

08-432-CD

Wells Fargo vs Wilbur Kephart et 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**

MAR 12 2012

Any pd.  
\$95.00

William A. Shaw  
Prothonotary/Clerk of Courts

2CC Sheriff

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. 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 asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademàs, 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 INMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE 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. Meholick  
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/Service: 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



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](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.

(Page 2 of 9)

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.

(Page 3 of 9)

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

\$ 2741.24

(b) Previous late charges;

\$ 123.36

(c) Other charges; Escrow, Inspection,  
NSF checks

\$

(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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(Page 5 of 9)

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.

OP796 (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)

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*

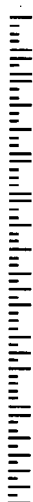
Option One Mortgage Corporation  
Attn: Payment Processing  
6501 Irvine Center Drive  
Irvine, CA 92618

*Send Correspondence To*

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



2205975820



Karen Kephart  
12 HUDSON ST  
PHILIPSBURG, PA 16866-8575



# ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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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  
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MORTGAGE PAYMENTS

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\* IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR  
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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  
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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.

(Page 3 of 9)

OP826 010 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

\$ 2741.24

(b) Previous late charges;

\$ 123.36

(c) Other charges; Escrow, Inspection,  
NSF checks

\$

(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 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

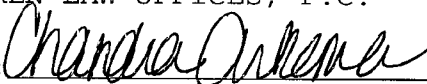


V E R I F I C A T I O N

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

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  
0/9:50/6  
William A. Shaw  
Prothonotary/Clerk of Courts

CERT TO

ATTY &

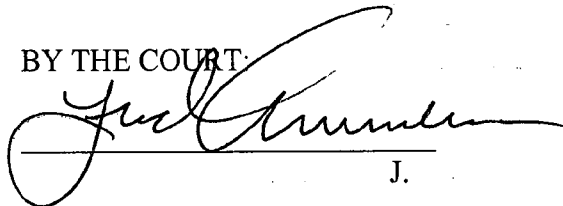
SHERIFF

**ORDER**

AND NOW, to wit, this 20<sup>th</sup> 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 7<sup>th</sup>  
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](mailto: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

FILED *ICALLY*  
*m 11:00am*  
JUN 20 2008  
*Simoni*  
*W*

No. 08-432-CD William A. Shaw  
Prothonotary/Clerk of Courts

**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 be due 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

Plaintiff

v.

Wilbur Kephart  
Karen Kephart

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

No. 08-432-CD

**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: 

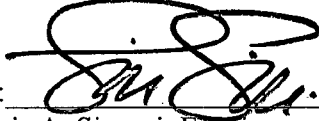
Louis A. Simoni, Esquire  
Attorney for Plaintiff/Movant

### 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

Plaintiff

v.

Wilbur Kephart  
Karen Kephart

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

No. 08-432-CD

**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**

0/3:30 Lm  
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

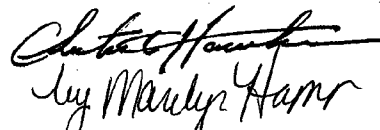
RETURN COSTS

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

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2008

So Answers,



Chester A. Hawkins  
Sheriff

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

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

FILED *Atty pd. \$20.00*  
*m/j: 10/23/* Notice to Def.  
JUL 09 2008 Statement to

William A. Shaw  
Prothonotary/Clerk of Courts

*Atty*  
(SK)

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

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

v.

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

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

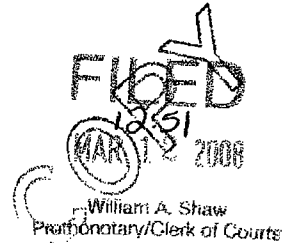
DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: July 9, 2008

*William A. Shaw*  
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



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

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

v.

Wilbur Kephart  
Karen Kephart  
12 Hudson Street  
Philipsburg, PA 16866

Defendant(s)

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. Meholick  
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](mailto:pleadings@udren.com)

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. Meholic  
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 REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO INMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

**SERVICIO DE REFERENCIA LEGAL  
LAWYER REFERRAL SERVICE**

David S. Meholick  
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 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

UDREN LAW OFFICES, P.C.

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STUART WINNEG, ESQUIRE - ID #45362

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111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003

856-669-5400

[pleadings@udren.com](mailto: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

v.

Wilbur Kephart  
Karen Kephart  
Defendant(s)

NO. 08-432-CD

TO: Wilbur Kephart  
12 Hudson Street  
Philipsburg, PA 16866

DATE of Notice: April 21, 2008

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/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.

ATTORNEY FOR PLAINTIFF

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

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

*Chandra Arkema*

Name:

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

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

*Retha Mae Stuart*  
Notary Public

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

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
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pleadings@udren.com

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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

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

*[Signature]* 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.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
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856-669-5400  
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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

- ☒ Judgment by Default  
☐ Money Judgment  
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☐ 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

COPY

7/9/08

801

COPY

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

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  
Karen Kephart  
Defendant(s)

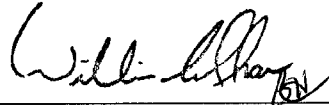
Entry: \$20.00

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  
ALAN M. MINATO, ESQUIRE - ID #75860  
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WOODCREST CORPORATE CENTER  
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CHERRY HILL, NJ 08003-3620  
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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

**PRAECIPE 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** Any pd. \$20.00  
M/15/08  
JUL 09 2008 10ccalwrits  
w/prop. desc.  
to Sheriff

William A. Shaw  
Prothonotary/Clerk of Courts

(60)

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
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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
- ( X ) Act 91 procedures have been fulfilled.
- ( ) Over 24 months delinquent.

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

UDREN LAW OFFICES, P.C.

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

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
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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 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 Praecipe 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

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

Name Address

None



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

Name

Address

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

Commonwealth of PA,  
Department of Revenue

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

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

Name

Address

Tenants/Occupants

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.  
MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
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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

CONF

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

*Will Kephart*

Prothonotary

Clerk

Date

7/9/08

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



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.

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  
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)

FILED *Acc. Ass'y.*  
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.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

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WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400, pleadings@udren.com

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  
7900 Glenroy Road  
Minneapolis, MN 55439

APS File #: 091186-0001

### AFFIDAVIT OF DUE AND DILIGENT ATTEMPT

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

Customer File: 08020411

Service of Process on

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

State of: PA ss.

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  
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, Phillipsburg, 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  
that the foregoing is true and correct.

D. M. Ellis  
Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

11<sup>th</sup> day of August, 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 A

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



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

APS International Plaza  
7800 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

Customer File: 08020411

Service of Process on

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

Date of: PA ) ss.

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  
that the foregoing is true and correct.

D.M. Ellis  
Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

11th day of August, 20 08  
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

## **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

**EXHIBIT B**

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:**

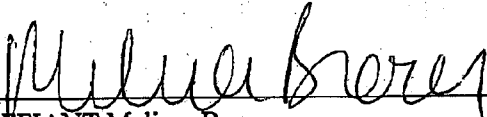
We were unable to confirm a listing with the County Voters Registration Office.

### **ADDITIONAL INFORMATION ON SUBJECT**

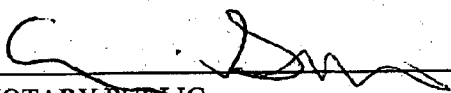
#### **A. DATE OF BIRTH:**

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.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400, pleadings@udren.com

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  
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

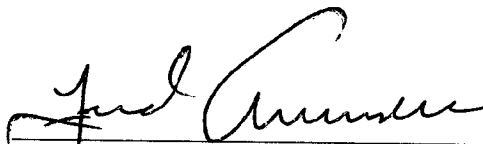
**Notice of Sheriff's Sale** upon the Defendants **WILBUR KEPHART and KAREN**

**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,

  
FREDRIC J. AMMERMAN  
President Judge

FILED  
019:4261  
AUG 28 2008

William A. Shaw  
Prothonotary/Clerk of Courts

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

5  
FILED  
m/b:5/6/1  
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)

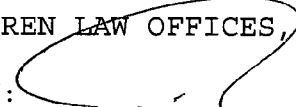
PRAECIPE TO FILE PROOF OF SERVICE

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,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

I hereby certify that the above  
and above is a true and correct  
statement of the facts in this case.

AUG 28 2008

Attest.

*[Signature]*  
Prothonotary  
Clearfield County

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: 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 4<sup>th</sup> 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

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:  
Sex \_\_\_\_\_, Other 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  
that the foregoing is true and correct.

D.M. Ellis  
Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

6<sup>th</sup> day of OCTOBER, 20 08

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

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:

--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 4<sup>th</sup> 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.

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

Om Ellis  
Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

6<sup>th</sup> day of OCTOBER, 20 08

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

**FILED**

**OCT 20 2008**

William A. Shaw  
Prothonotary/Clerk of Courts

10/20/08

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

3  
**FILED**  
m1112461 cc  
JAN 05 2009  
William A. Shaw  
Prothonotary/Clerk of Courts

NO. 08-432-CD

**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 Praecipe 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.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

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)

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.

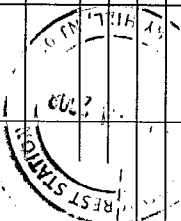
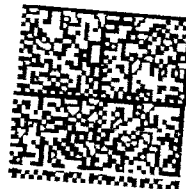
A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

**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 <input type="checkbox"/> 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		Affix stamp here if issued as certificate of mailing or for additional copies of this bill. Postmark and Date of Receipt			
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		\$03.400									
2		TENANTS/OCCUPANTS 12 Hudson Street Philipsburg, 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 nonnegotiable documents under Express Mail is \$500,000 per occurrence. The maximum indemnity payable for registered mail, sent with optional postal insurance, is \$500,000 per occurrence. The maximum indemnity payable for registered mail, sent with optional postal insurance, is \$500,000 per occurrence. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.							

016H26510216  
\$03.400  
08/04/2008  
Mailed From 08003  
US POSTAGE

Hasler



PS Form 3877, February 1994

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

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 Public/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

COPY



UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

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

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

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,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

I hereby certify that the foregoing is a true  
and correct copy of the original  
statement filed in this case.

AUG 28 2008

Attest.

*[Signature]*  
Prothonotary  
Clearfield County

EXHIBIT B

1408

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

TO: Wilbur Kephart  
12 Hudson Street  
Philipsburg, PA 16866

at 12 Hudson S

NOTICE OF SHERIFF

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE  
**CERTIFIED MAIL**



08T9 99T0 1000 054E 9002  
08T9 99T0 1000 054E 9002

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

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL (USE)**  
Kephart 0802641 (clearfield)

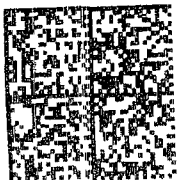
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

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 2005      See Reverse for Instructions



Hastler

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

**IMPORTANT: Save this receipt and present it when making an inquiry.**  
PS Form 3811, August 2003 (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)

PS Form 3811, February 2004

### 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

7006 3450 0001 0186 6180

Domestic Return Receipt

102595-02-M-1540

EXHIBIT B

EN LAW OFFICES, P.C.  
 WEST CORPORATE CENTE  
 WOODCREST ROAD  
 MERRY 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](http://www.usps.com)

**KAREN KEPHART (16866)**

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

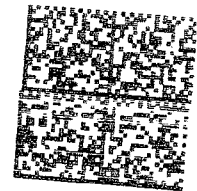
**Karen Kephart**  
**12 Hudson Street**  
**Philipsburg, PA 16866**

PS Form 3800, August 2005 See Reverse for Instructions

9002 054E 1000 9870 2729  
 9002 054E 1000 9870 2729



**CERTIFIED MAIL™**  
 PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
 OF THE RETURN ADDRESS, FOLD AT DOTTED LINE



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**

**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 valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.

- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".

- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

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

PS Form 3800, August 2008 (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:

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

2. Article Number  
(Transfer from service label)

7006 3450 0001 0186 6173

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

**EXHIBIT B**

Name and Address Of Sender

UDREN LAW OFFICES, P.C.  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003  
ATTN: Kristen Pluck

☐ Registered  
☐ Insured  
☐ COD  
☐ Certified

☐ Return Receipt for Merchandise  
☐ Int'l Recorded Del.  
☐ Express Mail

Check appropriate block for Registered Mail:  
☐ With Postal Insurance  
☐ Without postal insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

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

Wilbur Kephart  
12 Hudson Street  
Philipsburg, PA 16866

Karen Kephart  
12 Hudson Street  
Philipsburg, PA 16866

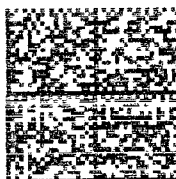
016H26519216

\$02.200

10/01/2008

Mailed From 08003  
US POSTAGE

10/01/2008



EXHIBT B

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		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)										
2		2											

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. See Domestic Mail Manual R500, 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 fourth class parcels.

PS Form 3877, February 1994

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

Wilbur Kephart  
Karen Kephart; #08020411 (Clearfield)

OCT - 1 2008

UDREN LAW OFFICES, P.C.

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

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 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

Plaintiff

v.

Wilbur Kephart  
Karen Kephart

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 08-432-CD

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.

ATTORNEY FOR PLAINTIFF

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

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

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.

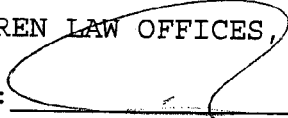
BY:   
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

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

Service of Process on:

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

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

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, 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:  
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:

Own Approx. Age: \_\_\_\_\_, Date of Birth: \_\_\_\_\_, Race/Ethnicity: \_\_\_\_\_, 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  
that the foregoing is true and correct.

Subscribed and sworn to before me this  
6th day of OCTOBER, 20 08

D.M. Ellis  
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

First National 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

Service of Process on:

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

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

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 4<sup>th</sup> 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.

Omelle  
Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this  
6<sup>th</sup> day of OCTOBER, 20 08

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

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. Kephart*  
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.

ATTORNEY FOR PLAINTIFF

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

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.

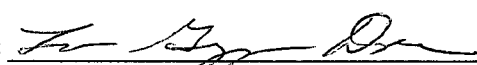
BY:   
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

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

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,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

I hereby certify that the foregoing  
and attached is the original  
statement filed in this case.

AUG 28 2008

Attest.

*[Signature]*  
Prothonotary  
Clearfield County

EXHIBIT B

NOTICE OF ACTION  
INMORTGAGE 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

Wilbur Kephart and  
Karen Kephart  
12 Hudson Street  
Phillipsburg, PA 16866,  
DEFENDANTS

NOTICE OF SALE  
OF REAL PROPERTY

To: Wilbur Kephart  
and Karen Kephart  
12 Hudson Street  
Phillipsburg, PA 16866  
Your house (real estate) at 12  
Hudson Street, Phillipsburg, 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 Scalfie,  
a distance of 112.54 feet to an exist-  
ing 10" stump; thence South 33  
degrees 46 minutes 20 seconds  
West, a distance of 63.61 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,  
Phillipsburg, PA 16866

PROPERTY  
IDNO.: 112.0-P12-692-00022  
CONTROL# 112-C-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

10:7-1d-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

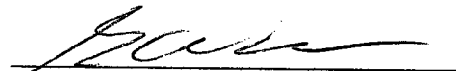
## PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

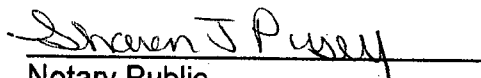
:

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.

  
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

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 08002. 856.492.6000

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](mailto:pleadings@udren.com)

ATTORNEY FOR PLAINTIFF

S  
FILED NOCC  
m/12:52 PM  
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

Plaintiff

v.

Wilbur Kephart  
Karen Kephart

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 08-432-CD

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

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,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

I hereby certify that this is a true  
and correct copy of the original  
statement filed in this case.

AUG 28 2008

Attest.

*[Signature]*  
Prothonotary  
Clearfield County

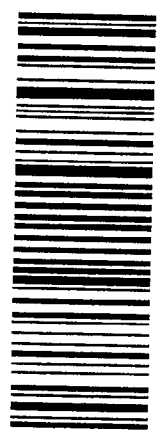
148

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

TO: Wilbur Kephart  
12 Hudson Street  
Phillipsburg, PA 16866

NOTICE OF SURRENDER

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE  
**CERTIFIED MAIL™**



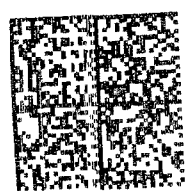
08T9 98T0 T000 054E 9002  
08T9 98T0 T000 054E 9002

U.S. Postal Service™  
**CERTIFIED MAIL™ RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)  
For delivery information visit our website at [www.usps.com](http://www.usps.com)  
Kephart 08026414 (classified)

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  
Phillipsburg, PA 16866  
PS Form 3800, August 2006 See Reverse for Instructions



Hasler

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

# **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 a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

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

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

### **SENDER: COMPLETE THIS SECTION**

- Complete 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

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

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

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**Kephart 10802A11 (11/13/08)**

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

Postmark  
Here

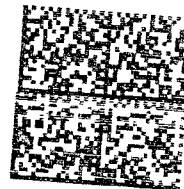
Sent To  
Street, Apt. No.,  
or PO Box No.  
City, State, ZIP+4

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

PS Form 3800, August 2006 See Reverse for Instructions

2006 9002 3450 0001 0186 1272  
2006 9002 3450 0001 0186 1272

**CERTIFIED MAIL<sup>TM</sup>**  
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE



Hasler  
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

(estate) 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.**

PS 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:

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

2. Article Number  
(Transfer from service label)

7006 3450 0001 0186 6173

**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

Name and Address Of Sender  
UDREN LAW OFFICES, P.C.  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003

ATTN: Kristen Pluck

☐ Registered  
☐ Insured  
☐ COD  
☐ Certified

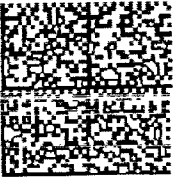
☐ Return Receipt for Merchandise  
☐ Int'l Recorded Del.  
☐ Express Mail

Check appropriate block for Registered Mail:  
☐ With Postal Insurance  
☐ Without postal insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.  
Postmark and Date of Receipt

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
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)									
2		2										

016H26519216  
\$02.200  
10/01/2008  
Mailed From 08003  
US POSTAGE



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. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.

PS Form 3877, February 1994

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

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

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  
William A. Shaw  
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: For 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

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,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

I hereby certify that the foregoing is a true  
and correct copy of the original  
statement filed in this case.

AUG 28 2008

Attest.

*[Signature]*  
Prothonotary  
Clearfield County

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 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 Scalife, 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

IDNO.: 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

10;7-1d-b

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 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

**NOTICE OF ACTION IN  
MORTGAGE FORECLOSURE  
IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION-LAW  
NO. 06-433-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. 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 COM-  
MONWEALTH 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

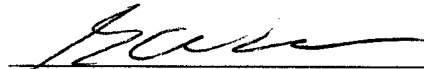
## PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

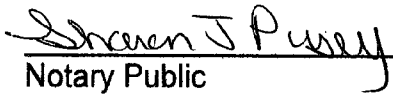
:

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.

  
\_\_\_\_\_  
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

2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 2681, 26

[illegible]

**FILED**

DEC 26 2008

[illegible]

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.

5  
FILED  
01/11/2009  
MAR 06 2009  
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

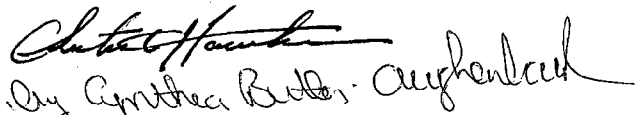
SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2008

\_\_\_\_\_

So Answers,



Chester A. Hawkins  
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

*Will Kephart*

Prothonotary

Clerk

Date

7/9/08

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

*Charles A. Hunkeler*  
Sheriff *By Cynthia B. 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



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:**

RDR	15.00
SERVICE	15.00
MILEAGE	18.72
LEVY	15.00
MILEAGE	18.72
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	7.14
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	40.00
MISCELLANEOUS	

**TOTAL SHERIFF COSTS \$280.58**

**DEED COSTS:**

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.00
TRANSFER TAX 2%	0.00

**TOTAL DEED COSTS \$29.00**

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	74,630.20
INTEREST @ 21.8100 %	4,754.58
FROM 07/03/2008 TO 02/06/2009	

PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	

**TOTAL DEBT AND INTEREST \$79,424.78**

**COSTS:**

ADVERTISING	435.94
TAXES - COLLECTOR	
TAXES - TAX CLAIM	2,085.94
DUE	
LIEN SEARCH	300.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	280.58
LEGAL JOURNAL COSTS	90.00
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

PENNSYLVANIA OFFICE  
215-368-9300

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

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:

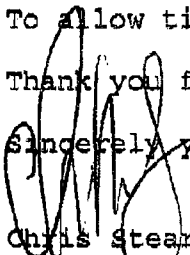
Please POSTPONE the Sheriff's Sale scheduled for October 3, 2008  
to December 5, 2008.

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  
356. 669. 5400  
FAX: 856. 669. 5399

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

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

PENNSYLVANIA OFFICE  
215-568-9300

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:

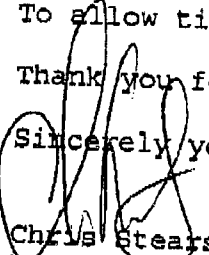
Please Postpone the Sheriff's Sale scheduled for December 5, 2008  
to February 6, 2009.

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