

LAW OFFICES  
**MARK J. UDREN & ASSOCIATES**  
1040 NORTH KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NEW JERSEY 08034  
856 . 482 . 6900  
FAX: 856 . 482 . 1199

MARK J. UDREN\*  
STUART WINNEG\*\*  
GAYL SPIVAK ORLOFF\*\*\*  
HEIDI R. SPIVAK\*\*\*  
CHRISTOPHER J. FOX\*\*\*  
\*ADMITTED NJ, PA, FL  
\*\*ADMITTED NJ, PA  
\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

PENNSYLVANIA OFFICE  
22 NORTH MERION AVENUE  
SUITE 340  
BRYN MAWR, PA 19010  
215-368-4300  
215-368-1141 FAX

PLEASE RESPOND TO NEW JERSEY OFFICE

October 14, 2003

Sent via telefax #570-389-5625  
and Regular Mail

Columbia County Sheriff's Office  
Columbia County Courthouse  
P.O. Box 380  
Bloomsburg, PA 17815  
ATTN: Tim/Wendy

Re: Option One Mortgage Corporation  
vs.  
Nanette E. Woodruff  
Columbia County C.C.P. No. 2003-CV-292  
Premises: 151 Foundryville Road, Berwick, PA 18603  
SS Date: October 15, 2003 (Postponed from July 9, 2003)

Dear Tim/Wendy:


Please Stay the Sheriff's Sale scheduled for October 15, 2003.

Sale is stayed for the following reason:

Defendant(s) filed Chapter 13 Bankruptcy on July 7, 2003 in the  
Middle District. Case number #03-53300.

Thank you for your attention to this matter.

Sincerely yours,

  
Mark J. Udren  
MARK J. UDREN & ASSOCIATES

/hac

# SHERIFF'S SALE COST SHEET

Option One Mkt. Corp. vs. Namette Woodruff  
 NO. 47-03 ED NO. 292-03 JD DATE/TIME OF SALE Stayed

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>165.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>27.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>16.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>5.50</u>
NOTARY	\$ <u>8.00</u>
TOTAL *****	\$ <u>309.50</u>

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>608.44</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL *****	\$ <u>758.44</u>

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ _____
TOTAL *****	\$ <u>-0-</u>

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20	\$ _____	
SCHOOL DIST. 20	\$ _____	
DELINQUENT 20	\$ <u>5.00</u>	
TOTAL *****	\$ <u>5.00</u>	

MUNICIPAL FEES DUE:		
SEWER 20	\$ _____	
WATER 20	\$ _____	
TOTAL *****	\$ <u>-0-</u>	

SURCHARGE FEE (DSTE)	\$ <u>120.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL *****	\$ <u>-0-</u>

TOTAL COSTS (OPENING BID)

1500.00 Dep.  
 \$ 1192.94  
 \* 307.06

# SHERIFF'S SALE COST SHEET

Option One Mort. Corp. vs. Nannette Woodruff  
 NO. 47-03 ED NO. 292-03 JD DATE/TIME OF SALE 10-15-03 1000

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ 165.00
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ 27.50
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ 16.00
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ 51.50
NOTARY	\$ 8.00
TOTAL ***** \$ 394.50	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ 608.44
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ 833.44	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ 41.50
TOTAL ***** \$ 51.50	

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20	\$	12.4
SCHOOL DIST. 20	\$	704.59
DELINQUENT 20	\$	327.23
TOTAL ***** \$ 1031.82		

MUNICIPAL FEES DUE:		
SEWER 20	\$	
WATER 20	\$	
TOTAL ***** \$ -0-		

SURCHARGE FEE (DSTE)	\$ 120.00
MISC.	\$
	\$
TOTAL ***** \$ -0-	

TOTAL COSTS (OPENING BID) \$ 2431.26

# COLUMBIA COUNTY SHERIFF'S OFFICE

## SHERIFF'S REAL ESTATE FINAL COST SHEET

Option One Acct. Corp. vs Nemette Woodruff

NO. 47-03 ED NO. 292-03 JD

DATE/TIME OF SALE: 10-15-03 / 1000

BID PRICE (INCLUDES COST) \$ \_\_\_\_\_

POUNDAGE - 2% OF BID \$ \_\_\_\_\_

TRANSFER TAX - 2% OF FAIR MKT \$ \_\_\_\_\_

LIEN CERTIFICATE \$ \_\_\_\_\_

MISC. COSTS \$ \_\_\_\_\_

TOTAL AMOUNT NEEDED TO PURCHASE \$ \_\_\_\_\_

PURCHASER(S): \_\_\_\_\_

ADDRESS: \_\_\_\_\_

NAMES(S) ON DEED: \_\_\_\_\_

PURCHASER(S) SIGNATURE(S): \_\_\_\_\_

TOTAL DUE: \$ \_\_\_\_\_

LESS DEPOSIT: \$ \_\_\_\_\_

DOWN PAYMENT: \$ \_\_\_\_\_

TOTAL DUE IN 8 DAYS \$ \_\_\_\_\_

**LAW OFFICES**  
**MARK J. UDREN & ASSOCIATES**  
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OFFICE ADMINISTRATOR

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

**PENNSYLVANIA OFFICE**  
24 NORTH MERION AVENUE  
SUITE 240  
BRYN MAWR, PA 19010  
215-368-9500  
215-368-1141 FAX

PLEASE RESPOND TO NEW JERSEY OFFICE

July 8, 2003

Sent via telefax #570-389-5625

Columbia County Sheriff's Office  
Columbia County Courthouse  
P.O. Box 380  
Bloomsburg, PA 17815  
ATTN: Tim/Wendy

Re: Option One Mortgage Corporation  
vs.  
Nanette E. Woodruff  
Columbia County C.C.P. No. 2003-CV-292  
Premises: 151 Foundryville Road, Berwick, PA 18603  
SS Date: July 9, 2003 at 10:00 a.m.

Dear Tim/Wendy:

Please Postpone the Sheriff's Sale scheduled for July 9, 2003 at 10:00 a.m. to October 15, 2003 at 10:00 a.m.

Sale is postponed for the following reason:

Defendant (s) filed Bankruptcy Chapter 13 on July 7, 2003, in the Middle District case no. 5:03-BK-53300.

Thank you for your attention to this matter.

Sincerely yours,

Mark J. Udren  
MARK J. UDREN & ASSOCIATES

vjlb


Law offices

**DORAN & NOWALIS**  
69 Public Square Suite 700  
Wilkes-Barre, Pennsylvania 18701  
(570) 823-9111  
Fax (570) 829-32-22

Date: 7-8-03  
To: Sheriff of Columbia County  
Re: Nanette Woodruff Sale-by Option One Mgt Corp  
# of Pages (incl cover) 2 Fax No. 389 5625  
From: John Doran - Atty for Nanette Woodruff  
A hard copy of the enclosed document \_\_\_\_\_ will / \_\_\_\_\_ will not follow.

Please note "Notice of Bankruptcy  
Case Filing" relative to Nanette Woodruff.

No further action should be taken  
without relief from the Bankruptcy Court.



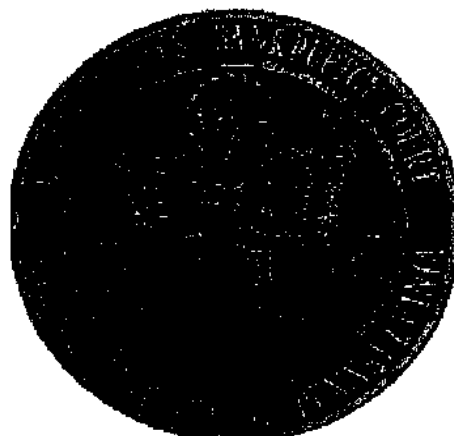
The documents in this fax transmission are intended only for the personal and confidential use of the designated recipient named above. The message may be an attorney-client communication, and as such is privileged and confidential. If you are not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution, or copying of any of these documents is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone so that we may arrange for the return of the original documents to us at no cost to you.

**United States Bankruptcy Court  
Middle District of Pennsylvania**

**Notice of Bankruptcy Case Filing**

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 13 of the United States Bankruptcy Code, entered on 07/08/2003 at 10:32 AM and filed on 07/07/2003 at 4:22 PM.

**Nanette E Woodruff**  
151 Foundryville Road  
Berwick, Pa 18603  
SSN: 187-58-5003



The case was filed by the debtor's attorney: The bankruptcy trustee is:

**John H Doran**  
Doran & Nowalis  
69 PUBLIC SQ Ste 700  
WILKES BARRE, PA 18701  
570-823-9111

**Charles J DeHart, III**  
PO Box 410  
Hummelstown, PA 17036  
717-566-6097

The case was assigned case number 03-53300 to Judge John J Thomas.

The filing of a bankruptcy case automatically stays certain actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available at our *Internet* home page <http://www.pamb.uscourts.gov/> or at the Clerk's Office, U.S. Bankruptcy Court, 274 Max Rosenn U.S. Courthouse, 197 South Main Street, Wilkes-Barre, PA 18701.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

**Arlene Byers**  
**Clerk, U.S. Bankruptcy Court**

STATE OF PENNSYLVANIA  
COUNTY OF COLUMBIA } SS

Paul R. Eyerly IV, Associate Publisher, being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily continuously in said Town, County and State since the day of June 18, 25; July 2, 2003 exactly as printed and published; that the affiant is one of the owners and publishers of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

Paul R. Eyerly IV

Sworn and subscribed to before me this 3rd day of July, 2003.

Donna L. Kishbaugh  
(Notary Public)

My commission expires  
Notarial Seal  
Donna L. Kishbaugh, Notary Public  
Scott Twp., Columbia County  
My Commission Expires Oct. 11, 2005  
Member - Pennsylvania Association of Notaries

And now, ....., 20....., I hereby certify that the advertising and publication charges amounting to \$.....for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

.....



JOAN M. ROTHERY  
BRIAR CREEK TOWNSHIP  
TAX COLLECTOR

FACSIMILE COVER SHEET

To: Sheriff's office

Fax: 784-0257

Date: 7-2-03

Pages: (inc. cover) 1

2003 County / Township taxes for  
Nanette Worruff were paid 4-30-03  
\$ 233.35

# COLUMBIA COUNTY

# HOUSING AUTHORITY



## BOARD OF DIRECTORS

Paul E. Reichart

Sally Rishkofski

Richard Megargell

Alex Dubil Jr.

Hervey Gillespie

*Executive Director*  
James Thomas

April 28, 2003

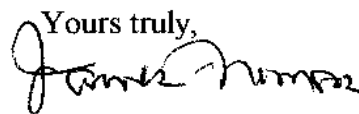
Mr. Tim Chamberlain  
Columbia County Sheriff's Office  
Court House  
P.O. Box 380  
Bloomsburg, PA 17815

Dear Mr. Chamberlain:

In response to your office's notice of April 23, 2003, please be advised that the Columbia County Housing Authority holds the second mortgage on the property located at 151 Foundryville Road, Berwick, owned by Nanette E. Woodruff.

The Authority's mortgage was given to Ms. Woodruff in the amount of \$5,000.00. This is the total amount owed to the Housing Authority.

If you require any additional information, please call me at 784-9373.

Yours truly,  


James Thomas  
Executive Director

JT/jj

#### MAIN OFFICE:

700 Sawmill Road  
Bloomsburg, PA 17815  
(570) 784-9373  
FAX: (570) 387-8806  
TDD: (570) 389-5745

#### SITE OFFICES:

Evan Owen Memorial Apts.  
107 North Vine Street  
Berwick, PA 18603-4726  
(570) 759-0315  
FAX: (570) 759-8018

Town Park Village  
1300 Ferry Road  
Bloomsburg, PA 17815-8351  
(570) 784-7210

**Tax Notice** 2003 County & Municipality  
**BRIARCREEK TWP**  
**WAKE CHECKS PAYABLE TO:**  
 Joan M. Rothery  
 122 TWIN CHURCH ROAD  
 Berwick PA 18603

**HOURS:** TUES & THURS: 6PM TO 8PM  
 WEDNESDAY: 1PM-4PM & 6PM-8PM  
 NOV & DEC: WEDNESDAY HOURS ONLY  
**PHONE:** 570-759-2118

**FOR: COLUMBIA COUNTY**

**DATE**  
 03/01/2003

**BILL NO.**  
 11806

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL. PENALTY
GENERAL	22,897	5.846	128.69	129.28	142.21
SINKING		.845	18.86	19.35	21.29
FIRE		.3	6.73	6.87	7.58
TWP RE		3.4	76.29	77.85	86.64
The discount & penalty have been calculated for your convenience			<b>PAY THIS AMOUNT</b>	<b>228.67</b>	<b>256.70</b>
			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

**TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED**

WOODRUFF NANETTE E  
 151 FOUNDRYVILLE RD  
 BERWICK PA 18603

CNTY TWP  
 Discount 2 % 2 %  
 Penalty 10 % 10 %  
 PARCEL: 07-03B-036-00,000

1.18 Acres Land 5,635  
 Buildings 17,262  
 Total Assessment 22,897

This tax returned to  
 courthouse on:  
 January 1, 2004

**FILE COPY**

**THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT**

**TAX NOTICE** 2003 SCHOOL REAL ESTATE  
 BRIAR CREEK TOWNSHIP  
**WAKE CHECKS PAYABLE TO:**  
 JOAN M. ROTHERY  
 122 TWIN CHURCH ROAD  
 BERWICK, PA 18603

**HOURS:** TUES & THURS 6PM TO 9PM  
 WED 1PM TO 4PM & 6PM TO 9PM  
 NOV & DEC WED HOURS ONLY.  
**PHONE** 570-759-2118

DESCRIPTION	ASSESSMENT	RATE	LESS DISC	AMOUNT DUE	INC. PENALTY
REAL ESTATE	22897	31.400	704.59	718.97	790.87
The 2% discount and 10% penalty have been computed for your convenience. Taxes are due now and payable. Prompt payment is requested. This tax notice must be returned with your payment. For a receipt, enclose a BASE.			704.59	718.97	790.87
			<b>AUG 31</b>	<b>OCT 31</b>	<b>OCT 31</b>

**SCHOOL PENALTY AT 10%**

WOODRUFF NANETTE E  
 151 FOUNDRYVILLE RD  
 BERWICK PA 18603

PROPERTY DESCRIPTION	ACCT.
PARCEL 07 03B03600000	9120
LAND	5635.00
20010-3690	17262.00
1.19 ACRES	

THIS TAX RETURNED  
 TO COURT HOUSE:  
 JANUARY 1, 2004

**Original**

MARK J. UDREN & ASSOC | FES  
BY: Mark J. Udren  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
PO Box 57038  
Irvine, CA 92619-7038  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

v.

Nanette E. Woodruff  
151 Foundryville Road  
Berwick, PA 18603  
Defendant(s)

NO. 2003-CV-292

AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P. RULE 3129.1

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

This Affidavit is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: June 10, 2003

MARK J. UDREN & ASSOCIATES

BY:

Mark J. Udren, Esquire  
Attorney for Plaintiff

COPY

MARK J. UDREN & ASS | IATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
PO Box 57038  
Irvine, CA 92619-7038

Plaintiff

v.

Nanette E. Woodruff  
151 Foundryville Road  
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County  
MORTGAGE FORECLOSURE

NO. 2003-CV-292

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

Option One Mortgage Corporation, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 151 Foundryville Road Berwick, PA 18603

1. Name and address of Owner(s) or reputed Owner(s):  
Name Address

Nanette E. Woodruff 151 Foundryville Road Berwick, PA 18603

2. Name and address of Defendant(s) in the judgment:  
Name Address

Same As No 1 Above.

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:  
Name Address

NONE

4. Name and address of the last recorded holder of every mortgage of record:  
Name Address

Plaintiff herein. See Caption above.

Housing Authority of the County of Columbia 700 Saw Mill Road Bloomsburg, PA 17815

5. Name and address of every other person who has any record lien on the property:

Name

Address

Berwick Area Joint  
Sewer Authority

344 N. MARKET STREET, BERWICK, PA 18603

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Name

Address

Columbia Co. Tax Claim Bureau PO Box 380 Bloomsburg, PA 17815

Domestic Relations Section PO Box 380 Bloomsburg, PA 17815

Commonwealth of PA,  
Department of Revenue

Bureau of Compliance, Dept. 280946  
Harrisburg, PA 17128-0946

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name

Address

Tenants/Occupants 151 Foundryville Road Berwick, PA 18603

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. sec. 4904 relating to unsworn falsification to authorities.

MARK J. UDREN & ASSOCIATES

DATED: JUNE 10, 2003

Mark J. Udren, ESQ.  
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
PO Box 57038  
Irvine, CA 92619-7038  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

NO. 2003-CV-292

v.

Nanette E. Woodruff  
151 Foundryville Road  
Berwick, PA 18603  
Defendant(s)

DATE: May 30, 2003

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY

OWNER(S): NANETTE E. WOODRUFF

PROPERTY: 151 Foundryville Road, Berwick, PA 18603

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on July 9, 2003, at 10:00 a.m., IN THE COLUMBIA COUNTY COURTHOUSE, P.O. BOX 380, BLOOMSBURG, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

**EXHIBIT A**

Name and Address of Sender  
**JODIE**  
**LAW OFFICES**  
**MARK J. UDREN & ASSOCIATES**  
**1040 N. KINGS HIGHWAY, SUITE 500**  
**CHERRY HILL, NJ 08034**

☐ Registered  
☐ Insured  
☐ COD  
☐ Certified

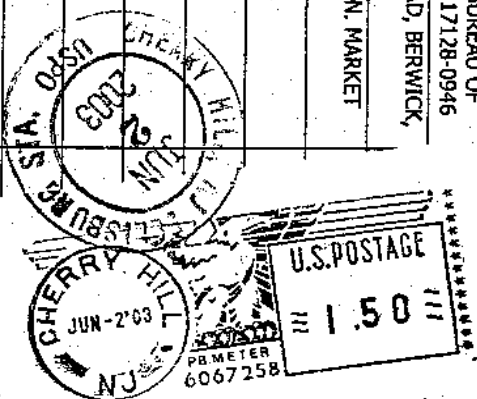
☐ Return Receipt for Merchandise  
☐ Int'l Recorded Del.  
☐ Express Mail

Check appropriate block for Registered Mail:  
☐ With Postal Insurance  
☐ Without postal insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (if Regs.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Reg. Del. Fee
1	WOODRUFF	COLUMBIA COUNTY TAX CLAIM BUREAU P.O. BOX 380, BLOOMSBURG, PA 17815										
2	03020347	DOMESTIC RELATIONS SECTION P.O. BOX 380, BLOOMSBURG, PA 17815										
3		COMMONWEALTH OF PA, DEPT. OF REVENUE, BUREAU OF COMPLIANCE, DEPT. 280946, HARRISBURG, PA 17128-0946										
4	COLUMBIA COUNTY	TENANTS/OCCUPANTS 151 FOUNDRYVILLE ROAD, BERWICK, PA 18603										
5		BERWICK AREA JOINT SEWER AUTHORITY 344 N. MARKET STREET, BERWICK, PA 18603										
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.							





HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 389-5625

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

IN THE COURT OF COMMON PLEAS OF  
COLUMBIA COUNTY, COMMONWEALTH  
OF PENNSYLVANIA.

OPTION ONE MORTGAGE CORPORATION

VS.

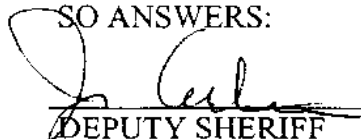
NANETTE E. WOODRUFF

WRIT OF EXECUTION #47 OF 2003 ED

POSTING OF PROPERTY

JUNE 3, 2003 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF NANETTE E. WOODRUFF AT 151 FOUNDRYVILLE ROAD BERWICK  
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY  
DEPUTY SHERIFF J. ARTER.


SO ANSWERS:

  
DEPUTY SHERIFF

SHERIFF, HARRY A ROADARMEL, JR.

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 3RD DAY OF JUNE 2003

  
NOTARIAL SEAL  
WENDY WESTOVER, NOTARY PUBLIC  
BLOOMSBURG, COLUMBIA CO., PA  
MY COMMISSION EXPIRES NOVEMBER 07, 2005

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 784-0237

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

OPTION ONE MORTGAGE CORPORATION      Docket # 47ED2003

VS

WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

NANETTE E. WOODRUFF

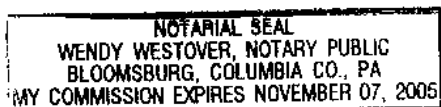
AFFIDAVIT OF SERVICE

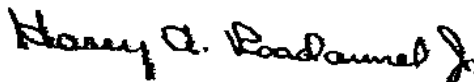
NOW, THIS WEDNESDAY, APRIL 30, 2003, AT 3:54 PM, SERVED THE WITHIN WRIT OF  
EXECUTION - MORTGAGE FORECLOSURE UPON      NANETTE WOODRUFF AT 151  
FOUNDRYVILLE ROAD, BERWICK BY HANDING TO NANETTE WOODRUFF, , A TRUE AND  
ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS  
THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS THURSDAY, MAY 01, 2003

  
NOTARY PUBLIC





X  
SHERIFF HARRY A. ROADARMEL JR.

X   
G. MILLARD  
DEPUTY SHERIFF

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 784-0257

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

April 23, 2003

COLUMBIA COUNTY TAX CLAIM  
PO BOX 380  
BLOOMSBURG, PA 17815

OPTION ONE MORTGAGE CORPORATION  
VS  
NANETTE E. WOODRUFF

DOCKET #47ED2003

JD #292JD2003

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office **IMMEDIATELY**.

Please feel free to contact me with any questions that you may have.

Respectfully,

Harry A. Roadarmel, Jr.  
Sheriff of Columbia County

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 4/21/2003

SERVICE# 1 - OF - 12 SERVICES  
DOCKET # 47ED2003

PLAINTIFF OPTION ONE MORTGAGE CORPORATION

DEFENDANT NANETTE E. WOODRUFF

PERSON/CORP TO SERVED	PAPERS TO SERVED
NANETTE WOODRUFF	WRIT OF EXECUTION - MORTGAGE
151 FOUNDRYVILLE ROAD	FORECLOSURE
BERWICK	

SERVED UPON Nanette Woodruff

RELATIONSHIP \_\_\_\_\_ IDENTIFICATION \_\_\_\_\_

DATE 04/30/03 TIME 1554 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ☒ POB \_\_\_\_\_ POE \_\_\_\_\_ CCSO \_\_\_\_\_  
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA  
C. CORPORATION MANAGING AGENT  
D. REGISTERED AGENT  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE

04/30/03

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 4/21/2003

SERVICE# 4 - OF - 12 SERVICES  
DOCKET # 47ED2003

PLAINTIFF OPTION ONE MORTGAGE CORPORATION

DEFENDANT NANETTE E. WOODRUFF

PERSON/CORP TO SERVED
JOAN ROTHERY-TAX COLLECTOR
122 TWIN CHURCH ROAD
BERWICK

PAPERS TO SERVED  
WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON Joan Rothery

RELATIONSHIP Tax Co. IDENTIFICATION \_\_\_\_\_

DATE 04/30/03 TIME 1600 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA X POB \_\_\_\_\_ POE \_\_\_\_\_ CCSO \_\_\_\_\_  
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA  
C. CORPORATION MANAGING AGENT  
D. REGISTERED AGENT  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE

04/30/03

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 4/21/2003

SERVICE# 5 - OF - 12 SERVICES  
DOCKET # 47ED2003

PLAINTIFF OPTION ONE MORTGAGE CORPORATION

DEFENDANT NANETTE E. WOODRUFF

PERSON/CORP TO SERVED
BERWICK SEWER AUTHORITY
7474D COLUMBIA BLVD
BERWICK

PAPERS TO SERVED  
WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON Hester Remy

RELATIONSHIP Sec IDENTIFICATION \_\_\_\_\_

DATE 04/30/03 TIME 1420 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA POB POE \_\_\_\_\_ CCSO \_\_\_\_\_  
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA  
C. CORPORATION MANAGING AGENT  
D. REGISTERED AGENT  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE

Milled

04/30/03

**BERWICK AREA JOINT SEWER AUTHORITY**  
**7474D COLUMBIA BOULEVARD**  
**BERWICK, PENNSYLVANIA 18603**  
**(570) 752-8477 FAX# (570) 752-8479**

May 1, 2003

Harry A. Roadarmel, Jr.  
Sheriff of Columbia County  
Court House- P.O. Box 380  
Bloomsburg, PA 17815

**RE: OPTION ONE MORTGAGE CORPORATION**

**VS**

**NANETTE E. WOODRUFF**

**DOCKET # 47ED2003**


**JD# 292JD2003**

Dear Harry:

The property located at 151 Foundryville Road, Berwick is not currently hooked to our sewer system. Therefore, I have no outstanding balance for this property to report.

Please feel free to contact me with any questions that you may have.

Sincerely,



Kristy Romig  
Authority Clerk

# COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 4/21/2003

SERVICE# 9 - OF - 12 SERVICES  
DOCKET # 47ED2003

PLAINTIFF OPTION ONE MORTGAGE CORPORATION

DEFENDANT NANETTE E. WOODRUFF

PERSON/CORP TO SERVED
COLUMBIA COUNTY TAX CLAIM
PO BOX 380
BLOOMSBURG

PAPERS TO SERVED  
WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON *[Signature]*

RELATIONSHIP \_\_\_\_\_ IDENTIFICATION \_\_\_\_\_

DATE 4-28-03 TIME 1420 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_ Sex \_\_\_\_ Height \_\_\_\_ Weight \_\_\_\_ Eyes \_\_\_\_ Hair \_\_\_\_ Age \_\_\_\_ Military \_\_\_\_

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA \_\_\_\_ POB \_\_\_\_ POE \_\_\_\_ CCSO \_\_\_\_  
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA  
C. CORPORATION MANAGING AGENT  
D. REGISTERED AGENT  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY

*[Signature]* DATE 4-28-03



# COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 4/21/2003

SERVICE# 2 - OF - 12 SERVICES  
DOCKET # 47ED2003

PLAINTIFF OPTION ONE MORTGAGE CORPORATION

DEFENDANT NANETTE E. WOODRUFF

PERSON/CORP TO SERVED
HOUSING AUTHORITY OF COLUMBIA COUNTY
700 SAWMILL ROAD
BLOOMSBURG

PAPERS TO SERVED  
WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON

*James Monroe*

RELATIONSHIP

*EXEC DIRECTOR*

IDENTIFICATION

DATE *4-28-3*

TIME *1215*

MILEAGE

OTHER

Race \_\_\_ Sex \_\_\_ Height \_\_\_ Weight \_\_\_ Eyes \_\_\_ Hair \_\_\_ Age \_\_\_ Military \_\_\_

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA \_\_\_ POB \_\_\_ POE \_\_\_ CCSO \_\_\_  
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA  
C. CORPORATION MANAGING AGENT  
D. REGISTERED AGENT  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY)

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY

*J. Chamberlain*

DATE *4-28-3*

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 4/21/2003

SERVICE# 6 - OF - 12 SERVICES  
DOCKET # 47ED2003

PLAINTIFF OPTION ONE MORTGAGE CORPORATION

DEFENDANT NANETTE E. WOODRUFF

PERSON/CORP TO SERVED
DOMESTIC RELATIONS
15 PERRY AVE.
BLOOMSBURG

PAPERS TO SERVED  
WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON *Nanette E. Woodruff - Court SV*

RELATIONSHIP \_\_\_\_\_ IDENTIFICATION \_\_\_\_\_

DATE 4-28-3 TIME 0820 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA \_\_\_\_\_ POB \_\_\_\_\_ POE \_\_\_\_\_ CCSO \_\_\_\_\_  
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA \_\_\_\_\_  
C. CORPORATION MANAGING AGENT \_\_\_\_\_  
D. REGISTERED AGENT \_\_\_\_\_  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE \_\_\_\_\_

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

*J. Carlin*

DATE 4-28-3

# REAL ESTATE OUTLINE

ED # 47-03

DATE RECEIVED 4-21-03

DOCKET AND INDEX 4-23-03

SET FILE FOLDER UP 4-23-03

## CHECK FOR PROPER INFO.

WRIT OF EXECUTION

COPY OF DESCRIPTION

WHEREABOUTS OF LKA

NON-MILITARY AFFIDAVIT

NOTICES OF SHERIFF SALE

WATCHMAN RELEASE FORM

AFFIDAVIT OF LIENS LIST

CHECK FOR ~~\$1,350.00~~ OR 1500.00

CK# 5033

**\*\*IF ANY OF ABOVE IS MISSING DO NOT PROCEED\*\***

SALE DATE

POSTING DATE

ADV. DATES FOR NEWSPAPER

July 9, 2003 TIME 1000

June 3, 03

1<sup>ST</sup> WEEK June 18 - 03

2<sup>ND</sup> WEEK 25

3<sup>RD</sup> WEEK July 2

# SHERIFF'S SALE

WEDNESDAY JULY 9, 2003 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 47 OF 2003 ED AND CIVIL WRIT NO. 292 OF 2003 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

All that certain lot or piece of ground, with the buildings and improvements thereon erected, situate on the westerly side of Old Turnpike Road, now state highway, leading from Foundryville to Jonestown, in the Village of Foundryville, Township of Briar Creek, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

Beginning at an iron post, corner of land now or late of William Bower; Thence along said Turnpike Road or state highway north 26 degrees 45 minutes west 161 feet to an iron post; Thence along other land now or late of Home Owners' Loan Corporation south 69 degrees 15 minutes west 341 ½ feet to an iron post; thence along line of land now or late of John Klinetob south 40 degrees 30 minutes east 169 feet to a fence post; Thence along land now or late of William Bower north 69 degrees 15 minutes east 301.9 feet to an iron post, the place of beginning.

Containing 1.1 acres. Whereon are erected a single frame dwelling and outbuilding.

Being known as 151 Foundryville Road Berwick, PA 18603

Property ID No. 07-03B-036

Title to said premises is vested in Nanette E. Woodruff, by deed from Carol Sherman and Larry Sherman, her husband, and Donna Albertson and Byron M. Albertson her husband and James Drumheller and Donna R. Drumheller, his wife. Dated 4/19/01 recorded 4/27/01, Instr. No. 200103690.

## TERMS OF SALE

**MINIMUM PAYMENT AT TIME OF SALE:** The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale.

**REMAINING BALANCE OF BID PRICE:** Any remaining amount of the bid price is to be paid within (8) days after the sale is cash, certified check or cashier's check.

**IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.**

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Plaintiff's Attorney  
Mark J. Udren  
1040 N. Kings Hwy  
Cherry Hill, NJ 08034

Sheriff of Columbia County  
Harry A. Roadarmel, Jr.  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
PO Box 57038  
Irvine, CA 92619-7038

Plaintiff

v.

Nanette E. Woodruff  
151 Foundryville Road  
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County  
MORTGAGE FORECLOSURE

NO. 2003-CV-292

2003-ED-47

WRIT OF EXECUTION

TO THE SHERIFF OF Columbia COUNTY:

To satisfy the judgment, interest and costs in the above matter, you  
are directed to levy upon and sell the following described property:

151 Foundryville Road  
Berwick, PA 18603  
SEE LEGAL DESCRIPTION ATTACHED

Amount due

\$80,832.36

Interest From 4/19/03  
to Date of Sale  
Per diem @\$17.36

(Costs to be added)

\$ \_\_\_\_\_

Prothonotary

By

Fanni B. Kline / EAB  
Clerk

Date

Elizabeth A. Brown, Reg  
4/21/2003

<p><b>1. Article Addressed to:</b></p> <p>Commonwealth of PA Dept. 280946 Harrisburg, PA 17128</p> <p><b>2. Article Number</b> (Transfer from service label)</p> <p>7002 2410 0001 8079 8623</p> <p><b>3. Service Type</b></p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p><b>4. Restricted Delivery? (Extra Fee)</b> <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><b>3. Service Type</b></p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p><b>4. Restricted Delivery? (Extra Fee)</b> <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><b>2. Article Number</b> (Transfer from service label)</p> <p>7002 2410 0001 8079 8623</p> <p><b>Domestic Return Receipt</b></p> <p>PS Form 3811, August 2001</p> <p><b>3. Service Type</b></p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p><b>4. Restricted Delivery? (Extra Fee)</b> <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p><b>1. Article Addressed to:</b></p> <p>Commonwealth of PA Dept. 280946 Harrisburg, PA 17128</p> <p><b>2. Article Number</b> (Transfer from service label)</p> <p>7002 2410 0001 8079 8609</p> <p><b>3. Service Type</b></p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p><b>4. Restricted Delivery? (Extra Fee)</b> <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><b>3. Service Type</b></p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p><b>4. Restricted Delivery? (Extra Fee)</b> <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><b>2. Article Number</b> (Transfer from service label)</p> <p>7002 2410 0001 8079 8616</p> <p><b>Domestic Return Receipt</b></p> <p>PS Form 3811, August 2001</p> <p><b>3. Service Type</b></p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p><b>4. Restricted Delivery? (Extra Fee)</b> <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p><b>1. Article Addressed to:</b></p> <p>Commonwealth of PA Dept. 280946 Harrisburg, PA 17128</p> <p><b>2. Article Number</b> (Transfer from service label)</p> <p>7002 2410 0001 8079 8630</p> <p><b>3. Service Type</b></p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p><b>4. Restricted Delivery? (Extra Fee)</b> <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><b>3. Service Type</b></p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p><b>4. Restricted Delivery? (Extra Fee)</b> <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><b>2. Article Number</b> (Transfer from service label)</p> <p>7002 2410 0001 8079 8630</p> <p><b>Domestic Return Receipt</b></p> <p>PS Form 3811, August 2001</p> <p><b>3. Service Type</b></p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p><b>4. Restricted Delivery? (Extra Fee)</b> <input type="checkbox"/> Yes <input type="checkbox"/> No</p>

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
PO Box 57038  
Irvine, CA 92619-7038

Plaintiff

v.

Nanette E. Woodruff  
151 Foundryville Road  
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County  
MORTGAGE FORECLOSURE

NO. 2003-CV-292

*2003-ED-417*

WRIT OF EXECUTION

TO THE SHERIFF OF Columbia COUNTY:

To satisfy the judgment, interest and costs in the above matter, you  
are directed to levy upon and sell the following described property:

151 Foundryville Road  
Berwick, PA 18603  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$80,832.36

Interest From 4/19/03  
to Date of Sale  
Per diem @\$17.36

(Costs to be added) \$ \_\_\_\_\_

Prothonotary

By

*Fanni B. Klevia / EAB*  
Clerk

Date

*4/21/2003*

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO.04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
PO Box 57038  
Irvine, CA 92619-7038

Plaintiff

v.

Nanette E. Woodruff  
151 Foundryville Road  
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County  
MORTGAGE FORECLOSURE

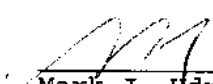
NO. 2003-CV-292

*2003 ED 47*

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

- I. The judgment entered in the above matter is based on an Action:
- ☐ A. In Assumpsit (Contract)
  - ☐ B. In Trespass (Accident)
  - ☒ C. In Mortgage Foreclosure
  - ☐ D. On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.
- II. The Defendant(s) own the property being exposed to sale as:
- ☒ A. An individual
  - ☐ B. Tenants by Entireties
  - ☐ C. Joint Tenants with right of survivorship
  - ☐ D. A partnership
  - ☐ E. Tenants in Common
  - ☐ F. A corporation
- III. The Defendant(s) is (are):
- ☒ A. Resident in the Commonwealth of Pennsylvania
  - ☐ B. Not resident in the Commonwealth of Pennsylvania
  - ☐ C. If more than one Defendant and either A or B above is not applicable, state which Defendant is resident of the Commonwealth of Pennsylvania.
- Resident:

  
\_\_\_\_\_  
Mark J. Udren, ESQUIRE  
Address & I.D. # as above



MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
PO Box 57038  
Irvine, CA 92619-7038

Plaintiff

v.

Nanette E. Woodruff  
151 Foundryville Road  
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County  
MORTGAGE FORECLOSURE

NO. 2003-CV-292

*2003-ED-47*

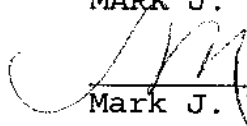
C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- ( ) An FHA insured mortgage
- ( ) Non-owner occupied
- ( ) Vacant
- ( X ) Act 91 procedures have been fulfilled.
- ( ) Over 24 months delinquent.

This certification is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

MARK J. UDREN & ASSOCIATES

  
\_\_\_\_\_  
Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
PO Box 57038  
Irvine, CA 92619-7038

Plaintiff

v.

Nanette E. Woodruff  
151 Foundryville Road  
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County  
MORTGAGE FORECLOSURE

NO. 2003-CV-292

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*2003 ED 47*

AFFIDAVIT PURSUANT TO RULE 3129.1

Option One Mortgage Corporation, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 151 Foundryville Road Berwick, PA 18603

1. Name and address of Owner(s) or reputed Owner(s):

Name Address

Nanette E. Woodruff 151 Foundryville Road Berwick, PA 18603

2. Name and address of Defendant(s) in the judgment:

Name Address

Same As No 1 Above.

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:

Name Address

NONE

4. Name and address of the last recorded holder of every mortgage of record:

Name Address

Plaintiff herein. See Caption above.

Housing Authority of the County of Columbia 700 Saw Mill Road Bloomsburg, PA 17815

5. Name and address of every other person who has any record lien on the property:

Name

Address

Berwick Area Joint  
Sewer Authority

Address to Follow

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Name

Address

Columbia Co. Tax Claim Bureau PO Box 380 Bloomsburg, PA 17815

Domestic Relations Section

Address to Follow

Commonwealth of PA,  
Department of Revenue

Bureau of Compliance, Dept. 280946  
Harrisburg, PA 17128-0946

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

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Address

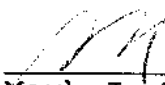
Tenants/Occupants

151 Foundryville Road Berwick, PA 18603

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. sec. 4904 relating to unsworn falsification to authorities.

MARK J. UDREN & ASSOCIATES

DATED: April 18, 2003

  
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Mark J. Udren, ESQ.  
Attorney for Plaintiff

MARK J. UDREN & AS: ATTORNEYS  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
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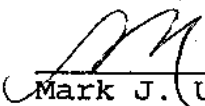
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*2003 ED 47*

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Nanette E. Woodruff  
151 Foundryville Road  
Berwick, PA 18603

Your house (real estate) at 151 Foundryville Road Berwick, PA 18603 is scheduled to be sold at the Sheriff's Sale on \_\_\_\_\_ at \_\_\_\_\_ in the Columbia Co. Courthouse Bloomsburg, PA, to enforce the court judgment of \$80,832.36, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

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 to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856) 482-6900.
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 also 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 notice on page two on how to obtain an attorney.)

**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 856-482-6900.
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 856-482-6900.
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 the 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 30 days after the sale. This schedule will state who will be receiving that 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 Schedule of Distribution is filed.
7. You may also have other rights and defenses, or ways of getting your home 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.**

**LAWYER REFERRAL SERVICE  
Susquehanna Legal Services  
168 East 5th Street  
Bloomsburg, PA 17815  
570-784-8760**

**ASSOCIATION DE LICENCIADOS DE FILADELFIA  
Susquehanna Legal Services  
168 East 5th Street  
Bloomsburg, PA 17815  
570-784-8760**

ALL THAT CERTAIN LOT OR PIECE OF GROUND, WITH THE BUILDINGS AND IMPROVEMENTS THEREON ERECTED, SITUATE ON THE WESTERLY SIDE OF OLD TURNPIKE ROAD, NOW STATE HIGHWAY, LEADING FROM FOUNDRYVILLE TO JONESTOWN, IN THE VILLAGE OF FOUNDRYVILLE, TOWNSHIP OF BRIAR CREEK, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

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BEING KNOWN AS 151 FOUNDRYVILLE ROAD BERWICK, PA 18603.

PROPERTY ID NO. 07-03B-036

TITLE TO SAID PREMISES IS VESTED IN NANETTE E. WOODRUFF, BY DEED FROM CAROL SHERMAN AND LARRY SHERMAN, HER HUSBAND; AND DONNA ALBERTSON AND BYRON M. ALBERTSON HER HUSBAND AND JAMES DRUMHELLER AND DONNA R. DRUMHELLER, HIS WIFE. DATED 4/19/01 RECORDED 4/27/01, INSTR. NO 200103690.

3

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TITLE TO SAID PREMISES IS VESTED IN NANETTE E. WOODRUFF, BY DEED FROM CAROL SHERMAN AND LARRY SHERMAN, HER HUSBAND; AND DONNA ALBERTSON AND BYRON M. ALBERTSON HER HUSBAND AND JAMES DRUMHELLER AND DONNA R. DRUMHELLER, HIS WIFE. DATED 4/19/01 RECORDED 4/27/01, INSTR. NO 200103690.

3

ALL THAT CERTAIN LOT OR PIECE OF GROUND, WITH THE BUILDINGS AND IMPROVEMENTS THEREON ERECTED, SITUATE ON THE WESTERLY SIDE OF OLD TURNPIKE ROAD, NOW STATE HIGHWAY, LEADING FROM FOUNDRYVILLE TO JONESTOWN, IN THE VILLAGE OF FOUNDRYVILLE, TOWNSHIP OF BRIAR CREEK, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT AN IRON POST, CORNER OF LAND NOW OR LATE OF WILLIAM BOWER; THENCE ALONG SAID TURNPIKE ROAD OR STATE HIGHWAY NORTH 26 DEGREES 45 MINUTES WEST 161 FEET TO AN IRON POST; THENCE ALONG OTHER LAND NOW OR LATE OF HOME OWNERS' LOAN CORPORATION SOUTH 69 DEGREES 15 MINUTES WEST 341 1/2 FEET TO AN IRON POST; THENCE ALONG LINE OF LAND NOW OR LATE OF JOHN KLINETOR SOUTH 40 DEGREES 30 MINUTES EAST 169 FEET TO A FENCE POST; THENCE ALONG LAND NOW OR LATE OF WILLIAM BOWER NORTH 69 DEGREES 15 MINUTES EAST 301.9 FEET TO AN IRON POST, THE PLACE OF BEGINNING, CONTAINING 1.1 ACRES. WHEREON ARE ERECTED A SINGLE FRAME DWELLING AND OUTBUILDING.

BEING KNOWN AS 151 FOUNDRYVILLE ROAD BERWICK, PA 18603.

PROPERTY ID NO. 07-03B-036

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**LAW OFFICES**  
**MARK J. UDREN & ASSOCIATES**  
**1040 NORTH KINGS HIGHWAY**  
**SUITE 500**  
**CHERRY HILL, NEW JERSEY 08034**  
**856 . 482 . 6900**  
**FAX: 856 . 482 . 1199**

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

April 18, 2003

Office of the Sheriff  
Columbia County Courthouse  
P.O. Box 380  
Bloomsburg, PA 17815

Re: Option One Mortgage Corporation  
vs.  
Nanette E. Woodruff  
Columbia County C.C.P. No. 2003-CV-292

Dear Sir:

Please serve the Defendant(s), Nanette E. Woodruff at 151 Foundryville Road Berwick, PA 18603.

Please Also Post Property At 151 Foundryville Road Berwick, PA 18603.

Thank you for your Assistance with this matter.

Sincerely,

*Rose Seaton*

Rose Seaton

Foreclosure Specialist

**LAW OFFICES**  
**MARK J. UDREN & ASSOCIATES**

**1040 NORTH KINGS HIGHWAY**  
**SUITE 500**  
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Rose Seaton

Foreclosure Specialist

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**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

April 18, 2003

Prothonotary of Columbia County  
Columbia County Courthouse  
P.O. Box 380  
Bloomsburg, PA 17815

Re: Option One Mortgage Corporation  
vs.  
Nanette E. Woodruff  
Columbia County C.C.P. No.2003-CV-292


Dear Sir or Madam:

Enclosed please find Praeipie to substitute the attached Verification for the Verification attached to the Complaint with regard to the above captioned matter.

I have also enclosed a copy of the Praeipie to be time stamped and returned in the enclosed self addressed stamped envelope.

Thank you for your assistance in this matter.

Very truly yours,

  
Mark J. Udren, Esquire  
MARK J. UDREN & ASSOCIATES

MJU/rms  
Enclosures

2003 APR 21 A 9 05

*LAW OFFICES*  
**MARK J. UDREN & ASSOCIATES**  
1040 NORTH KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NEW JERSEY 08034  
856 . 482 . 6900  
FAX: 856 . 482 . 1199

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

April 18, 2003

Office of the Prothonotary  
Columbia County Courthouse  
P.O. Box 380  
Bloomsburg, PA 17815

Re: Option One Mortgage Corporation  
vs.  
Nanette E. Woodruff  
Columbia County C.C.P. No. 2003-CV-292

Dear Sir:

Kindly enter Judgment, issue a Writ of Execution, and transmit the appropriate documents to the Sheriff, together with the deposit check in the sum of \$1,500.00, to be listed for Sheriff's Sale on


All necessary documents to establish the above are enclosed, together with a check to your order in the sum of \$37.00 to cover your fee therefor.

After time stamping, kindly return to me the enclosed copy of the Praecipe for Judgment in the enclosed stamped self addressed envelope.

Please advise promptly if there are any problems in this regard.

Thank you for your assistance with this matter.

Sincerely yours,

  
Mark J. Udren, Esquire  
MARK J. UDREN & ASSOCIATES

/rms  
enclosures

2003 APR 21 A 9 06



ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER - SEE REVERSE SIDE FOR COMPLETE SECURITY FEATURES

LAW OFFICES OF MARK J. UDREN & ASSOCIATES

ESCROW ACCOUNT  
1040 NORTH KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034



America's Most Convenient Bank®  
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3-180/360

5033

5033

\*\*\* One Thousand Five Hundred \*\*\*

00/100

PAY

TO THE  
ORDER OF

DATE

AMOUNT

Sheriff of Columbia County

\$1,500.00

Apr 17, 2003

RE: Sheriff Sale Deposit #03020347

*Mark J. Udren*

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE - RED IMAGE DISAPPEARS WITH HEAT.

⑈005033⑈ ⑆036001808⑆ 36 404798 5⑈