

NOTICE OF DEFAULT AND FORECLOSURE SALE
WHEREAS, on July 23, 2010, a certain mortgage was executed by ALTON ROWE, as mortgagor in favor of METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A. as mortgagee and was recorded in Office of the Recorder of Deeds of Allegheny County in Mortgage Book M VL-38346 Page 386 Instrument # 2010-62240 ("Mortgage"); and WHEREAS, the Mortgage encumbers property located at 2803 Wylie Avenue Pittsburgh, PA 15219, parcel number 0010-H-00217-0002-00 ("Property"); and WHEREAS, Mortgagor/Record Owner ALTON ROWE died on 09/06/22 intestate and is survived by no known heirs; and WHEREAS, the Property was owned by ALTON ROWE by virtue of deed dated 1/22/1979 and recorded 1/30/1979 in Book:6062 Page:730 Instrument#:5764; and WHEREAS, the Mortgage is now owned by the Secretary of the United States Department of Housing and Urban Development ("Secretary"), pursuant to an assignment recorded on 3/27/2017 in Book M VL-47695 Page 136 Instrument # 2017-21311, in the Office of the Recorder of Deeds of Allegheny County, Pennsylvania; and WHEREAS, a default has been made in the covenants and conditions of the Mortgage (paragraph 9 (a)(i)), as ALTON ROWE died on 09/06/2022 and that upon the death the entire principal balance becomes due and owing, and that no payment was made and remains wholly unpaid as of the date of this Notice; and WHEREAS, the entire amount delinquent as of 9/3/2024 is \$55,040.51 plus interest, costs and other charges through the sale date; and WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage to be immediately due and payable; NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR Part 29, and by the Secretary's designation of me as Foreclosure Commissioner, recorded on 06/28/2012 in Misc. BK:DE VL:14933 Page:17, in the Office of the Recorder of Deeds of Allegheny County, Pennsylvania, notice is hereby given that on 01/08/2025; at 10:00 AM at the Main Entrance of the Allegheny County Courthouse located at 436 Grant St, Pittsburgh, PA 15219 all real property and personal property at or used in connection with the following described premises will be sold at public action to the highest bidder:
File No. BNY702-5729
All that certain lot or parcel of ground situate in the Fifth (5th) Ward of the City of Pittsburgh, County of Allegheny and Commonwealth of Pennsylvania being Lot No. 2 in the Wylie-Hollace Urban Plan of Lots recorded in the Recorder's Office of Allegheny County in Plan Book Volume 103, Pages 19 and 20 bounded and described as follows:
Beginning on the northerly line of Wylie Avenue (60 feet wide) at a point North 60 degrees 56 minutes 55 seconds East, 28.95 feet from the easterly line of Morgan Street (50 feet wide); thence northwardly along the line dividing Lot Nos. 1 and 2 in said Plan North 29 degrees 03 minutes 05 seconds West a distance of 118.95 feet to a point; thence eastwardly along the line of property now or formerly Urban Redevelopment Authority of Pittsburgh North 64 degrees 19 minutes 55 seconds East a distance of 41.41 feet to a point; thence southwardly along the line dividing Lot Nos. 2 and 3A in said Plan South 29 degrees 03 minutes 05 seconds East a distance of 116.51 feet to a point on the northerly line of Wylie Avenue; thence westwardly along said northerly line South 60 degrees 56 minutes 55 seconds West a distance of 41.34 feet to a point of intersection with the line dividing Lots Nos. 1 and 2 in said Plan at the place of Beginning.
Together with and Subject to a 3 and 6 foot easement for the owners, heirs, assigns, and tenants of 2801 Wylie Avenue for purpose of ingress, egress, regress and maintenance as shown in the Wylie-Hollace Urban Plan of lots recorded in Deed Book Volume 103, Pages 19 and 20.
Being Block 10 H, parts of Lots 211 and 212 as designated in the Deed Registry Office of Allegheny County, Pennsylvania.
Having erected thereon a 3 story brick and frame apartment building with a 2 story, metal addition located at 2803-05 Wylie Avenue.
Under and subject to easements, restrictions, rights of way, covenants in deed book volume 6062 page 730. Parcel # 10-H-217-2 0010-H-00217-0002-00
The sale will be held 01/08/2025; at 10:00 AM at the Main Entrance of the Allegheny County Courthouse located at 436 Grant St, Pittsburgh, PA 15219. The Secretary of Housing and Urban Development will bid \$55,040.51 plus interest, costs and other charges through the sale date. Ten percent (10%) of the highest bid is the deposit required at the sale.
The amount that must be paid to HUD by the mortgagors or someone acting on their behalf so that the sale may be stayed is the total delinquent amount of \$55,040.51 as of 09/03/2024, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.
There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.
When making their bid, all bidders, except the Secretary, must submit a deposit totaling ten percent 10% of the Secretary's bid as set forth above in the form of a certified check or cashier's check made out to the Secretary of HUD. Each oral bid need not be accompanied by a deposit. If the successful bid is oral, a deposit of ten (10%) percent must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within thirty (30) days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the high bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveyance fees, all real estate and other taxes that are due on or after the delivery of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.
The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for fifteen (15) days, and a fee will be charged in the amount of \$150.00 for each fifteen (15) day extension requested. The extension fee shall be paid in the form of a certified or cashier's check made payable to the Secretary of Housing and Urban Development. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.
If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder's deposit will be forfeited, and the Commissioner may, at the direction of the HUD Field Office Representative, offer the Property to the second highest bidder for an amount equal to the highest price offered by that bidder.
There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein.
KML LAW GROUP, P.C. Foreclosure Commissioner (215-825-6305)