem of \$18.36
to actual date of sale including if sale is
held at a later date

COSTS PAID: \$ 125.00 Prothonotary costs
PROTHY

SHERIFF \$

STATUTORY \$

COSTS DUE PROTHY. \$

PREMISES TO BE SOLD:

1006 Park Avenue Ext.
Clearfield, PA 16830

Chandra Arkema

UDREN LAW OFFICES, P.C.

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

(856) 669-5400

pleadings@udren.com

Exhibit A (Legal Description)

ALL THAT PARCEL OF LAND IN LAWRENCE TOWNSHIP, CLEARFIELD COUNTY, STATE OF PENNSYLVANIA, AS MORE FULLY DESCRIBED IN DEED INSTRUMENT, 200005766, ID# 123-K08-000-00002, BEING KNOWN AND DESIGNATED AS

BEGINNING AT A HEAVY NAIL IN PAVEMENT OF A DRIVEWAY ACCOMODATING THE PARCELS HEREIN NAMED AND BEING THE CORNER OF LAND OF JESS E. ROLLIN AND JANE A. ROLLIN AND THE PARCEL OF LAND HEREIN DESCRIBED, AND ON THE RIGHT-OF-WAY LINE OF PENNSYLVANIA STATE HIGHWAY NOW OR FORMERLY OF ROUTE NO. 17038, THENCE BY THE RIGHT-OF-WAY LINE OF SAID HIGHWAY SOUTH 46 DEGREES AND 09 MINUTES EAST FOR A DISTANCE OF 92.25 FEET TO AN IRON PIN AND THE CORNER OF LAND NOW OR FORMERLY OF WHITFIELD LAW; THENCE BY THE LAW LAND NORTH 28 DEGREES AND 23 MINUTES EAST FOR A DISTANCE OF 147.4 FEET TO A STEEL PIN; THENCE THROUGH THE LAND OF BEATRICE E. LAWHEAD FOR A NEW LINE, THE LOT DESCRIBED IN DEED BOOK 601 AT PAGE 94, PARCEL NO. 1, NORTH 46 DEGREES 09 MINUTES WEST FOR A DISTANCE OF 68.7 FEET TO A STEEL PIN AT LINE OF LAND OF ROLLINS AFOREMENTIONED; THENCE BY THE ROLLINS LINE SOUTH 37 DEGREES AND 21 MINUTES WEST FOR A DISTANCE OF 143.21 FEET TO A HEAVY NAIL AND THE STATE HIGHWAY AND THE PLACE OF BEGINNING. CONTAINING 0.263 ACRES AS SHOWN ON A MAP RECORDED IN THE CLEARFIELD COUNTY COURTHOUSE IN MAP FILE NO. 1940. BEING THE RESIDUE OF PARCEL NO. 1 IN DEED RECORDED IN DEED BOOK NO. 601 AT PAGE 94.

DEED FROM DANIEL G. LAWHEAD, EXECUTOR OF THE ESTATE OF BEATRICE E. LAWHEAD AKA BEATRICE M. LAWHEAD AS SET FORTH IN DEED INSTRUMENT, 200005766 DATED 04/20/2000 AND RECORDED 04/28/2000, CLEARFIELD COUNTY RECORDS, COMMONWEALTH OF PENNSYLVANIA.

BEING KNOWN AS: 1006 PARK AVENUE EXT.
CLEARFIELD, PA 16830

PROPERTY ID NO.: 123-K08-000-00002

TITLE TO SAID PREMISES IS VESTED IN JAMES K. LANE AND PATRICIA L. LANE, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES, BY DEED FROM DANIEL G. LAWHEAD, EXECUTOR OF THE ESTATE OF BEATRICE E. LAWHEAD AKA BEATRICE M. LAWHEAD, DECEASED, DATED 4/20/2000 RECORDED 4/28/2000 INSTRUMENT NO.: 200005766.

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
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WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas f/k/a Banker's Trust
Company, as Trustee and
Custodian by: Saxon Mortgage
Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its
attorney-in-fact
4708 Mercantile Drive
Ft. Worth, TX 76137
Plaintiff

v.
Patricia L. Lane
1090 Park Avenue
Clearfield, PA 16830
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 07-1679 CD

FILED *ICC Atty*
m/11:35am *Arkema*
APR 28 2008
WAS

William A. Shaw
Prothonotary/Clerk of Courts

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to
the captioned matter.

Date: April 22, 2008

UDREN LAW OFFICES, P.C.

BY: *Chandra Arkema*
Attorneys for Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
ALAN M. MINATO, ESQUIRE
CHANDRA M. ARKEMA, ESQUIRE

Deutsche Bank Trust Company Americas, et. al. Plaintiff(s)
vs.
Patricia L. Lane, et. al. Defendant(s)

Service of Process by
APS International, Ltd.
1-800-328-7171

APS International Plaza
7800 Glenroy Rd.
Minneapolis, MN 55439-3122

APS File #: 089139-0001

AFFIDAVIT OF SERVICE -- Individual

Service of Process on:

UDREN LAW OFFICES
Ms. Amber Sandor
111 Woodcrest Rd, Ste 200
Cherry Hill, NJ 08003-3620

—Patricia Lane
Court Case No. 07-1679-CD

State of: PA ss.
County of: BLAIR

Name of Server: D.M. ELLIS, undersigned, being duly sworn, deposes and says

that at the time of service, s/he was of legal age and was not a party to this action;

Date/Time of Service: that on the 12th day of APRIL, 20 08, at 6:10 o'clock PM

Place of Service: at 2490 Montgomery Run Road, in Clearfield, PA 16830.

Documents Served: the undersigned served the documents described as:

Notice of Sheriff's Sale of Real Property

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:
Patricia Lane

Person Served, and Method of Service: By personally delivering them into the hands of the person to be served.

By delivering them into the hands of _____, a person
of suitable age, who verified, or who upon questioning stated, that he/she resides with
Patricia Lane

at the place of service, and whose relationship to the person is: _____

Description of Person Receiving Documents: The person receiving documents is described as follows:

Sex F; Skin Color Cauc.; Hair Color Blonde; Facial Hair N/A
Approx. Age 65; Approx. Height 5'3"; Approx. Weight 130 lbs.

To the best of my knowledge and belief, said person was not engaged in the US Military at
the time of service.

Signature of Server: Undersigned declares under penalty of perjury
that the foregoing is true and correct.
D.M. Ellis
Signature of Server Marilyn A. Campbell 12-6-11
Subscribed and sworn to before me this
14th day of April, 20 08
Notary Public (Commission Expires)

APS International, Ltd.

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Marilyn A. Campbell, Notary Public
City Of Altoona, Blair County
My Commission Expires Dec. 6, 2011

Member, Pennsylvania Association of Notaries

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

Deutsche Bank Trust Company
Americas f/k/a Banker's Trust
Company, as Trustee and
Custodian by: Saxon Mortgage
Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its
attorney-in-fact
4708 Mercantile Drive
Ft. Worth, TX 76137
Plaintiff

v.

Patricia L. Lane
1090 Park Avenue
Clearfield, PA 16830
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 07-1679 CD

FILED
MAY 21 2008 NO
S
William A. Shaw
Prothonotary/Clerk of Courts

AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecept for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.
2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".
3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".
4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: April 30, 2008

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema
Attorneys for Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
ALAN M. MINATO, ESQUIRE
CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
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ATTORNEY FOR PLAINTIFF

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Americas f/k/a Banker's Trust
Company, as Trustee and
Custodian by: Saxon Mortgage
Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its
attorney-in-fact

Plaintiff

v.

Patricia L. Lane

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 07-1679 CD

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

Deutsche Bank Trust Company Americas f/k/a Banker's Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at: 1006 Park Avenue Ext., Clearfield, PA 16830.

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

Name _____ Address _____

Patricia L. Lane 1090 Park Avenue Ext.
Clearfield, PA 16830

1006 Park Avenue Ext.
Clearfield, PA 16830

2490 Montgomery Run Road
Clearfield, PA 16830

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

Name _____ Address _____

SAME AS #1 ABOVE

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

Name _____ Address _____

NONE

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

Name Address

Deutsche Bank Trust Company 4708 Mercantile Drive
Americas f/k/a Banker's Trust Ft. Worth, TX 76137
Company, as Trustee and
Custodian by: Saxon Mortgage
Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as
its attorney-in-fact

Pennsylvania Housing Finance 211 North Front Street
Agency Harrisburg, PA 17101

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

Name Address

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:

Name Address

Commonwealth of Pennsylvania Inheritance Tax Division, 6th Floor
Bureau of Individual Tax Strawberry Square, Dept. 280601
Harrisburg, PA 17128

Internal Revenue Service Federal Estate Tax, Special
Procedures Branch, P.O. Box 12051
Philadelphia, PA 19105

Department of Public Welfare TPL Casualty Unit, Estate Recovery
Program, P.O. Box 8486, Willow Oak
Building, Harrisburg, PA 17105-8486

Real Estate Tax Department 1 North Second Street, Suite 116
Clearfield, PA 16830

Domestic Relations Section 1 North Second Street, Suite 116
Clearfield, PA 16830

Commonwealth of PA, Bureau of Compliance, PO Box 281230
Department of Revenue Harrisburg, PA 17128-1230

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:

Name Address

Tenants/Occupants 1006 Park Avenue Ext.
Clearfield, PA 16830

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

DATED: April 30, 2008

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
CHANDRA M. ARKEMA, ESQUIRE - ID #203437
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company Americas
f/k/a Banker's Trust Company, as
Trustee and Custodian by: Saxon
Mortgage Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its attorney-in-
fact

Plaintiff

v.
Patricia L. Lane
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 07-1679 CD

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

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

OWNER(S): Patricia L. Lane

PROPERTY:

**1006 Park Avenue Ext.
Clearfield, PA 16830**

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the **Clearfield** County Sheriff's Sale on **May 2, 2008**, at 10:00 am, in the Clearfield County Courthouse, 1 North Second Street, Suite 116, Clearfield, PA 16830. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

postponed to 6/6/08

EXHIBIT A

Name and Address of Sender		UDREN LAW OFFICES, P.C. 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003		ATTN: Amber D. Sandor		Affix stamp here if issued as certificate of mailing or for additional copies of this bill.							
Line	Article Number	Name of Addressee, Street, and Post Office Address		Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insure d Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee Remarks
1		COMMONWEALTH OF PA, DEPT. OF REVENUE, BUREAU OF COMPLIANCE PO Box 281230, Department of Revenue Harrisburg, PA 17128-1230											
2		TENANT(S)/OCCUPANTS 1006 Park Avenue Ext. Clearfield, PA 16830											
3		DEUTSCHE BANK TRUST CO. AMERICAS 4708 Mercantile Drive Ft. Worth, TX 76137											
4		PHFA 211 North Front Street Harrisburg, PA 17101											
5		COMMONWEALTH OF PA, BUREAU OF INDIVIDUAL TAX, Inheritance Tax Division 6 th Floor, Strawberry Square, Dept. 280601 Harrisburg, PA 17128											
6		INTERNAL REVENUE SERVICE Federal Estate Tax, Special Procedures Branch, P.O. Box 12051 Philadelphia, PA 19105											
7		DEPARTMENT OF PUBLIC WELFARE TPL Casualty Unit, Estate Recovery Program P.O. Box 8486, Willow Oak Building Harrisburg, PA 17105-8486											
8		REAL ESTATE TAX DEPARTMENT 1 North Second Street, Suite 116 Clearfield, PA 16830											
9		DOMESTIC RELATIONS SECTION 1 North Second Street, Suite 116 Clearfield, PA 16830											
10													
11													
12													
13													
14													
15													
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50.00 per piece subject to a limit of \$500.00 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable for registered mail sent with optional postal insurance is \$500. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.						Postmark and Date of Receipt			
9	1	<i>CL</i>	<i>CL</i>										

EXHIBIT A

AS

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003



0440 2290 0000 020E 400L
0440 2290 0000 020E 400L

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

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

OFFICIAL USE

Postage	\$.41
Certified Fee	2.65
Return Receipt Fee (Endorsement Required)	2.15
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.21

(Clearfield)
Postmark
Here

#05010205

LANE

Sent To: INTERNAL REVENUE SERVICE
Street: Federal Estate Tax, Special Procedures
or PO: Branch, P.O. Box 12051
City, St: Philadelphia, PA 19105

PS Form 3800, August 2006

See Reverse for Instructions



INTERNAL REVENUE SERVICE
Federal Estate Tax, Special Procedures
Branch, P.O. Box 12051
Philadelphia, PA 19105

EXHIBIT A

SENDER: COMPLETE THIS SECTION		AS (clearfield) #05010205 LANE	
COMPLETE THIS SECTION ON DELIVERY			
<p> <input type="checkbox"/> Complete items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired. <input type="checkbox"/> Print your name and address on the reverse so that we can return the card to you. <input type="checkbox"/> Attach this card to the back of the mailpiece, or on the front if space permits. </p> <p> 1. Article Addressed to: </p>			
<p> Important Reminders: A mailing recipient for your mailpiece A unique identifier for the Postal Service for two years Certified Mail is not available for First-Class Mail® or Priority Mail Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. FC Vulnerable, please consider insured or Registered Mail. Delivery to return Recipient may be requested if no delivery is made. For an additional fee, a Return Receipt may be requested to provide proof of delivery. Endorse return receipt, a UPS® postmark on your Certified Mail receipt is required. For an additional fee, a Return Receipt may be requested to cover the delivery. Endorse return receipt, a Return Receipt requested, to receive a fee willer to receive a postmark on the Certified Mail receipt is desired, please present the receipt at the post office, detach and affix label with postage and mail. </p> <p> IMPORTANT: Save this receipt and present it when making an inquiry. </p>			
<p> Certified Mail Provides: A mailing recipient for your mailpiece A unique identifier for your mailpiece A record of delivery kept by the Postal Service for two years Certified Mail is not available for First-Class Mail® or Priority Mail Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. FC Vulnerable, please consider insured or Registered Mail. Delivery to return Recipient may be requested if no delivery is made. For an additional fee, a Return Receipt may be requested to provide proof of delivery. Endorse return receipt, a Return Receipt requested, to receive a fee willer to receive a postmark on the Certified Mail receipt is desired, please present the receipt at the post office, detach and affix label with postage and mail. </p>			
<p> INTERNAL REVENUE SERVICE Federal Estate Tax, Special Procedures Branch, P.O. Box 12051 Philadelphia, PA 19105 </p>			
<p> 3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D. </p> <p> 4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes </p>			
2. Article Number <i>(Transfer from service label)</i>		7007 3020 0000 0872 0440	
<small>PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047</small>			

EXHIBIT A

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
CHANDRA M. ARKEMA, ESQUIRE - ID #203437
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas f/k/a Banker's Trust
Company, as Trustee and
Custodian by: Saxon Mortgage
Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its
attorney-in-fact
4708 Mercantile Drive
Ft. Worth, TX 76137
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 07-1679 CD

v.
Patricia L. Lane
1090 Park Avenue
Clearfield, PA 16830
Defendant(s)

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to
the captioned matter.

Date: April 22, 2008

UDREN LAW OFFICES, P.C.

BY Chandra Arkema
Attorneys for Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
ALAN M. MINATO, ESQUIRE
CHANDRA M. ARKEMA, ESQUIRE

EXHIBIT B

Deutsche Bank Trust Company Americas, et. al., Plaintiff(s)
vs.
Patricia L. Lane, et. al., Defendant(s)



Service of Process by
APS International, Ltd.
1-800-328-7171
APS International Plaza
7800 Glenroy Rd.
Minneapolis, MN 55439-3122
APS File #: 059139-0001

AFFIDAVIT OF SERVICE -- Individual

UDREN LAW OFFICES
Ms. Amber Sandor
111 Woodcrest Rd, Ste 200
Cherry Hill, NJ 08003-3620

Service of Process on:

—Patricia Lane
Court Case No. 07-1679-CD

State of: PA ss.

County of: BLAIR

Name of Server: D.M. ELLIS, undersigned, being duly sworn, deposes and says
that at the time of service, s/he was of legal age and was not a party to this action;

Date/Time of Service: that on the 12th day of APRIL, 20 08, at 6:10 o'clock PM

Place of Service: at 2490 Montgomery Run Road, in Clearfield, PA 16830

Documents Served: the undersigned served the documents described as:
Notice of Sheriff's Sale of Real Property

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:
Patricia Lane

Person Served, and
Method of Service: By personally delivering them into the hands of the person to be served.

By delivering them into the hands of _____, a person
of suitable age, who verified, or who upon questioning stated, that he/she resides with
Patricia Lane
at the place of service, and whose relationship to the person is: _____

Description of Person
Receiving Documents: The person receiving documents is described as follows:
Sex F; Skin Color Cauc.; Hair Color Blonde; Facial Hair N/A
Approx. Age 65; Approx. Height 5'3"; Approx. Weight 130 lbs.

To the best of my knowledge and belief, said person was not engaged in the US Military at
the time of service.

Signature of Server: Undersigned declares under penalty of perjury
that the foregoing is true and correct.

Marilyn A. Campbell 12-6-11
Signature of Server Notary Public (Commission Expires)

APS International, Ltd.

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Marilyn A. Campbell, Notary Public
City Of Altoona, Blair County
My Commission Expires Dec. 6, 2011

Member, Pennsylvania Association of Notaries

EXHIBIT B

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20741
NO: 07-1679-CD

PLAINTIFF: DEUTSCHE BANK TRUST COMPANY AMERICAS F/K/A BANKER'S TRUST COMPANY, AS TRUSTEE
AND CUSTODIAN BY: SAXON MORTGAGE SERVICES, INC. F/K/A MERITECH MORTGAGE SERVICES, INC. AS ITS
ATTORNEY-IN-FACT

VS.

DEFENDANT: PATRICIA L. LANE

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 3/4/2008

LEVY TAKEN 3/14/2008 @ 3:00 PM

POSTED 3/14/2008 @ 3:10 PM

SALE HELD 6/6/2008

SOLD TO DEUTSCHE BANK TRUST COMPANY AMERICAS F/K/A BANKER'S TRUST COMPANY, AS
TRUSTEE AND CUSTODIAN BY: SAXON MORTGAGE SERVICES, INC. F/K/A MERITECH MORTGAGE SERVICES, INC.
AS ITS ATTORNEY-IN-FACT

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 6/20/2008

DATE DEED FILED 6/20/2008

SERVICES

4/23/2008 @ 12:56 PM SERVED PATRICIA L. LANE

SERVED PATRICIA L. LANE, DEFENDANT, AT HER RESIDENCE 1090 PARK AVENUE EXT., CLEARFIELD, CLEARFIELD COUNTY,
PENNSYLVANIA BY HANDING TO PATRICIA LANE

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, APRIL 29, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR
MAY 2, 2008 TO JUNE 6, 2008.

FILED

JUN 23 2008

6/8/30/08

William A. Shaw

Prothonotary/Clerk of Courts

PP
5-0c

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20741

NO. 07-1679-CD

PLAINTIFF: DEUTSCHE BANK TRUST COMPANY AMERICAS F/K/A BANKER'S TRUST COMPANY, AS TRUSTEE AND CUSTODIAN BY: SAXON MORTGAGE SERVICES, INC. F/K/A MERITECH MORTGAGE SERVICES, INC. AS ITS ATTORNEY-IN-FACT

VS.

DEFENDANT: PATRICIA L. LANE

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$227.74

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2008

So Answers,

Chester Hawkins
by *Amber Butler - Aghenlax*
Chester A. Hawkins
Sheriff

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
CHANDRA M. ARKEMA, ESQUIRE - ID #203437
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas f/k/a Banker's Trust
Company, as Trustee and
Custodian by: Saxon Mortgage
Services, Inc. f/k/a Meritech
Mortgage Services, Inc. as its
attorney-in-fact

Plaintiff

•V

Patricia L. Lane
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 07-1679 CD

WRIT OF EXECUTION

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:

1006 Park Avenue Ext.
Clearfield, PA 16830

SEE LEGAL DESCRIPTION ATTACHED

Amount due \$69,460.22

Interest From 2/28/2008

to Date of Sale

Ongoing Per Diem of \$18.36

to actual date of sale including if sale is held at a later date

(Costs to be added)

125.00

Prothonotary

By

Wall-Char

Clerk

Date March 4, 2008

COURT OF COMMON PLEAS
NO. 07-1679 CD

=====

Deutsche Bank Trust Company Americas f/k/a Banker's Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact
vs.
Patricia L. Lane

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 69,460.22

INTEREST \$ _____
from 2/28/2008
to Date of Sale _____
Ongoing Per Diem of \$18.36
to actual date of sale including if sale is
held at a later date

COSTS PAID:
PROTHY \$ 125.00

Prothonotary costs

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:

1006 Park Avenue Ext.
Clearfield, PA 16830

Chandra Arkema

UDREN LAW OFFICES, P.C.

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

(856) 669-5400

pleadings@udren.com

Exhibit A (Legal Description)

ALL THAT PARCEL OF LAND IN LAWRENCE TOWNSHIP, CLEARFIELD COUNTY, STATE OF PENNSYLVANIA, AS MORE FULLY DESCRIBED IN DEED INSTRUMENT, 200005766, ID# 123-K08-000-00002, BEING KNOWN AND DESIGNATED AS

BEGINNING AT A HEAVY NAIL IN PAVEMENT OF A DRIVEWAY ACCOMODATING THE PARCELS HEREIN NAMED AND BEING THE CORNER OF LAND OF JESS E. ROLLIN AND JANE A. ROLLIN AND THE PARCEL OF LAND HEREIN DESCRIBED, AND ON THE RIGHT-OF-WAY LINE OF PENNSYLVANIA STATE HIGHWAY NOW OR FORMERLY OF ROUTE NO. 17038; THENCE BY THE RIGHT-OF-WAY LINE OF SAID HIGHWAY SOUTH 46 DEGREES AND 09 MINUTES EAST FOR A DISTANCE OF 92.25 FEET TO AN IRON PIN AND THE CORNER OF LAND NOW OR FORMERLY OF WHITFIELD LAW; THENCE BY THE LAW LAND NORTH 28 DEGREES AND 23 MINUTES EAST FOR A DISTANCE OF 147.4 FEET TO A STEEL PIN; THENCE THROUGH THE LAND OF BEATRICE E. LAWHEAD FOR A NEW LINE, THE LOT DESCRIBED IN DEED BOOK 601 AT PAGE 94, PARCEL NO. 1, NORTH 46 DEGREES 09 MINUTES WEST FOR A DISTANCE OF 68.7 FEET TO A STEEL PIN AT LINE OF LAND OF ROLLINS AFOREMENTIONED; THENCE BY THE ROLLINS LINE SOUTH 37 DEGREES AND 21 MINUTES WEST FOR A DISTANCE OF 143.21 FEET TO A HEAVY NAIL AND THE STATE HIGHWAY AND THE PLACE OF BEGINNING. CONTAINING 0.263 ACRES AS SHOWN ON A MAP RECORDED IN THE CLEARFIELD COUNTY COURTHOUSE IN MAP FILE NO. 1940. BEING THE RESIDUE OF PARCEL NO. 1 IN DEED RECORDED IN DEED BOOK NO. 601 AT PAGE 94.

DEED FROM DANIEL G. LAWHEAD, EXECUTOR OF THE ESTATE OF BEATRICE E. LAWHEAD AKA BEATRICE M. LAWHEAD AS SET FORTH IN DEED INSTRUMENT, 200005766 DATED 04/20/2000 AND RECORDED 04/28/2000, CLEARFIELD COUNTY RECORDS, COMMONWEALTH OF PENNSYLVANIA.

BEING KNOWN AS: 1006 PARK AVENUE EXT.
CLEARFIELD, PA 16830

PROPERTY ID NO.: 123-K08-000-00002

TITLE TO SAID PREMISES IS VESTED IN JAMES K. LANE AND PATRICIA L. LANE, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES, BY DEED FROM DANIEL G. LAWHEAD, EXECUTOR OF THE ESTATE OF BEATRICE E. LAWHEAD AKA BEATRICE M. LAWHEAD, DECEASED, DATED 4/20/2000 RECORDED 4/28/2000. INSTRUMENT NO.: 200005766.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME PATRICIA L. LANE NO. 07-1679-CD

NOW, June 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 June 06, 2008, I exposed the within described real estate of Patricia L. Lane to public venue or outcry at which time and place I sold the same to DEUTSCHE BANK TRUST COMPANY AMERICAS F/K/A BANKER'S TRUST COMPANY, AS TRUSTEE AND CUSTODIAN BY: SAXON MORTGAGE SERVICES, INC. F/K/A MERITECH MORTGAGE SERVICES, INC. AS ITS ATTORNEY-IN-FACT he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	2.00
LEVY	15.00
MILEAGE	2.00
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	5.74
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	2.00
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	\$227.74

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	69,460.22
INTEREST @ 18.3600 %	1,817.64
FROM 02/28/2008 TO 06/06/2008	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$71,317.86

COSTS:

ADVERTISING	512.98
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.50
SHERIFF COSTS	227.74
LEGAL JOURNAL COSTS	126.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$1,166.22

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

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620

856.669.5400

FAX: 856.669.5399

MARK J. UDREN*
STUART WINNEG**
LORRAINE DOYLE**
ALAN M. MINATO***
CHANDRA M. ARKEMA****
*ADMITTED NJ, PA, FL
**ADMITTED PA
****ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

PENNSYLVANIA OFFICE
215-568-9500

**FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

April 28, 2008

Sent via telefax #814-765-5915

Clearfield County Sheriff's Office
1 North Second Street, Suite 116
Clearfield, PA 16830
ATTN: Cindy

Re: Deutsche Bank Trust Company Americas f/k/a Banker's Trust Company, as Trustee and Custodian by; Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact

vs.

Patricia L. Lane
Clearfield County C.C.P. No. 07-1679 CD
Premises: 1006 Park Avenue Ext., Clearfield, PA 16830
SS Date: May 2, 2008

Dear Cindy:

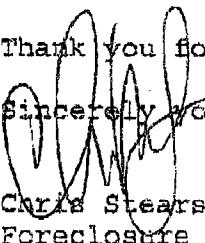
Please Postpone the Sheriff's Sale scheduled for May 2, 2008 to June 6, 2008.

Sale is Postponed for the following reason:

To allow time for service of the Notice of Sale to be completed.

Thank you for your attention to this matter.

Sincerely yours,


Chris Stears
Foreclosure Manager

/ads