

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on December 04, 2015, a certain mortgage was executed by JOANN HERRLE and NORBERT HERRLE, as mortgagor in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE AS NOMINEE FOR SYNERGY ONE LENDING, INC. DBA: RETIREMENT FUNDING SOLUTIONS, ITS SUCCESSORS AND ASSIGNS as mortgagee and was recorded in Office of the Recorder of Deeds of Allegheny County in Mortgage BK-M VL-45914 PG-354 or INSTRUMENT #2015-92594 ("Mortgage"); and

WHEREAS, the Mortgage encumbers property located at 1613 Shawmut Drive Glenshaw, PA 15116, parcel number 0435-C-00112-0000-00("Property"); and

WHEREAS, Mortgagor/Record Owner NORBERT HERRLE died on 03/02/19. By operation of law title vests solely in JOANN HERRLE and NORBERT HERRLE is hereby released of liability pursuant to Pa.R.C.P. 1144. JOANN HERRLE died on 04/04/24 intestate and is survived by no known heirs; and

WHEREAS, the Property was owned by JOANN HERRLE & NORBERT HERRLE by virtue of deed dated 9/12/2003 and recorded 9/19/2003 in Book 11791 Page 332 of Instrument#2003-32713; 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 2/15/2022 in BK-M VL-55885 PG-66 or INSTRUMENT #2022-13647, 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 JOANN HERRLE died on 04/04/2024 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 12/10/2024 is \$200,421.80 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, VI-14933, Pg 17, in the Office of the Recorder of Deeds of Allegheny County, Pennsylvania, notice is hereby given that on 05/01/2025; at 10:00 AM at 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: 122-002224
ALL THAT CERTAIN lot or piece of ground situate in the Township of Shaler, County of Allegheny and Commonwealth of Pennsylvania, being Lot No.7 in the Shawmut Oaks Plan No.1, as recorded in the Department of Real Estate Office for Allegheny County, Pennsylvania, in Plan Book Volume 82, Pages 6 and 7 inclusive.

PARCEL NO. 435-C-112
BEING the same premises which Joann M. Benson, widow, now known as Joann Herrle, by Deed dated 09/12/2003 and recorded 09/19/2003 in the Department of Real Estate Office of Allegheny County in Deed Book Volume 11791, Page 332, granted and conveyed unto Joann Herrle and Norbert Herrle, wife and husband.

0435-C-00112
The sale will be held 05/01/2025; 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 \$200,421.80 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 \$200,421.80 as of 12/10/2024, 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 Commissioners
(215-825-6305)