

No delinquent taxes & transfer entered

Apr 10, 2015 8:45 AM

Ramsey County, Minnesota
Mark E Oswald
County Auditor and Treasurer



Doc No **A04550989**

Certified, filed and/or recorded on
Apr 10, 2015 8:45 AM

Office of the County Recorder
Ramsey County, Minnesota
Susan R Roth, County Recorder
Mark E Oswald, County Auditor and Treasurer

Deputy 707

Pkg ID 1060829C

Document Recording Fee Abstract	\$46.00
<i>Document Total</i>	\$46.00

This cover sheet is now a permanent part of the recorded document.

Box #
PFB Law, Professional Association

SHERIFF'S CERTIFICATE OF SALE
AND FORECLOSURE RECORD

SEND TAX STATEMENTS TO:

U.S. Bank National Association
4801 Frederica
Owensboro, KY 42301

PROPERTY ADDRESS:

966 E MARYLAND AVENUE
SAINT PAUL, MN 55106

THIS INSTRUMENT WAS DRAFTED BY AND SHOULD BE RETURNED TO:

PFB LAW, PROFESSIONAL ASSOCIATION
55 East Fifth Street, Suite 800
St. Paul, MN 55101-1718

16205-14-01938-1
TAX PARCEL NO.: 28.29.22.21.0113

Affidavit of Publication

NOTICE OF MORTGAGE FORECLOSURE SALE

THE RIGHT TO VERIFICATION OF THE DEBT AND IDENTITY OF THE ORIGINAL CREDITOR WITHIN THE TIME PROVIDED BY LAW IS NOT AFFECTED BY THIS ACTION.

NOTICE IS HEREBY GIVEN, that default has occurred in the conditions of the following described mortgage:

Mortgagor: Arcella Romero, an unmarried person, and Esperanza Romero, an unmarried person

Mortgagee: Irwin Mortgage Corporation

Dated: 12/20/1999

Recorded: 01/20/2000

Ramsey County Recorder Document No. 3301774

Assigned To: Minnesota Housing Finance Agency

Dated: 12/20/1999

Recorded: 01/20/2000

Ramsey County Recorder Document No. 3301775

Transaction Agent: N/A

Transaction Agent Mortgage ID No: N/A

Lender or Broker: Irwin Mortgage Corporation

Servicer: U.S. Bank National Association

Mortgage Originator: Irwin Mortgage Corporation

LEGAL DESCRIPTION OF PROPERTY:

Lot nine (9), Block three (3), Eastville Heights, according to the plat thereof on file and of record in the office of the Register of Deeds within and for Ramsey County, Minnesota.

This is Abstract Property.

TAX PARCEL NO.: 28.29.22.21.0113

ADDRESS OF PROPERTY:

966 E MARYLAND AVENUE

SAINT PAUL, MN 55106

COUNTY IN WHICH PROPERTY IS LOCATED:

Ramsey

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$86,912.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$66,269.00

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; that no action or proceeding has been instituted at law or otherwise to recover the debt secured by said mortgage, or any part thereof.

PURSUANT to the power of sale contained in said mortgage, the above described property will be sold by the Sheriff of said county as follows:

DATE AND TIME OF SALE: April 2, 2015, 10:00 AM

PLACE OF SALE: Sheriff's Office, Lowry Building, City Hall Annex 25 W. 4th Street, Suite 150, St. Paul

to pay the debt then secured by said Mortgage, and taxes, if any, on said premises, and the costs and disbursements, including attorneys' fees allowed by law subject to redemption within 6 Months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

DATE TO VACATE PROPERTY: The date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under Minnesota Statutes section 580.30 or the property redeemed under Minnesota Statutes section 580.23 is October 2, 2015 at 11:59 p.m. If the foregoing date is a Saturday, Sunday or legal holiday, then the date to vacate is the next business day at 11:59 p.m.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: NONE

STATE OF MINNESOTA)
(SS.
COUNTY OF RAMSEY)

Description:

966 Maryland Ave E St. Paul, MN 55106-2621

Cassie Johnson, being duly sworn on oath say she/he is and during all times herein stated has been the publisher or the publishers designated agent in charge of the newspaper known as

Capitol Report (MN)

and has full knowledge of the facts herein stated as follows:

(A) The newspaper has complied with all of the requirements constituting qualifications as a legal newspaper, as provided by Minnesota Statute 331A.02, and 331A.07, and other applicable laws, as amended.

(B) She/He further states on that the printed

Trustee Sales

10678248

hereto printed as part as it was printed and published there in the English language; that it was first so published on

February 12, 2015 for 6 time(s):

the subsequent dates of publications being as follows:

2/12/2015	2/19/2015	2/26/2015	3/5/2015
3/12/2015	3/19/2015		

And that the following is a printed copy of the lower case alphabet from A to Z, both inclusive, and is hereby acknowledged as being the size and kind of type used in the

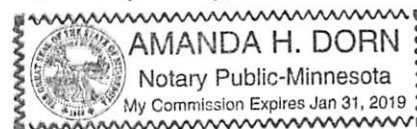
X

abcdefghijklmnopqrstuvwxyz
abcdefghijklmnopqrstuvwxyz

Subscribed and

Sworn to before me this 19th day of March, 2015

(Notarial Seal) Notary Public, Ramsey County, Minnesota



RATE INFORMATION:

1. Lowest classified rate paid by commercial users for comparable space:	\$	16.0000
2. Maximum rate allowed by law for the above matter:	\$	0.18933
3. Rate actually charged for the above matter:	\$	0.1721

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES SECTION 582.032, DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: January 13, 2015

MINNESOTA HOUSING FINANCE AGENCY,

Assignee of Mortgagee

PFB LAW, PROFESSIONAL ASSOCIATION

By: Ben I. Rust, Jonathan R. Cuskey,

Michael V. Schleisman

Attorneys for:

Minnesota Housing Finance Agency,

Assignee of Mortgagee

55 East Fifth Street, Suite 800

St. Paul, MN 55101-1718

651-209-7599

16205-14-01938-1

**THIS IS A COMMUNICATION FROM A
DEBT COLLECTOR.**

(February 12-19-26-March 5-12-19)

===== ST. PAUL LEGAL LEDGER =====

10678248

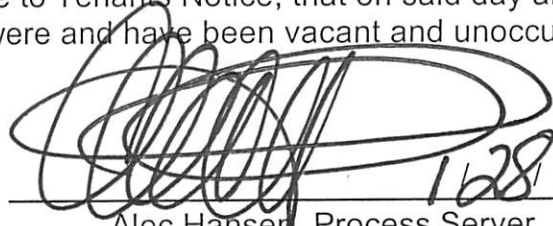
STATE OF MINNESOTA

AFFIDAVIT OF VACANCY

COUNTY OF HENNEPIN

METRO LEGAL SERVICES

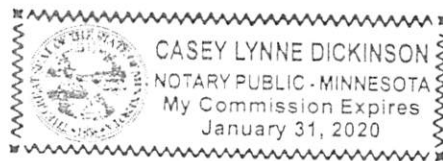
Alec Hansen, being duly sworn, on oath says that on January 28, 2015 he went upon the land and premises commonly known as 966 East Maryland Avenue, Saint Paul, County of Ramsey, State of Minnesota, and described in the attached Notice of Mortgage Foreclosure Sale, Homestead Designation Notice, Help for Homeowners in Foreclosure Notice, Notice of Redemption Rights and Foreclosure Advice to Tenants Notice for the purpose of serving the attached Notice of Mortgage Foreclosure Sale, Homestead Designation Notice, Help for Homeowners in Foreclosure Notice, Notice of Redemption Rights and Foreclosure Advice to Tenants Notice; that on said day and for sometime prior thereto, said premises were and have been vacant and unoccupied.


1/28/2015
Alec Hansen, Process Server

Subscribed and sworn to before me on

1/28/2015





1958252 - 1

RE: 16205-14-01938-1

NOTICE OF MORTGAGE FORECLOSURE SALE

THE RIGHT TO VERIFICATION OF THE DEBT AND IDENTITY OF THE ORIGINAL CREDITOR WITHIN THE TIME PROVIDED BY LAW IS NOT AFFECTED BY THIS ACTION.

NOTICE IS HEREBY GIVEN, that default has occurred in the conditions of the following described mortgage:

Mortgagor: Arcelia Romero, an unmarried person, and Esperanza Romero, an unmarried person
Mortgagee: Irwin Mortgage Corporation
Dated: 12/20/1999
Recorded: 01/20/2000
Ramsey County Recorder Document No. 3301774

Assigned To: Minnesota Housing Finance Agency
Dated: 12/20/1999
Recorded: 01/20/2000
Ramsey County Recorder Document No. 3301775

Transaction Agent: N/A
Transaction Agent Mortgage ID No: N/A
Lender or Broker: Irwin Mortgage Corporation
Servicer: U.S. Bank National Association
Mortgage Originator: Irwin Mortgage Corporation

LEGAL DESCRIPTION OF PROPERTY: Lot nine (9), Block three (3), Eastville Heights, according to the plat thereof on file and of record in the office of the Register of Deeds within and for Ramsey County, Minnesota.

This is Abstract Property.

TAX PARCEL NO.: 28.29.22.21.0113

ADDRESS OF PROPERTY:
966 E MARYLAND AVENUE
SAINT PAUL, MN 55106

COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$86,912.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY,
PAID BY MORTGAGEE: \$66,269.00

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; that no action or proceeding has been instituted at law or otherwise to recover the debt secured by said mortgage, or any part thereof;

PURSUANT to the power of sale contained in said mortgage, the above described property will be sold by the Sheriff of said county as follows:

DATE AND TIME OF SALE: April 2, 2015, 10:00 AM

PLACE OF SALE: Sheriff's Office, Lowry Building, City Hall Annex 25 W. 4th Street, Suite 150, St. Paul

to pay the debt then secured by said Mortgage, and taxes, if any, on said premises, and the costs and disbursements, including attorneys' fees allowed by law subject to redemption within 6 Months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

DATE TO VACATE PROPERTY: The date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under Minnesota Statutes section 580.30 or the property redeemed under Minnesota Statutes section 580.23 is October 2, 2015 at 11:59 p.m. If the foregoing date is a Saturday, Sunday or legal holiday, then the date to vacate is the next business day at 11:59 p.m.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: NONE

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES SECTION 582.032, DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: January 13, 2015

Minnesota Housing Finance Agency, Assignee of Mortgagee

PFB LAW, PROFESSIONAL ASSOCIATION

By: Ben I. Rust, Jonathan R. Cuskey, Michael V. Schleisman

Attorneys for:

Minnesota Housing Finance Agency, Assignee of Mortgagee

55 East Fifth Street, Suite 800

St. Paul, MN 55101-1718

651-209-7599

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

16205-14-01938-1

HELP FOR HOMEOWNERS IN FORECLOSURE

The attorney preparing this
foreclosure is:

Jonathan Cuskey

PFB Law, Professional Association
55 East Fifth Street, Suite 800
St. Paul, MN 55101-1718
Telephone: 651-209-7599
16205-14-01938-1

It is being prepared for: U.S. Bank National Association, 1-855-698-7627
As of 12/17/2014 this lender says that you owe \$ 8,727.98 to bring your mortgage up to date (or "reinstate" your mortgage). You must pay this amount, plus interest and other fees and costs which have accrued since that date, to keep your house from going through a sheriff's sale. Minnesota Statutes Sec. 580.30 allows you to reinstate the loan any time prior to the sheriff's foreclosure sale. Contact your lender at the above number or this office for the amount you must pay to keep your house from going through a sheriff's sale. The sheriff's sale is scheduled for April 2, 2015, 10:00 AM at Sheriff's Office, Lowry Building, City Hall Annex 25 W. 4th Street, Suite 150, St. Paul.

Mortgage foreclosure is a complex process. People may contact you with advice and offers to help "save" your home.

Remember: It is important that you learn as much as you can about foreclosure and your situation. Find out about all your options before you make any agreements with anyone about the foreclosure of your home.

Getting Help

As soon as possible, you should contact your lender at the above number to talk about things you might be able to do to prevent foreclosure. You should also consider contacting the foreclosure prevention counselor in your area. A foreclosure prevention counselor can answer your questions, offer free advice, and help you create a plan which makes sense for your situation.

Contact the Minnesota Home Ownership Center at 651-659-9336 or 866-462-6466 or www.hocmn.org or contact the United States Department of Housing and Urban Development at 1-800-569-4287 or www.hud.gov to get the phone number and location of the nearest certified counseling organization. Call today. The longer you wait, the fewer options you may have for a desirable result.

FORECLOSURE: ADVICE TO TENANTS

You are renting in a property that is in foreclosure. Minnesota law requires that we send you this notice about the foreclosure process. Please read it carefully.

The mortgage foreclosure does not change the terms of your lease. You and your landlord must continue to follow the terms of your lease, including the rights and responsibilities of you and your landlord. You must keep paying rent unless you have a legal reason to withhold it. Your landlord must keep the property repaired. Utilities must be paid under the terms of your lease or under state law.

Moving out of the property early might be a violation of your lease. The date of the sheriff's foreclosure sale is in the attached foreclosure notice. In most cases you do not need to move from the property before the sheriff's foreclosure sale. Read your lease to see if it says anything about foreclosure and about the rights you may have if the property is in foreclosure. If you have a month-to-month lease, the foreclosure notice does not change the rules for ending your lease. You and your landlord must still give legal notice to end your lease.

In most cases, your landlord has six months after the date of the foreclosure sale to pay off the mortgage. This is called the "redemption period". Read the attached foreclosure notice to determine the redemption period length. You cannot be asked to move during the redemption period except for lease violations or if your lease expires during the redemption period. If your landlord stops the foreclosure, you may not have to move. If your landlord does not stop the foreclosure there will be a new owner of the property at the end of the redemption period.

The new owner may have the legal right to ask you to move even if your lease is not over. The new owner must still give you a written notice stating that the new owners wants you to move.

Do not wait to get information about foreclosure. Mortgage foreclosure is a complicated process. It is important you learn about your rights as a renter when there is a mortgage foreclosure. You may have fewer options if you wait too long. There are government agencies and nonprofit organizations that you may contact for helpful information about the foreclosure process. For the name and telephone number of an organization near you, please call the legal aid office or bar association office in your county. You can also find information on tenant rights at HOME Line at 866-866-3546 and Law Help Minnesota at <http://www.LawHelpMN.org>. The State of Minnesota does not guarantee the advice of these agencies and organizations.

NOTICE OF REDEMPTION RIGHTS

What Happens After the Foreclosure Sale

After the sheriff's sale, you have the right to "redeem." Redeem means that you pay the amount bid for your house at the sheriff's sale, plus interest and costs, to keep your house. You can keep living in your home for a period of time after the foreclosure sale. This is called a "redemption period." The redemption period is 6 months after the sheriff's sale. At the end of the redemption period, if you do not redeem or sell, you will have to leave your home. If you do not leave, the person or company that bid on your home at the sheriff's sale has the right to file an eviction against you in court.

Be Careful of Foreclosure Scams

Be careful! After the foreclosure sale, people may approach you to buy your house or ask you to transfer your house to them for little or no money. Before you give up the rights to your house or sign any documents (including a deed), be sure you know how much the house sold for at the sheriff's sale and decide if you can save the house by paying the amount of the bid, plus interest and costs.

How to Find Out How Much Your House Sold For at the Foreclosure Sale

The amount you need to pay to redeem your house may be less than the amount you owed on the mortgage before the sale. You can learn what this amount is (and who the winning bidder at the sale was) by attending the sheriff's sale or by contacting the sheriff's office after the sale.

You Can Also Sell Your House

During the redemption period, if you sell your home, you must sell it for enough to pay off the winning bidder from the sheriff's sale and pay interest, fees, and other claims against the property. If there is any money left from the sale of the house after all these debts are paid, you can keep the money. You can also enter into a "short sale." A short sale is an agreement in which the lender agrees to accept less than the full amount you owe on the mortgage.

Get More Information and Advice

For more information and advice, contact an attorney or mortgage foreclosure prevention counselor. You can find a mortgage foreclosure prevention counselor by contacting the Minnesota Home Ownership Center at 651-659-9336 or 866-462-6466 or www.hocmn.org or contact the U.S. Department of Housing and Urban Development at 1-800-569-4287 or www.hud.gov to get the phone number and location of the nearest certified counseling organization

HOMESTEAD DESIGNATION NOTICE

"IF PART OF THE PROPERTY TO BE SOLD CONTAINS YOUR HOUSE, YOU MAY DESIGNATE AN AREA AS A HOMESTEAD TO BE SOLD AND REDEEMED SEPARATELY.

YOU MAY DESIGNATE THE HOUSE YOU OCCUPY AND ANY AMOUNT OF THE PROPERTY AS A HOMESTEAD. THE DESIGNATED HOMESTEAD PROPERTY MUST CONFORM TO THE LOCAL ZONING ORDINANCES AND BE COMPACT SO THAT IT DOES NOT UNREASONABLY REDUCE THE VALUE OF THE REMAINING PROPERTY.

YOU MUST PROVIDE THE PERSON FORECLOSING ON THE PROPERTY, THE SHERIFF, AND THE COUNTY RECORDER WITH A COPY OF THE LEGAL DESCRIPTION OF THE HOMESTEAD YOU HAVE DESIGNATED BY TEN BUSINESS DAYS BEFORE THE DATE THE PROPERTY IS TO BE SOLD."

AFFIDAVIT OF COSTS AND DISBURSEMENTS AND COMPLIANCE

State of Minnesota)
 (ss:
County of Ramsey)

I, Jonathan Cuskey, your affiant, being first duly sworn, on oath say:

That I am one of the attorneys foreclosing the mortgage described in the printed notice of mortgage foreclosure sale hereto attached;

That Attachment A is a detailed bill of the costs and disbursements of said foreclosure, and

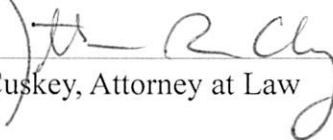
That the same have been absolutely and unconditionally paid or incurred therein, to-wit:

Total Costs and Disbursements . . . \$1,885.91

That any applicable notices required under Minnesota Statutes Sections 580.021, 580.04, 580.041, 580.042, 580.07, 582.039, 582.041, 582.042 or 582.043 have been provided in compliance with those sections.

Further I saith not.

PFB Law, Professional Association


Jonathan Cuskey, Attorney at Law

Date Executed: 3-26-15

Subscribed and sworn to before me
on the 26 day of March, 2015



Notary Public

16205-14-01938-1



ATTACHMENT A

Firm Costs for 16205-14-01938-1

Thursday, March 26, 2015

Date	Description	Amount
3/26/2015	Attorney's Fees	\$800.00
3/26/2015	Abstracting Fee - Title Work	\$250.00
3/26/2015	Rec. Power of Attoney	\$50.00
3/26/2015	Legal Publication	\$644.91
3/26/2015	Service of Notice	\$35.00
3/26/2015	Sheriff's Fees	\$60.00
3/26/2015	Rec. Sheriff's Certificate	\$46.00
Total Amount		\$1,885.91

V. SHERIFF'S CERTIFICATE OF SALE

State of Minnesota)
) ss:
County of Ramsey)

I, Matt Bostrom, Sheriff of the County of Ramsey, State of Minnesota, do hereby certify; that pursuant to the printed Notice of Mortgage Foreclosure Sale hereto attached and the power of sale contained in the following described mortgage:

DATE OF MORTGAGE: 12/20/1999

MORTGAGOR(S): Arcelia Romero, an unmarried person, and Esperanza Romero, an unmarried person

MORTGAGEE: Irwin Mortgage Corporation

Transaction Agent: N/A
Transaction Agent Mortgage ID No: N/A
Lender or Broker: Irwin Mortgage Corporation
Servicer: U.S. Bank National Association
Mortgage Originator: Irwin Mortgage Corporation

DATE AND PLACE OF RECORDING:

Mortgagor: Arcelia Romero, an unmarried person, and Esperanza Romero, an unmarried person
Mortgagee: Irwin Mortgage Corporation
Dated: 12/20/1999
Recorded: 01/20/2000
Ramsey County Recorder Document No. 3301774
Amount: \$86,912.00

Assigned To: Minnesota Housing Finance Agency
Dated: 12/20/1999
Recorded: 01/20/2000
Ramsey County Recorder Document No. 3301775

I did, at the time and place in said notice specified:

DATE AND TIME OF SALE: April 2, 2015, 10:00 AM

PLACE OF SALE: Sheriff's Office, Lowry Building, City Hall Annex 25 W. 4th Street, Suite 150, St. Paul

offer for sale and sell at public auction to the highest and best bidder, the tract of land described as follows, to wit:

LEGAL DESCRIPTION OF PROPERTY: Lot nine (9), Block three (3), Eastville Heights, according to the plat thereof on file and of record in the office of the Register of Deeds within and for Ramsey County, Minnesota.

This is Abstract Property.

TAX PARCEL NO.: 28.29.22.21.0113

ADDRESS OF PROPERTY:
966 E MARYLAND AVENUE
SAINT PAUL, MN 55106

COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey

and did strike off and sell the same to: Minnesota Housing Finance Agency, for the sum of: \$66,500.00.

said purchaser being the highest bidder and said sum being the highest and best bid offered therefore; and that said sale was in all respects openly, honestly, fairly, and lawfully conducted, and the time allowed for redemption by the mortgagor (s), their personal representatives or assigns is 6 Months from the date of the sale.

INTEREST RATE: 6.60000

IN TESTIMONY WHEREOF, I HAVE HEREUNTO SET MY HAND ON THIS April 2, 2015.

Matt Bostrom
as Sheriff of Ramsey County, Minnesota

By *Daniel Westlund*, Deputy

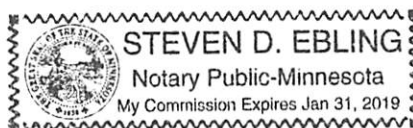
State of Minnesota

County of Ramsey

On this April 2, 2015, before me personally appeared *Daniel Westlund*, know to be the *Deputy* Sheriff of said County, and the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed as such *Deputy* Sheriff.

Steven D. Ebling
Notary Public

16205-14-01938-1



SWORN AFFIDAVIT REGARDING
MORTGAGORS' MILITARY STATUS

State of Minnesota)
 (ss:
County of Ramsey)

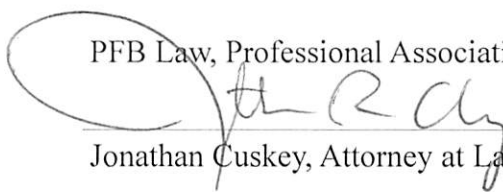
I, the undersigned affiant, being first duly sworn, on oath state:

That I have investigated the facts relating to the military service status of ARCELIA ROMERO who have an ownership interest in the mortgaged premises described in the Notice of Mortgage of Foreclosure Sale;

That ARCELIA ROMERO were/was not in the military or naval services of the United States of America at any relevant time during the mortgage foreclosure proceedings, or for 12 months prior thereto, and

FURTHER, I SAITH NOT.

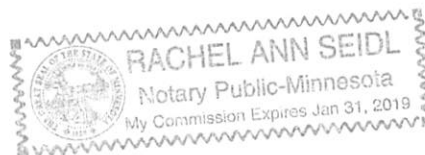
PFB Law, Professional Association


Jonathan Cuskey, Attorney at Law

Date Executed: 3-26-15

Subscribed and sworn to before me
on the 26 day of March, 2015


Notary Public



PFB File No. 16205-14-01938-1

SWORN AFFIDAVIT REGARDING
MORTGAGORS' MILITARY STATUS

State of Minnesota)
 (ss:
County of Ramsey)

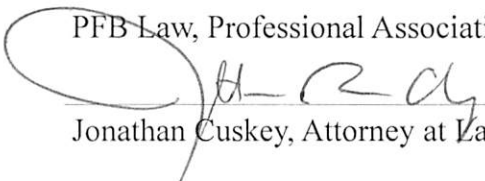
I, the undersigned affiant, being first duly sworn, on oath state:

That I have investigated the facts relating to the military service status of ESPERANZA ROMERO who have an ownership interest in the mortgaged premises described in the Notice of Mortgage of Foreclosure Sale;

That ESPERANZA ROMERO were/was not in the military or naval services of the United States of America at any relevant time during the mortgage foreclosure proceedings, or for 12 months prior thereto, and

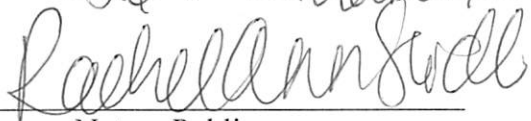
FURTHER, I SAITH NOT.

PFB Law, Professional Association


Jonathan Cuskey, Attorney at Law

Date Executed: 3-26-15

Subscribed and sworn to before me
on the 26 day of March, 2015



Notary Public



PFB File No. 16205-14-01938-1