

SHERIFF'S SALE COST SHEET

Deutsche Bank Nat. Trust vs. Genevieve & Joseph Grcko
 NO. 109-06 ED NO. 610-06 JD DATE/TIME OF SALE Sept. 20 11:00

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>300.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>67.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>12.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>10.00</u>
NOTARY	\$ <u>15.00</u>
TOTAL *****	\$ <u>577.00</u>

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>799.00</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL *****	\$ <u>1024.00</u>

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>41.50</u>
TOTAL *****	\$ <u>51.50</u>

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20	\$ <u>192.02</u>	
SCHOOL DIST. 20	\$ <u>2.77</u>	
DELINQUENT 20	\$ <u>5.00</u>	
TOTAL *****	\$ <u>199.83</u>	

MUNICIPAL FEES DUE:		
SEWER 20	\$	
WATER 20	\$	
TOTAL *****	\$	<u>0.00</u>

SURCHARGE FEE (DSTE)	\$ <u>210.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL *****	\$ <u>0.00</u>

TOTAL COSTS (OPENING BID) \$ 1897.33

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Deutsche Bank Nat. Trust vs Genevieve & Joseph Hacko

NO. 109-06 ED NO. 6/0-06 JD

DATE/TIME OF SALE: Sept. 20 1100

BID PRICE (INCLUDES COST) \$ 2577,83

POUNDAGE - 2% OF BID \$ 515.57

TRANSFER TAX - 2% OF FAIR MKT \$

MISC. COSTS \$

TOTAL AMOUNT NEEDED TO PURCHASE \$ 2622,76

PURCHASER(S):

ADDRESS:

NAMES(S) ON DEED:

PURCHASER(S) SIGNATURE(S): Tammy L. Muhl

Agent for Phelan, Hallinan & Schmieg

TOTAL DUE: \$ 2622,76

LESS DEPOSIT: \$ 1550,-

DOWN PAYMENT: \$

TOTAL DUE IN 8 DAYS \$ 1272,76

PHF AN HALLINAN & SCHMIEG, LP
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103-1814
Operated Assistant 215-563-7000
Automated Assistant 215-320-0007
nora.ferrer@fedphe.com

Nora Ferrer
Legal Assistant, ext. 1477

Representing Lenders in
Pennsylvania and New Jersey

November 2, 2006

Office of the Sheriff
Columbia County Courthouse
5 West Main Street
Bloomsburg, PA 17815

Re: YACKO, Genevieve E. & Joseph
147 Mensch Road
Roaring Creek, PA 17820
No. 2006-CV-610

Dear Sir or Madam:

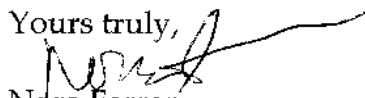
With reference to the above captioned property, which was knocked-down to Daniel G. Schmieg as "attorney-on-the-writ", please prepare the Sheriff's Deed to DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED NOVEMBER 1, 2002, MORGAN STANLEY ABS CAPITAL 1 INC., TRUST, 4828 Loop Central Drive, Houston, TX, 77081-2226.

Please record the Sheriff's Deed and send a copy via facsimile at your earliest convenience.

In addition, please find enclosed two (2) Statements of Value along with two (2) stamped self-addressed envelopes for your convenience.

Thank you in advance for your cooperation in this matter.

Yours truly,


Nora Ferrer

Enclosure

cc: Litton Loan Servicing Account No. 12958229

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
BUREAU OF INDIVIDUAL TAXES
DEPT. 280603
HARRISBURG, PA 17128-0603

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY

State Tax Paid

Book Number
Zip Code Zip Code
Page Number

Date Recorded

Complete each section and file in duplicate with Recorders of Deeds when (1) the full value/consideration is not set forth in the deed, (2) when the deed is without consideration, or by gift, or (3) a tax exemption is claimed. A statement of value is not required if the transfer is wholly exempt from tax based on: (1) family relationship or (2) public utility easement. If more space is needed, attach additional sheet(s).

A CORRESPONDENT - All inquiries may be directed to the following person:

Name	Telephone Number:
Daniel G. Schmieg, Esquire	Suite 1400
Street Address	Area Code (215) 563-7000
One Penn Center at Suburban Station, 1617 JFK Blvd.	State Zip Code
	PA 19103

B TRANSFER DATA

Date of Acceptance of Document

Grantor(s)/Lessor(s)	Grantee(s)/Lessee(s)
Timothy T. Chamberlain - Sheriff Columbia County Courthouse	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED NOVEMBER 1, 2002, MORGAN STALEY ABS CAPITAL I INC., TRUST

Street Address	Street Address
P.O. Box 380, 35 W. Main Street	4828 Loop Central Drive
City State Zip Code	City State Zip Code
Bloomsburg PA 17815	Houston TX 77081-2226

C PROPERTY LOCATION

Street Address	City, Township, Borough
147 Mensch Road, Roaring Creek, PA 17820	Roaringcreek Township
County	School District
Columbia	Roaringcreek Township
	Tax Parcel Number
	30-06-023-01.000

D VALUATION DATA

1. Actual Cash Consideration	2. Other Consideration	3. Total Consideration
\$2,571.33	+ -0-	= \$2,571.33
4. County Assessed Value	5. Common Level Ratio Factor	6. Fair Market Value
\$17,827.00	x 3.47	= \$61,859.69

E EXEMPTION DATA

1a. Amount of Exemption Claimed	1b. Percentage of Interest Conveyed
100%	100%

2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or intestate succession _____
(Name of Decedant) (Estate File Number)
- ☐ Transfer to Industrial Development Agency.
- ☐ Transfer to a Trust. (Attach complete copy of trust agreement identifying all beneficiaries.)
- ☐ Transfer between principal and agent. (Attach complete copy of agency/straw party agreement.)
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Instrument #200607097.
- ☐ Transfers to the Commonwealth, the United States and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)
- ☐ Corrective or confirmatory deed. (Attach complete copy of the prior deed being corrected or confirmed.)
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)
- ☐ Other (Please explain exemption claimed, if other than listed above. _____)

Under Penalties of law, I declare that I have examined this Statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct and complete.

Signature of Correspondent or Responsible Party
Daniel G. Schmieg, ESQUIRE

Date: 11/2/00

FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH APPLICABLE DOCUMENTATION MAY RESULT IN THE RECORDER'S REFUSAL TO RECORD THE DEED.

ENTITY VENDOR
FAP Sheriff of Columbi. County [SCOLU]

CHECK DATE CHECK NO.
12/20/2006 560616

DGC NO	APPLY TO	DATE	VENDOR CREDIT NO	VENDOR INVOICE NO	DOC AMOUNT	DISCOUNT	PAYMENT AMOUNT
560616	000701112	12/20/2006		134667	1,272.76	0.00	1,272.76
JXQ [134667] 12958229 YACKO, GENEVIEVE							
2006-CV-610							
							1,272.76

PHELAN HALLINAN & SCHMIEG LLP
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

PHELAN HALLINAN & SCHMIEG LLP
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COMMERCE BANK
PHILADELPHIA, PA 19148

3-180/360

CHECK NO
560616

DATE	AMOUNT
12/20/2006	*****1,272.76

Void after 180 days

Pay ONE THOUSAND TWO HUNDRED SEVENTY TWO AND 76/100 DOLLARS

To The Sheriff of Columbia County
Order 35 W Main Street
Of Bloomsburg, PA 17815

Francis S. Hallinan

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE - RED IMAGE DISAPPEARS WITH HEAT.

560616 03600180836 150866 6

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/13/2006

SERVICE# 23 - OF - 24 SERVICES
DOCKET # 109ED2006

PLAINTIFF DEUTSCHE BANK NATIONAL TRUST COMPANY, AS
TRUSTEE UNDER THE POOLING AND SERVICING
AGREEMENT DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY CAPITAL, INC. TRUST 2002-HE3

DEFENDANT GENEVIEVE E. YACKO
JOSEPH YACKO

ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
FIRST NATIONAL BANK OF BERWICK
111 WEST FRONT ST.
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON SARAH TALANCA

RELATIONSHIP Loan Svc IDENTIFICATION _____

DATE 10-05-06 TIME 1430 MILEAGE _____ OTHER _____

Race _____ Sex _____ Height _____ Weight _____ Eyes _____ Hair _____ Age _____ Military _____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA _____ POB ☒ POE _____ CCSO _____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

Pam Dill

DATE 10-05-06

PHELAN HALLINAN SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

**DEUTSCHE BANK NATIONAL TRUST
COMPANY, AS TRUSTEE UNDER THE
POOLING AND SERVICING AGREEMENT
DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY ABS CAPITAL INC.
TRUST 2002-HE3
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 7708-2226**

Plaintiff,

v.

**GENEVIEVE E. YACKO
JOSEPH YACKO
705 NUMIDIA DRIVE
CATAWISSA, PA 17820**

Defendant(s).

**COLUMBIA COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 2006-CV-610

2006-ED-109

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

**TO: GENEVIEVE E. YACKO
JOSEPH YACKO
705 NUMIDIA DRIVE
CATAWISSA, PA 17820**

Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property..

Your house (real estate) at **147 MENSCH ROAD, ROARING CREEK, PA 17820** is scheduled to be sold at Sheriff's Sale on October 25, 2006, at 11:00 a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of \$79,560.48 obtained by DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 1, 2002, MORGAN STANLEY ABS CAPITAL INC. TRUST 2002-HE3, (the Mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale, you must take immediate action:

1. The Sale will be cancelled if you pay to the Mortgagee, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 1, 2002, MORGAN STANLEY ABS CAPITAL INC. TRUST 2002-HE3, the back payments, late charges, costs and reasonable attorney's fees due. To find out

how much you must pay you may call (215) 563-7000.

2. You may be able to stop the Sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the Sale for good cause.
3. You may also be able to stop the Sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the better chance you will have of stopping the Sale. (See the Notice below on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling (215) 563-7000.
2. You may be able to petition the Court to set aside the Sale if the bid price was grossly inadequate compared to the value of your property.
3. The Sale will go through only if the buyer pays the Sheriff the full amount due in the Sale. To find out if this has happened, you may call (215) 563-7000.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the Sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a Deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your real estate. A Schedule of Distribution of the money bid for real estate will be filed by the Sheriff on _____. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the Schedule of Distribution is filed.
7. You may also have other rights and defenses or ways of getting your home back if you act immediately after the Sale.

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 LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

**COLUMBIA COUNTY
SUSQUEHANNA LEGAL SERVICES
168 EAST 5TH STREET
BLOOMSBURG, PA 17815
(570) 784-8760**

DESCRIPTION

ALL that certain parcel of land situate in Roaringcreek Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point marked by an iron pin in the East side of a public road leading from the Old Reading Road to the Mth Road and in line of land now or formerly of Mrs. Owen Yocum;

THENCE, along the public road North 15 degrees 15 minutes East 396 feet to an iron pin;

THENCE, South 78 degrees 45 minutes East 75 feet to an iron pin;

THENCE, South 15 degrees 15 minutes West 396 feet to an iron pin in line of land of Yocum above mentioned;

THENCE, North 78 degrees 45 minutes West 75 feet to the point of BEGINNING.

CONTAINING .68 acres and on which is erected a frame dwelling and other out buildings.

The above description was prepared from a draft of survey prepared by Howard Fetterolf, R.E., and dated November 2, 1968.

BEING PART of the same premises granted and conveyed by Ira R. Adams and Katie Adams, his wife, to Mervin L. Mensch and Eva M. Mensch, his wife, by Deed dated January 27, 1958 and recorded in Columbia County Deed Book 188, page 214. In said Deed, a life interest in the subject premises was reserved by Ira R. Adams. Ira R. Adams died March 9, 1968.

RECORD OWNER

TITLE TO SAID PREMISES IS VESTED IN Joseph Yacko and Genevieve E. Yacko, his wife, by Deed from Mervin L. Mensch and Eva M. Mensch, his wife, dated 3-12-69, recorded 3-12-69, in Deed Book 242, page 711.

PRIOR DEED INFORMATION

TITLE TO SAID PREMISES IS VESTED IN Mervin L. Mensch and Eva M. Mensch, his wife, by Deed from Ira R. Adams and Katie Adams, his wife, dated 1-27-58, recorded 1-28-58, in Deed Book 188, page 214.

PARCEL IDENTIFICATION NO: 30-06-023-01.000

Premises being: 147 MENSCH ROAD, ROARING CREEK, PA 17820

PHELAN HALLINAN & SCHMIEG, LLP
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103-1814
Automated Attendant # 215-320-0007 ext 1478
Operated Assisted # 215-563-7000 ext 1478
Fax # 215-563-8656
Lisa.Steinman@fedphe.com

September 29, 2006

Office of the Sheriff
COLUMBIA County Courthouse

RE: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE
POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY ABS CAPITAL INC. TRUST 2002-HE3
v. GENEVIEVE E. YACKO and JOSEPH YACKO
COLUMBIA COUNTY, NO. 2006-CV-610 MF

RE: AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129
Dear Sir or Madam:

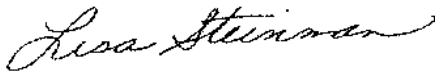
Enclosed please find the following:

XX Affidavit of service pursuant to rule 3129 with attachments.

Please find attached a copy of the original Affidavit of service pursuant to rule 3129, which has been sent for filing with the COLUMBIA County Prothonotary's Office as of the date of this letter.

*******IMPORTANT NOTICE: This property is sold at the direction of the plaintiff. It may not be sold in the absence of a representative of the plaintiff at the Sheriff's Sale. The sale must be postponed or stayed in the event that a representative of the plaintiff is not present at the sale.*******

Yours truly,



LISA STEINMAN
For PHELAN HALLINAN & SCHMIEG, LLP

*****PROPERTY IS LISTED FOR THE 10/25/06 SHERIFF'S SALE.*****

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

RE: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE
POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY ABS CAPITAL INC. TRUST 2002-HE3

) CIVIL ACTION

vs.

GENEVIEVE E. YACKO
JOSEPH YACKO

) CIVIL DIVISION
) NO. 2006-CV-610 MF


AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF COLUMBIA)

SS:

I, DANIEL G. SCHMIEG, ESQUIRE attorney for **DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 1, 2002, MORGAN STANLEY ABS CAPITAL INC. TRUST 2002-HE3** hereby verify that true and correct copies of the Notice of Sheriff's sale were served by certificate of mailing to the recorded lienholders, and any known interested party see Exhibit "A" attached hereto.

DATE: September 29, 2006


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Name and Address of Sender
PHILAN HALLINAN & SCHMIEG, LLP
 One Penn Center at Suburban Station, Suite 1400
 Philadelphia, PA 19103

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		Scullin Oil Company, Inc. 900 Spruce Street Sunbury, PA 17801		
2		Commonwealth of Pennsylvania, Department of Revenue Bureau of Compliance, Dept. 280946 Harrisburg, PA 17128-0946		
3		Commonwealth of Pennsylvania, Department of Revenue Bureau of Compliance, Dept. 280948, Harrisburg, PA 17128-0948		
4		Commonwealth of Pennsylvania Department of Labor and Industry to the use of the, Unemployment Compensation Fund Harrisburg, PA 17128-0948		
5		Commonwealth of Pennsylvania Department of Labor and Industry to the use of the, Unemployment Compensation Fund Post Office Box 60130 Harrisburg, PA 17106		
6		QL Capital, Inc. 2810 Mitchell Drive Walnut Creek, CA 94598		
7		CreditOne, LLC 1380 Old Freeport Road Pittsburgh, PA 15238		
8		CreditOne, LLC 705 3 rd Street Winber, PA 15963		
9		Regency Finance Company 1301 New Berwick Highway, P.O. Box 442, Bloomsburg, PA 17815		
14				
15		Re: Yacko, Genevieve		
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.
		Team 3	phs#134687	1 of 2



UNITED STATES POSTAGE
 02 1M
 0004218010
 MAILED FROM ZIP CODE 19103
\$ 02.75⁰⁰
 JUL 26 2006

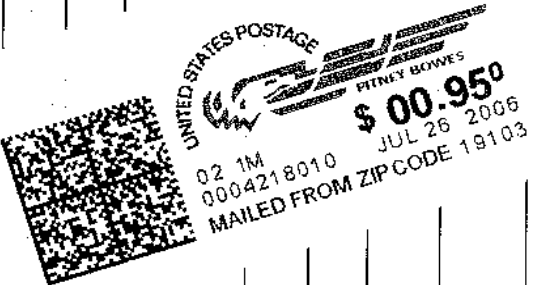


Name and Address of Sender

PHILAN HALLINAN & SCHMIEG, LLP
One Penn Center at Suburban Station, Suite 1400
Philadelphia, PA 19103

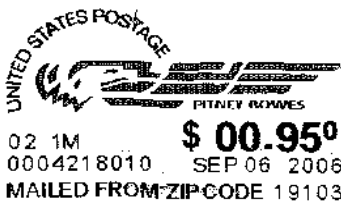
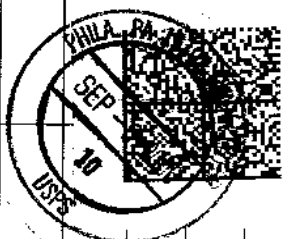
Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		Tenant/Occupant 147 Mensch Road Roaring Creek, PA 17820		
2		Domestic Relations of Columbia County Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815		
3		Commonwealth of PA Dept. of Welfare P.O. Box 2675 Harrisburg, PA 17105		
4				
5				
6				
7				
8				
9				
14				
15				
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	
		Re: Yacko, Genevieve	Team 3	phs#134687 2 of 2

The full declaration of value is required on all domestic air, maximum indemnity payable for the reconstruction of non documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.



Name and Address of Sender
PHILAN HALLINAN & SCHMIEG, LLP
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103-1814

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1	*****	UNITED STATES DEPARTMENT OF JUSTICE-U.S. ATTORNEY- MIDDLE DISTRICT OF PA. ATTN: MARY CATHERINE FRYE, ESQUIRE FEDERAL BUILDING -228 WALNUT STREET P.O. BOX 11754 HARRISBURG, PA 17108		
2	*****	INTERNAL REVENUE SERVICE THIRTEENTH FLOOR, SUITE 1300 FEDERATED INVESTORS TOWER 1001 LIBERTY AVENUE PITTSBURGH, PA 15222		
3		THE FIRST NATIONAL BANK OF BERWICK 111 WEST FRONT STREET BERWICK, PA 18603		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15		RE: Yacko, Genevieve 134687 TEAM 3/LAS		



STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Brandon R. Eyerly, Publisher being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since that day and on the attached notice August 30 and September 6, 13, 2006 as printed and published; that the affiant is one of the officers or publisher of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

Sworn and subscribed to before me this 18th day of September, 2006.

(Notary Public)

Commonwealth Of Pennsylvania

My commission expires

Notarial Seal

Dennis L. Ashenfelder, Notary Public
Scott Twp., Columbia County
My Commission Expires July 3, 2007

Member, Pennsylvania Association Of Notaries

And now,, 20....., I hereby certify that the advertising and publication charges amounting to \$.....for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

**Phelan Hallinan and Schmieg, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy
Suite 1400
Philadelphia, PA 19103-1814
215-583-7000
Main Fax 215-583-5534**

**Peter J. Tremper
Legal Assistant, Ext. 1481**

**Representing Lenders in
Pennsylvania and New Jersey**

September 19, 2006

Via Telefax 570-389-5625

Memorandum

**To: Office of the Sheriff
COLUMBIA County**

Attn: Real Estate Dept.

**DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER
THE POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 1,
2002, MORGAN STANLEY ABS CAPITAL INC. TRUST 2002-HE3**

vs.

**GENEVIEVE E. YACKO
JOSEPH YACKO
COLUMBIA- No. 2006-CV-610**

**Premises: 147 MENSCH ROAD
ROARING CREEK, PA 17820**

Dear Sir or Madam:

**Please POSTPONE the Sheriff's Sale of the above referenced property which is
scheduled for **September 20, 2006**. Please reschedule this sale for October 25, 2006 at**

Should you have any questions or concerns do not hesitate to contact me.

Very truly yours,

Peter J. Tremper

ROARING CREEK TWP

FOR SOUTHERN COLUMBIA AREA SD

DATE 07/01/2006

BILL# 000485

MAKE CHECKS PAYABLE TO:

THELMA A HELWIG
1624 OLD READING ROAD
CATAWISSA, PA 17820

DESCRIPTION	ASSESSMENT	RATE	LESS DISC	AMOUNT FACE	INC PENALTY
EAL ESTATE	17827	26.1	455.97	465.28	511.81
The 2% discount and 10% penalty have been computed for your convenience. Taxes are due now and payable. Prompt payment is requested. This tax notice must be returned with your payment. For a receipt, enclose a SASE.			PAY THIS AMOUNT	455.97 AUG 31 IF PAID ON OR BEFORE	511.81 OCT 31 IF PAID AFTER

HOURS WEDNESDAYS 2-4PM
JULY, AUG, OCT
BY APPT ONLY SEPT, NOV, DEC.
PHONE 570-799-5280

SCHOOL PENALTY AT 10%

M
A YACKO JOSEPH & GENEVIEVE
I 147 MENSCH RD
L CATAWISSA PA 17820

PROPERTY DESCRIPTION	ACCT.
PARCEL 30 06 02301000	30467
147 MENSCH RD 3812.00	THIS TAX RETURNED
0242-0711 14015.00	TO COURT HOUSE
0.70 ACRES	JANUARY 1, 2007

Copy 2

Tax Notice 2006 County & Municipality
ROARINGCREEK TWP

MAKE CHECKS PAYABLE TO:

Thelma Helwig
1624 OLD READING RD
Catawissa PA 17820

HOURS MARCH THRU AUG: WED - 2PM TO 4PM
OCTOBER: WEDNESDAY - 2PM TO 4PM
BY APPT ONLY: SEPT & NOV & DEC

PHONE: 570-799-5280

FOR: COLUMBIA COUNTY			DATE 03/01/2006	BILL NO. 28020	
DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL PENALTY
GENERAL	17,827	5.646	98.64	100.65	110.72
SINKING		1.345	23.50	23.98	26.38
FIRE TAX		.3	5.24	5.35	5.89
TWP RE		2.5	43.68	44.57	49.03
The discount & penalty have been calculated for your convenience			171.06 April 30 If paid on or before	174.55 June 30 If paid on or before	192.02 June 30 If paid after
PAY THIS AMOUNT					

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

YACKO JOSEPH & GENEVIEVE
147 MENSCH RD
CATAWISSA PA 17820

CNTY TWP	
Discount	2 % 2 %
Penalty	10 % 10 %
PARCEL: 30 -06 -023-01,000	
147 MENSCH RD	
.7 Acres	Land 3,812
	Buildings 14,015
Total Assessment	17,827

This tax returned to courthouse on:
January 1, 2007

FILE COPY

If you desire a receipt, send a self-addressed stamped envelope with your payment
THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

These taxes have not been paid

Thelma Helwig
Tax Collector
Roaringcreek Twp

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, COMMONWEALTH
OF PENNSYLVANIA.

DEUTSCHE BANK NATIONAL TRUST

VS.

GENEVIEVE & JOSEPH YACKO

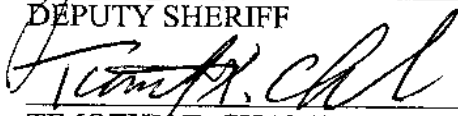
WRIT OF EXECUTION #109 OF 2006 ED

POSTING OF PROPERTY

August 15, 2006 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF GENEVIEVE & JOSEPH YACKO AT 147 MENSCH ROAD CATAWISSA
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
CHIEF DEPUTY SHERIFF JAMES ARTER.

SO ANSWERS:


DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 21ST TH DAY OF AUGUST 2006



COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Wendy Westover, Notary Public
Bloomsburg, Columbia Co., PA
My Commission Expires November 07, 2009

Phelan Hallinan & Schmieg, LLP

1617 JFK Boulevard, Suite 1400

Philadelphia, PA 19103-1814

215-320-0007

Fax: 215-563-7009

Kevin.Olinger@fedphe.com

Kevin Olinger
Legal Assistant, Ext. 1365

Representing Lenders in
Pennsylvania and New Jersey

August 16, 2006

Office of the Sheriff
Columbia County Courthouse
35 W. Main Street
Bloomsburg, PA 17815

**Re: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE
UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF
NOVEMBER 1, 2002, MORGAN STANLEY ABS CAPITAL INC. TRUST 2002-HE3
vs. GENEVIEVE E. YACKO and JOSEPH YACKO**

No. 2006-CV-610

**Premises: 147 MENSCH ROAD
ROARING CREEK, PA 17820**

Dear Sir/Madame:

Enclosed are Affidavits of Service for the above captioned matter for filing with your office. We have forwarded copies of the same to the Prothonotary.

If you have any questions regarding this matter, please do not hesitate to contact this office. Thank you for your cooperation.

Sincerely,



Kevin Olinger
Enclosure

AFFIDAVIT OF SERVICE

Plaintiff: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS
TRUSTEE UNDER THE POOLING AND SERVICING
AGREEMENT DATED AS OF NOVEMBER 1, 2002, MORGAN
STANLEY ABS CAPITAL INC. TRUST 2002-HE3

Defendant(s): GENEVIEVE E. YACKO
JOSEPH YACKO

Address: 705 NUMIDIA DRIVE
CATAWISSA, PA 17820

nmk
COLUMBIA County
No 2006-CV-610

Our File#134687
Type of Action
- Notice of Sheriff's Sale

Sale Date: 9/20/06

****PLEASE ATTEMPT SERVICE AT LEAST 3 TIMES****

SERVED

Served and made known to Genevieve E. Yacko, Defendant, on the 6th day of August
2006, at 6:46 o'clock P.m., at 705 Numidia Dr., Commonwealth of _____, in the
manner described below:

☒ Defendant personally served.
☒ Adult family member with whom Defendant(s) reside(s). Relationship is Husband.
____ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
____ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
____ Agent or person in charge of Defendant(s)'s office or usual place of business.
____ an officer of said Defendant(s)'s company.
____ Other: _____

Description: Age 65-75 Height 5'7" Weight 125 Race w Sex m Other _____

I, David Roberto, a competent adult, being duly sworn according to law, depose and state that I personally handed
a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at
the address indicated above.

Sworn to and subscribed
before me this 6th day
of August, 2006
Notary: _____

NOT SERVED

On the PATRICIA E. HARRIS day of _____, 200 , at _____ o'clock _____ m., Defendant **NOT FOUND** because:
____ Moved ____ Unknown ____ No Answer ____ Vacant

Other: 1ST ATTEMPT 2ND ATTEMPT 3RD ATTEMPT

Sworn to and subscribed
before me this _____ day
of _____, 200 .

Notary: _____ By: _____
Attorney for Plaintiff
Daniel G. Schmieg, Esquire - I.D. No. 62205
One Penn Center at Suburban Station-Suite 1400
Philadelphia, PA 19103
(215) 563-7000

AFFIDAVIT OF SERVICE
Plaintiff: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS
TRUSTEE UNDER THE POOLING AND SERVICING
AGREEMENT DATED AS OF NOVEMBER 1, 2002, MORGAN
STANLEY ABS CAPITAL INC. TRUST 2002-HE3

nmk
COLUMBIA County
No 2006-CV-610

Our File#134687
Type of Action
- Notice of Sheriff's Sale

Sale Date: 9/20/06

Defendant(s): GENEVIEVE E. YACKO
JOSEPH YACKO

Address: 705 NUMIDIA DRIVE
CATAWISSA, PA 17820

****PLEASE ATTEMPT SERVICE AT LEAST 3 TIMES****

SERVED

Served and made known to Joseph Yacko, Defendant, on the 6th day of August,
2006, at 6:46 o'clock P.m., at 705 Numidia Dr, Commonwealth of _____, in the
manner described below:

- ☒ Defendant personally served.
☐ Adult family member with whom Defendant(s) reside(s). Relationship is _____
☐ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
☐ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
☐ Agent or person in charge of Defendant(s)'s office or usual place of business.
☐ _____ an officer of said Defendant(s)'s company.
☐ Other: _____

Description: Age 65-75 Height 5'7" Weight 125 Race W Sex M Other _____

I, David Roberts, a competent adult, being duly sworn according to law, depose and state that I personally handed
a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at
the address indicated above.

Sworn to and subscribed
before me this 6th day
of August, 2006.

Notary: Patricia E. Harris By: David Roberts
State of New Jersey
PATRICIA E. HARRIS

NOT SERVED

On 06 Commission Expires June 16, 2008, at _____ o'clock _____ m., Defendant **NOT FOUND** because:

☐ Moved ☐ Unknown ☐ No Answer ☐ Vacant

Other: 1ST ATTEMPT 2ND ATTEMPT 3RD ATTEMPT

Sworn to and subscribed
before me this _____ day
of _____, 2006.

Notary: _____ By: _____

Attorney for Plaintiff

Daniel G. Schmieg, Esquire - I.D. No. 62205
One Penn Center at Suburban Station-Suite 1400
Philadelphia, PA 19103
(215) 563-7000

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

DEUTSCHE BANK NATIONAL TRUST
COMPANY, AS TRUSTEE UNDER THE
POOLING AND SERVICING AGREEMENT
DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY CAPITAL, INC. TRUST
2002-HE3

Docket # 109ED2006

VS

MORTGAGE FORECLOSURE

GENEVIEVE E. YACKO
JOSEPH YACKO

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, JULY 19, 2006, AT 11:10 AM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON JOSEPH YACKO AT 705 NUMIDIA DRIVE, CATAWISSA BY
HANDING TO JOSEPH YACKO, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT
AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,


SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, JULY 24, 2006


NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Wendy Westover, Notary Public
Bloomsburg, Columbia Co., PA
Commission Expires November 07, 2009



X
TIMOTHY T. CHAMBERLAIN
SHERIFF


J. CARTER
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 388
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

**DEUTSCHE BANK NATIONAL TRUST
COMPANY, AS TRUSTEE UNDER THE
POOLING AND SERVICING AGREEMENT
DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY CAPITAL, INC. TRUST
2002-HE3**

Docket # 109ED2006

VS .

MORTGAGE FORECLOSURE

**GENEVIEVE E. YACKO
JOSEPH YACKO**

AFFIDAVIT OF SERVICE

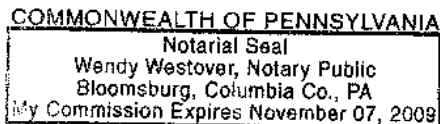
NOW, THIS WEDNESDAY, JULY 19, 2006, AT 11:10 AM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON GENEVIEVE YACKO AT 705 NUMIDIA DRIVE, CATAWISSA BY HANDING TO JOSEPH YACKO, HUSBAND, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.


SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, JULY 24, 2006

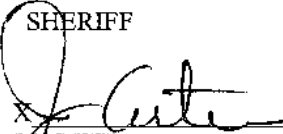


NOTARY PUBLIC




X

TIMOTHY T. CHAMBERLAIN
SHERIFF


X

J. CARTER
DEPUTY SHERIFF

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/13/2006

SERVICE# 1 - OF - 21 SERVICES
DOCKET # 109ED2006

PLAINTIFF DEUTSCHE BANK NATIONAL TRUST COMPANY, AS
TRUSTEE UNDER THE POOLING AND SERVICING
AGREEMENT DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY CAPITAL, INC. TRUST 2002-HE3

DEFENDANT GENEVIEVE E. YACKO
JOSEPH YACKO

ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED	PAPERS TO SERVED
GENEVIEVE YACKO	MORTGAGE FORECLOSURE
705 NUMIDIA DRIVE	
CATAWISSA	

SERVED UPON JOSEPH

RELATIONSHIP HUSBAND IDENTIFICATION _____

DATE 7-19-06 TIME 1110 MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ☒ POB ____ POE ____ CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS	TIME	OFFICER	REMARKS
DATE			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY J. Chamberlain DATE 7-19-06

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/13/2006

SERVICE# 2 - OF - 21 SERVICES
DOCKET # 109ED2006

PLAINTIFF DEUTSCHE BANK NATIONAL TRUST COMPANY, AS
TRUSTEE UNDER THE POOLING AND SERVICING
AGREEMENT DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY CAPITAL, INC. TRUST 2002-HE3

DEFENDANT GENEVIEVE E. YACKO
JOSEPH YACKO

ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED	PAPERS TO SERVED
JOSEPH YACKO	MORTGAGE FORECLOSURE
705 NUMIDIA DRIVE	
CATAWISSA	

SERVED UPON Joseph

RELATIONSHIP DEB IDENTIFICATION _____

DATE 7-19-06 TIME 1110 MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ☒ POB ____ POE ____ CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

J. C. [Signature]

DATE 7-19-06

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/13/2006

SERVICE# 12 - OF - 21 SERVICES
DOCKET # 109ED2006

PLAINTIFF DEUTSCHE BANK NATIONAL TRUST COMPANY, AS
TRUSTEE UNDER THE POOLING AND SERVICING
AGREEMENT DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY CAPITAL, INC. TRUST 2002-HE3

DEFENDANT GENEVIEVE E. YACKO
JOSEPH YACKO

ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
TENANT(S)
147 MENSCH ROAD
ROARING CREEK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Empty House RUSTED BACK DOOR

RELATIONSHIP _____ IDENTIFICATION _____

DATE 7-20-06 TIME 1105 MILEAGE _____ OTHER _____

Race _____ Sex _____ Height _____ Weight _____ Eyes _____ Hair _____ Age _____ Military _____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ☒ POB _____ POE _____ CCSO _____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

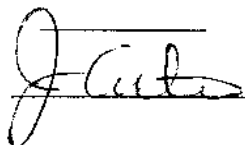
TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY



DATE 7-20-06

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/13/2006

SERVICE# 14 - OF - 21 SERVICES
DOCKET # 109ED2006

PLAINTIFF DEUTSCHE BANK NATIONAL TRUST COMPANY, AS
TRUSTEE UNDER THE POOLING AND SERVICING
AGREEMENT DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY CAPITAL, INC. TRUST 2002-HE3

DEFENDANT GENEVIEVE E. YACKO
JOSEPH YACKO

ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
THELMA HELWIG-TAX COLLECTOR
1624 OLD READING ROAD
CATAWISSA

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON POSTED FRONT DOOR

RELATIONSHIP Tax Collector IDENTIFICATION _____

DATE 7-20-06 TIME 1045 MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ☒ POB ____ POE ____ CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

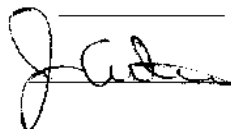
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 7-20-06

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/13/2006

SERVICE# 11 - OF - 21 SERVICES
DOCKET # 109ED2006

PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS
TRUSTEE UNDER THE POOLING AND SERVICING
AGREEMENT DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY CAPITAL, INC. TRUST 2002-HE3

DEFENDANT

GENEVIEVE E. YACKO
JOSEPH YACKO

ATTORNEY FIRM

PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
REGENCY FINANCE COMPANY
1301 NEW BERWICK HWY
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON DENISE SIEGEL

RELATIONSHIP CUST SERVICE IDENTIFICATION _____

DATE 7-18-06 TIME 1035 MILEAGE _____ OTHER _____

Race _____ Sex _____ Height _____ Weight _____ Eyes _____ Hair _____ Age _____ Military _____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA _____ POB ☒ POE _____ CCSO _____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA _____
C. CORPORATION MANAGING AGENT _____
D. REGISTERED AGENT _____
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE _____

F. OTHER (SPECIFY) _____

ATTEMPTS

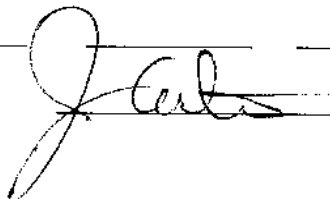
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 7-18-06

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 7/13/2006

SERVICE# 15 - OF - 21 SERVICES
DOCKET # 109ED2006

PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS
TRUSTEE UNDER THE POOLING AND SERVICING
AGREEMENT DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY CAPITAL, INC. TRUST 2002-HE3

DEFENDANT

GENEVIEVE E. YACKO
JOSEPH YACKO

ATTORNEY FIRM

PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
DOMESTIC RELATIONS
15 PERRY AVE.
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Leslie LEVAN

RELATIONSHIP Cust Service IDENTIFICATION _____

DATE 7-18-06 TIME 0900 MILEAGE _____ OTHER _____

Race _____ Sex _____ Height _____ Weight _____ Eyes _____ Hair _____ Age _____ Military _____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA _____ POB ☒ POE _____ CCSO _____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE 7-18-06

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 7/13/2006

SERVICE# 18 - OF - 21 SERVICES
DOCKET # 109ED2006

PLAINTIFF DEUTSCHE BANK NATIONAL TRUST COMPANY, AS
TRUSTEE UNDER THE POOLING AND SERVICING
AGREEMENT DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY CAPITAL, INC. TRUST 2002-HE3

DEFENDANT GENEVIEVE E. YACKO
JOSEPH YACKO

ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
COLUMBIA COUNTY TAX CLAIM
PO BOX 380
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON DEB Miller

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 7-18-6 TIME 0800 MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB ☒ POE ____ CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

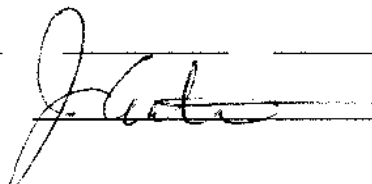
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 7-18-6

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:18-JUL-06

FEE:\$5.00

CERT. NO:2257

YACKO JOSEPH & GENEVIEVE
705 NUMIDIA DRIVE
CATAWISSA PA 17820

DISTRICT: ROARINGCREEK TWP
DEED
LOCATION: 147 MENSCH RD CATAWISSA
PARCEL: 30 -06 -023-01,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING	COSTS	TOTAL AMOUNT DUE
2004	PRIM	0.00	0.00		0.00	0.00
2005	PRIM	0.00	0.00		0.00	0.00
TOTAL DUE :						\$0.00

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: October ,2006

THIS IS TO CERTIFY THAT,ACCORDING TO OUR RECORDS,TAX LIENS AS OF
DECEMBER 31, 2005

REQUESTED BY:

----- Timothy T. Chamberlain, Sheriff
dm.

PHELAN HALLINAN & SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

Attorney for Plaintiff

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

**DEUTSCHE BANK NATIONAL TRUST
COMPANY, AS TRUSTEE UNDER THE
POOLING AND SERVICING AGREEMENT
DATED AS OF NOVEMBER 1, 2002, MORGAN
STANLEY ABS CAPITAL INC. TRUST 2002-HE3
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 7708-2226**

Plaintiff,

v.

**GENEVIEVE E. YACKO
JOSEPH YACKO
705 NUMIDIA DRIVE
CATAWISSA, PA 17820**

Defendant(s).

**COLUMBIA COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 2006-CV-610**

**AMENDED AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)**

**DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE
POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 1, 2002, MORGAN STANLEY
ABS CAPITAL INC. TRUST 2002-HE3, Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG,
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 147 MENSCH ROAD, ROARING CREEK, PA 17820.**

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

NAME

LAST KNOWN ADDRESS (If address cannot be
reasonably ascertained, please so indicate.)

GENEVIEVE E. YACKO

**705 NUMIDIA DRIVE
CATAWISSA, PA 17820**

JOSEPH YACKO

**705 NUMIDIA DRIVE
CATAWISSA, PA 17820**

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

NAME

LAST KNOWN ADDRESS (If address cannot be
reasonably ascertained, please so indicate.)

Same as above

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
Scullin Oil Company, Inc.	900 Spruce Street Sunbury, PA 17801
Commonwealth of Pennsylvania, Department of Revenue	Bureau of Compliance, Dept. 280946 Harrisburg, PA 17128-0946
Commonwealth of Pennsylvania, Department of Revenue	Bureau of Compliance, Dept. 280948, Harrisburg, PA 17128-0948
Commonwealth of Pennsylvania	Department of Labor and Industry to the use of the, Unemployment Compensation Fund Harrisburg, PA 17128-0948
Commonwealth of Pennsylvania	Department of Labor and Industry to the use of the, Unemployment Compensation Fund Post Office Box 60130 Harrisburg, PA 17106
QL Capital, Inc.	2810 Mitchell Drive Walnut Creek, CA 94598
CreditOne, LLC	1380 Old Freeport Road Pittsburgh, PA 15238
CreditOne, LLC	705 3 rd Street Windber, PA 15963
UNITED STATES DEPARTMENT OF JUSTICE- U.S. ATTORNEY- MIDDLE DISTRICT OF PA.- ATTN: MARY CATHERINE FRYE, ESQUIRE	FEDERAL BUILDING --228 WALNUT STREET P.O. BOX 11754 HARRISBURG, PA
INTERNAL REVENUE SERVICE-FEDERATED INVESTORS TOWER	THIRTEENTH FLOOR, SUITE 1300 1001 LIBERTY AVENUE PITTSBURGH, PA 15222
THE FIRST NATIONAL BANK OF BERWICK	111 WEST FRONT STREET BERWICK, PA 18603

4. Name and address of the last recorded holder of every mortgage of record:
- | NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|--------------------------------|---------------------------------------------------------------------------------------|
| Regency Finance Company | 1301 New Berwick Highway,
P.O. Box 442,
Bloomsburg, PA 17815 |
5. Name and address of every other person who has any record lien on the property:
- | NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|-------------|---------------------------------------------------------------------------------------|
| None | |
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the Sale:
- | NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|-------------|---------------------------------------------------------------------------------------|
| None | |
7. Name and address of every other person whom the Plaintiff has knowledge who has any interest in the property which may be affected by the Sale:
- | | |
|-----------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| TENANT/OCCUPANT | 147 MENSCH ROAD
ROARING CREEK, PA 17820 |
| DOMESTIC RELATIONS
OF COLUMBIA COUNTY | COLUMBIA COUNTY COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17815 |
| COMMONWEALTH OF
PENNSYLVANIA
DEPARTMENT OF
WELFARE | P.O. BOX 2675
HARRISBURG, PA 17105 |

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

September 6, 2006

Date


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

REAL ESTATE OUTLINE

ED # 109-06

DATE RECEIVED 7-13-06
DOCKET AND INDEX 7-14-06

CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<u>✓</u>	
COPY OF DESCRIPTION	<u>✓</u>	
WHEREABOUTS OF LKA	<u>✓</u>	
NON-MILITARY AFFIDAVIT	<u>✓</u>	
NOTICES OF SHERIFF SALE	<u>✓</u>	
WATCHMAN RELEASE FORM	<u>✓</u>	
AFFIDAVIT OF LIENS LIST	<u>✓</u>	
CHECK FOR \$1,350.00 OR _____	<u>✓</u>	CK# <u>516637</u>

****IF ANY OF ABOVE IS MISSING DO NOT PROCEED****

SALE DATE	<u>Sept. 20, 06</u>	TIME <u>1100</u>
POSTING DATE	<u>Aug. 16</u>	
ADV. DATES FOR NEWSPAPER	1 ST WEEK <u>Aug. 30</u>	
	2 ND WEEK <u>Sept. 6</u>	
	3 RD WEEK <u>13 06</u>	

SHERIFF'S SALE

WEDNESDAY SEPTEMBER 20, 2006 AT 11:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 109 OF 2006 ED AND CIVIL WRIT NO. 610 OF 2006 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL that certain parcel of land situate in Roaring creek Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point marked by an iron pin in the East side of a public road leading from the Old Reading Road to the Mth Road and in line of land now or formerly of Mrs. Owen Yocum; THENCE, along the public road North 15 degrees 15 minutes East 396 feet to an iron pin; THENCE, South 78 degrees 45 minutes East 75 feet to an iron pin; THENCE, South 15 degrees 15 minutes West 396 feet to an iron pin in line of land of Yocum above mentioned; THENCE, North 78 degrees 45 minutes West 75 feet to the point of BEGINNING.

CONTAINING .68 acres and on which is erected a frame dwelling and other out buildings.

The above description was prepared from a draft of survey prepared by Howard Fetterolf, R.E., and dated November 2, 1968.

BEING PART of the same premises granted and conveyed by Ira R. Adams and Katie Adams, his wife, to Mervin L. Mensch and Eva M. Mensch, his wife, by Deed dated January 27, 1958 and recorded in Columbia County Deed Book 188, page 214. In said Deed, a life interest in the subject premises was reserved by Ira R. Adams. Ira R. Adams died March 9, 1968.

RECORD OWNER

TITLE TO SAID PREMISES IS VESTED IN Joseph Yacko and Genevieve E. Yacko, his wife, by Deed from Mervin L. Mensch and Eva M. Mensch, his wife, dated 3-12- 69, recorded 3-12-69, in Deed Book 242, page 711.

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PARCEL IDENTIFICATION NO: 30-06-023-01

Premises being: 147 MENSCH ROAD, ROARING CREEK, PA 17820

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale.

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IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Plaintiff's Attorney
Daniel G. Schmieg
1617 John F. Kennedy Blvd
Philadelphia, PA 19103

Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

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Plaintiff's Attorney
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Philadelphia, PA 19103

Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

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Plaintiff's Attorney
Daniel G. Schmieg
1617 John F. Kennedy Blvd
Philadelphia, PA 19103

Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

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

DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE
UNDER THE POOLING AND
SERVICING AGREEMENT
DATED AS OF NOVEMBER 1,
2002, MORGAN STANLEY ABS
CAPITAL INC. TRUST 2002-HE3

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 2006-CV-610 Term 2005

2006-ED-109

WRIT OF EXECUTION
(Mortgage Foreclosure)

VS.

GENEVIEVE E. YACKO

JOSEPH YACKO

Commonwealth of Pennsylvania:

County of

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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

PREMISES: 147 MENSCH ROAD, ROARING CREEK, PA 17820
(See Legal Description attached)

Amount Due	\$79,560.48
Additional Fees and Costs	\$1,903.50
Interest from 6/13/06 to Sale at \$13.08per diem	\$_____ and costs.

Tami B. Kline/ESB
(Clerk) Office of the Prothy Support, Common Pleas Court
of Columbia County, Penna.

Dated *7/13/2006*
(SEAL)

DESCRIPTION

ALL that certain parcel of land situate in Roaringcreek Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point marked by an iron pin in the East side of a public road leading from the Old Reading Road to the Mth Road and in line of land now or formerly of Mrs. Owen Yocum;

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PARCEL IDENTIFICATION NO: 30-06-023-01.000

Premises being: 147 MENSCH ROAD, ROARING CREEK, PA 17820

PHELAN HALLINAN & SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

**DEUTSCHE BANK NATIONAL TRUST
COMPANY, AS TRUSTEE UNDER THE
POOLING AND SERVICING AGREEMENT
DATED AS OF NOVEMBER 1, 2002, MORGAN
STANLEY ABS CAPITAL INC. TRUST 2002-HE3
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 7708-2226**

Plaintiff,

v.

**GENEVIEVE E. YACKO
JOSEPH YACKO
705 NUMIDIA DRIVE
CATAWISSA, PA 17820**

Defendant(s).

**COLUMBIA COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 2006-CV-610

2006-ED-109

**AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)**

**DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE
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CATAWISSA, PA 17820**

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Same as above

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TENANT/OCCUPANT

147 MENSCH ROAD
ROARING CREEK, PA 17820

DOMESTIC RELATIONS
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COLUMBIA COUNTY COURTHOUSE
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COMMONWEALTH OF
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I verify that the statements made in this Affidavit are true and correct to the best of my knowledge, information or belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. '4904 relating to unsworn falsification to authorities.

July 10, 2006

Date


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

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Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

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NO. 2006-CV-610

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WELFARE

P.O. BOX 2675
HARRISBURG, PA 17105

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

July 10, 2006
Date


DANIEL G. SCHMITZ, ESQUIRE
Attorney for Plaintiff

PHELAN HALLINAN SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

**DEUTSCHE BANK NATIONAL TRUST
COMPANY, AS TRUSTEE UNDER THE
POOLING AND SERVICING AGREEMENT
DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY ABS CAPITAL INC.
TRUST 2002-HE3
4828 LOOP CENTRAL DRIVE
HOUSTON, TX 7708-2226**

Plaintiff,

v.

**GENEVIEVE E. YACKO
JOSEPH YACKO
705 NUMIDIA DRIVE
CATAWISSA, PA 17820**

Defendant(s).

**COLUMBIA COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 2006-CV-610

2006-ED 109

CERTIFICATION

DANIEL G. SCHMIEG, ESQUIRE hereby verifies that he is the attorney for the Plaintiff in the above-captioned matter and that the premises is not subject to the provisions of Act 91 because it is:

- ☐ an FHA Mortgage
- ☐ non-owner occupied
- ☐ vacant
- ☒ Act 91 procedures have been fulfilled

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

PHELAN HALLINAN SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

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COMPANY, AS TRUSTEE UNDER THE
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DATED AS OF NOVEMBER 1, 2002,
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Defendant(s).

**COLUMBIA COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

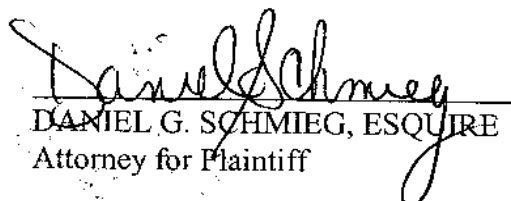
NO. 2006-CV-610
*2006-ED-109***

CERTIFICATION

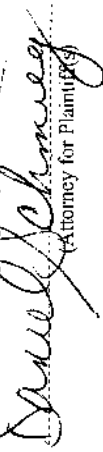
DANIEL G. SCHMIEG, ESQUIRE hereby verifies that he is the attorney for the Plaintiff in the above-captioned matter and that the premises is not subject to the provisions of Act 91 because it is:

- () an FHA Mortgage
- () non-owner occupied
- () vacant
- (X) Act 91 procedures have been fulfilled


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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

WAIVER OF WATCHMAN - Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whoever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

 (SEAL)
(Attorney for Plaintiff(s))

WAIVER OF INSURANCE - Now, _____, 20____, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived

 (SEAL)
(Attorney for Plaintiff(s))

HARRY A. ROADARMEL

Sheriff

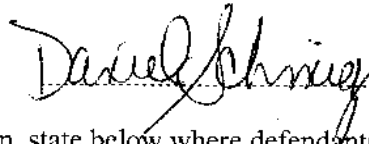
COLUMBIA County, Pa.

Sir: — There will be placed in your hands

for service a Writ of EXECUTION (REAL ESTATE), styled as

follows: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE
UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF
NOVEMBER 1, 2002. MORGAN STANLEY ABS CAPITAL INC. TRUST
2002-HE3 vs GENEVIEVE E. YACKO and JOSEPH YACKO

The defendant will be found at 705 NUMIDIA DRIVE, CATAWISSA,
PA 17820

 Attorney for Plaintiff

If Writ of Execution, state below where defendants will be found, what foods and chattels shall be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises. Please do not furnish us with the old deed or mortgage.

See attached legal description

HARRY A. ROADARMEL

Sheriff

COLUMBIA County, Pa.

Sir: — There will be placed in your hands

for service a Writ of EXECUTION (REAL ESTATE), styled as

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UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF
NOVEMBER 1, 2002, MORGAN STANLEY ABS CAPITAL INC. TRUST
2002-HE3 vs GENEVIEVE E. YACKO and JOSEPH YACKO

The defendant will be found at 705 NUMIDIA DRIVE, CATAWISSA,
PA 17820

Daniel Schmeig Attorney for Plaintiff

If Writ of Execution, state below where defendants will be found, what
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with the old deed or mortgage.

See attached legal description
.....
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.....

WAIVER OF WATCHMAN - Any deputy sheriff levying upon or attaching any
property under within writ may leave same without a watchman, in custody of whoever is
found in possession, after notifying such person of such levy or attachment, without
liability on the part of such deputy or the sheriff to any plaintiff herein for any loss,
destruction or removal of any such property before sheriff's sale thereof.

Daniel Schmeig (SEAL)
Attorney for Plaintiff(s)

WAIVER OF INSURANCE - Now,, 20, the Sheriff is hereby
released from all liability to protect the property described in the within named execution by insurance,
which insurance is hereby waived

Daniel Schmeig (SEAL)
Attorney for Plaintiff(s)

DESCRIPTION

ALL that certain parcel of land situate in Roaringcreek Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point marked by an iron pin in the East side of a public road leading from the Old Reading Road to the Mth Road and in line of land now or formerly of Mrs. Owen Yocum;

THENCE, along the public road North 15 degrees 15 minutes East 396 feet to an iron pin;

THENCE, South 78 degrees 45 minutes East 75 feet to an iron pin;

THENCE, South 15 degrees 15 minutes West 396 feet to an iron pin in line of land of Yocum above mentioned;

THENCE, North 78 degrees 45 minutes West 75 feet to the point of BEGINNING.

CONTAINING .68 acres and on which is erected a frame dwelling and other out buildings.

The above description was prepared from a draft of survey prepared by Howard Fetterolf, R.E., and dated November 2, 1968.

BEING PART of the same premises granted and conveyed by Ira R. Adams and Katie Adams, his wife, to Mervin L. Mensch and Eva M. Mensch, his wife, by Deed dated January 27, 1958 and recorded in Columbia County Deed Book 188, page 214. In said Deed, a life interest in the subject premises was reserved by Ira R. Adams. Ira R. Adams died March 9, 1968.

RECORD OWNER

TITLE TO SAID PREMISES IS VESTED IN Joseph Yacko and Genevieve E. Yacko, his wife, by Deed from Mervin L. Mensch and Eva M. Mensch, his wife, dated 3-12-69, recorded 3-12-69, in Deed Book 242, page 711.

PRIOR DEED INFORMATION

TITLE TO SAID PREMISES IS VESTED IN Mervin L. Mensch and Eva M. Mensch, his wife, by Deed from Ira R. Adams and Katie Adams, his wife, dated 1-27-58, recorded 1-28-58, in Deed Book 188, page 214.

PARCEL IDENTIFICATION NO: 30-06-023-01.000

Premises being: 147 MENSCH ROAD, ROARING CREEK, PA 17820

DESCRIPTION

ALL that certain parcel of land situate in Roaringcreek Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point marked by an iron pin in the East side of a public road leading from the Old Reading Road to the Mth Road and in line of land now or formerly of Mrs. Owen Yocum;

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PARCEL IDENTIFICATION NO: 30-06-023-01.000

Premises being: 147 MENSCH ROAD, ROARING CREEK, PA 17820

SHERIFF'S RETURN

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS
TRUSTEE UNDER THE POOLING AND SERVICING
AGREEMENT DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY ABS CAPITAL INC. TRUST 2002-HE3

Plaintiff

vs.

GENEVIEVE E. YACKO
JOSEPH YACKO

Defendants

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

No. 2006-CV-610 CD Term, 2000

WRIT

ISSUED

NOW, _____ 2001, I, _____ High Sheriff of Columbia County, Pennsylvania,
do hereby deputize the Sheriff of _____ County, Pennsylvania, to execute this Writ. This deputation
being made at the request and risk of the Plaintiff.
Defendants alleged address is _____

Sheriff, Columbia County, Pennsylvania

By _____

Deputy Sheriff

AFFIDAVIT OF SERVICE

Now, _____ 200__ at _____ O'Clock _____ m., served the within
_____ upon _____

at _____

by handing to _____

_____ a true and correct copy of the original Notice of Sale and made known to _____
the contents thereof.

Sworn and Subscribed before me

So Answers,

this _____

day of _____ 20 _____

Notary Public

BY: _____

Sheriff

20, _____, See return endorsed hereon by Sheriff of
County, Pennsylvania, and made a part of this

return

So Answers,

Sheriff

Deputy Sheriff

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN		INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.
Plaintiff DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 1, 2002, MORGAN STANLEY ABS CAPITAL INC. TRUST 2002-HE3		Expiration date Court Number 2006-CV-610
Defendant GENEVIEVE E. YACKO & JOSEPH YACKO		Type or Writ of Complaint EXECUTION/NOTICE OF SALE

SERVE

AT

{ NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE.
GENEVIEVE E. YACKO
 ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code)
705 NUMIDIA DRIVE, CATAWISSA, PA 17820

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE.

SERVE DEFENDANT WITH THE NOTICE OF SALE.

NOW, _____, 200__, I, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of _____ County, to execute the within and make return thereof according to law.

Sheriff of COLUMBIA County, Penna.

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN -- Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Signature of Attorney or other Originator requesting service on behalf of <u>XX</u> Plaintiff _____ Defendant _____ ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400 Philadelphia, PA 19103-1814	Telephone Number (215)563-7000	Date
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------	------

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

PLAINTIFF	Court Number
-----------	--------------

RETURNED:

AFFIRMED and subscribed to before me this _____ day of _____ 20	SO ANSWERS Signature of Dep. Sheriff	Date
	Signature of Sheriff	Date
	Sheriff of	

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN		INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.
Plaintiff DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 1, 2002; MORGAN STANLEY ABS CAPITAL INC. TRUST 2002-HE3		Expiration date Court Number 2006-CV-610
Defendant GENEVIEVE E. YACKO & JOSEPH YACKO		Type or Writ of Complaint EXECUTION/NOTICE OF SALE
SERVE AT	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE. JOSEPH YACKO ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code) 705 NUMIDIA DRIVE, CATAWISSA, PA 17820	

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE.

SERVE DEFENDANT WITH THE NOTICE OF SALE.

NOW, _____, 200__, I, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of _____ County, to execute the within and make return thereof according to law.

Sheriff of COLUMBIA County, Penna.

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN --- Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Signature of Attorney or other Originator requesting service on behalf of <u>XX</u> Plaintiff _____ Defendant ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400 Philadelphia, PA 19103-1814	Telephone Number (215)563-7000	Date
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------	------

SPACE BELOW FOR USE OF SHERIFF ONLY --- DO NOT WRITE BELOW THIS LINE

PLAINTIFF	Court Number
-----------	--------------

RETURNED:

AFFIRMED and subscribed to before me this _____ day of _____ 20____	SO ANSWERS Signature of Dep. Sheriff	Date
	Signature of Sheriff	Date
Sheriff of _____		

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN

INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.

Expiration date _____

Plaintiff
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE
POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 1, 2002,
MORGAN STANLEY ABS CAPITAL INC. TRUST 2002-HE3

Court Number
2006-CV-610

Defendant
GENEVIEVE E. YACKO & JOSEPH YACKO

Type or Writ of Complaint
EXECUTION/NOTICE OF SALE

SERVE

AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE.

ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code)
147 MENSCH ROAD, ROARING CREEK, PA 17820

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE.

PLEASE POST THE PREMISES WITH THE SHERIFF'S HANDBILL OF SALE.

NOW, _____, 200__, I, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of _____
County, to execute the within and make return thereof according to law.

Sheriff of COLUMBIA County, Penna.

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Signature of Attorney or other Originator requesting service on behalf of XX Plaintiff
____ Defendant
ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400
Philadelphia, PA 19103-1814

Telephone Number

(215)563-7000

Date

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

PLAINTIFF

Court Number

RETURNED:

AFFIRMED and subscribed to before me this _____ day
of _____ 20

SO ANSWERS
Signature of Dep. Sheriff

Date

Signature of Sheriff

Date

Sheriff of

PHILAN HALLINAN & SCHMIEG LLP
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COMMERCE BANK
PHILADELPHIA, PA 19148

3-180260
CHECK NO.
516637

ONE THOUSAND THREE HUNDRED FIFTY AND 00/100 DOLLARS

To The
Order
Of
Sheriff of Columbia County
35 W Main Street
Bloomsburg, PA 17815

DATE	AMOUNT
07/07/2006	*****1,350.00

Void after 180 days

Thomas S. Hallinan

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE. RED IMAGE DISAPPEARS WITH HEAT.

⑈516637⑈ ⑆036001808⑆36 150866 6⑈

Security Features Included

Details on back