

08-914-CD
Mort. Electronic vs Charles Taylor et al

GOLDBECK McCAFFERTY & McKEEVER

BY: MICHAEL T. McKEEVER

ATTORNEY I.D. #56129

SUITE 5000 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

(866) 413-2311

WWW.GOLDBECKLAW.COM

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., ACTING SOLELY AS A NOMINEE FOR HOME
FUNDS DIRECT
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
Mortgagors and Real Owners
549 Locust Street
Du Bois, PA 15801

Defendants

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term *2008-94-C*
No.

**CIVIL ACTION: MORTGAGE
FORECLOSURE**

NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after the 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 claim in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

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

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186
Harrisburg, PA 17108
800-692-7375

FILED pd \$95.00 Atty
m/11/2008 ICC Atty
MAY 16 2008 acc Shff
LM

William A. Shaw
Prothonotary/Clerk of Courts

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

A V I S O

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESSARIO QUE USTED RESPONDA DENTRO DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES NECESSARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA, EL

PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

RECUERDE: SI USTED NO REPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIR QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELÉFONO LA OFICINA FIJADA AQUÍ ABAJO. ESTA OFICINA PUEDE PROVEERÉ CON INFORMACIÓN DE CÓMO CONSEUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ÉSTA OFICINA PUEDE PROVEERÉ INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQUÍ UN HONORARIO REDUCIDO O GRATIS.

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

THIS FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

Resources available for Homeowners in Foreclosure

ACT NOW!

Even though your lender (and our client) has filed an Action of Mortgage Foreclosure against you, you still may be able to **SAVE YOUR HOME FROM FORECLOSURE**.

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 814-765-9646.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website <http://www.phfa.org/consumers/homeowners/real.aspx>.
- 5). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of 66144FC.

Para informacion en espanol puede comunicarse con Loretta al 215-825-6344.

This Action of Mortgage Foreclosure will continue unless you take action to stop it.

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR HOME FUNDS DIRECT, 7105 Corporate Drive, PTX C-35 Plano, TX 75024.
2. The names and addresses of the Defendants are CHARLES TAYLOR, 549 Locust Street, Du Bois, PA 15801 and JOSEPHINE TAYLOR, 549 Locust Street, Du Bois, PA 15801, who are the mortgagors and real owners of the mortgaged premises hereinafter described.
3. On September 19, 2006 mortgagors made, executed and delivered a mortgage upon the Property hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR HOME FUNDS DIRECT, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument # 200616645.. The Mortgage and assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g); which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.
4. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A" ("Property").
5. The mortgage is in default because the monthly payments of principal and interest are due and unpaid for December 01, 2007 and each month thereafter and by the terms of the Mortgage, upon default in such payments for a period of one month or more, the entire principal balance and all interest due and other charges are due and collectible.
6. The following amounts are due to Plaintiff on the Mortgage:

Principal Balance	\$71,844.31
Interest from 11/01/2007 through 04/29/2008 at 9.9990%.....	\$3,562.07
Per Diem interest rate at \$19.68	
Reasonable Attorney's Fee at 5% of Principal Balance	
as more fully explained in the next numbered paragraph	\$3,592.22
Late Charges from 12/01/2007 to 04/29/2008	\$183.39
Monthly late charge amount at \$36.68	
Costs of suit and Title Search	<u>\$900.00</u>
	<u><u>\$80,081.99</u></u>

7. If the Mortgage is reinstated prior to a Sheriff's Sale, the Attorney's Fees set forth above may be less than the amount demanded based on work actually performed. The Attorney's Fees requested are in conformity with the Mortgage and Pennsylvania law. Plaintiff is entitled to collect Attorney's fees of up to 5% of the remaining principal balance in the event the Property is sold to a third party purchaser at Sheriff's Sale or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or an "in personam" judgment) against the Defendants in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendants have received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.

9. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendants by certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "B". The Defendants have not had the required face-to-face meeting within the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendants through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of \$80,081.99, together with interest at the rate of \$19.68, per day and other expenses, costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: 
GOLDBECK McCAFFERTY & MCKEEVER
BY: MICHAEL T. MCKEEVER., ESQUIRE
ATTORNEY FOR PLAINTIFF

VERIFICATION

I, KERI SELMAN, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 5-8-08


Keri Selman
KERI SELMAN, ASSISTANT VICE PRESIDENT

549 Locust Street Du Bois, PA 15801 - CHARLES TAYLOR and JOSEPHINE TAYLOR

Exhibit A

ORDER #: 119928

EXHIBIT A

ALL THAT PARCEL OF LAND IN CITY OF DUBOIS, CLEARFIELD COUNTY, COMMONWEALTH OF PENNSYLVANIA, AS MORE FULLY DESCRIBED IN DEED BOOK 536, PAGE 520, ID# 75-010.02844, BEING KNOWN AND DESIGNATED AS LOT 58, CITY OF DUBOIS.

DEED FROM DUBOIS DEPOSIT NATIONAL BANK AS SET FORTH IN DEED BOOK 536, PAGE 520 DATED 03/24/1968 AND RECORDED 04/05/1968, CLEARFIELD COUNTY RECORDS, COMMONWEALTH OF PENNSYLVANIA.

Exhibit B



HOME LOANS

PO Box 9048
Temecula, CA 92589-9048

Send Payments To:
PO Box 660694
Dallas, TX 75266-0694



7113 8257 1472 6497 0169

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Correspondence to:
PO Box 5170, MS SV314B
Simi Valley, CA 93065

Josephine Taylor
549 LOCUST ST
DU BOIS, PA 15801-4017

080324-7
BLQPA1



1054-9





HOME LOANS

P.O. Box 660694
Dallas, TX 75266-0694

Send Payments to:
PO Box 660694
Dallas, TX 75266-0694

03/24/2008

Certified Mail:
7113 8257 1472 6497 0169
Return Receipt Requested
Regular Mail

Josephine Taylor
549 LOCUST ST
DU BOIS, PA 15801-4017

Account No.: 74706935
Property Address:
549 Locust Street
Du Bois, PA 15801-4017

Current Servicer:
Countrywide Home Loans Servicing LP

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

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

HOMEOWNER'S NAME(S):
PROPERTY ADDRESS:

Josephine Taylor
549 Locust Street
Du Bois, PA 15801-4017

LOAN ACCT. NO.:

74706935

ORIGINAL LENDER:

CURRENT LENDER/SERVICER:

Countrywide Home Loans Servicing LP

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

Please write your account number on all checks and correspondence.
We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

Account Number: 74706935-9

Balance Due for charges listed above: \$4,224.39 as of 3/24/2008.

- Make your check payable to Countrywide Home Loans
- Write your account number on your check or money order
- Write in any additional amounts you are including (if total is more than \$5000, please send certified check)
- Don't attach your check to the payment coupon
- Don't include correspondence
- Don't send cash

Please update e-mail information on the reverse side of this coupon.

BLOPA1

Additional Principal

Additional Escrow

Other

Check Total

Countrywide
PO BOX 660694
Dallas, TX 75266-0694

074706935900000422439000422439

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-five (35) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT THIRTY-FIVE (35) 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-five (35) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty-five (35) days of your face-to-face meeting.

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

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

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

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

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at:

549 Locust Street Du Bois, PA 15801-4017

IS SERIOUSLY IN DEFAULT because

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

<u>Monthly Charges:</u>	12/01/2007	\$4,144.92
<u>Late Charges:</u>	12/01/2007	\$146.72
<u>Other Late Charges</u>	Total Late Charges: Uncollected Costs: Partial Payment Balance:	\$0.00 \$90.00 (\$157.25)
TOTAL DUE:		\$4,224.39

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-FIVE (35) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$4,224.39, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY-FIVE (35) DAY PERIOD.**

E-mail use: Providing your e-mail address below will allow us to send you information on your account
Account Number: **74708935**
Josephine Taylor E-mail address

How we post your payments: All accepted payments of principal and interest will be applied to the longest outstanding installment due, unless otherwise expressly prohibited or limited by law. If you submit an amount in addition to your scheduled monthly amount, we will apply your payments as follows: (i) to outstanding monthly payments of principal and interest, (ii) escrow deficiencies, (iii) late charges and other amounts you owe in connection with your loan and (iv) to reduce the outstanding principal balance of your loan. Please specify if you want an additional amount applied to future payments, rather than principal reduction.

Postdated checks: Countrywide's policy is to not accept postdated checks, unless specifically agreed to by a loan counselor or technician.

Payments must be made either by cashier's check, certified check or money order made payable and sent to:

Countrywide at P.O. Box 660694, Dallas, TX 75266-0694.

You can cure any other default by taking the following action within THIRTY-FIVE (35) DAYS of the date of this letter. (Do not use if not applicable)

IF YOU DO NOT CURE THE DEFAULT - If you do not cure the default within THIRTY-FIVE (35) 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-FIVE (35) DAYS, the lender also intends to instruct its attorneys to start legal action to **foreclose upon your mortgaged property**

IF THE MORTGAGE IS FORECLOSED UPON - The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY-FIVE (35) 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-FIVE (35) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. **Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.**

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

HOW TO CONTACT THE LENDER:

Name of Lender:	Countrywide Home Loans Servicing LP
Address:	P. O. Box 660694 Dallas, TX 75266-0694
Phone Number:	1-800-669-0102
Fax Number:	1-805-577-3432
Contact Person:	MS PTX-36
	Attention: Loan Counselor

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 sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

Your loan is in default. Pursuant to your loan documents, Countrywide may, enter upon and conduct an inspection of your property. The purposes of such an inspection are to (i) observe the physical condition of your property, (ii) verify that the property is occupied and/or (iii) determine the identity of the occupant. If you do not cure the default prior to the inspection, other actions to protect the mortgagee's interest in the property (including, but not limited to, winterization, securing the property, and valuation services) may be taken. **The costs of the above-described inspections and property preservation efforts will be charged to your account as provided in your security instrument.**

If you are unable to cure the default on or before April 28, 2008, Countrywide wants you to be aware of various options that may be available to you through Countrywide to prevent a foreclosure sale of your property. For example:

- **Repayment Plan:** It is possible that you may be eligible for some form of payment assistance through Countrywide. Our basic plan requires that Countrywide receive, up front, at least 1/2 of the amount necessary to bring the account current, and that the balance of the overdue amount be paid, along with the regular monthly payment, over a defined period of time. Other repayment plans also are available.
- **Loan Modification:** Or, it is possible that the regular monthly payments can be lowered through a modification of the loan by reducing the interest rate and then adding the delinquent payments to the current loan balance. This foreclosure alternative, however, is limited to certain loan types.
- **Sale of Your Property:** Or, if you are willing to sell your home in order to avoid foreclosure, it is possible that the sale of your home can be approved through Countrywide even if your home is worth less than what is owed on it.
- **Deed-in-Lieu:** Or, if your property is free from other liens or encumbrances, and if the default is due to a serious financial hardship which is beyond your control, you may be eligible to deed your property directly to the Noteholder and avoid the foreclosure sale.

If you are interested in discussing any of these foreclosure alternatives with Countrywide, you must contact us immediately. If you request assistance, Countrywide will need to evaluate whether that assistance will be extended to you. In the meantime, Countrywide will pursue all of its rights and remedies under the loan documents and as permitted by law, unless it agrees otherwise in writing. Failure to bring your loan current or to enter into a written agreement by April 28, 2008 as outlined above will result in the acceleration of your debt.

Time is of the essence. If you have any questions concerning this notice, please contact Loan Counseling Center immediately at 1-800-669-0102.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CLEARFIELD COUNTY

CCCS of Northeastern PA
202 W. Hamilton Avenue
State College, PA 16801
814.238.3668
800.922.9537

Indiana Co. Community Action
Program
827 Water Street
Box 187
Indiana, PA 15701
724.465.2657

CCCS of Western PA
219.A College Park Plaza
Johnstown, PA 15904
888.511.2227

Keystone Economic
Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
814.535.6556

CCCS of Western PA
Royal Remax Plaza
917 A Logan Boulevard
Altoona, PA 16602
888.511.2227

The NORCAM Group
4200 Crawford Avenue
Suite 200
Northern Cambria, PA 15714
814.948.4444



HOME LOANS
PO Box 9048
Temecula, CA 92589-9048

Send Payments To:
PO Box 660694
Dallas, TX 75266-0694



7113 8257 1472 6497 0152

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Correspondence to:
PO Box 5170, MS SV314B
Simi Valley, CA 93065

Charles Taylor
549 LOCUST ST
DU BOIS, PA 15801-4017

080324-7
BLOPA1



1054-9



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,

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

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

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

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

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

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

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

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

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at:

549 Locust Street Du Bois, PA 15801-4017

IS SERIOUSLY IN DEFAULT because

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

<u>Monthly Charges:</u>	12/01/2007	\$4,144.92
<u>Late Charges:</u>	12/01/2007	\$146.72
<u>Other Late Charges</u>	Total Late Charges: Uncollected Costs: Partial Payment Balance:	\$0.00 \$90.00 (\$157.25)
	TOTAL DUE:	\$4,224.39

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 \$4,224.39, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**

E-mail use: Providing your e-mail address below will allow us to send you information on your account
Account Number: **7470895**
Charles Taylor E-mail address

How we post your payments: All accepted payments of principal and interest will be applied to the longest outstanding installment due, unless otherwise expressly prohibited or limited by law. If you submit an amount in addition to your scheduled monthly amount, we will apply your payments as follows: (i) to outstanding monthly payments of principal and interest; (ii) escrow deficiencies; (iii) late charges and other amounts you owe in connection with your loan and (iv) to reduce the outstanding principal balance of your loan. Please specify if you want an additional amount applied to future payments, rather than principal reduction.

Postdated checks: Countrywide's policy is to not accept postdated checks, unless specifically agreed to by a loan counselor or technician.

Payments must be made either by cashier's check, certified check or money order made payable and sent to:

Countrywide at P.O. Box 660694, Dallas, TX 75266-0694.

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)

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

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

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

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

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

HOW TO CONTACT THE LENDER:

Name of Lender:	<i>Countrywide Home Loans Servicing LP</i>
Address:	<i>P. O. Box 660694 Dallas, TX 75266-0694</i>
Phone Number:	<i>1-800-669-0102</i>
Fax Number:	<i>1-805-577-3432</i>
Contact Person:	<i>MS PTX-36</i> <i>Attention: Loan Counselor</i>

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 sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

YOU MAY ALSO HAVE THE RIGHT:

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

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

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



Your loan is in default. Pursuant to your loan documents, Countrywide may, enter upon and conduct an inspection of your property. The purposes of such an inspection are to (i) observe the physical condition of your property, (ii) verify that the property is occupied and/or (iii) determine the identity of the occupant. If you do not cure the default prior to the inspection, other actions to protect the mortgagee's interest in the property (including, but not limited to, winterization, securing the property, and valuation services) may be taken. **The costs of the above-described inspections and property preservation efforts will be charged to your account as provided in your security instrument.**

If you are unable to cure the default on or before April 23, 2008, Countrywide wants you to be aware of various options that may be available to you through Countrywide to prevent a foreclosure sale of your property. For example:

- **Repayment Plan:** It is possible that you may be eligible for some form of payment assistance through Countrywide. Our basic plan requires that Countrywide receive, up front, at least $\frac{1}{2}$ of the amount necessary to bring the account current, and that the balance of the overdue amount be paid, along with the regular monthly payment, over a defined period of time. Other repayment plans also are available.
- **Loan Modification:** Or, it is possible that the regular monthly payments can be lowered through a modification of the loan by reducing the interest rate and then adding the delinquent payments to the current loan balance. This foreclosure alternative, however, is limited to certain loan types.
- **Sale of Your Property:** Or, if you are willing to sell your home in order to avoid foreclosure, it is possible that the sale of your home can be approved through Countrywide even if your home is worth less than what is owed on it.
- **Deed-in-Lieu:** Or, if your property is free from other liens or encumbrances, and if the default is due to a serious financial hardship which is beyond your control, you may be eligible to deed your property directly to the Noteholder and avoid the foreclosure sale.

If you are interested in discussing any of these foreclosure alternatives with Countrywide, you must contact us immediately. If you request assistance, Countrywide will need to evaluate whether that assistance will be extended to you. In the meantime, Countrywide will pursue all of its rights and remedies under the loan documents and as permitted by law, unless it agrees otherwise in writing. Failure to bring your loan current or to enter into a written agreement by April 23, 2008 as outlined above will result in the acceleration of your debt.

Time is of the essence. If you have any questions concerning this notice, please contact Loan Counseling Center immediately at 1-800-669-0102.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CLEARFIELD COUNTY

CCCS of Northeastern PA
202 W. Hamilton Avenue
State College, PA 16801
814.238.3668
800.922.9537

Indiana Co. Community Action
Program
827 Water Street
Box 187
Indiana, PA 15701
724.465.2657

CCCS of Western PA
219A College Park Plaza
Johnstown, PA 15904
888.511.2227

Keystone Economic
Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
814.535.656

CCCS of Western PA
Royal Remax Plaza
917 A Logan Boulevard
Altoona, PA 16602
888.511.2227

The NORCAM Group
4200 Crawford Avenue
Suite 200
Northern Cambria, PA 15714
814.948.4444

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NO: 08-914-CD

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs
CHARLES TAYLOR and JOSEPHINE TAYLOR

COMPLAINT IN MORTGAGE FORECLOSURE

SERVICE # 2 OF 2

SERVE BY: 06/15/2008

HEARING:

PAGE: 104183

DEFENDANT: JOSEPHINE TAYLOR
ADDRESS: 549 LOCUST ST.
DUBOIS, PA 15801

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: }
ATTEMPTS 5-29-08 - N/H _____

Left Notice

VACANT

OCCUPIED

FILED

013:39 A.M.
MAY 29 2008

William A. Shaw
Prothonotary/Clerk of Courts

SHERIFF'S RETURN

NOW, This 29th Day of May 2008 AT 11:50 AM PM SERVED THE WITHIN
COMPLAINT IN MORTGAGE FORECLOSURE ON JOSEPHINE TAYLOR, DEFENDANT
BY HANDING TO Josephine Taylor DEFENDANT

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS
THEREOF.

ADDRESS SERVED 549 Locust St. Dubois PA. 15801

NOW _____ AT _____ AM / PM POSTED THE WITHIN
COMPLAINT IN MORTGAGE FORECLOSURE FOR JOSEPHINE TAYLOR

AT (ADDRESS) _____

NOW _____ AT _____ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,
I MAKE RETURN OF **NOT FOUND** AS TO JOSEPHINE TAYLOR

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

DAY OF 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Mark A. Conner
Deputy Signature

Mark A. Conner
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-914-CD

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

VS

CHARLES TAYLOR and JOSEPHINE TAYLOR

COMPLAINT IN MORTGAGE FORECLOSURE

SERVICE # 1 OF 2

SERVE BY: 06/15/2008

HEARING:

PAGE: 104183

DEFENDANT: CHARLES TAYLOR
ADDRESS: 549 LOCUST ST.
DUBOIS, PA 15801

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

FILED

013:39 BN
MAY 29 2008

William A. Shaw
Prothonotary/Clerk of Courts

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

5-29-08 - N/H

left NOTICE

SHERIFF'S RETURN

NOW, THIS 29TH DAY OF MAY 2008 AT 11:50 AM PM SERVED THE WITHIN
COMPLAINT IN MORTGAGE FORECLOSURE ON CHARLES TAYLOR, DEFENDANT

BY HANDING TO Charles Taylor / DEFENDANT

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS
THEREOF.

ADDRESS SERVED 549 Locust St. Dubois, PA 15801

NOW _____ AT _____ AM / PM POSTED THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE FOR CHARLES TAYLOR

AT (ADDRESS) _____

NOW _____ AT _____ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO CHARLES TAYLOR

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Mark A. Cawley
Deputy Signature

Mark A. Cawley

Print Deputy Name

DAY OF 2008

GOLDBECK McCAFFERTY & MCKEEVER
BY: Michael T. McKeever
Attorney I.D. #56129
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

FILED
M 1155a.m.6
JUN 27 2008 NO CC

William A. Shaw
Prothonotary/Clerk of Courts (610)

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., ACTING SOLELY AS A NOMINEE
FOR HOME FUNDS DIRECT
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
(Mortgagor(s) and Record Owner(s))
549 Locust Street
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY
CIVIL ACTION – LAW
ACTION OF MORTGAGE FORECLOSURE

No. 2008-914-CD

PRAECIPE
FOR VOLUNTARY SUBSTITUTION OF PLAINTIFF
UNDER Pa.R.C.P. 2352

TO THE PROTHONOTARY:

Kindly file of record the Praecipe of U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3 for Voluntary Substitution under Pa.R.C.P. 2352 and attached Statement of
Material Facts in Support of Voluntary Substitution, Verification, Certification of Service. The address for the
Plaintiff is 7105 Corporate Drive, PTX C-35, Plano, TX 75024.

Michael T. McKeever
MICHAEL T. MCKEEVER, ESQUIRE

GOLDBECK McCAFFERTY & MCKEEVER

BY: Michael T. McKeever

Attorney I.D. #56129

Suite 5000 – Mellon Independence Center

701 Market Street

Philadelphia, PA 19106

215-627-1322

Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., ACTING SOLELY AS A NOMINEE
FOR HOME FUNDS DIRECT
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
(Mortgagor(s) and Record Owner(s))
549 Locust Street
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

OF Clearfield COUNTY

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-914-CD

**STATEMENT OF MATERIAL FACTS IN
SUPPORT OF VOLUNTARY SUBSTITUTION UNDER
Pa.R.C.P. 2352**

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES
2007-AHL3, by counsel, hereby voluntarily substitutes itself as Plaintiff in the above-captioned matter and in
support thereof represents as follows:

1. The above-captioned action is one in mortgage foreclosure regarding the premises as noted in the
caption.

2. The subject of the above-captioned action is a first mortgage on said premises recorded at
Mortgage Instrument # 200616645 in the Office of the Recorder of Deeds for this County.

3. The original Plaintiff is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
ACTING SOLELY AS A NOMINEE FOR HOME FUNDS DIRECT.

4. U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES
2007-AHL3 is the successor in interest to the Plaintiff by Assignment lodged for recording in the Office of the
Department of Records and is hereby voluntarily substituted as Plaintiff in the above-captioned matter.

Respectfully submitted,


MICHAEL T. MCKEEVER, ESQUIRE

GOLDBECK McCAFFERTY & McKEEVER

BY: MICHAEL T. McKEEVER

ATTORNEY I.D. #56129

SUITE 5000 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

(215) 627-1322

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., ACTING SOLELY AS A
NOMINEE FOR HOME FUNDS DIRECT
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
(Mortgagor(s) and Record Owner(s))

549 Locust Street
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

Term
No. 2008-914-CD

CERTIFICATE OF SERVICE

Michael T. McKeever, Esquire, hereby certifies that he did serve true and correct copies
of Praeclipe for Voluntary Substitution and all supporting papers attached hereto upon Defendant,
by first class mail, postage pre-paid, on June 26, 2008.

CHARLES TAYLOR
JOSEPHINE TAYLOR
549 Locust Street
Du Bois, PA 15801

Michael T. McKeever
Michael T. McKeever, Esq.

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

U.S. BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC.
ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Term, No. 2008-914-CD

Plaintiff

vs.

CHARLES TAYLOR and JOSEPHINE TAYLOR
Mortgagor(s) and Record Owner(s)

549 Locust Street
Du Bois, PA 15801

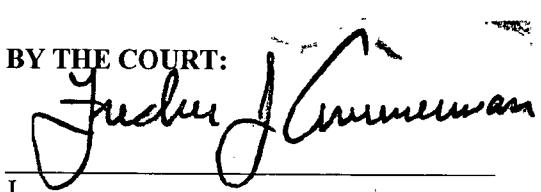
Defendant(s)

ORDER

And now, on this 6th day of AUGUST, 2008, upon
consideration of the Motion to Compel Sheriff to Process Return of Service of plaintiff, U.S.
BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3 ("Plaintiff"), and any response thereto, it is hereby

ORDERED and DECREED that the Sheriff of Clearfield County shall (i) file the return
of service with the Prothonotary, and (ii) send a copy of the return of service to Plaintiff's
counsel within five (5) days of the date of this Order.

BY THE COURT:


J. J. Cummiskey

FILED
09/33/08 Atty Fein
AUG 07 2008

100 Sheriff
(without memo)
William A. Shaw
Prothonotary/Clerk of Courts

(64)

DATE: 8/7/08

You are responsible for serving all appropriate parties.

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

Plaintiff(s) Plaintiff(s) Attorney Other

Defendant(s) Defendant(s) Attorney

Special Instructions:

FILED

AUG 07 2008

William A. Shaw
Prothonotary/Clerk of Courts

GOLDBECK McCAFFERTY & McKEEVER
BY: DAVID FEIN, ESQUIRE
Attorney I.D. #82628
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

ATTORNEY FOR PLAINTIFF

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR THE CERTIFICATEHOLDERS CITIGROUP
MORTGAGE LOAN TRUST INC. ASSET-BACKED
PASS-THROUGH CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff
vs.

CHARLES TAYLOR and JOSEPHINE TAYLOR
Mortgagor(s) and Record Owner(s)

549 Locust Street
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY
Term, No. 2008-914-CD

FILED No. CC
MAY 11 2008
AUG 05 2008
W.M.

William A. Shaw
Prothonotary/Clerk of Courts

MOTION TO COMPEL SHERIFF TO PROCESS RETURN OF SERVICE

Plaintiff, U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AHL3 (“Plaintiff”), by and through its attorneys, Goldbeck McCafferty & McKeever, moves this Honorable Court for an Order to Compel the Sheriff of Clearfield County to process the return of service:

1. On May 16, 2008 Plaintiff filed its Complaint in Mortgage Foreclosure.
2. On that same day, Plaintiff requested that the Sheriff of Clearfield County serve the complaint upon defendants, CHARLES TAYLOR and JOSEPHINE TAYLOR (“Defendants”)

3. To the best of Plaintiff's knowledge, the Sheriff attempted service of the complaint.

4. Pursuant to Pa. R.C.P. No. 405(a), after service is attempted, the Sheriff shall make a return of service or a return of no service forthwith. (emphasis added).

5. Pursuant to Rule 405(e), the return of service or of no service shall be filed with the Prothonotary and mailed to the person requesting service to be made.

6. It has been two (2) months, yet the Sheriff has neither filed the return of service with the Prothonotary, nor mailed the return of service to Plaintiff.

7. The Sheriff is not in compliance with Rule 405.

8. The Sheriff's delay has caused prejudice to Plaintiff, as Plaintiff has been unable to continue with this lawsuit.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court enter an Order compelling the Sheriff to process the return of service.

Respectfully submitted,

GOLDBECK McCAFFERTY & McKEEVER



David Fein, Esquire
Attorney for Plaintiff

GOLDBECK McCAFFERTY & McKEEVER

BY: DAVID FEIN, ESQUIRE

Attorney I.D. #82628

Suite 5000 – Mellon Independence Center

701 Market Street

Philadelphia, PA 19106

215-627-1322

ATTORNEY FOR PLAINTIFF

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR THE CERTIFICATEHOLDERS CITIGROUP
MORTGAGE LOAN TRUST INC. ASSET-BACKED
PASS-THROUGH CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.

CHARLES TAYLOR and JOSEPHINE TAYLOR
Mortgagor(s) and Record Owner(s)

549 Locust Street
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY
Term, No. 2008-914-CD

**PLAINTIFF'S MEMORANDUM OF LAW IN SUPPORT OF ITS
MOTION TO COMPEL SHERIFF TO PROCESS RETURN OF SERVICE**

I. FACTS

On May 16, 2008, Plaintiff filed its Complaint in Mortgage Foreclosure. On that same day, Plaintiff requested that the Sheriff of Clearfield County serve the complaint upon Defendants. To the best of Plaintiff's knowledge, the Sheriff attempted service of the complaint.

II. ARGUMENT

Pursuant to Pa. R.C.P. No. 405(a), after service is attempted, the Sheriff shall make a return of service or a return of no service forthwith. (emphasis added). Pursuant to Rule 405(e), the return of service or of no service shall be filed with the Prothonotary and mailed to the person requesting service to be made. It has been two (2) months, yet the Sheriff has neither filed the

return of service with the Prothonotary, nor mailed the return of service to Plaintiff. The Sheriff is not in compliance with Rule 405.

III. CONCLUSION

The Sheriff's delay has caused prejudice to Plaintiff, as Plaintiff has been unable to continue with this lawsuit. Plaintiff therefore requests that this Honorable Court enter an Order compelling the Sheriff to process the return of service.

Respectfully submitted,

GOLDBECK McCAFFERTY & McKEEVER



David Fein, Esquire
Attorney for Plaintiff

VERIFICATION

David Fein, Esquire, hereby states that he is the attorney for Plaintiff herein, and that all of the facts set forth within the attached Motion are true and correct to the best of his knowledge, information and belief. The undersigned understands that the foregoing statements are made subject to the penalties of 18 P.S. Section 4904.

GOLDBECK McCAFFERTY & MCKEEVER

By: _____



David Fein, Esquire
Attorney for Plaintiff

GOLDBECK McCAFFERTY & McKEEVER
BY: DAVID FEIN, ESQUIRE
Attorney I.D. #82628
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

ATTORNEY FOR PLAINTIFF

U.S. BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC.
ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY
TERM, NO. 2008-914-CD

Plaintiff

vs.

CHARLES TAYLOR and JOSEPHINE TAYLOR
Mortgagor(s) and Record Owner(s)

549 Locust Street
Du Bois, PA 15801

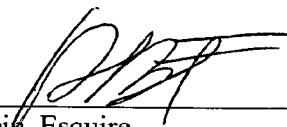
Defendant(s)

CERTIFICATE OF SERVICE

David Fein, Esquire, hereby certifies that on August 1, 2008 he did serve true and correct copies of the within Motion by first class mail, postage pre-paid upon the following:

CHARLES TAYLOR
549 Locust Street
Du Bois, PA 15801

JOSEPHINE TAYLOR
549 Locust Street
Du Bois, PA 15801



David Fein, Esquire
Attorney for Plaintiff

Date: August 1, 2008

In the Court of Common Pleas of Clearfield County

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR
THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE
LOAN TRUST INC. ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
(Mortgagor(s) and Record Owner(s))
549 Locust Street
Du Bois, PA 15801

Defendant(s)

No. 2008-914-CD

FILED *mc*

AUG 18 2008
M 11-101w

William A. Shaw

Prothonotary/Clerk of Courts

Open to Attorney

Notice to Debtor

PRAECIPE FOR JUDGMENT

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT
OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE
OF COLLECTING THE DEBT.

Enter the Judgment in favor of Plaintiff and against CHARLES TAYLOR and JOSEPHINE TAYLOR by default
for want of an Answer.

Assess damages as follows:

\$82,314.79

Debt

Interest from 08/14/2008 to Date of Sale

Total

(Assessment of Damages attached)

I CERTIFY THAT FOREGOING ASSESSMENT OF DAMAGES IS FOR SPECIFIED AMOUNTS ALLEGED TO
BE DUE IN THE COMPLAINT AND IS CALCULABLE AS A SUM CERTAIN FROM THE COMPLAINT.

I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment
is to be entered and to his attorney of record, if any, after the default occurred and at least ten days prior to the date of the
filing of this praecipe. A copy of the notice is attached. R.C.P. 237.1

Michael T. McKeever
Attorney for Plaintiff
I.D. #56129

AND NOW Aug. 18, 2008, Judgment is entered in favor of U.S.
BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE
LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AHL3 and against CHARLES
TAYLOR and JOSEPHINE TAYLOR by default for want of an Answer and damages assessed in the sum of \$82,314.79 as
per the above certification.

WL
Prothonotary

Rule of Civil Procedure No. 236 – Revised

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff No. 2008-914-CD
vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
(Mortgagors and Record Owner(s))
549 Locust Street
Du Bois, PA 15801

Defendant(s)

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

NOTICE

Notice is given that a judgment in the above-captioned matter has been entered against you.

William Shaw
Prothonotary

Deputy

If you have any questions concerning the above, please contact:

Michael T. McKeever
Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

DATE OF THIS NOTICE: July 30, 2008

TO:

CHARLES TAYLOR
549 Locust Street
Du Bois, PA 15801

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR
THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE
LOAN TRUST INC. ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.
CHARLES TAYLOR
JOSEPHINE TAYLOR
(Mortgagor(s) and Record Owner(s))
549 Locust Street
Du Bois, PA 15801

Defendant(s)

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 2008-914-CD

TO: **CHARLES TAYLOR**
549 Locust Street
Du Bois, PA 15801

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 (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS 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.

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

Michael T. McKeever
GOLDBECK McCAFFERTY & MCKEEVER
BY: Michael T. McKeever, Esq.
Attorney for Plaintiff
Suite 5000 – 701 Market Street.
Philadelphia, PA 19106 215-825-6318

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

DATE OF THIS NOTICE: July 30, 2008

TO:

JOSEPHINE TAYLOR

549 Locust Street
Du Bois, PA 15801

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR
THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE
LOAN TRUST INC. ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.
CHARLES TAYLOR
JOSEPHINE TAYLOR
(Mortgagor(s) and Record Owner(s))
549 Locust Street
Du Bois, PA 15801

Defendant(s)

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 2008-914-CD

TO: **JOSEPHINE TAYLOR**
549 Locust Street
Du Bois, PA 15801

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 (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS 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.

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

Michael T. McKeever
GOLDBECK McCAFFERTY & MCKEEVER
BY: Michael T. McKeever, Esq.
Attorney for Plaintiff
Suite 5000 – 701 Market Street.
Philadelphia, PA 19106 215-825-6318

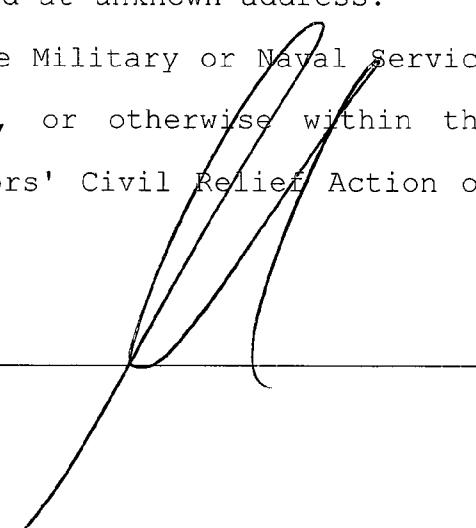
VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

1. That the above named Defendant, CHARLES TAYLOR, is about unknown years of age, that Defendant's last known residence is 549 Locust Street, Du Bois, PA 15801, and is engaged in the unknown business located at unknown address.

2. That Defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Action of Congress of 1940 and its Amendments.

Date: _____



VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

1. That the above named Defendant, JOSEPHINE TAYLOR, is about unknown years of age, that Defendant's last known residence is 549 Locust Street, Du Bois, PA 15801, and is engaged in the unknown business located at unknown address.

2. That Defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940 and its Amendments.

Date: _____

GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever
Attorney I.D. #56129
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR THE CERTIFICATEHOLDERS CITIGROUP
MORTGAGE LOAN TRUST INC. ASSET-BACKED
PASS-THROUGH CERTIFICATES SERIES 2007-
AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff
vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
(**Mortgagor(s) and Record owner(s)**)
549 Locust Street
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-914-CD

ORDER FOR JUDGMENT

Please enter Judgment in favor of U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AHL3, and against CHARLES TAYLOR and JOSEPHINE TAYLOR for failure to file an Answer in the above action within (20) days (or sixty (60) days if defendant is the United States of America) from the date of service of the Complaint, in the sum of \$82,814.79

Michael T. McKeever
Attorney for Plaintiff

I hereby certify that the above names are correct and that the precise residence address of the judgment creditor is U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AHL3 7105 Corporate Drive PTX C-35 Plano, TX 75024 and that the name(s) and last known address(es) of the Defendant(s) is/are CHARLES TAYLOR, 549 Locust Street Du Bois, PA 15801 and JOSEPHINE TAYLOR, 549 Locust Street Du Bois, PA 15801;

GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever
Attorney for Plaintiff

ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly assess the damages in this case to be as follows:

Principal Balance	\$71,844.31
Interest from 11/01/2007 through 08/13/2008	\$5,648.15
Reasonable Attorney's Fee	\$3,592.22
Late Charges	\$330.11
Costs of Suit and Title Search	\$900.00
Escrow Payments Due 4 X \$0.00	\$0.00

\$82,314.79

GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever
Attorney for Plaintiff

AND NOW, this 15 day of Aug., 2008 damages are assessed as above.



Pro Prothy

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

Michael T. McKeever
Attorney I.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

FILED

AUG 18 2008
n/11-2008/c
William A. Shaw
Prothonotary/Clerk of Courts
I CANT TO APP
6WNTS TO SHAW

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR THE CERTIFICATEHOLDERS CITIGROUP
MORTGAGE LOAN TRUST INC. ASSET-BACKED
PASS-THROUGH CERTIFICATES SERIES 2007-
AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff
vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
Mortgagor(s) and Record Owner(s)
549 Locust Street
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-914-CD

PRAECLP FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due	\$82,314.79
Interest from 08/14/2008 to Date of Sale at 9.9990%	
(Costs to be added)	

Prothonotary costs

\$ 135. -

GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever
Attorney for Plaintiff

ALL THAT PARCEL OF LAND IN CITY OF DUBOIS, CLEARFIELD COUNTY, COMMONWEALTH OF PENNSYLVANIA, AS MORE FULLY DESCRIBED IN DEED BOOK 536, PAGE 520, ID# 75-010.02844, BEING KNOWN AND DESIGNATED AS LOT 58, CITY OF DUBOIS.

DEED FROM DUBOIS DEPOSIT NATIONAL BANK AS SET FORTH IN DEED BOOK 536, PAGE 520 DATED 03/24/1968 AND RECORDED 04/05/1968, CLEARFIELD COUNTY RECORDS, COMMONWEALTH OF PENNSYLVANIA.

ALSO DESCRIBED IN DEED AS:

ALL that certain lot or piece of land situate and lying in the City of Dubois, Clearfield County and State of Pennsylvania and known as on the North half of Lot No. 58 as per McClelland and Barlow's Addition to the Borough (now City) of Dubois and being bounded and described as follows:

BEGINNING at a post at the corner of Locust Street and Wayne Avenue; thence East along Wayne Avenue 75 feet to the center of Lot No. 58, 50 feet to Lot No. 59; thence West along Lot No. 59, 75 feet to Locust Street; thence South along Locust Street, 50 feet to Wayne Avenue and the place of beginning.

TAX PARCEL NO: 7.5-010-000-02844

BEING KNOWN AS 549 LOCUST STREET, DU BOIS PA 15801

FILED
AUG 18 2008
William A Shaw
Prothonotary/Clerk of Courts

Term

No. 2008-914-CD

IN THE COURT OF COMMON PLEAS

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR THE CERTIFICATEHOLDERS CITIGROUP
MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-
THROUGH CERTIFICATES SERIES 2007-AHL3

vs.

CHARLES TAYLOR and
JOSEPHINE TAYLOR
(Mortgagor(s) and Record Owner(s))
549 Locust Street
Du Bois, PA 15801

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Michael T. McKeever
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

Goldbeck McCafferty & McKeever
BY: Michael T. McKeever
Attorney I.D. #56129
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

U.S. BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC.
ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff
vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
(**Mortgagor(s) and Record Owner(s)**)
549 Locust Street
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-914-CD

AFFIDAVIT PURSUANT TO RULE 3129

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AHL3, Plaintiff in the above action, by its attorney, Michael T. McKeever, Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

549 Locust Street
Du Bois, PA 15801

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

CHARLES TAYLOR
549 Locust Street
Du Bois, PA 15801

JOSEPHINE TAYLOR
549 Locust Street
Du Bois, PA 15801

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

CHARLES TAYLOR
549 Locust Street
Du Bois, PA 15801

JOSEPHINE TAYLOR
549 Locust Street
Du Bois, PA 15801

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

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

5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:

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

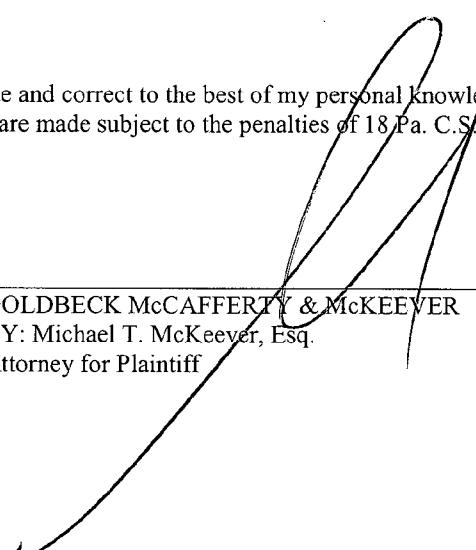
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
549 Locust Street
Du Bois, PA 15801

(attach separate sheet if more space is needed)

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

DATED: August 13, 2008


GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever, Esq.
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104183
NO: 08-914-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: CHARLES TAYLOR and JOSEPHINE TAYLOR

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	338064	20.00
SHERIFF HAWKINS	GOLDBECK	338064	43.19

FILED
010:56 AM
AUG 28 2008
LS
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

So Answers,

____ Day of _____ 2008



Chester A. Hawkins
Sheriff

GOLDBECK McCAFFERTY & MCKEEVER
BY: Michael T. McKeever
Attorney I.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

66144FC
CF: 05/16/2008
SD: 11/07/2008
\$82,314.79

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR THE CERTIFICATEHOLDERS CITIGROUP
MORTGAGE LOAN TRUST INC. ASSET-BACKED
PASS-THROUGH CERTIFICATES SERIES 2007-
AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff
vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
Mortgagor(s) and
Record Owner(s)
549 Locust Street
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Clearfield County
CIVIL ACTION - LAW
ACTION OF MORTGAGE FORECLOSURE

Term
No. 2008-914-CD

FILED *(E)*
OCT 10 2008
M 112-3014
William A. Shaw
Prothonotary/Clerk of Courts

CERTIFICATE OF SERVICE
PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)

Michael T. McKeever, Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

- Personal Service by ~~the Sheriff's Office~~/competent adult (copy of return attached).
- Certified mail by Michael T. McKeever (original green Postal return receipt attached).
- Certified mail by Sheriff's Office.
- Ordinary mail by Michael T. McKeever, Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
- Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
- Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

- Premises was posted by Sheriff's Office/competent adult (copy of return attached).
- Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
- Certified Mail & ordinary mail by Michael T. McKeever (original receipt(s) for Certified Mail attached).
- Published in accordance with court order (copy of publication attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Michael T. McKeever, Esquire (copies of proofs of mailing attached).

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

Respectfully submitted,

*_____

_____*
BY: Michael T. McKeever, Esquire
Attorney for Plaintiff

Name and Address of Sender
GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:
 Certified Recorded Delivery (International)
 COD Registered
 Delivery Confirmation Return Receipt for Merchandise
 Express Mail Signature Confirmation
 Insured

Affix Stamp Here
(If issued as a
certificate of mailing,
or for additional copies
of this bill)
Postmark and
Date of Receipt

Article Number	Recipient (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675											
2.	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830											
3.	TENANTS/OCCUPANTS 549 Locust Street DU BOIS, PA 15801											
4.												
5.												
6.												
7.												
8.												



PA DEPT OF PUBLIC WELFARE

ATTACH POSTAGE

\$ 01.20⁰

02 1M 2008

0004241518

SEP 19

2008

MAILED FROM ZIPCODE 19106

See Privacy Act Statement on Reverse

PS Form 3877, February 2002 (Page 1 of 2)

Total Number of Pieces
Listed by Sender **13** Total Number of Pieces
Received at Post Office **13** Postmaster, Per Name of receiving employee
CHARLES TAYLOR & JOSEPHINE TAYLOR

66144FC Clearfield County Sale Date:

CHARLES TAYLOR & JOSEPHINE TAYLOR

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY PENNSYLVANIA
AFFIDAVIT OF SERVICE

U.S. BANK NATIONAL ASSOCIATION
Plaintiff (Petitioner)

vs.

CHARLES TAYLOR et al.
Defendant (Respondent)

CASE and/or DOCKET: 2008-914-CD

I, Lynn Mans declare that I am a Pennsylvania State Constable and/or Process Server, in and for the County of Berks, that I am not a party to this action, not an employee of a party to this action, or an attorney to the action, and that within the boundaries of the state were service was effected. I was authorized by law to perform the said service.

SERVICE UPON: CHARLES TAYLOR

ADDRESS: 116 SHAFFER AVE. DU BOIS PA 15801

On: 9/12/08 At: 145pm

Description: Approximate Age 68 Height 5'4 Weight 175 Race W Sex F Hair grey

With Documents: NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

Manner of Service

By handing to:

- DEFENDANT(S) PERSONALLY SERVED
- ADULT WITH WHOM THE SAID DEFENDANT(S) RESIDE.
- NAME: Josephine Taylor RELATIONSHIP: wife
- ADULT IN CHARGE OF DEFENDANT'S RESIDENCE.
- NAME: _____ RELATIONSHIP: _____
- POSTED PROPERTY
- AGENT OR PERSON IN CHARGE OF PLACE OF BUSINESS.
- NAME: _____ TITLE: _____
- MILITARY STATUS: NO / YES BRANCH: _____

COMMENTS:

DEFENDANT WAS NOT SERVED BECAUSE:

MOVED UNKNOWN NO ANSWER VACANT OTHER: _____

SERVICE WAS ATTEMPTED ON THE FOLLOWING DATES/TIMES:

1.) _____ 2.) _____ 3.) _____

SWORN TO AND SUBSCRIBED
BEFORE ME THIS 12 DAY OF

Sep, 2008



COMMONWEALTH OF PENNSYLVANIA	
NOTARIAL SEAL	
NOTARY	ERIC M. AFFLERBACH, Notary Public Washington Twp., Berks County My Commission Expires November 18, 2009


CONSTABLE/PROCESS SERVER
66144 FC

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY PENNSYLVANIA
AFFIDAVIT OF SERVICE

U.S. BANK NATIONAL ASSOCIATION
Plaintiff (Petitioner)

vs.

CHARLES TAYLOR et al.
Defendant (Respondent)

CASE and/or DOCKET: 2008-914-CD

I, Ryan Marks declare that I am a Pennsylvania State Constable and/or Process Server, in and for the County of Berks, that I am not a party to this action, not an employee of a party to this action, or an attorney to the action, and that within the boundaries of the state were service was effected. I was authorized by law to perform the said service.

SERVICE UPON: JOSEPHINE TAYLOR

ADDRESS: 116 SHAFFER AVE. DU BOIS PA 15801

On: 9/12/08 At: 145pm

Description: Approximate Age 68 Height 5'4" Weight 175 Race W Sex F Hair Gray

With Documents: NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

Manner of Service

By handing to:

DEFENDANT(S) PERSONALLY SERVED
 ADULT WITH WHOM THE SAID DEFENDANT(S) RESIDE.
 NAME: _____ RELATIONSHIP: _____
 ADULT IN CHARGE OF DEFENDANTS RESIDENCE.
 NAME: _____ RELATIONSHIP: _____
 POSTED PROPERTY
 AGENT OR PERSON IN CHARGE OF PLACE OF BUSINESS.
 NAME: _____ TITLE: _____
 MILITARY STATUS: NO / YES BRANCH: _____

COMMENTS:

DEFENDANT WAS NOT SERVED BECAUSE:

MOVED UNKNOWN NO ANSWER VACANT OTHER: _____

SERVICE WAS ATTEMPTED ON THE FOLLOWING DATES/TIMES:

1.) _____ 2.) _____ 3.) _____

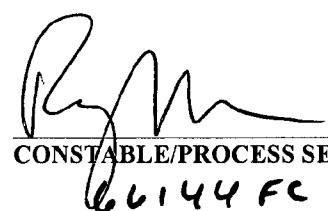
SWORN TO AND SUBSCRIBED
BEFORE ME THIS 12 DAY OF

Sept, 2008


NOTARY COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

ERIC M. AFFLERBACH, Notary Public
Washington Twp., Berks County
My Commission Expires November 18, 2009


CONSTABLE/PROCESS SERVER

66144 FC

GOLDBECK McCAFFERTY & MCKEEVER

BY: Michael T. McKeever
Attorney I.D.#56129
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-825-6320
Attorney for Plaintiff

U.S. BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC.
ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
Mortgagor(s) and Record Owner(s)

549 Locust Street
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2008-914-CD

AFFIDAVIT PURSUANT TO RULE 3129

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AHL3, Plaintiff in the above action, by its attorney, Michael T. McKeever, Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

549 Locust Street
Du Bois, PA 15801

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

CHARLES TAYLOR
116 SHAFFER AVE
Du Bois, PA 15801

JOSEPHINE TAYLOR
116 SHAFFER AVE
Du Bois, PA 15801

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

CHARLES TAYLOR
116 SHAFFER AVE
Du Bois, PA 15801

JOSEPHINE TAYLOR
116 SHAFFER AVE
Du Bois, PA 15801

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

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

5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:

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

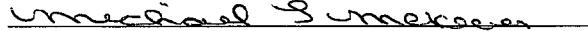
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
549 Locust Street
Du Bois, PA 15801

(attach separate sheet if more space is needed)

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

DATED: October 9, 2008


GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever, Esq.
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20818
NO: 08-914-CD

PLAINTIFF: U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AHL3
VS.

DEFENDANT: CHARLES TAYLOR AND JOSEPHINE TAYLOR

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 8/18/2008

LEVY TAKEN 8/27/2008 @ 12:15 PM

POSTED 8/27/2008 @

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 1/26/2009

DATE DEED FILED NOT SOLD

SFILED
JAN 26 2009
William A. Shaw
Prothonotary/Clerk of Courts
SFILED

JAN 26 2009
19:20/cw/m
William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

@ SERVED CHARLES TAYLOR

DEPUTIES UNABLE TO SERVE CHARLES TAYLOR, DEFENDANT, AT 549 LOCUST STREET, DUBOIS, PA THE RESIDENCE WAS EMPTY.

@ SERVED JOSEPHINE TAYLOR

DEPUTIES UNABLE TO SERVE JOSEPHINE TAYLOR, DEFENDANT, AT 549 LOCUST STREET, DUBOIS, PA THE RESIDENCE WAS EMPTY.

9/25/2008 @ 12:20 PM SERVED CHARLES TAYLOR

SERVED CHARLES TAYLOR, DEFENDANT, AT HIS RESIDENCE 116 SHAFFER AVENUE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO CHARLES TAYLOR

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.

9/25/2008 @ 12:20 PM SERVED JOSEPHINE TAYLOR

SERVED JOSEPHINE TAYLOR, DEFENDANT, AT HER RESIDENCE 116 SHAFFER AVENUE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JOSEPHINE TAYLOR

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 21, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR NOVEMBER 7, 2008 TO ATTEMPT TO RESOLVE THE LOAN WITH THE DEFENDANTS.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20818
NO: 08-914-CD

PLAINTIFF: U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP
MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AHL3
VS.

DEFENDANT: CHARLES TAYLOR AND JOSEPHINE TAYLOR

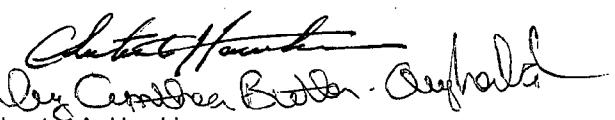
Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$236.73

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,


By *Cassandra Brotton-Defford*
Chester A. Hawkins
Sheriff

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

U.S. BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC.
ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
549 Locust Street
Du Bois, PA 15801

In the Court of Common Pleas of
Clearfield County

No. 2008-914-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 549 Locust Street Du Bois, PA 15801

See Exhibit "A" attached

AMOUNT DUE \$82,314.79

Interest From 08/14/2008
Through Date of Sale

(Costs to be added)

Prothonotary costs 135-


Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Dated: Aug. 15, 2008

Deputy _____

Received this writ this 18th day
of August A.D. 2008
At 3:00 A.M./P.M.

Charles A. Hawkins
Sheriff by Cynthia Butler-Cayhenday

Term
No. 2008-914-CD

IN THE COURT OF COMMON PLEAS

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN
TRUST INC. ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3

vs.

CHARLES TAYLOR and
JOSEPHINE TAYLOR
Mortagor(s)
549 Locust Street Du Bois, PA 15801

WRIT OF EXECUTION

(Mortgage Foreclosure)

\$82,314.79

REAL DEBT

INTEREST from

COSTS PAID:

PROTHY

SHERIFF

STATUTORY

COSTS DUE PROTHY

Office of Judicial Support

Judg. Fee

Cr.

Sat.

Michael T. McKeever
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322

ALL THAT PARCEL OF LAND IN CITY OF DUBOIS, CLEARFIELD COUNTY, COMMONWEALTH OF PENNSYLVANIA, AS MORE FULLY DESCRIBED IN DEED BOOK 536, PAGE 520, ID# 75-010.02844, BEING KNOWN AND DESIGNATED AS LOT 58, CITY OF DUBOIS.

DEED FROM DUBOIS DEPOSIT NATIONAL BANK AS SET FORTH IN DEED BOOK 536, PAGE 520 DATED 03/24/1968 AND RECORDED 04/05/1968, CLEARFIELD COUNTY RECORDS, COMMONWEALTH OF PENNSYLVANIA.

ALSO DESCRIBED IN DEED AS:

ALL that certain lot or piece of land situate and lying in the City of Dubois, Clearfield County and State of Pennsylvania and known as on the North half of Lot No. 58 as per McClelland and Barlow's Addition to the Borough (now City) of Dubois and being bounded and described as follows:

BEGINNING at a post at the corner of Locust Street and Wayne Avenue; thence East along Wayne Avenue 75 feet to the center of Lot No. 58, 50 feet to Lot No. 59; thence West along Lot No. 59, 75 feet to Locust Street; thence South along Locust Street, 50 feet to Wayne Avenue and the place of beginning.

TAX PARCEL NO: 7.5-010-000-02844

BEING KNOWN AS 549 LOCUST STREET, DU BOIS PA 15801

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME CHARLES TAYLOR

NO. 08-914-CD

NOW, January 24, 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 , I exposed the within described real estate of Charles Taylor And Josephine Taylor to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR	15.00	DEBT-AMOUNT DUE	82,314.79
SERVICE	15.00	INTEREST @	0.00
MILEAGE	22.23	FROM TO	
LEVY	15.00	ATTORNEY FEES	
MILEAGE	22.23	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	5.04	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	40.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE	15.00	ESCROW DEFICIENCY	
DEED		PROPERTY INSPECTIONS	
ADD'L POSTING		INTEREST	
ADD'L MILEAGE	22.23	MISCELLANEOUS	
ADD'L LEVY			
BID/SETTLEMENT AMOUNT		TOTAL DEBT AND INTEREST	\$82,354.79
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	524.10
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	
CONTINUED SALES		TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$236.73	LIEN SEARCH	
		ACKNOWLEDGEMENT	
ACKNOWLEDGEMENT		DEED COSTS	0.00
REGISTER & RECORDER		SHERIFF COSTS	236.73
TRANSFER TAX 2%	0.00	LEGAL JOURNAL COSTS	0.00
TOTAL DEED COSTS	\$0.00	PROTHONOTARY	135.00
		MORTGAGE SEARCH	
		MUNICIPAL LIEN	
		TOTAL COSTS	\$895.83

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

GOLDBECK McCAFFERTY & MCKEEVER
A PROFESSIONAL CORPORATION
SUITE 5000 - MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
FAX (215) 627-7734

October 21, 2008

Clearfield

Chester A. Hawkins
SHERIFF OF CLEARFIELD COUNTY
Sheriff's Office
230 E. Market Street
Clearfield, PA 16830
FAX 814-765-5915

RE: U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
vs.
CHARLES TAYLOR and JOSEPHINE TAYLOR
No. 2008-914-CD

Property address:

549 Locust Street
Du Bois, PA 15801

Sheriff's Sale Date: November 07, 2008

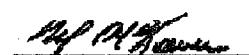
Dear Sir/Madam:

Kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs.

The Lender has decided to place loan on hold in order to attempt to contact the homeowner and amicably resolve the loan with the Homeowner. The Homeowner is directed to contact our Home Retention Department at 866-413-2311 or Countrywide Home Loans at 800-669-4576.

Thank you for your cooperation.

Very truly yours,


MICHAEL T. MCKEEVER

MTM/gcnn

cc: Charlene Rojas
COUNTRYWIDE HOME LOANS INC.
Acct. #74706935

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

Michael T. McKeever
Attorney I.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

5 **FILED**

AUG 06 2009
m (1:15) u
William A. Shaw
Prothonotary/Clerk of Courts

I came to

SHEN. W/6 w/acs

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR THE CERTIFICATEHOLDERS CITIGROUP
MORTGAGE LOAN TRUST INC. ASSET-BACKED
PASS-THROUGH CERTIFICATES SERIES 2007-
AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff
vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
Mortgagor(s) and Record Owner(s)
549 Locust Street
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-914-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due \$82,314.79

Interest from **8/14/08**
to Date of Sale at
9.9990%

(Costs to be added)

Prothonotary costs \$155.00

m t mckeever

GOLDBECK McCAFFERTY & MCKEEVER
BY: Michael T. McKeever
Attorney for Plaintiff

Term
No. 2008-914-CD
IN THE COURT OF COMMON PLEAS

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR THE CERTIFICATEHOLDERS CITIGROUP
MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-
THROUGH CERTIFICATES SERIES 2007-AHL3

vs.

CHARLES TAYLOR and
JOSEPHINE TAYLOR
(Mortgagor(s) and Record Owner(s))
549 Locust Street
Du Bois, PA 15801

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Michael T. McKeever
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322

ALL THAT PARCEL OF LAND IN CITY OF DUBOIS, CLEARFIELD COUNTY, COMMONWEALTH OF PENNSYLVANIA, AS MORE FULLY DESCRIBED IN DEED BOOK 536, PAGE 520, ID# 75-010.02844, BEING KNOWN AND DESIGNATED AS LOT 58, CITY OF DUBOIS.

DEED FROM DUBOIS DEPOSIT NATIONAL BANK AS SET FORTH IN DEED BOOK 536, PAGE 520 DATED 03/24/1968 AND RECORDED 04/05/1968, CLEARFIELD COUNTY RECORDS, COMMONWEALTH OF PENNSYLVANIA.

ALSO DESCRIBED IN DEED AS:

ALL that certain lot or piece of land situate and lying in the City of Dubois, Clearfield County and State of Pennsylvania and known as on the North half of Lot No. 58 as per McClelland and Barlow's Addition to the Borough (now City) of Dubois and being bounded and described as follows:

BEGINNING at a post at the corner of Locust Street and Wayne Avenue; thence East along Wayne Avenue 75 feet to the center of Lot No. 58, 50 feet to Lot No. 59; thence West along Lot No. 59, 75 feet to Locust Street; thence South along Locust Street, 50 feet to Wayne Avenue and the place of beginning.

TAX PARCEL NO: 7.5-010-000-02844

BEING KNOWN AS 549 LOCUST STREET, DU BOIS PA 15801

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

U.S. BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC.
ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

In the Court of Common Pleas of
Clearfield County

No. 2008-914-CD

vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
549 Locust Street
Du Bois, PA 15801

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 549 Locust Street Du Bois, PA 15801

See Exhibit "A" attached

AMOUNT DUE	\$82,314.79
------------	-------------

Interest From 8/14/08
Through Date of Sale

(Costs to be added)

Prothonotary costs

\$155.00



Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Dated: Aug 6, 2009

Deputy

Term
No. 2008-914-CD

IN THE COURT OF COMMON PLEAS

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN
TRUST INC. ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3

vs.

CHARLES TAYLOR and
JOSEPHINE TAYLOR
Mortagor(s)
549 Locust Street Du Bois, PA 15801

WRIT OF EXECUTION	
(Mortgage Foreclosure)	
REAL DEBT	\$82,314.79
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ _____
SHERIFF	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	\$ _____
Judg. Fee	\$ _____
Cr.	\$ _____
Sat.	\$ _____

Michael T. McKeever
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
(215) 627-1322

ALL THAT PARCEL OF LAND IN CITY OF DUBOIS, CLEARFIELD COUNTY, COMMONWEALTH OF PENNSYLVANIA, AS MORE FULLY DESCRIBED IN DEED BOOK 536, PAGE 520, ID# 75-010.02844, BEING KNOWN AND DESIGNATED AS LOT 58, CITY OF DUBOIS.

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BEGINNING at a post at the corner of Locust Street and Wayne Avenue; thence East along Wayne Avenue 75 feet to the center of Lot No. 58, 50 feet to Lot No. 59; thence West along Lot No. 59, 75 feet to Locust Street; thence South along Locust Street, 50 feet to Wayne Avenue and the place of beginning.

TAX PARCEL NO: 7.5-010-000-02844

BEING KNOWN AS 549 LOCUST STREET, DU BOIS PA 15801

Goldbeck McCafferty & McKeever
BY: Michael T. McKeever
Attorney I.D. #56129
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

U.S. BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC.
ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff
vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
(Mortgagor(s) and Record Owner(s))
549 Locust Street
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-914-CD

AFFIDAVIT PURSUANT TO RULE 3129

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AHL3, Plaintiff in the above action, by its attorney, Michael T. McKeever, Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

549 Locust Street
Du Bois, PA 15801

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

CHARLES TAYLOR
116 SHAFFER AVE
Du Bois, PA 15801

JOSEPHINE TAYLOR
116 SHAFFER AVE
Du Bois, PA 15801

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

CHARLES TAYLOR
116 SHAFFER AVE
Du Bois, PA 15801

JOSEPHINE TAYLOR

116 SHAFFER AVE
Du Bois, PA 15801

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

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

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

5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:

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

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.

TENANTS/OCCUPANTS
549 Locust Street
Du Bois, PA 15801

(attach separate sheet if more space is needed)

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

DATED: August 5, 2009



GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever, Esq.
Attorney for Plaintiff

GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever
Attorney I.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322

Attorney for Plaintiff

U.S. BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC.
ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff
vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
**Mortgagor(s) and
Record Owner(s)**

549 Locust Street
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2008-914-CD

S
FILED
Bd mtg 12/38/01 NOCC
Bd OCT 30 2009

William A. Shaw
Prothonotary/Clerk of Courts

CERTIFICATE OF SERVICE
PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)

Michael T. McKeever, Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

Personal Service by the Sheriff's Office/competent adult (copy of return attached).
 Certified mail by Michael T. McKeever (original green Postal return receipt attached).
 Certified mail by Sheriff's Office.
 Ordinary mail by Michael T. McKeever, Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
 Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
 Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

Premises was posted by Sheriff's Office/competent adult (copy of return attached).
 Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
 Certified Mail & ordinary mail by Michael T. McKeever (original receipt(s) for Certified Mail attached).
 Published in accordance with court order (copy of publication attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Michael T. McKeever, Esquire (copies of proofs of mailing attached).

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

Respectfully submitted,

Michael T. McKeever
BY: Michael T. McKeever, Esquire
Attorney for Plaintiff

Name and Address of Sender
JOELDBECK
SUITE 5000
101 MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:

- Certified
- COD
- Delivery Confirmation
- Express Mail
- Insured
- Recorded Delivery (International)
- Registered
- Return Receipt for Merchandise
- Signature Confirmation

Affix Stamp Here
 (If issued as a
 certificate of mailing,
 or for additional copies
 of this bill)

Postmark and
 Date of Receipt

Article Number

Addressee (Name, Street, City, State, & ZIP Code)

Postage

Handling
 Charge
 Fee

Actual Value
 if Registered
 Fee

Insured
 Value
 Fee

Due Sender
 if COD
 Fee

DC
 Fee

SC
 Fee

SH
 Fee

RD
 Fee

RR
 Fee

PA DEPARTMENT OF PUBLIC WELFARE -

Bureau of Child Support Enforcement
 Health and Welfare Bldg. - Room 432
 P.O. Box 2675
 Harrisburg, PA 17105-2675

TENANT(S)/OCCUPANTS

549 Locust Street
 DuBois, PA 15801

DOMESTIC RELATIONS OF CLEARFIELD
 COUNTY
 Clearfield, PA 16830

3.
 4.
 5.
 6.
 7.
 8.



Postmaster, Per (Name of receiving employee)

Total Number of Pieces
 Received at Post Office

Total Number of Pieces
 Listed by Sender

PS Form 3877, February 2002 (Page 1 of 2)

Complete by Typewriter, Ink, or Ball Point Pen

Sale Date: 11/13/2009

See Privacy Act Statement on Reverse

CHARLES TAYLOR & JOSEPHINE TAYLOR

REAL ESTATE

REAL ESTATE

EXECUTION SERVICE SHEET

DKT: EX PAGE: 21017

DEPUTY RECEIVED: August 17, 2009

DEFENDANT(S): JOSEPHINE TAYLOR

ADDRESS: 116 SHAFFER AVENUE
DUBOIS, PA 15801

LEVY & POST AT: SAME AS ABOVE

SERVE AND LEAVE WITH DEFENDANT POST GARNISHEE

WRIT OF EXECUTION NOTICE OF SALE TO POST / SERVE WRIT LEVY

INTERROGATORIES TO GARNISHEE WRIT OF POSSESSION

MUST BE SERVED, POSTED OR LEVIED BY: SEPT 23, 2009

DATE SERVED, POSTED OR LEVIED: 9-2-09 TIME: 11:00 AM

NAME OF PERSON SERVED: CHARLES ~~Shaffer~~ TAYLOR

TITLE: husband

WHERE SERVED /POSTED(ADDRESS): 116 Shaffer Ave Dubois

DEFENDANT(S): RESIDENCE EMPLOYMENT

SIGNATURE OF PERSON SERVED: _____

DATE: _____

ATTEMPTS: _____

SPECIAL DIRECTIONS:

NO 08-914-CD

CHARLES TAYLOR AND JOSEPHINE TAYLOR

SERVED, POSTED OR LEVIED ON BY: Debra Allen

NOTES: _____

REAL ESTATE

REAL ESTATE

EXECUTION SERVICE SHEET

DKT: EX PAGE: 21017

DEPUTY RECEIVED: August 17, 2009

DEFENDANT(S): CHARLES TAYLORADDRESS: 116 SHAFFER AVENUE
DUBOIS, PA 15801

LEVY & POST AT: SAME AS ABOVE

SERVE AND LEAVE WITH: DEFENDANT POST GARNISHEE

WRIT OF EXECUTION NOTICE OF SALE TO POST SERVE WRIT LEVY

INTERROGATORIES TO GARNISHEE WRIT OF POSSESSION

MUST BE SERVED, POSTED OR LEVIED BY SEPT 23, 2009DATE SERVED, POSTED OR LEVIED: 9-2-09TIME: 11:00 AMNAME OF PERSON SERVED: CHARLES TAYLORTITLE: DefWHERE SERVED /POSTED(ADDRESS): 116 SHAFFER AVE DUBOISDEFENDANT(S): RESIDENCE EMPLOYMENT

SIGNATURE OF PERSON SERVED: _____

DATE: _____

ATTEMPTS: _____

SPECIAL DIRECTIONS:

NO 08-914-CD
CHARLES TAYLOR AND JOSEPHINE TAYLORSERVED, POSTED OR LEVIED ON BY: De HAVENNOTES: _____

GOLDBECK McCAFFERTY & MCKEEVER

BY: Michael T. McKeever

Attorney I.D.#56129

Suite 5000 – Mellon Independence Center

701 Market Street

Philadelphia, PA 19106

215-825-6320

Attorney for Plaintiff

U.S. BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC.
ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
Mortgagor(s) and Record Owner(s)

549 Locust Street
Du Bois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2008-914-CD

AFFIDAVIT PURSUANT TO RULE 3129

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES
SERIES 2007-AHL3, Plaintiff in the above action, by its attorney, Michael T. McKeever, Esquire, sets forth as of
the date the praecipe for the writ of execution was filed the following information concerning the real property
located at:

549 Locust Street
Du Bois, PA 15801

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

CHARLES TAYLOR
116 SHAFFER AVE
Du Bois, PA 15801

JOSEPHINE TAYLOR
116 SHAFFER AVE
Du Bois, PA 15801

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

CHARLES TAYLOR
116 SHAFFER AVE
Du Bois, PA 15801

JOSEPHINE TAYLOR
116 SHAFFER AVE
Du Bois, PA 15801

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

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

5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:

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

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.

TENANTS/OCCUPANTS
549 Locust Street
Du Bois, PA 15801

(attach separate sheet if more space is needed)

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

DATED: October 26, 2009

Michael T. McKeever

GOLDBECK McCAFFERTY & MCKEEVER
BY: Michael T. McKeever, Esq.
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 21017
NO. 08-914-CD

PLAINTIFF: U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AHL3
VS.

DEFENDANT: CHARLES TAYLOR AND JOSEPHINE TAYLOR

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 8/6/2009

LEVY TAKEN 9/2/2009 @ 10:53 AM

POSTED 9/2/2009 @ 10:53 AM

SALE HELD 2/5/2010

SOLD TO U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AHL3

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 2/19/2010

DATE DEED FILED 2/19/2010

PROPERTY ADDRESS 549 LOCUST STREET DUBOIS , PA 15801

SERVICES

9/2/2009 @ 11:00 AM SERVED CHARLES TAYLOR

SERVED CHARLES TAYLOR, DEFENDANT, AT HIS RESIDENCE 116 SHAFFER AVENUE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO CHARLES TAYLOR

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.

9/2/2009 @ 11:00 AM SERVED JOSEPHINE TAYLOR

SERVED JOSEPHINE TAYLOR, DEFENDANT, AT HER RESIDENCE 116 SHAFFER AVENUE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO CHARLES TAYLOR, HUSBAND/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.

@ SERVED

NOW, NOVEMBER 4, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR NOVEMBER 13, 2009 TO DECEMBER 4, 2009.

@ SERVED

NOW, NOVEMBER 20, 2009 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR DECEMBER 4, 2009 TO FEBRUARY 5, 2010.

FILED
02/29/2011
FEB 19 2010
S William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 21017

NO: 08-914-CD

PLAINTIFF: U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATEHOLDERS SERIES 2007-AHL3
vs.

DEFENDANT: CHARLES TAYLOR AND JOSEPHINE TAYLOR

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$295.72

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2010

So Answers,

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

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

U.S. BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC.
ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

In the Court of Common Pleas of
Clearfield County

No. 2008-914-CD

vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
549 Locust Street
Du Bois, PA 15801

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 549 Locust Street Du Bois, PA 15801

See Exhibit "A" attached

AMOUNT DUE	\$82,314.79
------------	-------------

Interest From 8/14/08
Through Date of Sale

(Costs to be added)

Prothonotary costs

\$155.00

Waller

Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Dated: Aug 6, 2009

Deputy _____

Received this writ this 6th day
of August A.D. 2009
At 3:00 A.M./P.M.

Charles A. Hawkins
Sheriff by Cynthia Butts - Deputy Sheriff

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

U.S. BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC.
ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
7105 Corporate Drive
PTX C-35
Plano, TX 75024

In the Court of Common Pleas of
Clearfield County

No. 2008-914-CD

vs.

CHARLES TAYLOR
JOSEPHINE TAYLOR
549 Locust Street
Du Bois, PA 15801

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 549 Locust Street Du Bois, PA 15801

See Exhibit "A" attached

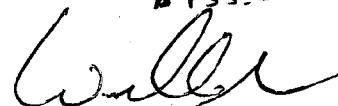
AMOUNT DUE	<u>\$82,314.79</u>
------------	--------------------

Interest From 8/14/08	
Through Date of Sale	

(Costs to be added)

Prothonotary costs

\$155.00



Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Dated: Aug 6, 2009

Deputy _____

Received this writ this 6th day
of August A.D. 2009
At 3:00 A.M./P.M.

Chas A. Hawkins
Sheriff by Cynthia Butts - Deputy Sheriff

Term
No. 2008-914-CD

IN THE COURT OF COMMON PLEAS

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN
TRUST INC. ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3

vs.

CHARLES TAYLOR and

JOSEPHINE TAYLOR

Mortgor(s)

549 Locust Street Du Bois, PA 15801

WRIT OF EXECUTION

(Mortgage Foreclosure)

REAL DEBT	\$82,314.79
INTEREST from	\$_____
COSTS PAID:	\$_____
PROTHY	\$_____
SHERIFF	\$_____
STATUTORY	\$_____
COSTS DUE PROTHY	\$_____
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Michael T. McKeever
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
(215) 627-1322

ALL THAT PARCEL OF LAND IN CITY OF DUBOIS, CLEARFIELD COUNTY, COMMONWEALTH OF PENNSYLVANIA, AS MORE FULLY DESCRIBED IN DEED BOOK 536, PAGE 520, ID# 75-010.02844, BEING KNOWN AND DESIGNATED AS LOT 58, CITY OF DUBOIS.

DEED FROM DUBOIS DEPOSIT NATIONAL BANK AS SET FORTH IN DEED BOOK 536, PAGE 520 DATED 03/24/1968 AND RECORDED 04/05/1968, CLEARFIELD COUNTY RECORDS, COMMONWEALTH OF PENNSYLVANIA.

ALSO DESCRIBED IN DEED AS:

ALL that certain lot or piece of land situate and lying in the City of Dubois, Clearfield County and State of Pennsylvania and known as on the North half of Lot No. 58 as per McClelland and Barlow's Addition to the Borough (now City) of Dubois and being bounded and described as follows:

BEGINNING at a post at the corner of Locust Street and Wayne Avenue; thence East along Wayne Avenue 75 feet to the center of Lot No. 58, 50 feet to Lot No. 59; thence West along Lot No. 59, 75 feet to Locust Street; thence South along Locust Street, 50 feet to Wayne Avenue and the place of beginning.

TAX PARCEL NO: 7.5-010-000-02844

BEING KNOWN AS 549 LOCUST STREET, DU BOIS PA 15801

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME CHARLES TAYLOR NO. 08-914-CD

NOW, February 19, 2010, 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 05, 2010, I exposed the within described real estate of Charles Taylor And Josephine Taylor to public venue or outcry at which time and place I sold the same to U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AHL3 he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR SERVICE	15.00	DEBT-AMOUNT DUE	82,314.79
MILEAGE	15.00	INTEREST @ 22.5500 %	12,177.00
LEVY	20.90	FROM 08/14/2008 TO 02/05/2010	
MILEAGE	15.00	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	7.92	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	40.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE	15.00	ESCROW DEFICIENCY	
DEED	30.00	PROPERTY INSPECTIONS	
ADD'L POSTING		INTEREST	
ADD'L MILEAGE		MISCELLANEOUS	
ADD'L LEVY			
BID AMOUNT	1.00	TOTAL DEBT AND INTEREST	\$94,531.79
RETURNS/DEPUTIZE			
COPIES	15.00		
	5.00		
BILLING/PHONE/FAX	15.00	COSTS:	
CONTINUED SALES	40.00	ADVERTISING	1,612.65
MISCELLANEOUS	10.00	TAXES - COLLECTOR	
TOTAL SHERIFF COSTS	\$305.72	TAXES - TAX CLAIM	
		DUE	
		LIEN SEARCH	100.00
		ACKNOWLEDGEMENT	5.00
		DEED COSTS	52.50
		SHERIFF COSTS	305.72
		LEGAL JOURNAL COSTS	270.00
		PROTHONOTARY	155.00
		MORTGAGE SEARCH	40.00
DEED COSTS:		MUNICIPAL LIEN	
ACKNOWLEDGEMENT	5.00		
REGISTER & RECORDER	52.50		
TRANSFER TAX 2%	0.00		
TOTAL DEED COSTS	\$52.50		
		TOTAL COSTS	\$2,540.87

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

**GOLDBECK McCAFFERTY & McKEEVER
A PROFESSIONAL CORPORATION
SUITE 5000 - MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
FAX (215) 627-7734**

November 4, 2009

Chester A. Hawkins
SHERIFF OF CLEARFIELD COUNTY
Sheriff's Office
230 E. Market Street
Clearfield, PA 16830
FAX

Clearfield

BOOK WRIT

RE: U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
vs.
CHARLES TAYLOR and JOSEPHINE TAYLOR
Term No. 2008-914-CD

Property address:

*549 Locust Street
Du Bois, PA 15801*

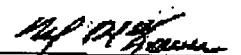
Sheriff's Sale Date: November 13, 2009

Dear Sir/Madam:

Kindly postpone the above-captioned Sheriff's Sale scheduled for November 13, 2009 to December 04, 2009.

Thank you for your cooperation.

Very truly yours,


Michael T. McKeever

MTM/jlb

cc: Stephanie Monsue
COUNTRYWIDE HOME LOANS INC.

GOLDBECK McCAFFERTY & McKEEVER
A PROFESSIONAL CORPORATION
SUITE 5000 - MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
FAX (215) 627-7734

November 20, 2009

Clearfield

Chester A. Hawkins
SHERIFF OF CLEARFIELD COUNTY
Sheriff's Office
230 E. Market Street
Clearfield, PA 16830
FAX : 814-765-5915

BOOK WRIT

RE: U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS
CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2007-AHL3
vs.
CHARLES TAYLOR and JOSEPHINE TAYLOR.
Term No. 2008-914-CD

Property address:

549 Locust Street
Du Bois, PA 15801

Sheriff's Sale Date: December 04, 2009

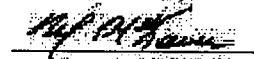
Dear Sir/Madam:

Kindly postpone the above-captioned Sheriff's Sale scheduled for December 04, 2009 to February 05, 2010.

This is a second postponement as allowed pursuant to Pa. R.C.P 3129.3(b) amended effective January 1, 2007.

Thank you for your cooperation.

Very truly yours,



Michael T. McKeever

MTM/jlb

cc: Stephanie Monsue
COUNTRYWIDE HOME LOANS INC.