

## LACKAWANNA JURIST

### ESTATES

#### First Notice

**ESTATE OF MARY MARGARET BUTTNER A/K/A MARY M. BUTTNER**, late of Scranton, Lackawanna County Pennsylvania (died September 29, 2021). Letters Testamentary having been granted, all persons having claims or demands against estate of decedent shall make them known and present them, and all persons indebted to said decedent shall make payment thereof without delay to Frederick George Buttner, Co-Executor, 1424 East Locust Street, Scranton, Pennsylvania 18505, Paul Christopher Buttner, Co-Executor, 1415 Cherry Street, Scranton, Pennsylvania 18505, or to Jenna Kraycer Tuzze, of Oliver, Price & Rhodes, Attorney for the Estate, 1212 South Abington Road, P.O. Box 240, Clarks Summit, Pennsylvania 18411.

**ESTATE OF CAROL A. COMSTOCK A/K/A CAROL COMSTOCK**, late of Clarks Summit, Lackawanna County, Pennsylvania (died September 21, 2021). Letters Testamentary having been granted, all persons having claims or demands against estate of decedent shall make them known and present them, and all persons indebted to said decedent shall make payment thereof without delay to Arthur Brent Comstock, Executor, 913 Longview Terrace, Waverly Township, Pennsylvania 18411 or to Jenna Kraycer Tuzze, of Oliver, Price & Rhodes, Attorney for the Estate, 1212 South Abington Road, P.O. Box 240, Clarks Summit, Pennsylvania 18411.

Notice is hereby given that, on November 10, 2021, Letters Testamentary have been granted in the **ESTATE OF DONNA M. DERENICK a/k/a DONNA MARIE DERENICK**, late of Moosic, who died on October 31, 2021, to John P. Kuna, Executor. All persons indebted to said Estate are requested to make payment and those having claims to present the same, without delay, to the Executor, c/o The Powell Law Group, PC, 789 Airport Road, Ste. 106, Hazle Township, PA 18202.

**RE: ESTATE OF ANTHONY J. GABELLO**, late of Scranton, Lackawanna County, Pennsylvania (died April 13, 2021). Notice is hereby given that Letters Testamentary for the Estate of Anthony J. Gabello have been issued to Tammy L. O'Leary, Executrix of the Estate. All those having claims or demands against the Estate or indebtedness owed to the Estate shall present claims or remit payment without delay to the Executrix, or to Jeffrey W. Nepa, Attorney for the Estate, 41 N. Main Street, Suite 400, Carbondale, PA 18407.

Notice is hereby given that Letters Testamentary have been granted in the **ESTATE OF STEPHEN J. KISHEL, a/k/a STEPHEN KISHEL**, deceased, late of Olyphant, Lackawanna County, Pennsylvania who died on June 23, 2020. All persons indebted to the estate are required to make payment and those having claims or demands are to present the same, without delay, to Judith Bobrowsky, Executrix of the estate, or to Donald P. Dolan, Esquire, Attorney for the estate, 436 Jefferson Avenue, Scranton, PA 18510.

**ESTATE OF DOMINICK A. LOIACONO a/k/a DOMINICK LOIACONO, JR.** late of Covington Township, Lackawanna County, Pennsylvania.

Date of Death: May 26, 2021  
Executrix: Lisa Mackiewicz  
Attorneys: Needle Law, P.C.  
240 Penn Avenue – Suite 202  
Scranton, PA 18503

P. Timothy Kelly, Esquire

**ESTATE OF ANGELA MILLER aka SISTER ANGELA MILLER, IHM** late of Scranton, Lackawanna County, PA (died April 28, 2018). Letters Testamentary having been granted, all persons having claims or demands against estate of decedent shall make them known and present them, and all persons indebted to said decedent shall make payment thereof without delay to Sister Ellen Maroney, IHM, 2300 Adams Avenue, Scranton, PA 18509 or to Jane M. Carolonas, Esquire, of Oliver, Price & Rhodes, Attorney for the Estate, 1212 S. Abington Road, Clarks Summit, PA 18411.

NOTICE IS HEREBY GIVEN that Letters Testamentary have been granted to Joseph P. Geda, Jr., Executor of the **ESTATE OF WILLIAM P. PRESLOCK**, late of Taylor, Lackawanna County, Pennsylvania who died on August 29, 2021. All persons indebted to said Estate are required to make payment and those having claims or demands to present the same without delay to the Executor in c/o Gregory S. Skibitsky, Jr., Esquire, Skibitsky & Molino, 457 North Main Street, Suite 101, Pittston, PA 18640.

**ESTATE OF MARTHA M. ULLMANN**, South Abington Twp., PA. Marie Kowalski, Executrix; Christopher J. Szweczyk, Esquire, Attorney, 321 Spruce Street, Suite 201, Scranton, PA 18503.

**ESTATE OF PETER VELTRI aka PETER D. VELTRI** late of Dalton, Lackawanna County, PA (died September 25, 2021). Letters Testamentary having been granted, all persons having claims or demands against estate of decedent shall make them known and present them, and all persons indebted to said decedent shall make payment thereof without delay to Janet C. Veltri, 404 W. Main Street, Dalton, PA 18414 or to Jane M. Carolonas, Esquire, of Oliver, Price & Rhodes, Attorney for the Estate, 1212 S. Abington Road, Clarks Summit, PA 18411.

#### Second Notice

Notice is hereby given that Letters Testamentary have been granted in the **ESTATE OF ALBERT ANTHONY CORTEZ** late of Fell Township, Lackawanna County, Commonwealth of Pennsylvania (died September 25, 2021). All persons indebted to the Estate are requested to make payments and all those having claims or demands are to present the same, without delay to Cecelia Cortes, Executrix of the Estate or Jeffrey W. Nepa, Esquire, Attorney for the Estate, 41 N. Main Street, 4<sup>th</sup> Floor, Carbondale, PA 18407.

**ESTATE OF CARMEN PERRY DeNAPLES**, Late of Scranton, Lackawanna County, Pennsylvania (Died March 4, 2021). Letters Testamentary has been granted to Roxanne DeNaples, Administratrix. All persons having claims against the Estate or indebted to the Estate shall make payment or present claims to Douglas P. Thomas, Attorney for the Estate, 345 Wyoming Avenue, Suite 200, Scranton, PA 18503.

**ESTATE OF MARIO LUPIA, ESTATE NUMBER 35-2021-1443, DECEASED, LATE OF DUNMORE, LACKAWANNA COUNTY, PA: DIED SEPTEMBER 3, 2021.** NOTICE IS HEREBY GIVEN THAT LETTERS TESTAMENTARY HAVE BEEN GRANTED IN THE ABOVE ESTATE. ALL PERSONS INDEBTED TO SAID ESTATE ARE REQUIRED TO MAKE PAYMENTS, AND THOSE HAVING CLAIMS OR DEMANDS ARE TO PRESENT THE SAME WITHOUT DELAY TO LISA HANSON, 7 SHAWGER ROAD, DENVILLE, NJ 07834.

## LACKAWANNA JURIST

Notice is hereby given that Letters Testamentary have been granted to Mary McLaughlin in the **ESTATE OF JOSEPH McLAUGHLIN**, late of Carbondale, Pennsylvania, who died on April 15, 2020. All persons indebted to the Estate are requested to make payment and those having claims or demands are to present the same without delay to Mary McLaughlin, Executrix c/o Sean P. McDonough, Esquire, 75 Glenmaura National Boulevard, Moosic, Pennsylvania 18507.

**ESTATE OF PATRICIA MUNLEY**, late of Scranton, Pennsylvania, (died August 23, 2021). Letter of Administration have been granted to Kathryn Walter, Administratrix of the Estate, who requests all persons having claims or demands against the Estate of the Decedent to make known the same, and all persons indebted to the Decedent to make payments without delay to the Executrix named herein or to James J. Conaboy, Esquire, Attorney for the Estate, at 1006 Pittston Avenue, Scranton, PA 18505.

**ESTATE OF DONALD L. STEVENS**, late of Taylor, Lackawanna County, Pennsylvania (died September 4, 2021). Letters Testamentary having been granted, all persons having claims or demands against estate of decedent shall make them known and present them, and all persons indebted to said decedent shall make payment thereof without delay to Cathy Widdick, Executor, 87 Marimar Drive, Old Forge Pennsylvania, 18518, or to James J. Gillotti, of Oliver, Price & Rhodes, Attorney for the Estate, 1212 South Abington Road, P.O. Box 240, Clarks Summit, Pennsylvania 18411.

**ESTATE OF ALICE WARDACH a/k/a ALICE E. WARDACH**, of S. Abington Township, Pennsylvania (died July 15, 2021). All persons indebted to the estate shall make payment and those having claims or demands are to present the same without delay to the Executrix, Carol Wardach, or Richard A. Fanucci, Attorney for the Estate, 1711 Main Street, Blakely, PA 18447.

**ESTATE OF CAROLINE ZANGARDI a/k/a CAROLINE C. ZANGARDI**, of Dunmore, Pennsylvania (died April 25, 2021). All persons indebted to the estate shall make payment and those having claims or demands are to present the same without delay to the Administrator, Adam T. Stefanski, or Richard A. Fanucci, Attorney for the Estate, 1711 Main Street, Blakely, PA 18447.

NOTICE IS HEREBY GIVEN THAT Letters Testamentary have been granted in the **ESTATE OF JAMES M. ZIPAY**, Deceased, late of 436 Lillibridge Street, Peckville, Pennsylvania, 18452 (died August 30, 2021), and all persons indebted to said estate are requested to make payment, and those having claims to present the sum without delay, to EDWARD ZIPAY, JR., Executor c/o JOHN J. MINORA, ESQUIRE, MINORA KROWIAK MUNLEY & BATYKO, 700 Vine Street, 18510, Attorney for the estate.

### Third Notice

**ESTATE OF MURIEL ANN CALAME a/k/a MURIEL A. CALAME**, late of Clifton Township, Lackawanna County, PA (April 18, 2021). Notice is hereby given that Letters Testamentary on the above Estate have been granted to Sean O'Brien. All persons indebted to the said estate are required to make payment and those having claims to present the same without delay to the Executrix named above or to Timothy B. Fisher II, Esquire, Fisher & Fisher Law Offices LLC, Attorneys for the Estate, 525 Main Street, PO Box 396, Gouldsboro, PA 18424.

**ESTATE OF ROSANNE CECH-BOROWSKI a/k/a ROSANNE CECH a/k/a ROSANNE BOROWSKI**, late of South Abington Township, Lackawanna County, PA. Gregory D. Borowski, 302 Beech Circle, South Abington Township, PA 18411, Executor; Nicholas A. Barna, 207 Tenth Street, Honesdale, PA 18431, Attorney.

**ESTATE OF RUSSELL DAVID**, late of Scranton, Pennsylvania (died August 24, 2021). All creditors are requested to present their claims and all persons indebted to the decedent will make payment to William Green, Executor; or to John J. Brazil, Jr., attorney for the Estate, 712 Main Street, Suite 1, Moosic, Pennsylvania 18507.

**RE: ESTATE OF DONNA M. GIANZANTI**, late of Dunmore, Lackawanna County, Pennsylvania (died May 13, 2021). Notice is hereby given that Letters of Administration for the Estate have been issued to Paul Gianzanti, Administrator of the Estate. All those having claims or demands against the Estate or indebtedness owed to the Estate shall present claims or remit payment without delay to the Administrator, or to John J. McGovern, Jr., Attorney for the Estate, 321 Spruce Street-Suite 201, Scranton, PA 18503.

**ESTATE OF MARIE GILLETTE, A/K/A MARIE A. GILLETTE**, late of Carbondale, Lackawanna County, Pennsylvania (died October 1, 2021). Letters Testamentary having been granted, all persons having claims or demands against estate of decedent shall make them known and present them, and all persons indebted to said decedent shall make payment thereof without delay to Anthony Imbalzano and James J. Gillotti, Co-Executors, 1222 Pompano Lane, Lady Lake, Florida, 32159, or to James J. Gillotti, of Oliver, Price & Rhodes, Attorney for the Estate, 1212 South Abington Road, P.O. Box 240, Clarks Summit, Pennsylvania 18411.

**ESTATE OF GAIL A. LEARN** late of Peckville, Pennsylvania (died September 5, 2021); Brian A. Learn, Jr., Executor or William J. Rinaldi, Esquire, Attorney for the Estate, Suite 600, 538 Spruce Street, Scranton, PA 18503.

**IN RE: ESTATE OF ARLENE MILLER, a/k/a Arlene M. Miller**, late of Scranton, Pennsylvania, died August 18, 2021. Notice is hereby given that Letters Testamentary, on the above listed Estate to Theresa J. Malski-Pezak, Esq. All persons indebted to the said Estate are required to make payment and those having claims to present the same without delay to Theresa J. Malski-Pezak, Esquire, 907 Church Street, Jessup, Pennsylvania 18434.

Notice is hereby given that Letters Testamentary have been granted to Joseph M. McLaughlin, III, in the **ESTATE OF JOSEPH M. McLAUGHLIN**, late of Moosic, Pennsylvania, who died on September 16, 2021. All persons indebted to the Estate are requested to make payment and those having claims or demands are to present the same without delay to Joseph M. McLaughlin, III, Executor c/o John P. Finnerty, Esquire, 75 Glenmaura National Boulevard, Moosic, Pennsylvania 18507.

Notice is hereby given that Letters Administration have been granted to John Petroschuk, in the **ESTATE OF BRIAN J. PETROSHUK**, late of Scranton, Pennsylvania, who died on May 25, 2021. All persons indebted to the Estate are requested to make payment and those having claims or demands are to present the same without delay to John Petroschuk, Executor c/o John P. Finnerty, Esquire, 75 Glenmaura National Boulevard, Moosic, Pennsylvania 18507.

## LACKAWANNA JURIST

NOTICE IS HEREBY GIVEN that Letters Testamentary in the **ESTATE OF DONALD F. QUINN** late of Dalton, Lackawanna County, Pennsylvania, have been granted to the undersigned. All persons indebted to said estate are required to make immediate payment and those having claims shall present them for settlement to:

THOMAS QUINN, ADMINISTRATOR  
BRENDA D. COLBERT, Esquire  
COLBERT & GREBAS, P.C.  
210 Montage Mountain Road – Suite A  
Moosic, PA 18507

Date of Death: August 27, 2021.

**ESTATE OF WILLIAM J. RINALDI**, Late of Scranton, Lackawanna County, Pennsylvania, (Died August 5, 2021). Letters Testamentary has been granted to Karen Bieniecki, Executrix. All persons having claims against the Estate or indebted to the Estate shall make payment or present claims to Douglas P. Thomas, Attorney for the Estate, 345 Wyoming Avenue, Suite 200, Scranton, PA 18503.

NOTICE IS HEREBY GIVEN that Letters Testamentary, have been granted to Andrea Thompson, Executrix of the **ESTATE OF LILLIAN WIRHANOWSKY**, late of Old Forge, Lackawanna County, Pennsylvania, who died on December 10, 2020. All persons indebted to said Estate are required to make payment and those having claims or demands to present the same without delay to the Co-Executrix or Co-Executor, c/o Girard J. Mecadon, Esquire, 363 Laurel Street, Pittston, PA 18640-1719.

### FICTITIOUS NAME

Notice is hereby given that an application for registration of Fictitious Name was filed in the Commonwealth of Pennsylvania for Scranton's Best Coffee, located at 107 Summerrules Rd., Waverly Twp., PA 18411. The name and address of each individual interested in the business is John P. Kehoe, 107 Summerrules Rd., Waverly Twp., PA 18411. This was filed in accordance with 54 Pa. C.S.311. T-1

### FICTITIOUS NAME

A Fictitious Name Registration has been filed with the Pennsylvania Department of State for the business known as Integrated Home Health, with a principal place of business at 201 Hall Avenue, Clarks Green, PA 18411. T-1

### CHANGE OF NAME

Notice is given that Jared Rios has filed a Petition for Change of Name from Jared Rios to Jared Vale. A hearing will be held on December 2, 2021 at 1:30pm at the Lackawanna Courthouse. T-1

### CHANGE OF NAME

Notice is given that Susan Marie Margotta has filed a petition for change of name from Susan Marie Margotta to Susan Marie Munley a hearing will be held on December 22nd at 9:30 at Lackawanna County Courthouse. T-1

### CHANGE OF NAME

NOW, this 4<sup>th</sup> day of November, 2021, upon consideration of the Petition for Change of Name for Destany M. Latchman, and upon representation of proof of publication of notice as required by law together with proof that there are no judgments or decrees of record or any other matter of like effect against the Petitioner, and it appearing that there is no legal objection to the granting of the prayer of the Petitioner, Destany Marie Latchman. IT IS ORDERED that the name of Petitioner be and is hereby changed to Destany Marie Mederrick. T-1

### CHANGE OF NAME

NOW, this 4<sup>th</sup> day of November, 2021, upon consideration of the Petition for Change of Name for Oneil A. Latchman, and upon representation of proof of publication of notice as required by law together with proof that there are no judgments or decrees of record or any other matter of like effect against the Petitioner, and it appearing that there is no legal objection to the granting of the prayer of the Petitioner, Oneil Andrew Latchman Jr. IT IS ORDERED that the name of Petitioner be and is hereby changed to Oneil Andrew Mederrick. T-1

## LACKAWANNA JURIST

### NOTICE TO LEGATEES

To all legatees, creditors and other persons interested. Notice is hereby given that the following Executors, Administrators, Trustees and Guardians have filed their accounts with the Register of Wills/Clerk of Orphans' Court, Division of the Court of Common Pleas.

The following accounts may be examined in the office of the Register of Wills/Clerk of Orphans' Court or online at [www.lackawannacounty.org](http://www.lackawannacounty.org). If you desire to object the same may be accomplished by filing that objection in writing with the Clerk of Orphans' Court on or before Monday, December 6, 2021.

The Accounts will be filed by the clerk with the Court for Adjudication and confirmation Tuesday, December 7, 2021. Distribution may be ordered or authorized without further notice if no objections are filed prior to that date.

35-2019-1090 Deceased First & Final Accounting  
Ralph E. Naylor Jr. Personal Representative:  
Timothy S. Naylor  
Donald W. Jensen, Esq.

35-2020-85 Deceased First & Final Accounting  
David Bentler Personal Representative:  
Nadine Anne Bentler  
Patrick N. Coleman, Esq.  
T-2

### NOTICE

South Abington Township  
vs.

Linda M. Briskey  
No. 2019-50878  
Court of Common Pleas  
Lackawanna County, PA

Notice is given that the above was named as Defendant in a civil action by Plaintiff to recover 2017-2018 sewer fees for property located at 12 Waterford Road, S. Abington Township, PA, PIN #08102-040-00262. An Amended Writ of Scire Facias for \$1,491.18 was filed. You are notified to plead to the Writ on or before 20 days from the date of this publication or a judgment may be entered. If you wish to defend, you must enter a written appearance personally or by attorney and file your defenses or objections in writing with the court. You are warned that if you fail to do so, the case may proceed without you and a judgment may be entered against you without further notice for the relief requested by Plaintiff. You may lose money, property, or other rights important to you.

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 OFFICES SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Northeastern PA Legal Services  
33 N. Main St., #200, Pittston, PA 18640  
570.299.4100

Portnoff Law Assoc., Ltd.  
P.O. Box 391  
Norristown, PA 19404-0391  
866.211.9466 T-2

## LACKAWANNA JURIST

### HILL WALLACK LLP

Michael J. Shavel, Esquire (Attorney I.D. 60554)  
Jill M. Fein, Esquire (Attorney I.D. 318491)  
Kaitlin D. Shire, Esquire (Attorney I.D. 324226)  
777 Township Line Road, Suite 250  
Yardley, PA 19067  
Tel. 215-579-7700  
Fax 215-579-9248  
Attorneys for Plaintiff

### IN THE COURT OF COMMON PLEAS OF LACKAWANNA COUNTY, PENNSYLVANIA

WILMINGTON SAVINGS FUND SOCIETY, FSB AS TRUSTEE OF WV  
2017-1 GRANTOR TRUST

Plaintiff

CIVIL DIVISION

vs.

HAZEL SMITH, KNOWN HEIR OF SOPHIE SMITH, DECEASED

NO. 2021-01654

ROBERT SMITH, KNOWN HEIR OF SOPHIE SMITH, DECEASED

FRANK SMITH, KNOWN HEIR OF SOPHIE SMITH, DECEASED

UNKNOWN HEIRS, SUCCESSORS, ASSIGNS, AND ALL PERSONS,  
FIRMS, OR ASSOCIATIONS CLAIMING RIGHT, TITLE OR INTEREST  
FROM OR UNDER SOPHIE A. SMITH, DECEASED

Defendants

### NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO:

Hazel Smith, known heir of Sophie Smith,  
Deceased

Date: October 27, 2021  
107 Fallsbrook Street  
Carbondale, PA 18407

Frank Smith, known heir of Sophie Smith,  
Deceased

796 Main Street  
Simpson, PA 18407

The Unknown Heirs, Successors, Assigns and  
All persons, firms or associations claiming  
Right, title or interest from or under Sophie  
A. Smith, deceased

796 Main Street  
Simpson, PA 18407

Your house (real estate) at:

796 Main Street, Simpson, PA 18407

is scheduled to be sold at Sheriff's Sale on **March 11, 2022 at 10:00 AM** in the Lackawanna County Courthouse, 200 North Washington Ave, Scranton, PA to enforce the judgment of \$45,630.24 plus interest from 11/02/21 to 03/11/22 at a per diem rate of \$3.60 obtained by Wilmington Savings Fund Society, FSB, as trustee of WV 2017-1 Grantor Trust, against you.

### 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 back to Plaintiff, the amount of the judgment plus interest, costs, and reasonable attorney fees due or the back payments, late charges, costs, interest and reasonable attorney fees due. To find out how much you must pay, you may call Hill Wallack LLP at 215-579-7700.
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 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 more chance you will have of stopping the sale. (See the following notice on how to obtain an attorney.)

## LACKAWANNA JURIST

### **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 Hill Wallack LLP at 215-579-7700.
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 Hill Wallack LLP at 215-579-7700.
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 house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days of the sale. This schedule will state who will be receiving the money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the posting of the schedule of distribution.
7. You may also have other rights and defenses or ways of getting your house 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.

Northern Pennsylvania Legal Services, Inc  
108 N. Washington Ave, 12 Floor  
Scranton, PA 18507  
570-342-0184

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOUR PERSONAL LIABILITY FOR THE DEBT HAS BEEN DISCHARGED IN BANKRUPTCY, WE ARE ONLY PROCESSING AGAINST THE REAL ESTATE SECURED BY THE MORTGAGE. T-1