

NOTICE OF DEFAULT AND FORECLOSURE SALE  
WHEREAS, on May 11, 2012, a certain mortgage was executed by DANIEL WASNICK AND AMINA WASNICK, as mortgagor in favor of DOLLAR BANK F.S.B. as mortgagee and was recorded in Office of the Recorder of Deeds of Allegheny County in Mortgage Book M VL 40940 Page 233 Instrument # 2012-50893 ("Mortgage"); and  
WHEREAS, the Mortgage encumbers property located at 343 Jefferson Road Pittsburgh, PA 15235, parcel number 0450-C-00032-0000-00 ("Property"); and  
WHEREAS, Mortgagor/Record Owner DANIEL WASNICK died on 09/17/97. By operation of law title vests solely in AMINA J. WASNICK A/K/A AMINA WASNICK and DANIEL WASNICK is hereby released of liability pursuant to Pa.R.C.P. 1144. AMINA J. WASNICK A/K/A AMINA WASNICK died on 04/04/22 intestate and is survived by her heir(s)-at-law, Daniel Wasnick Jr. ;and  
WHEREAS, the Property was owned by DANIEL WASNICK by virtue of deed dated and recorded 7/10/1961 in BK:3944 PG:328 Instrument #:35524 ;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 8/15/2017 in Book M VL 48260 Page 529 Instrument # 2017-58250, 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 AMINA J. WASNICK A/K/A AMINA WASNICK died on 04/04/2022 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 \$179,583.31 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 PG: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:  
ALL that certain lot or piece of ground situate in the Township of PENN HILLS, County of Allegheny and Commonwealth of Pennsylvania, bounded and described as follows, to-wit: BEGINNING at a point in the center line of Jefferson Road at line of property as conveyed by Fred W. Schiffer, et ux., to Dean Smucker McClelland, et ux., by deed dated September 8, 1952 and recorded in Deed Book Volume 3240, page 161; thence from said point of beginning along the property as conveyed to said McClelland, North 42 degrees 19 minutes 30 seconds East a distance of 145.24 feet to a point; thence still along the said McClelland property and along property now or formerly of F. W. Schiffer, South 50 degrees 56 minutes 30 seconds East a distance of 139.73 feet to a point; thence by a line North 39 degrees 03 minutes 30 seconds West a distance of 185.12 feet to a point in the center line of a 40 foot road; thence Northwestwardly along the center line of the said 40 foot road by the arc of a circle deflecting to the right having a radius of 110 feet, a distance of 63.07 feet to a point; thence still along the center line of said 40 foot road, North 21 degrees 08 minutes 30 seconds West a distance of 29.81 feet to a point; thence by a line South 68 degrees 51 minutes 30 seconds West a distance of 360 feet to a point in the center line of Jefferson Road aforesaid; thence along said center line South 21 degrees 08 minutes 30 seconds East a distance of 94.60 feet to an angle in said center line; thence still along said center line South 50 degrees 56 minutes 30 seconds East a distance of 35.30 feet to the line of property of Dean Smucker McClelland, et ux., first aforesaid at the place of beginning.  
HAVING erected thereon a one and one-half story frame house with built-in garage known as 343 Jefferson Road, Penn Township, Allegheny County, Pennsylvania.  
SUBJECT to coal and mining rights and all rights and privileges incident to mining of coal heretofore, conveyed or reserved as shown by instruments of record.  
BEING the same premises granted and conveyed to Amina J. Wasnick by Deed from Pittsburgh National Bank, Guardian of the Estate of Margaret T. Hawkins, an incompetent and Charles E. Hawkins, husband, dated 05/23/1961 and recorded 07/10/1961 in Allegheny County, State of PA in 3944/328.  
0450-C-00032-0000-00  
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 \$179,583.31 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 \$179,583.31 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)