

08-432-CD

Wells Fargo vs Wilbur Kephart al

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
LOUIS A. SIMONI, ESQUIRE - ID #200869
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

FILED
M110:5161 Atty pd.
MAR 12 2008 \$05.00
LAW
William A. Shaw 2008 Sheriff
Prothonotary/Clerk of Courts

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2
6501 Irvine Center Drive
Irvine, CA 92618-2118
Plaintiff

v.

Wilbur Kephart
Karen Kephart
12 Hudson Street
Philipsburg, PA 16866

Defendant(s)

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

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 asentir 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 defiende, 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 x 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: Option One Mortgage Corporation

Assignments of Record to: Wells Fargo Bank, National Association as Trustee for Securitized Asset Backed Receivables LLC 2005-OP2 Mortgage Pass-Through Certificates, Series 2005-OP2

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: 12 Hudson Street

MUNICIPALITY/TOWNSHIP/BOROUGH: Decatur Township

COUNTY: Clearfield

DATE EXECUTED: 6/20/05

DATE RECORDED: 6/24/05 INSTRUMENT NO: 200509473

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 2/26/08:

Principal of debt due	\$62,429.87
Unpaid Interest at 12.80%* from 7/1/07 to 2/26/08 (the per diem interest accruing on this debt is \$21.81 and that sum should be added each day after 2/26/08)	5,225.84
Title Report	325.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Late Charges (monthly late charge of \$40.98 should be added in accordance with the terms of the note each month after 2/26/08)	287.70
Property Inspection	4.70
Attorneys Fees (anticipated and actual to 5% of principal)	<u>3,121.49</u>
TOTAL	\$71,674.60

***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 \$71,674.60 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.

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
LOUIS A. SIMONI, ESQUIRE

EXHIBIT "A"

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a railroad spike on the northeasterly right-of-way line of Township Road T-671 and on the line of land of now or formerly Mo-Valley Management, Inc.; thence North 43 degrees 15 minutes 00 seconds East, along the line of said Mo-Valley Management, Inc., a distance of 164.38 feet to an existing iron pin; thence South 48 degrees 55 minutes 50 seconds East, along the line of now or formerly Scaife, a distance of 112.54 feet to an existing 10" stump; thence South 33 degrees 46 minutes 20 seconds West, a distance of 63.81 feet to an existing 20" pine stump; thence South 73 degrees 34 minutes 22 seconds West, along State Route 53, a distance of 123.65 feet to a railroad spike; thence North 45 degrees 47 minutes 15 seconds West, a distance of 60.55 feet to the point of beginning, as shown on a survey by George A. Cree, Registered Surveyor, 2417 Skyline Drive, Fallentimber, PA 16639.

BEING known and designated as Tax Parcel No. 112-P12-692-22 in the Deed Registry Office of Clearfield County, Pennsylvania. Having erected thereon a dwelling known as 12 Hudson Street.

Option One Mortgage Corporation
PO Box 9025
Temecula, CA 92589-9025



7113 8257 1472 5222 5608

Send Payments To

Option One Mortgage Corporation
Attn: Payment Processing
6501 Irvine Center Drive
Irvine, CA 92618

Send Correspondence To

Option One Mortgage Corporation
Attn: DA CSRESOLUT
6501 Irvine Center Drive
Irvine, CA 92618

Wilbur Kephart
12 HUDSON ST
PHILIPSBURG, PA 16866-8575



EXHIBIT A

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 (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 ADJUSTO 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.



November 13, 2007

Wilbur Kephart
12 Hudson St
Philipsburg, Twp Of D PA 16866

Homeowners Name: Wilbur Kephart
Property Address: 12 Hudson St, Philipsburg, Twp Of D PA 16866
Loan Account No.: 0017270273
Original Lender: OPTION ONE
Current Lender/Servicer: Option One Mortgage Corporation

HOMEOWNER'S
EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

* IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,

* IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND

* IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

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

OP793 (Page 1 of 9)



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

THIS MEETING MUST OCCUR WITHIN THE NEXT (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, or you may find them by visiting the website at http://www.phfa.org/applications/counseling_agencies.aspx. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions to schedule one face-to-face meeting.

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.

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OP793 016 2AD

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.

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OP794 013 2AD



Re: Loan No. 0017270273

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:

12 Hudson St, Philipsburg, Twp Of D PA 16866
IS SERIOUSLY IN DEFAULT because:

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

(a) Monthly payments: 1 MONTHS @ \$ 685.31
3 MONTHS @ \$ 685.31

(b) Previous late charges;	\$ 2741.24
(c) Other charges; Escrow, Inspection, NSF checks	\$ 123.36
(d) Other provisions of the mortgage obligation, if any	\$
(e) TOTAL AMOUNT OF (a) (b) and (c) REQUIRED AS OF THIS DATE	\$ 2864.60

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

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30) days of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER WHICH IS \$2864.60, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

Overnight Mail Address
4600 Touchton Rd E
Bldg 200 Ste 102
Jacksonville, FL 32246
Mailstop: J1 CASH

Western Union Quick Collect
Pay to: Option One Mortgage Corporation
Code City: OptionJax, FL

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

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OP795 022 2AD



Re: Loan No. 0017270273

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

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

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

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

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

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

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

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OP796 014 2AD



Re: Loan No. 0017270273

HOW TO CONTACT THE LENDER:

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

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

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

YOU MAY ALSO HAVE THE RIGHT TO:

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

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

* TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURED THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE 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.

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

(Page 9 of 9)

OP797 035 2AD



Option One Mortgage Corporation
PO Box 9025
Temecula, CA 92589-9025



Send Payments To

Option One Mortgage Corporation
Attn: Payment Processing
6501 Irvine Center Drive
Irvine, CA 92618

Send Correspondence To

Option One Mortgage Corporation
Attn: DA_CSRESOLUT
6501 Irvine Center Drive
Irvine, CA 92618

|||||||||||||||||||||||||||||||||
Karen Kephart
12 HUDSON ST
PHILIPSBURG, PA 16866-8575



2205975820

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.

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November 13, 2007

Karen Kephart
12 Hudson St
Philipsburg PA 16866-

Homeowners Name: Wilbur Kephart
Property Address: 12 Hudson St, Philipsburg, Twp Of D PA 16866
Loan Account No.: 0017270273
Original Lender: OPTION ONE
Current Lender/Servicer: Option One Mortgage Corporation

HOMEOWNER'S
EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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* IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND

* IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

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

OP825 (Page 1 of 9)



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

THIS MEETING MUST OCCUR WITHIN THE NEXT (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.

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(Page 2 of 9)

OP825 014 2AD

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.

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OP826 010 2AD



Re: Loan No. 0017270273

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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.)

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

(a) Monthly payments: 1 MONTHS @ \$ 685.31
3 MONTHS @ \$ 685.31

(b) Previous late charges;	\$ 2741.24
(c) Other charges; Escrow, Inspection, NSF checks	\$ 123.36
(d) Other provisions of the mortgage obligation, if any	\$
(e) TOTAL AMOUNT OF (a) (b) and (c) REQUIRED AS OF THIS DATE	\$ 2864.60

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

OP827 (Page 4 of 9)

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 \$2864.60, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

Overnight Mail Address
4600 Touhcton Rd E
Bldg 200 Ste 102
Jacksonville, FL 32246
Mailstop: J1 CASH

Western Union Quick Collect
Pay to: Option One Mortgage Corporation
Code City: OptionJax, Fl

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

(Page 5 of 9)

OP827 018 2AD



Re: Loan No. 0017270273

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

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

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

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

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

OP828 (Page 6 of 9)

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

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

(Page 7 of 9)

OP828 012 2AD



Re: Loan No. 0017270273

HOW TO CONTACT THE LENDER:

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

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

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

YOU MAY ALSO HAVE THE RIGHT TO:

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

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

* TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURED THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE 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.

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

(Page 9 of 9)

OP829 030 2AD



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

The undersigned, hereby states that he/she is the attorney for the Plaintiff, a corporation unless designated otherwise; that he/she 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/she 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/her 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.

UDREN LAW OFFICES, P.C.

BY:

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

LOUIS A. SIMONI, ESQUIRE

MA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
CIVIL DIVISION

Wells Fargo Bank, National Association as
Trustee for Securitized Asset Backed Receivables
LLC 2005-OP2 Mortgage Pass-Through
Certificates, Series 2005-OP2

Plaintiff

v.

Wilbur Kephart
Karen Kephart

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

No. 08-432-CD

FILED

JUN 23 2008
0/9:50/08
William A. Shaw
Prothonotary/Clerk of Courts

CEAR TO GK
ATTY GK

SHERIFF GK

ORDER

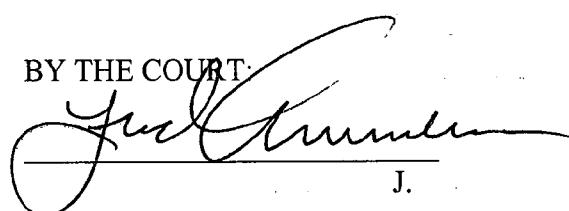
AND NOW, to wit, this 20th day of June, 2008, upon

consideration of Plaintiff's Motion to Direct Sheriff of Clearfield County to File Service of
Process Returns, and supporting documents thereto, and upon consideration of the Reply, if any,
filed by the Defendants and interested parties hereto, it is hereby **ORDERED AND DECREED**

that the Sheriff of Clearfield County is directed to file the service of process returns in
connection with the personal service of Plaintiff's Complaint, upon the Defendants, Wilbur
Kephart and Karen Kephart which occurred on or about March 26, 2008 within 7th

days of the date of this Order.

BY THE COURT


J.

UDREN LAW OFFICES, P.C.
BY: MARK J. UDREN, ESQUIRE (04302)
STUART WINNEG, ESQUIRE (45362)
LOUIS A. SIMONI, ESQUIRE (200869)
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association as
Trustee for Securitized Asset Backed Receivables
LLC 2005-OP2 Mortgage Pass-Through
Certificates, Series 2005-OP2

Plaintiff

v.

Wilbur Kephart
Karen Kephart

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

No. 08-432-CD Prothonotary/Clerk of Courts

FILED *ice atty* *Simoni*
3 11:00am
JUN 20 2008

William A. Shaw

CM

MOTION TO DIRECT SHERIFF OF CLEARFIELD COUNTY
TO FILE SERVICE OF PROCESS RETURNS

1. Wells Fargo Bank, National Association as Trustee for Securitized Asset Backed Receivables LLC 2005-OP2 Mortgage Pass-Through Certificates, Series 2005-OP2 (hereinafter, the "**Plaintiff**"), is a corporation authorized to do business within the Commonwealth of Pennsylvania, and has an address located at 6501 Irvine Center Drive, Irvine, California, 92618.
2. Wilbur Kephart and Karen Kephart (hereinafter, the "**Defendants**") are adult individuals whose last known address is 12 Hudson Street, Philipsburg, Pennsylvania 16866.
3. The Defendants are the owners of the subject real property commonly known as 12 Hudson Street, Philipsburg, Pennsylvania 16866 (hereinafter, the "**Property**"), by virtue of a Deed dated May 24, 2005 and recorded on June 24, 2005 in the Office of the Recorder Of Deeds,

Clearfield County, PA as instrument number 200509472.

4. By virtue of a Note dated June 20, 2005, the Plaintiff's predecessor, Option One Mortgage Corporation, lended the principal amount of \$63,200.00 to the Defendants, the repayment of which was secured by a Mortgage upon the aforesaid Property. Said Mortgage, which was recorded on June 24, 2005 in the Office of the Recorder Of Deeds, Clearfield County, PA as instrument number 200509473, was subsequently assigned to the Plaintiff and said assignment was recorded on March 14, 2008 as instrument number 200803548 in the Office of the Recorder Of Deeds, Clearfield County, PA.

5. As a result of the Defendants' failure to pay the monthly amounts due in connection with the above-referenced Mortgage and Note, the Plaintiff filed a Complaint in Mortgage Foreclosure on March 12, 2008.

6. On or about March 12, 2008, in order to effectuate personal service of Plaintiff's Complaint upon the Defendants, Plaintiff's counsel sent the Sheriff of Clearfield County instructions for service, together with a check in the amount of \$100.00, representing the costs of same.

7. On or about April 21, 2008, counsel for the Plaintiff spoke with Marilynn at the Clearfield County Sheriff's Office regarding service of the Plaintiff's Complaint against the named Defendants.

8. Marilynn advised Plaintiff's counsel that the Complaint was personally served against the Defendants, Wilbur Kephart and Karen Kephart, on March 26, 2008 at 12 Hudson Street, Philipsburg, Pennsylvania 16866.

9. Plaintiff's counsel respectfully requested that the Sheriff's office file service of process return with the Prothonotary of Clearfield County, but to date, the Sheriff has not filed

same.

10. In accordance with Pa.R.C.P. 405(a) and (e), the Sheriff of Clearfield County is required to file the returns of service with the Prothonotary.

11. While the Sheriff's failure to file the service returns with the Prothonotary may be unintentional and due to administrative reasons, same has caused to suffer prejudice upon the Plaintiff, who in turn, is unable to proceed with the pending action.

12. In addition, costs continue to accrue against the Defendants' mortgage account which amounts would beed to be paid by the Defendants if they ultimately reinstated or paid off their loan.

WHEREFORE, Wells Fargo Bank, National Association as Trustee for Securitized Asset Backed Receivables LLC 2005-OP2 Mortgage Pass-Through Certificates, Series 2005-OP2 prays and respectfully requests that the Honorable Court grant its Motion directing the Sheriff of Clearfield County to file the "Service of Process" returns in connection with the personal service of Plaintiff's Complaint upon above-captioned Defendants.

Respectfully submitted,

UDREN LAW OFFICES, P.C.

By:


Louis A. Simoni, Esquire
Attorney for Plaintiff/Movant

UDREN LAW OFFICES, P.C.
BY: MARK J. UDREN, ESQUIRE (04302)
STUART WINNEG, ESQUIRE (45362)
LOUIS A. SIMONI, ESQUIRE (200869)
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association as
Trustee for Securitized Asset Backed Receivables
LLC 2005-OP2 Mortgage Pass-Through
Certificates, Series 2005-OP2

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Plaintiff

v.

Wilbur Kephart
Karen Kephart

No. 08-432-CD

Defendant(s)

MEMORANDUM OF LAW IN SUPPORT OF
PLAINTIFF'S MOTION TO DIRECT THE SHERIFF
TO FILE SERVICE OF PROCESS RETURNS

A. FACTS

The Plaintiff/Movant incorporates herein by reference as though fully set forth at length, the facts as set forth in the underlying Motion To Direct the Sheriff of Clearfield County to File Service of Process Returns.

B. QUESTION PRESENTED

Should the Sheriff of Clearfield County be required to file service of process returns in accordance with Pa.R.C.P. 405(a) and (e) with the Prothonotary of Clearfield County when personal service was made upon the Defendants in connection with Plaintiff's present cause of action?

Suggested Answer: Yes.

C. ARGUMENT

Pa.R.C.P. 405, entitled, "*Return of Service*" states, in part, the following:

- (a) When service of original process has been made the sheriff or other person making service shall make a return of service forthwith.
- [...]
- (e) The return of service or of no service shall be filed with the Prothonotary.

In the instant case, Wells Fargo Bank, National Association as Trustee for Securitized Asset Backed Receivables LLC 2005-OP2 Mortgage Pass-Through Certificates, Series 2005-OP2 (the "**Plaintiff**") filed a Complaint in Mortgage Foreclosure in the Office of the Clearfield County Prothonotary against Wilbur Kephart and Karen Kephart (the "**Defendants**") on or about March 12, 2008. On that same date, Plaintiff mailed service of process instructions to the Sheriff of Clearfield County, together with the Sheriff's fee associated with same.

On or about April 21, 2008, after not receiving a copy of the Sheriff's Return of Service in connection with the service of the aforesaid Complaint, Plaintiff's counsel spoke with "Marilynn" at the Sheriff's office who advised that personal service was effected upon the Defendants on or about March 26, 2008. To date, the Sheriff of Clearfield County has not filed the return of services with the Prothonotary.

Pa.R.C.P. 405(a) and (e) provide that the Sheriff must file the Returns of Service (or Returns of Non-Service) with the Prothonotary. While the Sheriff's failure to file the service returns with the Prothonotary may be unintentional and due to administrative reasons, same has caused to suffer prejudice upon the Plaintiff, who in turn, is unable to proceed with the pending action. In addition, costs continue to accrue against the Defendants' mortgage account which amounts would beed to be paid by the Defendants if they ultimately reinstated or paid off

their loan.

D. CONCLUSION

For all the reasons set forth hereinabove, the Plaintiff respectfully requests this Honorable Court to exercise its legal and equitable authority and grant Plaintiff's Motion, thereby Directing the Sheriff of Clearfield County to file the service of process returns in connection with service of Plaintiff's Complaint against the Defendants, Wilbur Kephart and Karen Kephart.

Respectfully submitted,

UDREN LAW OFFICES, P.C.

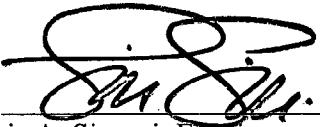
By: 
Louis A. Simoni, Esquire
Attorney for Plaintiff/Movant

VERIFICATION

Louis A. Simoni, 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.

UDREN LAW OFFICES, P.C.

DATED: 6/19/08

By: 
Louis A. Simoni, Esquire
Attorney for Plaintiff/Movant

UDREN LAW OFFICES, P.C.
BY: MARK J. UDREN, ESQUIRE (04302)
STUART WINNEG, ESQUIRE (45362)
LOUIS A. SIMONI, ESQUIRE (200869)
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association as
Trustee for Securitized Asset Backed Receivables
LLC 2005-OP2 Mortgage Pass-Through
Certificates, Series 2005-OP2

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Plaintiff

v.

Wilbur Kephart
Karen Kephart

No. 08-432-CD

Defendant(s)

CERTIFICATE OF SERVICE

I, the undersigned attorney, hereby certify that I have served or caused to be served true and correct copies of the Plaintiff's Motion to Direct the Sheriff of Clearfield County to File Service of Process Returns and Brief in Support upon the following person(s) named herein at their last known address or their attorney of record:

(xx) Regular First Class Mail

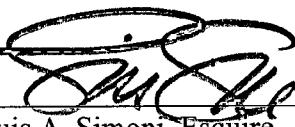
Date Served: June 19, 2008

TO: **Wilbur Kephart**
12 Hudson Street
Philipsburg, PA 16866

Karen Kephart
12 Hudson Street
Philipsburg, PA 16866

Sheriff of Clearfield County
Clearfield County Courthouse
1 North Second Street, Ste. 116
Clearfield, PA 16830

UDREN LAW OFFICES, P.C.

By 
Louis A. Simoni, Esquire

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DCCKET # 103870
NO: 08-432-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, National Assoc. as Trustee
VS.
DEFENDANT: WILBUR KEPHART and KAREN KEPHART

SHERIFF RETURN

NOW, March 26, 2008 AT 2:27 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON WILBUR KEPHART DEFENDANT AT 12 HUDSON ST., PHILIPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO WILBUR KEPHART, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER /

FILED
03:30 AM
JUN 23 2008

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103870
NO: 08-432-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, National Assoc. as Trustee
vs.
DEFENDANT: WILBUR KEPHART and KAREN KEPHART

SHERIFF RETURN

NOW, March 26, 2008 AT 2:26 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON KAREN KEPHART DEFENDANT AT 12 HUDSON ST., PHILIPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO WILBUR KEPHART, HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103870
NO: 08-432-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, National Assoc. as Trustee

VS.

DEFENDANT: WILBUR KEPHART and KAREN KEPHART

SHERIFF RETURN

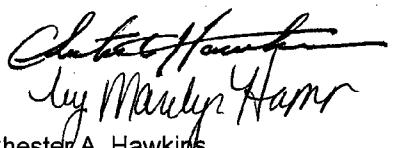
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	UDREN	109199	20.00
SHERIFF HAWKINS	UDREN	109199	40.16

Sworn to Before Me This

So Answers,

____ Day of _____ 2008


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

FILED *Atty pd. \$20.00*
7/11/10 AD Notice to Def.
JUL 09 2008 Statement to

William A. Shaw
Prothonotary/Clerk of Courts

Atty

(RE)

Wells Fargo Bank, National Association
as Trustee for Securitized Asset Backed
Receivables LLC 2005-OP2 Mortgage Pass-
Through Certificates, Series 2005-OP2
6501 Irvine Center Drive
Irvine, CA 92618-2118
Plaintiff

v.

Wilbur Kephart
Karen Kephart
12 Hudson Street
Philipsburg, PA 16866
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 08-432-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) **Wilbur Kephart and Karen Kephart** 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	\$71,674.60
Interest Per Complaint	2,791.68
From 2/27/08 to 7/3/08	
Late charges per Complaint	<u>163.92</u>
From 2/27/08 to 7/3/08	
 TOTAL	 \$74,630.20

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: July 9, 2008

Wilbur Kephart
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
CHANDRA M. ARKEMA, ESQUIRE - ID #203437
LOUIS A. SIMONI, ESQUIRE - ID #200869
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

*FILED
MAR 12 2008*
William A. Shaw
Prothonotary/Clerk of Courts

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2
6501 Irvine Center Drive
Irvine, CA 92618-2118
Plaintiff

v.

Wilbur Kephart
Karen Kephart
12 Hudson Street
Philipsburg, PA 16866
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

NO. 08-432-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 x 5982

*08020411myr
COPY*

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
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association as Trustee for
Securitized Asset Backed Receivables LLC 2005-OP2
Mortgage Pass-Through Certificates, Series 2005-OP2
Plaintiff

v.

Wilbur Kephart
Karen Kephart
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 08-432-CD

TO: Karen Kephart
12 Hudson Street
Philipsburg, PA 16866

DATE of Notice: April 21, 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. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641 x 5982

NOTIFICACION IMPORTANTE

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUERIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE 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 x 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.

/s/

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
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National Association as Trustee for
Securitized Asset Backed Receivables LLC 2005-OP2
Mortgage Pass-Through Certificates, Series 2005-OP2
Plaintiff

v.

Wilbur Kephart
Karen Kephart
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 08-432-CD

TO: Wilbur Kephart
12 Hudson Street
Philipsburg, PA 16866

DATE of Notice: April 21, 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 x 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 x 5982

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/s/

Mark J. Udran, Esquire
Stuart Winne, 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

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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

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2
Plaintiff

v.

Wilbur Kephart
Karen Kephart

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 08-432-CD

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: Wilbur Kephart
Age: Over 18
Residence: As captioned above
Employment: Unknown

Defendant: Karen Kephart
Age: Over 18
Residence: As captioned above
Employment: Unknown

Sworn to and subscribed
before me this 3rd day
of July, 2008:

Retta Mae Stuart
Notary Public

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

RETHA MAE STUART
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 12/20/2012

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ATTORNEY FOR PLAINTIFF

COPY

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2
Plaintiff

v.

Wilbur Kephart
Karen Kephart
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

NO. 08-432-CD

TO: Wilbur Kephart
12 Hudson Street
Philipsburg, PA 16866

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 *Bill Kephart* 7/9/08

- 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
ALAN M. MINATO, ESQUIRE - ID #75860
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111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

COPY

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2
Plaintiff

v.

Wilbur Kephart
Karen Kephart
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 08-432-CD

TO: Karen Kephart
12 Hudson Street
Philipsburg, PA 16866

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

7/19/08

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

Wells Fargo Bank, National Association
Plaintiff(s)

No.: 2008-00432-CD

Real Debt: \$74,630.20

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Wilbur Kephart Entry: \$20.00
Karen Kephart
Defendant(s)

Instrument: Default Judgment

Date of Entry: July 9, 2008

Expires: July 9, 2013

Certified from the record this 9th day of July, 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
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ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2
Plaintiff
v.

Wilbur Kephart
Karen Kephart

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 08-432-CD

PRAECLPPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Please issue Writ of Execution in the above matter.

Amount due \$74,630.20

Interest From 7/3/08 _____
to Date of Sale _____
Ongoing Per Diem of \$21.81
to actual date of sale including if sale is
held at a later date

(Costs to be added) \$ 135.00 **Prothonotary costs**

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 Aug 11 2008 \$20.00
M 11:15 AM
JUL 09 2008 ICC & County
w/ prop. desc.
William A. Shaw to Sheriff
Prothonotary/Clerk of Courts (CR)

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

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2
Plaintiff

v.

Wilbur Kephart
Karen Kephart
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 08-432-CD

C E R T I F I C A T E

I hereby state that as 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

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Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Wilbur Kephart
Karen Kephart

NO. 08-432-CD

Defendant(s)

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank, National Association as Trustee for Securitized Asset Backed Receivables LLC 2005-OP2 Mortgage Pass-Through Certificates, Series 2005-OP2, 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: 12 Hudson Street, Philipsburg, PA 16866

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

Wilbur Kephart 12 Hudson Street
Philipsburg, PA 16866

Karen Kephart **12 Hudson Street**
 Philipsburg, PA 16866

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

SAME AS #1 ABOVE

Name _____ Address _____

None

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

Name _____ Address _____

Wells Fargo Bank,
National Association
as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through Certificates,
Series 2005-OP2

6501 Irvine Center Drive
Irvine, CA 92618-2118

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 _____

Real Estate Tax Dept. 1 North Second St., Suite 116
Clearfield, PA 16830

Domestic Relations Section 1 North Second St., 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 12 Hudson Street
Philipsburg, PA 16866

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: July 3, 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.
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ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

Wilbur Kephart
Karen Kephart

NO. 08-432-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:

12 Hudson Street
Philipsburg, PA 16866
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$74,630.20
Interest From 7/3/08
to Date of Sale 135.00 Prothonotary costs
Ongoing Per Diem of \$21.81
to actual date of sale including if sale is
held at a later date
(Costs to be added) \$

By Willie Glenn

Prothonotary

Clerk

Date 7/9/08

Clerk

COURT OF COMMON PLEAS
NO. 08-432-CD

=====
Wells Fargo Bank, National Association as Trustee for Securitized
Asset Backed Receivables LLC 2005-OP2 Mortgage Pass-Through
Certificates, Series 2005-OP2

vs.

Wilbur Kephart
Karen Kephart

=====
WRIT OF EXECUTION
=====

REAL DEBT \$ 74,630.20

INTEREST \$ _____
from 7/3/08
to Date of Sale _____
Ongoing Per Diem of \$21.81
to actual date of sale including if sale is
held at a later date

COSTS PAID:
PROTHY \$ 135.00

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:

12 Hudson Street
Philipsburg, PA 16866

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

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a railroad spike on the northeasterly right-of-way line of Township Road T-671 and on the line of land of now or formerly Mo-Valley Management, Inc.; thence North 43 degrees 15 minutes 00 seconds East, along the line of said Mo-Valley Management, Inc., a distance of 164.38 feet to an existing iron pin; thence South 48 degrees 55 minutes 50 seconds East, along the line of now or formerly Scaife, a distance of 112.54 feet to an existing 10" stump; thence South 33 degrees 46 minutes 20 seconds West, a distance of 63.81 feet to an existing 20" pine stump; thence South 73 degrees 34 minutes 22 seconds West, along State Route 53, a distance of 123.65 feet to a railroad spike; thence North 45 degrees 47 minutes 15 seconds West, a distance of 60.55 feet to the point of beginning, as shown on a survey by George A. Cree, Registered Surveyor, 2417 Skyline Drive, Fallentimber, PA 16639.

BETING known and designated as Tax Parcel No. 112-P12-692-22 in the Deed Registry Office of Clearfield County, Pennsylvania. Having erected thereon a dwelling known as 12 Hudson Street.

BEING KNOWN AS: 12 Hudson Street, Philipsburg, PA 16866

PROPERTY ID NO.: 112.0-P12-692-00022 CONTROL # 112-0-19512

TITLE TO SAID PREMISES IS VESTED IN WILBUR KEPHART AND KAREN KEPHART, HIS WIFE BY DEED FROM ROBERT TROY BOWMAN, A SINGLE INDIVIDUAL DATED 5/24/2005 RECORDED 6/24/2005 INSTRUMENT NO.: 200509472.

JA

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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856-669-5400, pleadings@udren.com

ATTORNEY FOR PLAINTIFF

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Association as Trustee for
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Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 08-432-CD

v.
Wilbur Kephart
Karen Kephart
Defendant(s)

FILED *cc AAG*
M 11:50 AM
AUG 27 2008
LM
William A. Shaw
Prothonotary/Clerk of Courts

MOTION FOR SPECIAL SERVICE PURSUANT
TO SPECIAL ORDER OF COURT

Plaintiff, by its counsel, moves this Honorable Court for an Order directing service of the Notice of Sheriff's Sale upon Defendant(s), Wilbur Kephart and Karen Kephart by regular mail and certified mail and by posting the mortgaged premises and in support thereof avers the following:

1. The last known address of Defendant(s) is 12 Hudson Street, Philipsburg, PA 16866, which is the mortgaged premises.
2. Process was unable to be served at 12 Hudson Street, Philipsburg, PA 16866. A copy of the Return of Service is attached hereto as Exhibit A.

3. Pursuant to Pa.R.C.P. 430, Plaintiff made a Good Faith Investigation, the report thereof being attached hereto as Exhibit B.

4. Said investigation was unable to determine an alternate address for said Defendant(s).

WHEREFORE, Plaintiff prays and respectfully requests that this Honorable Court enter an Order pursuant to Pa.R.C.P. 430 directing service of the Notice of Sheriff's Sale upon said Defendant(s), Wilbur Kephart and Karen Kephart by regular mail and certified mail and by posting the mortgaged premises.

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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856-669-5400, pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 08-432-CD

v.
Wilbur Kephart
Karen Kephart
Defendant(s)

MEMORANDUM OF LAW

Pennsylvania Rule of Civil Procedure 430(a) specifically provides:

(a) If service cannot be made under the applicable rule the plaintiff may move the court for a special order directing the method of service. The motion shall be accompanied by an affidavit stating the nature and extent of the investigation which has been made to determine the whereabouts of the defendant and the reasons why service cannot be made.

NOTE: A sheriff's return of "not found" or the fact that a defendant has moved without leaving a new forwarding address is insufficient evidence of concealment. Gonzales vs. Polis, 238 Pa. Super. 362, 357 A.2d 580 (1976). Notice of intended adoption mailed to last known address requires a "good faith effort" to discover the correct address. Adoption of Walker, 468 Pa. 165, 360 A2d 603 (1976).

An illustration of a good faith effort to locate the defendant includes (1) inquiries of postal authorities including inquiries pursuant to the Freedom of Information Act, 39 C.F.R. Part 265, (2) inquiries of relatives, neighbors, friends and employers of the defendant and (3) examinations of local telephone directories, voter registration records, local tax records, and motor vehicle records.

As set forth in the Return of Service marked Exhibit A, the Sheriff and/or Process Server has been unable to serve the Notice of Sheriff's Sale at the Defendant's last known address. Although Plaintiff is still unable to determine the Defendant's whereabouts, a good faith effort to discover the whereabouts of the Defendant(s) has been made as evidenced by the attached Affidavit of Good Faith Investigation marked Exhibit B.

WHEREFORE, Plaintiff prays and respectfully requests service of the Notice of Sheriff's Sale upon Defendant(s) by regular mail and certified mail and by posting the mortgaged premises.

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

Wells Fargo Bank, NA, as Trustee, et. al., Plaintiff(s)
vs.
Wilbur Kephart, et. al., Defendant(s)

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



APS International Plaza
7300 Glenroy Road
Minneapolis, MN 55439

APS File #: 091186-0001

AFFIDAVIT OF DUE AND DILIGENT ATTEMPT

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

Service of Process on

--Wilbur Kephart
Court Case No. 08-432-CI

Customer File: 08020411

State of: PA ss.

County of: BLAUR

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

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

Service of Process on: The undersigned attempted to serve the documents on
Wilbur Kephart

and after due and diligent efforts, was unable to effect service.

Attempts: The following is a list of the attempts made to effect service:

Dates/Time/Address Attempted: 12 Hudson Street, Philipsburg, PA 16866 8/4/08 3:50 pm No Answer

Reason for Non-Service: No Answer

Dates/Time/Address Attempted: 8/5/08 11:00 am

Reason for Non-Service: No Answer

Dates/Time/Address Attempted: 8/7/08 7:14 pm

Reason for Non-Service: No Answer

Based upon the above stated facts, Affiant believes the defendant is avoiding service.

Signature of Server: Undersigned declares under penalty of perjury Subscribed and sworn to before me this
that the foregoing is true and correct.

D. M. Ellis

Signature of Server

11th day of AUGUST, 2008

Marilyn A. Campbell
Notary Public (Commission Expires)

12-6-11

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 A

Wells Fargo Bank, NA, as Trustee, et. al., Plaintiff(s)
vs.
Tilbur Kephart, et. al., Defendant(s)

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



APS File #: 091186-0001

APS International Plaza
7800 Glenroy Road
Minneapolis, MN 55439.

AFFIDAVIT OF DUE AND DILIGENT ATTEMPT

CDREN LAW OFFICES

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

Service of Process on

--Karen Kephart
Court Case No. 08-432-CD

Customer File: 08020411

Date of: PA vs.

County of: BLAIR

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

Documents Served: the undersigned attempted to serve the documents described as:

Notice of Sheriff's Sale of Real Property

Service of Process on: The undersigned attempted to serve the documents on
Karen Kephart

and after due and diligent efforts, was unable to effect service.

Attempts: The following is a list of the attempts made to effect service:

Dates/Time/Address Attempted: 12 Hudson Street, Philipsburg, PA 16866 8/4/08 3:50 PM

Reason for Non-Service: No Answer

Dates/Time/Address Attempted: 8/5/08 11:00 AM

Reason for Non-Service: No Answer

Dates/Time/Address Attempted: 8/7/08 7:14 PM

Reason for Non-Service: No Answer

Based upon the above stated facts, Affiant believes the defendant is avoiding service.

Signature of Server: Undersigned declares under penalty of perjury Subscribed and sworn to before me this
that the foregoing is true and correct.

D. M. Ellis
Signature of Server

11th day of August, 20 08

Marilyn A. Campbell
Notary Public (Commission Expires)

12-6-11

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

PLAYERS NATIONAL LOCATOR**AFFIDAVIT OF GOOD FAITH INVESTIGATION****Loan Number:** 08020411**Attorney Firm:** Mark J Udren & Associates**Case Number:****Subject:** Wilbur Kephart and Karen Kephart**A.K.A:** Wilbur G Kephart, Karen J Kephart**Last Known Address:** 12 Hudson Street

Philipsburg, PA 16866

Melissa Brower, being duly sworn according to law, deposes and says:

1. I am employed in the capacity of Location Specialist for Players National Locator.
2. On August 18, 2008 I conducted an investigation into the whereabouts of the above named defendant(s). The results of my investigation are as follows:

CREDIT INFORMATION**A. SOCIAL SECURITY NUMBER(S):** 182-44-xxxx 211-42-xxxx**B. EMPLOYMENT SEARCH:**

We were unable to verify current employment for Wilbur Kephart and Karen Kephart.

C. INQUIRY OF CREDITORS:

Creditors indicated the last reported address for Wilbur Kephart and Karen Kephart is 12 Hudson Street, Philipsburg, PA 16866 with a home number of (814) 342-2111. Wilbur and Karen filed Chapter 7 Bankruptcy in October 2005 with attorney Thomas J Dausch. A release date of May 2006 is given. Case#05-73280.

INQUIRY OF TELEPHONE COMPANY**A. DIRECTORY ASSISTANCE SEARCH:**

The home number for Wilbur Kephart and Karen Kephart is (814) 342-2111, registered to 12 Hudson Street, Philipsburg, PA 16866. We called the home number and spoke with a relative who stated Wilbur Kephart and Karen Kephart are living at 12 Hudson Street, Philipsburg, PA 16866.

INQUIRY OF NEIGHBORS

We were unable to contact any neighbors to confirm any other information for Wilbur Kephart and Karen Kephart.

INQUIRY OF POST OFFICE**A. NATIONAL ADDRESS UPDATE:**

As of August 14, 2008 the National Change of Address (NCOA) has no change for Wilbur

Kephart and Karen Kephart from 12 Hudson Street, Philipsburg, PA 16866.

MOTOR VEHICLE REGISTRATION

A. MOTOR VEHICLE & DMV OFFICE:

We were unable to verify current drivers license information for Wilbur Kephart and Karen Kephart.

OTHER INQUIRIES

A. DEATH RECORDS:

As of August 14, 2008 the Social Security Administration has no death record on file for Wilbur Kephart and Karen Kephart and/or A.K.A.s under the social security number(s) provided.

B. PUBLIC LICENSES (PILOT, REAL ESTATE, ETC.):

None Found.

C. COUNTY VOTER REGISTRATION:

We were unable to confirm a listing with the County Voters Registration Office.

ADDITIONAL INFORMATION ON SUBJECT

A. DATE OF BIRTH:

Wilbur - May 1954

Karen - April 1954

AFFIANT Melissa Brower

Subscribed and sworn to before me on August 18, 2008

~~NOTARY PUBLIC~~

Players National Locator, 174 Clarkson Rd., Suite 225, Ellisville, MO 63011

Phone: (636) 230-9922 Fax: (636) 230-0558



VERIFICATION

The undersigned hereby states that he/she is the Attorney for the Plaintiff in this action, that he/she is authorized to take this Verification, and that the statements made in the foregoing MOTION FOR SPECIAL SERVICE PURSUANT TO SPECIAL ORDER OF COURT are true and correct to the best of his/her knowledge, information and belief.

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

Date: August 25, 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, pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 08-432-CD

v.
Wilbur Kephart
Karen Kephart
Defendant(s)

CERTIFICATE OF SERVICE

I, hereby certify that I have served true and correct copies of the attached Motion For Special Service upon the following person(s) named herein at their last known address or their attorney of record by:

X Regular First Class Mail

Certified Mail

Other

Date Served: August 25, 2008

TO: Wilbur Kephart
Karen Kephart
12 Hudson Street
Philipsburg, PA 16866

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
CIVIL DIVISION

WELLS FARGO BANK, NATIONAL ASSOCIATION * NO. 08-432-CD
as TRUSTEE for SECURITIZED ASSET BACKED *
RECEIVABLES LLC 2005-OP2 MORTGAGE *
PASS-THROUGH CERTIFICATES, SERIES 2005-OP2 *
Plaintiff *
*
vs. *
WILBUR KEPHART *
KAREN KEPHART *
Defendants *

O R D E R

NOW, this 28th day of August, 2008, the Plaintiff is granted leave to serve the
Notice of Sheriff's Sale upon the Defendants **WILBUR KEPHART and KAREN**
KEPHART by:

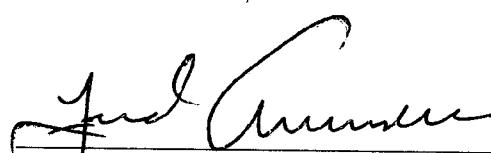
1. Publication one time in The Progress (Clearfield) and the Clearfield County Legal Journal;
2. By first class mail to 12 Hudson Street, Philipsburg, PA 16866;
3. By certified mail, return receipt requested, to 12 Hudson Street, Philipsburg, PA 16866; and
4. By posting the mortgaged premises known in this herein action as 12 Hudson Street, Philipsburg, PA 16866.

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

BY THE COURT,

FILED
0/9/4208
AUG 28 2008

300
Amy Arkema
(610)


FREDRIC J. AMMERMAN
President Judge

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

S
FILED NOCC
M 10/5/08
OCT 20 2008
William A. Shaw
Prothonotary/Clerk of Courts

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
NO. 08-432-CD

Plaintiff

v.
Wilbur Kephart
Karen Kephart

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: October 10, 2008

UDREN LAW OFFICES, P.C.

BY: _____
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
CIVIL DIVISION

WELLS FARGO BANK, NATIONAL ASSOCIATION
as TRUSTEE for SECURITIZED ASSET BACKED
RECEIVABLES LLC 2005-OP2 MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2005-OP2
Plaintiff

vs.

WILBUR KEPHART
KAREN KEPHART
Defendants

* NO. 08-432-CD

*
*
*
*
*
*

ORDER

NOW, this 28th day of August, 2008, the Plaintiff is granted leave to serve the
Notice of Sheriff's Sale upon the Defendants **WILBUR KEPHART** and **KAREN
KEPHART** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to 12 Hudson Street, Philipsburg, PA 16866;
3. By certified mail, return receipt requested, to 12 Hudson Street,
Philipsburg, PA 16866; and
4. By posting the mortgaged premises known in this herein action as 12
Hudson Street, Philipsburg, PA 16866.

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

BY THE COURT,

I hereby certify that the foregoing
and accompanying [REDACTED] (the original)
statements [REDACTED] in this case.

Aug 28 2008

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

Attest:

(Signature)
FREDRIC J. AMMERMAN
President Judge

• Wells Fargo Bank, National Association, as trustee, et. al., Plaintiff(s)
vs.
Wilbur Kephart, 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 #: 092395-0001

AFFIDAVIT OF SERVICE -- Individual

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

Service of Process on:

Wilbur Kephart, by posting
Court Case No. 08-432-CD

State of: PA ss.

County of: BELAIR

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 4th day of OCTOBER, 20 08, at 12:00 o'clock P.M

Place of Service: at 12 Hudson Street, in Philipsburg, PA 16866

Documents Served: the undersigned served the documents described as:

Notice of Sheriff's Sale of Real Property w/ Order

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

Wilbur Kephart, by posting

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

Wilbur Kephart, by posting
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:

Approx. Age Okie Colve, Approx. Height 11.5 in, Approx. Weight 110 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 Subscribed and sworn to before me this

6th day of OCTOBER, 20 08

Marilyn A. Campbell Notary Public (Commission Expires)

12-6-11

Signature of Server

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

Weiss Fargo Bank, National Association, as trustee, et. al., Plaintiff(s)
vs.
Wilbur Kephart, 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 #: 092395-0001

AFFIDAVIT OF SERVICE -- Individual

UDREN LAW OFFICES

Ms. Kristen Pluck

111 Woodcrest Rd, Ste 200
Cherry Hill, NJ 08003-3620**Service of Process on:**

--Karen Kephart, by posting
Court Case No. 08-432-CD

State of: PA ss.County of: Blair**Name of Server:** _____, 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 4th day of OCTOBER, 20 08, at 12:00 o'clock P.M.**Place of Service:** at 12 Hudson Street, in Philipsburg, PA 16866**Documents Served:** the undersigned served the documents described as:Notice of Sheriff's Sale of Real Property w/ Order**Service of Process on:** A true and correct copy of the aforesaid document(s) was served on:

Karen Kephart, by posting

 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 Karen Kephart, by posting

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

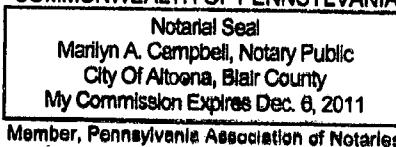
Description of Person Receiving Documents: The person receiving documents is described as follows:

Sex _____; Skin Color _____; Hair Color _____; Facial Hair _____

Approx. Age _____; Approx. Height _____; Approx. Weight _____

 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 _____ Subscribed and sworn to before me this

that the foregoing is true and correct.

6th day of OCTOBER, 20 08Marilyn A. Campbell
Signature of ServerNotary Public Marilyn A. Campbell (Commission Expires)12-6-11APS International, Ltd.**COMMONWEALTH OF PENNSYLVANIA**

FILED

OCT 20 2008

William A. Shaw
Prothonotary/Clerk of Courts

RECEIVED
MAY 11

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

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2 Mortgage
Pass-Through Certificates, Series
2005-OP2

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Plaintiff

v.

Wilbur Kephart
Karen Kephart

NO. 08-432-CD

Defendant(s)

5
FILED
m111243
JAN 05 2008
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 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: December 26, 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

Wells Fargo Bank, National Association
as Trustee for Securitized Asset Backed
Receivables LLC 2005-OP2 Mortgage
Pass-Through Certificates, Series 2005-
OP2

Plaintiff

v.
Wilbur Kephart
Karen Kephart
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 08-432-CD

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

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

**OWNER(S): Wilbur Kephart
Karen Kephart**

**PROPERTY: 12 Hudson Street
Philipsburg, PA 16866**

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the **Clearfield** County Sheriff's Sale on **October 3, 2008**, at 10:00 A.M., in the Clearfield County Courthouse, 1 North Second Street, Suite 116. 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.

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	<input type="checkbox"/> Registered Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified	<input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Int'l Recorded Del. <input type="checkbox"/> Express Mail	Check appropriate block for Registered Mail: <input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without postal Insurance	Postmark and Date of Receipt	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.)	Insured 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		TENANTS/OCCUPANTS 12 Hudson Street Philipburg, PA 16866										
3		WELLS FARGO BANK, N.A. 6501 Irvine Center Drive Irvine, CA 92618-2118										
4		REAL ESTATE TAX DEPARTMENT 1 North Second Street, Suite 116 Clearfield, PA 16830										
5		DOMESTIC RELATIONS SECTION 1 North Second Street, Suite 116 Clearfield, PA 16830										
6												
7												
8												
9												
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 noncancelable documents under Express Mail Document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable on registered mail, sent with optional mail insurance, is \$25,000 for registered mail, \$10,000 for insured mail, and \$2,100 for COD mail. See Domestic Mail Manual or International Mail Manual. Coverage on international mail: Special handling charges apply only to third and fourth class parcels.							

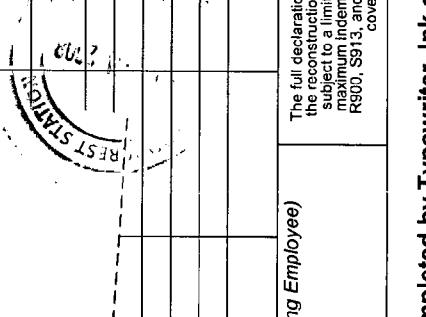


EXHIBIT A

Form Must be Completed by Typewriter, Ink or Ball Point Pen

PS Form 3877, February 1994

Wilbur Kephart
Karen Kephart; #08020411 (Clearfield)

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

FILED

OCT 20 2008

William A. Shaw
Notary/Clerk of Courts

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Plaintiff

v.

Wilbur Kephart
Karen Kephart

NO. 08-432-CD

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: October 1, 2008

Wilbur Kephart
Karen Kephart
12 Hudson Street
Philipsburg, PA 16866

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: October 10, 2008

UDREN LAW OFFICES, P.C.

BY:

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

EXHIBIT B

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

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Plaintiff

v.

Wilbur Kephart
Karen Kephart

NO. 08-432-CD

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: October 1, 2008

Wilbur Kephart
Karen Kephart
12 Hudson Street
Philipsburg, PA 16866

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: October 10, 2008

UDREN LAW OFFICES, P.C.

BY:

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

EXHIBIT B

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

WELLS FARGO BANK, NATIONAL ASSOCIATION
as TRUSTEE for SECURITIZED ASSET BACKED
RECEIVABLES LLC 2005-OP2 MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2005-OP2

Plaintiff

* NO. 08-432-CD

vs.
WILBUR KEPHART
KAREN KEPHART

Defendants

ORDER

NOW, this 28th day of August, 2008, the Plaintiff is granted leave to serve the
Notice of Sheriff's Sale upon the Defendants **WILBUR KEPHART** and **KAREN
KEPHART** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to 12 Hudson Street, Philipsburg, PA 16866;
3. By certified mail, return receipt requested, to 12 Hudson Street,
Philipsburg, PA 16866; and
4. By posting the mortgaged premises known in this herein action as 12
Hudson Street, Philipsburg, PA 16866.

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

BY THE COURT,

I hereby certify that the above is true
and accurate copy of the original
statement filed in this cause.

Aug 28 2008

/S/ Fredric J Ammerman
FREDRIC J. AMMERMAN
President Judge

Attest,

*Frederick J. Ammerman
President Judge
Clearfield County*

EXHIBIT B

148

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



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

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

Kephart for bail (closed)

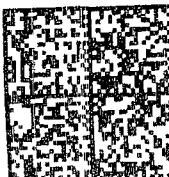
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark
Here

Sent To
Street, Apt. No.,
or PO Box No.
City, State, ZIP+4

Wilbur Kephart
12 Hudson Street
Philipsburg, PA 16866

PS Form 3800, August 2006
See Reverse for Instructions



Hasler
016H26519216
\$05.320
10/01/2008
Mailed From 08003
US POSTAGE

EXHIBIT B

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 Mails or Priority Mails.
- 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 or 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.

5 Form 3800, August 2003 (Revised) PSN 7530-02-000-9047

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

Wilbur Kephart
12 Hudson Street
Philipsburg, PA 16866

2. Article Number

(Transfer from service label)

7006 3450 0001 0186 6180

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature	<input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee
X	
B. Received by (Printed Name)	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"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insurec Mail <input type="checkbox"/> C.O.D.	
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

EXHIBIT B

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

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

Karen Kephart
12 Hudson Street
Philipsburg, PA 16866

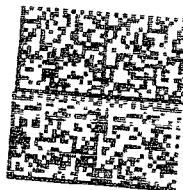
Postage	\$ 0.00
Certified Fee	\$ 0.00
Return Receipt Fee (Endorsement Required)	\$ 0.00
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 0.00

Postmark
Here

PS Form 3800, August 2006

See Reverse for Instructions

7006 3450 0002 0186 6173
7006 3450 0001 0186 6173
7006 3450 0001 0186 6173



016H26519216
\$ 05.320
10/01/2008
Mailed From 08003
US POSTAGE

EN LAW OFFICES, P.C.
REST CORPORATE CENTE
WOODCREST ROAD
MERRY HILL, NJ 08003

NOTICE OF SHERIFF

TO: Karen Kephart
12 Hudson Street
Philipsburg, PA 16866

estate) at 12 Hudson

EXHIBIT B

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, attach your Certified Mail receipt if 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.

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

Karen Kephart
12 Hudson Street
Philipsburg, PA 16866

COMPLETE THIS SECTION ON DELIVERY

A. Signature X Agent Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number
(Transfer from service label)

7006 3450 0001 0186 6173

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	Affix stamp here if issued as certificate of mailing or for additional copies of this bill.	
													<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
1		Wilbur Kephart 12 Hudson Street Philipsburg, PA 16866												
2		Karen Kephart 12 Hudson Street Philipsburg, PA 16866												
3														
4														
5														
6														
7														
8														
9														
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 \$50.00. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. See Domestic Mail Manual (DMU), 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.										
EXHIBIT B														

PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

Wilbur Kephart
Karen Kephart, #08020411 (Clearfield)

WY - 1 2/94

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

FILED

OCT 12 2008

William A. Shaw
Prothonotary/Clerk of Courts

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
NO. 08-432-CD

Plaintiff

v.

Wilbur Kephart
Karen Kephart

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: October 10, 2008

UDREN LAW OFFICES, P.C.

BY: _____

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

COPY

EXHIBIT B

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

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 08-432-CD

Plaintiff

v.

Wilbur Kephart
Karen Kephart

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: October 10, 2008

UDREN LAW OFFICES, P.C.

BY: _____

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

EXHIBIT B

Wells Fargo Bank, National Association, as trustee, et. al., Plaintiff(s)
vs.
Wilbur Kephart, 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 #: 092395-0001

AFFIDAVIT OF SERVICE -- Individual

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

Service of Process on:

Wilbur Kephart, by posting
Court Case No. 08-4J2-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 4th day of OCTOBER, 2008, at 12:00 o'clock P.M.

Place of Service: at 12 Hudson Street, in Phillipsburg, PA 16866

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

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:
Wilbur Kephart, by posting

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
 Wilbur Kephart, by posting
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:

Age: Okie Coker, approx: 110 lbs, height: 5'8", hair: Gray

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

APS International, Ltd.

Subscribed and sworn to before me this

6th day of OCTOBER, 2008
Marilyn A. Campbell
Notary Public
(Commission Expires)

12-6-11

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

• First cargo Bank, National Association, as trustee, et. al., Plaintiff(s)
vs.
Karen Kephart, 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 #: 092395-0001

AFFIDAVIT OF SERVICE -- Individual

UDREN LAW OFFICES

Ms. Kristen Pluck
111 Woodcrest Rd, Ste 200
Cherry Hill, NJ 08003-3620

Service of Process on:

--Karen Kephart, by posting
Court Case No. 08-432-CD

Date of: PA ss.

County of: Blair

Name of Server:

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 4th day of OCTOBER, 20 08, at 12:00 o'clock P M

Place of Service: at 12 Hudson Street, in Phillipsburg, PA 16866

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

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:
Karen Kephart, by posting

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
 Karen Kephart, by posting
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 _____; Skin Color _____; Hair Color _____; Facial Hair _____
Approx. Age _____; Approx. Height _____; Approx. Weight _____
 To the best of my knowledge and belief, said person was not engaged in the US Military at the time of service.

Nature of Server: Undersigned declares under penalty of perjury that the foregoing is true and correct. Subscribed and sworn to before me this
6th day of OCTOBER, 20 08

Marilyn A. Campbell
Signature of Server

Marilyn A. Campbell
Notary Public
(Commission Expires)

12-6-11

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

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

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2

Plaintiff

v.
Wilbur Kephart
Karen Kephart

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 08-432-CD I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

DEC 26 2008

Attest

William A. O'Donnell
Prothonotary/
Clerk of Courts

PRAECIPE TO FILE PROOF OF PUBLICATION

TO THE PROTHONOTARY:

Kindly file the attached Proof of Publication with regard to
the captioned matter.

DATE: December 22, 2008

UDREN LAW OFFICES, P.C.

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

EXHIBIT B

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

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
NO. 08-432-CD

Plaintiff

v.
Wilbur Kephart
Karen Kephart

Defendant(s)

PRAECIPE TO FILE PROOF OF PUBLICATION

TO THE PROTHONOTARY:

Kindly file the attached Proof of Publication with regard to
the captioned matter.

DATE: December 22, 2008

UDREN LAW OFFICES, P.C.

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

EXHIBIT B

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

WELLS FARGO BANK, NATIONAL ASSOCIATION
as TRUSTEE for SECURITIZED ASSET BACKED
RECEIVABLES LLC 2005-OP2 MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2005-OP2
Plaintiff

* NO. 08-432-CD

vs.
WILBUR KEPHART
KAREN KEPHART

Defendants

*
*
*
*
*
*
*
*

O R D E R

NOW, this 28th day of August, 2008, the Plaintiff is granted leave to serve the
**Notice of Sheriff's Sale upon the Defendants WILBUR KEPHART and KAREN
KEPHART by:**

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to 12 Hudson Street, Philipsburg, PA 16866;
3. By certified mail, return receipt requested, to 12 Hudson Street,
Philipsburg, PA 16866; and
4. By posting the mortgaged premises known in this herein action as 12
Hudson Street, Philipsburg, PA 16866.

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

BY THE COURT,

I hereby certify that the foregoing
and a copy of this order and the original
statement were filed in this cause.

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

AUG 28 2008

[Signature]
FREDRIC J. AMMERMAN
President Judge

Attest.

EXHIBIT B

NOTICE OF ACTION
IN MORTGAGE FORECLOSURE
IN THE COURT
OF COMMON PLEAS
CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION LAW
NO. 08-432-CD
Wells Fargo Bank,
National Association
as Trustee for
Securitized Asset
Backed Receivables LLC,
2005-OP2 Mortgage
Pass-Through Certificates,
Series 2005-OP2
6501 Irvine Center Drive
Irvine, CA 92618-2118
Plaintiff
v.
Wilbur Kephart and
Karen Kephart
12 Hudson Street
Philipsburg, PA 16866,
DEFENDANTS

NOTICE OF SALE
OF REAL PROPERTY

To: Wilbur Kephart

and Karen Kephart

12 Hudson Street
Philipsburg, PA 16866
Your house (real estate) at 12
Hudson Street, Philipsburg, PA
16866 is scheduled to be sold at
the Sheriff's Sale on October 3,
2008 at 10:00 A.M. in the Clear-
field County Courthouse, 1 North
Second Street, Suite 116, Clear-
field, PA 16830, to enforce the
court judgment of \$74,630.20,
obtained by Plaintiff above (the
mortgagee) against you. If the sale
is postponed, the property will be
relisted for the next available sale.

PROPERTY DESCRIPTION:

PLEASE NOTE: SALE HAS BEEN
POSTPONED TO DECEMBER 5,
2008.

ALL that certain piece or parcel of
land situate in the Township of Dec-
atur, County of Clearfield and State
of Pennsylvania, bounded and de-
scribed as follows:

BEGINNING at a railroad spike on
the northeasterly right-of-way line
of Township Road T-671; and on
the line of land now or formerly Mo-
Valley Management, Inc.; thence
North 43 degrees 15 minutes 00
seconds East, along the line of said
Mo-Valley Management, Inc., a dis-
tance of 164.38 feet to an existing
iron pin; thence South 48 degrees
55 minutes 50 seconds East, along
the line of now or formerly Scalfs, a
distance of 112.54 feet to an exist-
ing 10" stump; thence South 33
degrees 46 minutes 20 seconds
West, a distance of 63.81 feet to
an existing 20" pine stump; thence
South 73 degrees 34 minutes 22
seconds West, along State Route
53, a distance of 123.65 feet to a
railroad spike; thence North 45 de-
grees 47 minutes 15 seconds
West, a distance of 60.55 feet to
the point of beginning, as shown on
a survey by George A. Cree, Regis-
tered Surveyor, 2417 Skyline
Drive, Fallentimber, PA 16639.

BEING known and designated as
Tax Parcel No. 112-P12-692-22
in the Deed Registry Office of
Clearfield County, Pennsylvania.
Having erected thereon a dwelling
known as 12 Hudson Street.

BEING KNOWN AS:

12 Hudson Street,

Philipsburg, PA 16866.

PROPERTY

ID NO.: 112-0-P12-692-00022

CONTROL# 112-0-19512

TITLE TO SAID PREMISES IS
VESTED IN WILBUR KEPHART
AND KAREN KEPHART, HIS WIFE
BY DEED FROM ROBERT TROY
BOWMAN, A SINGLE INDIVIDUAL
DATED 5/24/2005 RECORDED
6/24/2005 INSTRUMENT NO.:
200509472.

MARK J. UDREN

ATTORNEY FOR PLAINTIFF

MARK J. UDREN

& ASSOCIATES

WOODCREST

CORPORATE CENTER

111 WOODCREST ROAD

SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

107-1d-b

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :
: SS:
COUNTY OF CLEARFIELD :

On this 13th day of October, A.D. 20 08,
before me, the subscriber, a Notary Public in and for said County and
State, personally appeared Margaret E. Krebs, who being duly sworn
according to law, deposes and says that she is the President of The
Progressive Publishing Company, Inc., and Associate Publisher of The
Progress, a daily newspaper published at Clearfield, in the County of
Clearfield and State of Pennsylvania, and established April 5, 1913, and
that the annexed is a true copy of a notice or advertisement published in
said publication in

the regular issues of October 7, 2008

And that the affiant is not interested in the subject matter of the notice or
advertising, and that all of the allegations of this statement as to the time,
place, and character of publication are true.

Margaret E. Krebs

Sworn and subscribed to before me the day and year aforesaid.
Cheryl J. Robison
Notary Public
Clearfield, Pa.

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Cheryl J. Robison, Notary Public
Clearfield Boro, Clearfield County
My Commission Expires Oct. 31, 2011

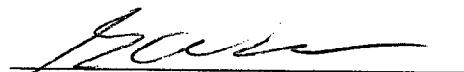
Member, Pennsylvania Association of Notaries

EXHIBIT B

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :
:
COUNTY OF CLEARFIELD :

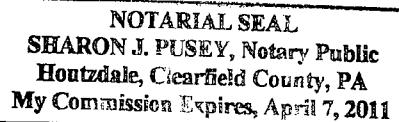
On this 12th day of December AD 2008, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of December 12, 2008, Vol. 20, No. 50. And that all of the allegations of this statement as to the time, place, and character of the publication are true.



Gary A. Knaresboro, Esquire
Editor

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

Sharon J. Pusey
Notary Public
My Commission Expires



William J. Mansfield, Inc.
Legal Advertising Agency
The Woods
998 Old Eagle School Road Suite 1209
Wayne, PA 19087

EXHIBIT B

NOTICE OF ACTION IN
MORTGAGE FORECLOSURE
IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION-LAW
NO. 06-432-CD

Wells Fargo Bank, National Association
as Trustee for Securitized Asset Backed
Receivables LLC 2005-OP2 Mortgage Pass-
Through Certificates, Series 2005-OP2,
PLAINTIFF v. Wilbur Kephart and Karen
Kephart, DEFENDANTS.

NOTICE OF SALE OF REAL
PROPERTY

To: Wilbur Kephart and Karen Kephart,
DEFENDANTS, 12 Hudson Street,
Philipsburg, PA 16866.

Your house (real estate) at 12 Hudson
Street, Philipsburg, PA 16866 was
scheduled to be sold at the Sheriff's Sale on
October 3, 2008 at 10:00 A.M. in the
Clearfield County Courthouse 1 North
Second Street, Suite 116, Clearfield, PA, to
enforce the court judgment of \$74,630.20,
obtained by Plaintiff above (the mortgagee)
against you. If the sale is postponed, the
property will be relisted for the Next
Available Sale.

SALE POSTPONED FROM OCTOBER
3, 2008 TO DECEMBER 5, 2008 TO
FEBRUARY 6, 2009.

PROPERTY DESCRIPTION:

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

BEGINNING at a railroad spike on the
northeasterly right-of-way line of Township
Road T-671 and on the line of land of now or
formerly Mo-Valley Management Inc.;
thence North 43 degrees 15 minutes 00
seconds East, along the line of said Mo-
Valley Management, Inc., a distance of
164.38 feet to an existing iron pin; thence
South 48 degrees 55 minutes 50 seconds
East, along the line of now or formerly
Scaife, a distance of 112.54 feet to an
existing 10" stump; thence South 33
degrees 46 minutes 20 seconds West, a
distance of 63.81 feet to an existing 20" pine
stump; thence South 73 degrees 34 minutes
22 seconds West, along State Route 53, a
distance of 123.65 feet to a railroad spike;
thence North 45 degrees 47 minutes 15
seconds West, a distance of 60.55 feet to
the point of beginning, as shown on a survey
by George A. Cree, Registered Surveyor,
2417 Skyline Drive, Fallentimber, PA 16639.

BEING known and designated as Tax
Parcel No. 112-P12-692-22 in the Deed
Registry & Recorder's Office of Clearfield
County, Pennsylvania, having erected
thereon a dwelling known as 12 Hudson
Street.

BEING KNOWN AS: 12 Hudson Street,
Philipsburg, PA 16866.

PROPERTY ID NO.: 112.0-P12-692-
00022.

CONTROL #112-0-19512.

TITLE TO SAID PREMISES IS
VESTED IN WILBUR KEPHART AND
KAREN KEPHART, HIS WIFE BY DEED
FROM ROBERT TROY BOWMAN, A
SINGLE INDIVIDUAL DATED 5/24/2005
RECORDED 6/24/2005 INSTRUMENT NO.:
200509472.

SEIZED, taken in execution to be sold
as the property of WILBUR KEPHART and
KAREN KEPHART, at the suit of WELLS
FARGO BANK, NATIONAL ASSOCIATION
AS TRUSTEE FOR SECURITIZED ASSET
BACKED RECEIVABLES LLC 2005-OP2
MORTGAGE PASS-THROUGH CERTIFI-
CATES, SERIES 2005-OP2. JUDGMENT
NO. 08-432-CD.

Mark J. Udren, Stuart Winneg, Lorraine
Doyle, Alan M. Minato, Chandra M. Arkema,
Attorneys for Plaintiff, Udren Law Offices,
P.C., 111 Woodcrest Rd., Ste. 200, Cherry
Hill NJ 08003 BCF 1002 2000

EXHIBIT B

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

S
FILED NOCC
M1252084
OCT 20 2008
William A. Shaw
Prothonotary/Clerk of Courts

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

Plaintiff

v.

Wilbur Kephart
Karen Kephart

NO. 08-432-CD

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: October 1, 2003

Wilbur Kephart
Karen Kephart
12 Hudson Street
Philipsburg, PA 16866

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: October 10, 2008

UDREN LAW OFFICES, P.C.

BY:

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
CIVIL DIVISION

WELLS FARGO BANK, NATIONAL ASSOCIATION
as TRUSTEE for SECURITIZED ASSET BACKED
RECEIVABLES LLC 2005-OP2 MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2005-OP2

Plaintiff

* NO. 08-432-CD

vs.
WILBUR KEPHART
KAREN KEPHART

Defendants

*
*
*
*
*
*
*

O R D E R

NOW, this 28th day of August, 2008, the Plaintiff is granted leave to serve the
**Notice of Sheriff's Sale upon the Defendants WILBUR KEPHART and KAREN
KEPHART** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to 12 Hudson Street, Philipsburg, PA 16866;
3. By certified mail, return receipt requested, to 12 Hudson Street,
Philipsburg, PA 16866; and
4. By posting the mortgaged premises known in this herein action as 12
Hudson Street, Philipsburg, PA 16866.

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

BY THE COURT,

I hereby certify that the above is true
and accurately copies of the original
statement filed in this case.

Aug 28 2008

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

Attest:

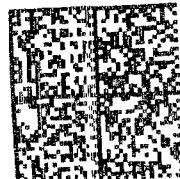
[Signature]
FREDRIC J. AMMERMAN
President Judge

TO:
Wilbur Kephart
12 Hudson Street
Philipsburg, PA 16866

at 12 Hudson

NOTICE OF MAILING

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



Hasler

016H26519216
\$05.320
10/01/2008
Mailed From 08003
US POSTAGE

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

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

Kephart FOB 62641 (Cleared)

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

Postmark
Here

Sent To

Street, Apt. No.,
or PO Box No. Wilbur Kephart
City, State, ZIP+4 12 Hudson Street
..... Philipsburg, PA 16866

PS Form 3800, August 2006

See Reverse for Instructions

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.

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

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

Wilbur Kephart
12 Hudson Street
Philipsburg, PA 16866

2. Article Number

(Transfer from service label)

7006 3450 0001 0186 6180

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

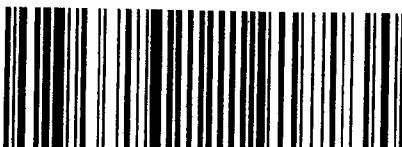
Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee)

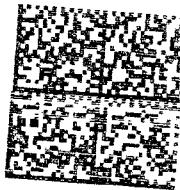
Yes

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
Karen Kephart	
Postage	\$ 70063450000101866173
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 70063450000101866173
Postmark Here	
Sent To	
Street, Apt. No., or P.O. Box No. 12 Hudson Street	
City, State, Zip 4 Philipsburg, PA 16866	
PS Form 3800, August 2006	
See Reverse for Instructions	

70063450000101866173
70063450000101866173



EN LAW OFFICES, P.C.
WEST CORPORATE CENTER
WOODCREST ROAD
MERRILL HILL, NJ 08003



Hastler

016H26519216
\$ 05.320
10/01/2008
Mailed From 08003
US POSTAGE

NOTICE OF SHERIFF'S SALE

TO: Karen Kephart
12 Hudson Street
Philipsburg, PA 16866

... at 12 Hudson

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.**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

Karen Kephart
12 Hudson Street
Philipsburg, PA 16866

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent Addressee

B. Received by (Printed Name) C. Date of Delivery

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

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number
(Transfer from service label)

7006 3450 0001 0186 6173

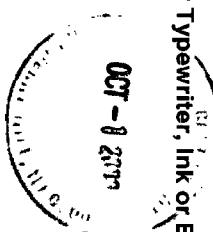
102595-02-M-1540

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	Affix stamp here if issued as certificate of mailing or for additional copies of this bill.	
												<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
1		Wilbur Kephart 12 Hudson Street Philipsburg, PA 16866											
2		Karen Kephart 12 Hudson Street Philipsburg, PA 16866											
3													
4													
5													
6													
7													
8													
9													
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 \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance and \$500 for Registered Mail sent with optional postal insurance and COD mail. See Domestic Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.									
2		<i>J. Pluck</i>	<i>J. Pluck</i>										

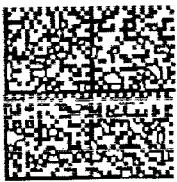
PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

Wilbur Kephart
Karen Kephart, #08020411 (Clearfield)



016H26519216
\$02.20
10/01/2008
Mailed From 08003
US POSTAGE



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

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 08-432-CD

Plaintiff

v.
Wilbur Kephart
Karen Kephart

Defendant(s)

5
FILED No CC.
m 10.45 am
DEC 26 2008
WAM

William A. Shaw

Notary/Clerk of Courts

PRAECIPE TO FILE PROOF OF PUBLICATION

TO THE PROTHONOTARY:

Kindly file the attached Proof of Publication with regard to
the captioned matter.

DATE: December 22, 2008

UDREN LAW OFFICES, P.C.

BY: Mark J. Udren
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
CIVIL DIVISION

WELLS FARGO BANK, NATIONAL ASSOCIATION
as TRUSTEE for SECURITIZED ASSET BACKED
RECEIVABLES LLC 2005-OP2 MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2005-OP2
Plaintiff

vs.

WILBUR KEPHART
KAREN KEPHART

Defendants

* NO. 08-432-CD

*
*
*
*
*
*
*

O R D E R

NOW, this 28th day of August, 2008, the Plaintiff is granted leave to serve the
**Notice of Sheriff's Sale upon the Defendants WILBUR KEPHART and KAREN
KEPHART by:**

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to 12 Hudson Street, Philipsburg, PA 16866;
3. By certified mail, return receipt requested, to 12 Hudson Street,
Philipsburg, PA 16866; and
4. By posting the mortgaged premises known in this herein action as 12
Hudson Street, Philipsburg, PA 16866.

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

BY THE COURT,

I hereby certify that the above
and ensuing copy of the original
Statement filed in this case,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

AG 28 2008

Attest.

Frederick J. Ammerman
FREDERIC J. AMMERMAN
President Judge

NOTICE OF ACTION
IN MORTGAGE FORECLOSURE
IN THE COURT
OF COMMON PLEAS
CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION-LAW
NO. 08-432-CD

Wells Fargo Bank,
National Association
as Trustee for
Securitized Asset
Backed Receivables LLC
2005-OP2 Mortgage
Pass-Through Certificates,
Series 2005-OP2
6501 Irvine Center Drive
Irvine, CA 92618-21118,
Plaintiff
v.
Wilbur Kephart and
Karen Kephart
12 Hudson Street
Philipsburg, PA 16866,
DEFENDANTS

NOTICE OF SALE
OF REAL PROPERTY

To: Wilbur Kephart
and Karen Kephart
12 Hudson Street
Philipsburg, PA 16866

Your house (real estate) at 12 Hudson Street, Philipsburg, PA 16866 is scheduled to be sold at the Sheriff's Sale on October 3, 2008 at 10:00 A.M. in the Clearfield County Courthouse, 1 North Second Street, Suite 116, Clearfield, PA 16830, to enforce the court judgment of \$74,630.20, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

PROPERTY DESCRIPTION:

PLEASE NOTE: SALE HAS BEEN
POSTPONED TO DECEMBER 5,
2008.

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a railroad spike on the northeasterly right-of-way line of Township Road T-671 and on the line of land now or formerly Mo-Valley Management, Inc., thence North 43 degrees 15 minutes 00 seconds East, along the line of said Mo-Valley Management, Inc., a distance of 164.38 feet to an existing iron pin; thence South 48 degrees 55 minutes 50 seconds East, along the line of now or formerly Scalfe, a distance of 112.54 feet to an existing 10" stump; thence South 33 degrees 46 minutes 20 seconds West, a distance of 63.81 feet to an existing 20" pine stump; thence South 73 degrees 34 minutes 22 seconds West, along State Route 53, a distance of 123.65 feet to a railroad spike; thence North 45 degrees 47 minutes 15 seconds West, a distance of 60.55 feet to the point of beginning, as shown on a survey by George A. Cree, Registered Surveyor, 2417 Skyline Drive, Fallentimber, PA 16639.

BEING known and designated as Tax Parcel No. 112-P12-692-22 in the Deed Registry Office of Clearfield County, Pennsylvania. Having erected thereon a dwelling known as 12 Hudson Street.

BEING KNOWN AS:

12 Hudson Street,
Philipsburg, PA 16866
PROPERTY

ID NO.: 112-0-P12-692-00022

CONTROL# 112-O-19512

TITLE TO SAID PREMISES IS
VESTED IN WILBUR KEPHART
AND KAREN KEPHART, HIS WIFE
BY DEED FROM ROBERT TROY
BOWMAN, A SINGLE INDIVIDUAL
DATED 5/24/2005 RECORDED
6/24/2005 INSTRUMENT NO.:
200509472.

MARK J. UDREN
ATTORNEY FOR PLAINTIFF
MARK J. UDREN
& ASSOCIATES
WOODCREST
CORPORATE CENTER
111 WOODCREST ROAD,
SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA : :
COUNTY OF CLEARFIELD : :
SS:

On this 13th day of October, A.D. 20 08, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Margaret E. Krebs, who being duly sworn according to law, deposes and says that she is the President of The Progressive Publishing Company, Inc., and Associate Publisher of The Progress, a daily newspaper published at Clearfield, in the County of Clearfield and State of Pennsylvania, and established April 5, 1913, and that the annexed is a true copy of a notice or advertisement published in said publication in

the regular issues of October 7, 2008.
And that the affiant is not interested in the subject matter of the notice or advertising, and that all of the allegations of this statement as to the time, place, and character of publication are true.

Margaret E. Krebs

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

Cheryl J. Robison
Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Cheryl J. Robison, Notary Public
Clearfield Boro, Clearfield County
My Commission Expires Oct. 31, 2011

Member, Pennsylvania Association of Notaries

NOTICE OF ACTION IN
MORTGAGE FORECLOSURE
IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION-LAW
NO. 06-423-CD

Wells Fargo Bank, National Association
as Trustee for Securitized Asset Backed
Receivables LLC 2005-OP2 Mortgage Pass-
Through Certificates, Series 2005-OP2,
PLAINTIFF v. Wilbur Kephart and Karen
Kephart, DEFENDANTS.

NOTICE OF SALE OF REAL
PROPERTY

To: Wilbur Kephart and Karen Kephart,
DEFENDANTS, 12 Hudson Street,
Philipsburg, PA 16866.

Your house (real estate) at 12 Hudson
Street, Philipsburg, PA 16866 was
scheduled to be sold at the Sheriff's Sale on
October 3, 2008 at 10:00 A.M. in the
Clearfield County Courthouse 1 North
Second Street, Suite 116, Clearfield, PA, to
enforce the court judgment of \$74,630.20,
obtained by Plaintiff above (the mortgagee)
against you. If the sale is postponed, the
property will be relisted for the Next
Available Sale.

SALE POSTPONED FROM OCTOBER
3, 2008 TO DECEMBER 5, 2008 TO
FEBRUARY 6, 2009.

PROPERTY DESCRIPTION:

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

BEGINNING at a railroad spike on the
northeasterly right-of-way line of Township
Road T-671 and on the line of land of now or
formerly Mo-Valley Management Inc.;
thence North 43 degrees 15 minutes 00
seconds East, along the line of said Mo-
Valley Management, Inc., a distance of
164.38 feet to an existing iron pin; thence
South 48 degrees 55 minutes 50 seconds
East, along the line of now or formerly
Scaife, a distance of 112.54 feet to an
existing 10" stump; thence South 33
degrees 46 minutes 20 seconds West, a
distance of 63.81 feet to an existing 20" pine
stump; thence South 73 degrees 34 minutes
22 seconds West, along State Route 53, a
distance of 123.65 feet to a railroad spike;
thence North 45 degrees 47 minutes 15
seconds West, a distance of 60.55 feet to
the point of beginning, as shown on a survey
by George A. Cree, Registered Surveyor,
2417 Skyline Drive, Fallentimber, PA 16639.

BEING known and designated as Tax
Parcel No. 112-P12-692-22 in the Deed
Registry & Recorder's Office of Clearfield
County, Pennsylvania, having erected
thereon a dwelling known as 12 Hudson
Street.

BEING KNOWN AS: 12 Hudson Street,
Philipsburg, PA 16866.

PROPERTY ID NO.: 112-0-P12-692-
00022.

CONTROL #112-0-19512.

TITLE TO SAID PREMISES IS
VESTED IN WILBUR KEPHART AND
KAREN KEPHART, HIS WIFE BY DEED
FROM ROBERT TROY BOWMAN, A
SINGLE INDIVIDUAL DATED 5/24/2005
RECORDED 6/24/2005 INSTRUMENT NO.:
200509472.

SEIZED, taken in execution to be sold
as the property of WILBUR KEPHART and
KAREN KEPHART, at the suit of WELLS
FARGO BANK, NATIONAL ASSOCIATION
AS TRUSTEE FOR SECURITIZED ASSET
BACKED RECEIVABLES LLC 2005-OP2
MORTGAGE PASS-THROUGH CERTIFI-
CATES, SERIES 2005-OP2. JUDGMENT
NO. 08-432-CD.

Mark J. Udran, Stuart Winneg, Lorraine
Doyle, Alan M. Minato, Chandra M. Arkema,
Attorneys for Plaintiff, Udran Law Offices,
P.C., 111 Woodcrest Rd., Ste. 200, Cherry
Hill, NJ 08003. 856.482.6900.

Attorney: **TIMOTHY E. DURANT**
201 North Second Street
Clearfield, PA 16830

First Publication

MARSHALL, BRENT S., Dec'd
Late of Treasure Lake,
Clearfield County
Administratrix: **AMY J. MARSHALL**
Attorney: **JAMES A. NADDEO**
207 East Market Street
PO Box 552
Clearfield, PA 16830

BLOOM, ANNA P., Dec'd
Late of Clearfield
Co-Executrices:
BARBARA ANN THOMAS
SUSAN L. HOOVER
Attorney: **ANN B. WOOD**
318 E. Locust Street
PO Box 670
Clearfield, PA 16830

WILLIAMS, ALICE M., Dec'd
Late of Clearfield
Personal Representative:
LORETTA R. WILLIAMS
Attorney: **DAVID C. MASON**
PO Box 28
Philipsburg, PA 16866

ROSS, JANE C. HUSTON, Dec'd
a/k/a **JANE H. ROSS**
Late of DuBois
Executor: **WILLIAM L. ROSS**
Attorney: **BLAKLEY & JONES**
90 Beaver Drive, Box 6
DuBois, PA 15801

made in accordance with the schedule
unless exceptions are filed within ten (10)
days thereafter.

SHORT LEGAL DESCRIPTION
OF REAL ESTATE

ALL THE RIGHT, TITLE, INTEREST
AND CLAIMS OF THOMAS J. DUNLAP,
D/B/A TOMMY D'S RESTAURANT AND
CATERING, OF, IN AND TO THE
FOLLOWING DESC'D PROPERTY:

A.T.C. PIECES OR PARCELS, OF
LAND SIT. IN CITY OF DUBOIS,
CLEARFIELD COUNTY, PA. BEING
KNOWN AS 42 S. BRADY STREET,
DUBOIS, PA. BEING MORE FULLY
DESC'D AT DBV 1049 PG 196 AND DBV
1707, PG 233. CLEARFIELD COUNTY
PARCEL I.D. NOS. 7.2-010-000-00199 AND
7.2-010-000-00198.

SEIZED, taken in execution to be sold
as the property of THOMAS J. DUNLAP,
D/B/A TOMMY D'S RESTAURANT AND
CATERING, at the suit of FIRST
COMMONWEALTH BANK, F/K/A DEPOSIT
BANK. JUDGMENT NO. 08-677-CD.

Chester A. Hawkins, Sheriff.
ADV: December 12th, 19th, 26th, 2008.

SHERIFF'S SALE
OF VALUABLE REAL ESTATE

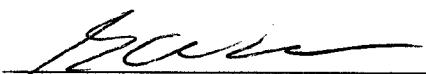
BY VIRTUE OF: Writ of Execution
issued out of the Court of Common Pleas of
Clearfield County, Pennsylvania and to me
directed, there will be exposed to public sale
in the Sheriff's Office in the Courthouse in
the Borough of Clearfield on Friday, January
9, 2009, 10:00 A.M. THE FOLLOWING
DESCRIBED PROPERTY TO WIT: (SEE
ATTACHED DESCRIPTION) TERMS OF
SALE.

The price of sum at which the property
shall be struck off must be paid at the time
of sale or such other arrangements made as
will be approved, otherwise the property will
be immediately put up and sold again at the
expense and risk of the person to whom it

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :
:
COUNTY OF CLEARFIELD :

On this 12th day of December AD 2008, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of December 12, 2008, Vol. 20, No. 50. And that all of the allegations of this statement as to the time, place, and character of the publication are true.



Gary A. Knaresboro, Esquire
Editor

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

Sharon J. Pusey
Notary Public
My Commission Expires

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

William J. Mansfield, Inc.
Legal Advertising Agency
The Woods
998 Old Eagle School Road Suite 1209
Wayne, PA 19087

（上接第123頁）

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19. *Urtica dioica* L. (Urticaceae) (Fig. 19)

FILED
DEC 26 2008

William A. Shaw
Prothonotary/Clerk of Courts

1999-01-01 10:00:00 1999-01-01 10:00:00

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20803
NO: 08-432-CD

PLAINTIFF: WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC 2005-OP2

vs.

DEFENDANT: WILBUR KEPHART AND KAREN KEPHART

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 7/9/2008

LEVY TAKEN 7/30/2008 @ 10:18 AM

POSTED 7/30/2008 @ 10:18 AM

SALE HELD 2/6/2009

SOLD TO WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC 2005-OP2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-OP2

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 3/6/2009

DATE DEED FILED 3/6/2009

PROPERTY ADDRESS 12 HUDSON STREET PHILIPSBURG , PA 16866

SERVICES

7/30/2008 @ 10:18 AM SERVED WILBUR KEPHART

SERVED WILBUR KEPHART, DEFENDANT, AT HIS RESIDENCE 12 HUDSON STREET, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO KAREN KEPHART, WIFE/CO-DEFENDANT

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.

7/30/2008 @ 10:18 AM SERVED KAREN KEPHART

SERVED KAREN KEPHART, DEFENDANT, AT HER RESIDENCE 12 HUDSON STREET, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO KAREN KEPHART

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, OCTOBER 1, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR OCTOBER 3, 2008 TO DECEMBER 5, 2008.

@ SERVED

NOW, DECEMBER 1, 2008 RECEIVED A FAX LETTER TO CONTINUE THE SHERIFF SALE SCHEDULED FOR DECEMBER 5, 2008 TO FEBRUARY 6, 2009.

S FILED NOCC
01/29/09
MAR 06 2009
S
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20803
NO: 08-432-CD

PLAINTIFF: WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC 2005-OP2

vs.

DEFENDANT: WILBUR KEPHART AND KAREN KEPHART

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$280.58

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2008

So Answers,

Chester A. Hawkins

By Amherst Bldg., Aughentuck
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

Wells Fargo Bank, National
Association as Trustee for
Securitized Asset Backed
Receivables LLC 2005-OP2
Mortgage Pass-Through
Certificates, Series 2005-OP2
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

v.

Wilbur Kephart
Karen Kephart
Defendant(s)

NO. 08-432-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:

12 Hudson Street
Philipsburg, PA 16866
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$74,630.20
135.00 Prothonotary costs

Interest From 7/3/08
to Date of Sale _____
Ongoing Per Diem of \$21.81
to actual date of sale including if sale is
held at a later date

(Costs to be added) \$ _____

By Wilbur Kephart

Prothonotary

Clerk

Date 7/9/08

Received this writ this 9th day
of July A.D. 2008
At 8:00 A.M. (P.M.)

Christopher H. Kephart
Sheriff by Captain Christopher H. Kephart

COURT OF COMMON PLEAS
NO. 08-432-CD

=====
Wells Fargo Bank, National Association as Trustee for Securitized
Asset Backed Receivables LLC 2005-OP2 Mortgage Pass-Through
Certificates, Series 2005-OP2

vs.

Wilbur Kephart
Karen Kephart

=====
WRIT OF EXECUTION
=====

REAL DEBT \$ 74,630.20
INTEREST \$ _____
from 7/3/08
to Date of Sale _____
Ongoing Per Diem of \$21.81
to actual date of sale including if sale is
held at a later date
COSTS PAID:
PROTHY \$ 135.00
SHERIFF \$ _____
STATUTORY \$ _____
COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:

12 Hudson Street
Philipsburg, PA 16866

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

ALL that certain piece or parcel of land situate in the Township of Decatur, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a railroad spike on the northeasterly right-of-way line of Township Road T-671 and on the line of land of now or formerly Mo-Valley Management, Inc.; thence North 43 degrees 15 minutes 00 seconds East, along the line of said Mo-Valley Management, Inc., a distance of 164.38 feet to an existing iron pin; thence South 48 degrees 55 minutes 50 seconds East, along the line of now or formerly Scaife, a distance of 112.54 feet to an existing 10" stump; thence South 33 degrees 46 minutes 20 seconds West, a distance of 63.81 feet to an existing 20" pine stump; thence South 73 degrees 34 minutes 22 seconds West, along State Route 53, a distance of 123.65 feet to a railroad spike; thence North 45 degrees 47 minutes 15 seconds West, a distance of 60.55 feet to the point of beginning, as shown on a survey by George A. Cree, Registered Surveyor, 2417 Skyline Drive, Fallentimber, PA 16639.

BEING known and designated as Tax Parcel No. 112-P12-692-22 in the Deed Registry Office of Clearfield County, Pennsylvania. Having erected thereon a dwelling known as 12 Hudson Street.

BEING KNOWN AS: 12 Hudson Street, Philipsburg, PA 16866

PROPERTY ID NO.: 112.0-P12-692-00022 CONTROL # 112-0-19512

TITLE TO SAID PREMISES IS VESTED IN WILBUR KEPHART AND KAREN KEPHART, HIS WIFE BY DEED FROM ROBERT TROY BOWMAN, A SINGLE INDIVIDUAL DATED 5/24/2005 RECORDED 6/24/2005 INSTRUMENT NO.: 200509472.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME WILBUR KEPHART NO. 08-432-CD

NOW, March 06, 2009, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on February 06, 2009, I exposed the within described real estate of Wilbur Kephart And Karen Kephart to public venue or outcry at which time and place I sold the same to WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC 2005-OP2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-OP2 he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR SERVICE	15.00	DEBT-AMOUNT DUE	74,630.20
MILEAGE	15.00	INTEREST @ 21.8100 %	4,754.58
LEVY	18.72	FROM 07/03/2008 TO 02/06/2009	
MILEAGE	15.00	PROTH SATISFACTION	
POSTING	18.72	LATE CHARGES AND FEES	
CSDS	15.00	COST OF SUIT-TO BE ADDED	
COMMISSION	10.00	FORECLOSURE FEES	
POSTAGE	0.00	ATTORNEY COMMISSION	
HANDBILLS	7.14	REFUND OF ADVANCE	
DISTRIBUTION	15.00	REFUND OF SURCHARGE	40.00
ADVERTISING	25.00	SATISFACTION FEE	
ADD'L SERVICE	15.00	ESCROW DEFICIENCY	
DEED	15.00	PROPERTY INSPECTIONS	
ADD'L POSTING	30.00	INTEREST	
ADD'L MILEAGE		MISCELLANEOUS	
ADD'L LEVY			
BID AMOUNT	1.00	TOTAL DEBT AND INTEREST	\$79,424.78
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	435.94
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	
CONTINUED SALES	40.00	TAXES - TAX CLAIM	2,085.94
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$280.58	LIEN SEARCH	300.00
DEED COSTS:		ACKNOWLEDGEMENT	5.00
ACKNOWLEDGEMENT	5.00	DEED COSTS	29.00
REGISTER & RECORDER	29.00	SHERIFF COSTS	280.58
TRANSFER TAX 2%	0.00	LEGAL JOURNAL COSTS	90.00
TOTAL DEED COSTS	\$29.00	PROTHONOTARY	135.00
		MORTGAGE SEARCH	120.00
		MUNICIPAL LIEN	
		TOTAL COSTS	\$3,481.46

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 NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

PENNSYLVANIA OFFICE
215-568-9300

**FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

October 1, 2008

Sent via telefax #814-765-5915

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

Re: Wells Fargo Bank, National Association as Trustee for
Securitized Asset Backed Receivables LLC 2005-OP2 Mortgage
Pass-Through Certificates, Series 2005-OP2
vs.

Wilbur Kephart
Karen Kephart
Clearfield County C.C.P. No. 08-432-CD
Premises: 12 Hudson Street, Philipsburg, PA 16866
SS Date: October 3, 2008

Dear Cindy:

Please POSTPONE the Sheriff's Sale scheduled for October 3, 2008
to December 5, 2008.

Sale is Postponed for the following reason:

To allow time to complete service of the Notice of Sale.

Thank you for your attention to this matter.

Sincerely yours,

Chris Stears
Foreclosure Manager

/kap

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620

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

856. 669. 5400
FAX: 856. 669. 5399

PENNSYLVANIA OFFICE
215-368-9300

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

December 1, 2008

Sent via telefax #1-814-765-5915

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

Re: Wells Fargo Bank, National Association as Trustee for
Securitized Asset Backed Receivables LLC 2005-OP2 Mortgage
Pass-Through Certificates, Series 2005-OP2
vs.

Wilbur Kephart & Karen Kephart
Clearfield County C.C.P. No. 08-432-CD
Premises: 12 Hudson Street, Philipsburg, PA 16866
SS Date: December 5, 2008 (postponed from October 3, 2008)

Dear Cindy:

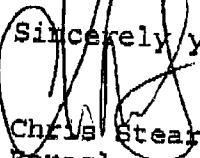
Please Postpone the Sheriff's Sale scheduled for December 5, 2008
to February 6, 2009.

Sale is postponed for the following reason:

To allow time for publication to be completed per court order.

Thank you for your attention to this matter.

Sincerely yours,


Chris Stears
Foreclosure Manager

/hac