

SHERIFF'S SALE COST SHEET

NO. Wells Fargo ED NO. 386-05 VS. 11/20/05 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>12.00</u>	
TOTAL *****		\$ <u>313.50</u>

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

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

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

TOTAL COSTS (OPENING BID)

1500.00 Dep.
\$ 588.50
911.50 Refund

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD

SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

856 . 669 . 5400

FAX: 856 . 669 . 5399

PENNSYLVANIA OFFICE

215-568-9500

215-568-1141 FAX

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
CHRISTOPHER J. FOX***
MARISA JOY MYERS***
LORRAINE DOYLE**
ALAN M. MINATO***
DWIGHT MICHAELSON***
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

May 13, 2005

Sent via telefax #1-570-389-5625

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

Re: Wells Fargo Bank, N.A., as Trustee for Merrill Lynch Mortgage
Investors Trust Mortgage Loan Asset-Backed Certificates,
Series 2003-OPT1
vs.
Eric Mowery & Rebecca Mowery
Columbia County C.C.P. No. 2005-CV-386
Premises: 315 Woodin Street, Berwick, PA 18603
SS Date: NO SALE DATE HAS BEEN SET

Dear Tim/Wendy:

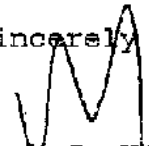
Please STAYED the Sheriff's Sale scheduled for NO SALE DATE HAS
BEEN SET.

Sale is STAYED for the following reason:

PLEASE DO NOT SET A SALE DATE , DEFENDANT (S) FILED BANKRUPTCY
CHAPTER 13 ON MAY 9, 2005 IN THE MIDDLE DISTRICT
CASE NO. 5:05-BK-52566-JJT.

Thank you for your attention to this matter.

Sincerely yours,


Mark J. Udrén
UDREN LAW OFFICES, P.C.

/jlb

TELECOPY COVER SHEET**ROBERT SPIELMAN**ATTORNEY AT LAW
A PROFESSIONAL CORPORATION

29 EAST MAIN STREET SUITE D BLOOMSBURG PA 17815 • 14 SPRUCE AVENUE WILKES BARRE PA 18705-2214

If there is a problem with transmission or if all pages are not received, please call 570-380-1072 for retransmission.

TO: Mark J Udren, Esquire
Columbia County Sheriff

FAX #: 856-669-5399
389-5625

FROM: Robert Spielman

DATE: May 13, 2005

RE: Eric and Rebecca Mowery

Number of pages including this cover page: 2

This message is intended only for the use of the individual or entity to which it is addressed, and may contain information that is **PRIVILEGED, CONFIDENTIAL** and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, or the employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone, and return the original to us by mail without making a copy. Thank you.

Comments:

Chapter 13 Notice of Bankruptcy Case Filing - Case No 50552566 - Filed 5/9/05
Wells Fargo Case No 2005-CV-386 and 2005-ED-60

**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 05/09/2005 at 2:34 PM and filed on 05/09/2005.

Eric M Mowery
315 Woodin St
Berwick, PA 18603
SSN: xxx-xx-7555

Rebecca A Mowery
315 Woodin St
Berwick, PA 18603
SSN: xxx-xx-7772

The case was filed by the debtor's attorney:

Robert Spielman
29 East Main Street
Bloomsburg, PA 17815-1804
670 380-1072

The case was assigned case number 05-52566.

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.

&u&



May 12, 2005

Timothy T. Chamberlain
Sheriff of Columbia County
Court House- P.O. Box 380
Bloomsburg, PA 17815

**WELLS FARGO BANK, N.A., AS TRUSTEE FOR MERRILL LYNCH
MORTGAGE INVESTORS TRUST MORTGAGE LOAN ASSET-
BACKED CERTIFICATES, SERIES 2003-OPT1**

VS

**ERIC MOWERY
REBECCA MOWERY**

DOCKET # 60ED2005

JD # 386JD2005

Dear Timothy:

The balance on sewer account #110152 for the property located at 315 Woodin Street, Berwick through July 2005 is \$289.30.

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

Sincerely,

Kelly Greer
Authority Clerk

1108 Freas Avenue • Berwick, Pennsylvania 18603

Phone: (570) 752-8477 • Fax: (570) 752-8479

Tax Notice 2005 County & Municipality

BERWICK BORO
MAKE CHECKS PAYABLE TO:

Connie C Gingher
1615 Lincoln Avenue
Berwick PA 18603

HOURS: MON, TUE, THUR & FRI : 9:30AM - 4PM

CLOSED WEDNESDAY & HOLIDAYS.

CLOSED FRIDAY AFTER DISCOUNT

PHONE: 570-752-7442

FOR: COLUMBIA COUNTY

DATE
03/01/2005

BILL NO.
5129

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL PENALTY
GENERAL	12.110	5.646	67.00	68.37	75.21
SINKING		1.345	15.96	16.29	17.92
LIGHT		.75	8.90	9.08	9.53
FIRE		1.75	20.77	21.19	22.25
BORO RE		6.6	78.33	79.93	83.93
The discount & penalty have been calculated for your convenience			190.96	194.86	208.84
PAY THIS AMOUNT			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

MOWERY ERIC & REBECCA
315 WOODIN STREET
BERWICK PA 18603

ONLY	TWP	This tax returned to
Discount 2 %	2 %	courthouse on:
Penalty 10 %	5 %	January 1, 2006
PARCEL: 04B-04 -024-01.000		
315 WOODIN ST		
.1012 Acres		
Land		2,500
Buildings		9,610
Total Assessment		12,110

If you desire a receipt, send a self-addressed stamped envelope with your payment
THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

FILE COPY

COUNTY OF COLUMBIA
REAL ESTATE TAX CERTIFICATION

Date: 05/11/2005

Fee: \$5.00

Cert. NO: 834

MOWERY ERIC & REBECCA
315 WOODIN STREET
BERWICK PA 18603

District: BERWICK BORO
Deed: 20030 -7107
Location: 315 WOODIN ST P L 3
Parcel Id:04B-04 -024-01,000

Assessment: 12,110
Balances as of 05/11/2005

YEAR	TAX TYPE	TAX AMOUNT	PENALTY	DISCOUNT	PAID	BALANCE
------	----------	------------	---------	----------	------	---------

NO TAX CLAIM TAXES DUE

By: Timothy T Chamberlain
Sheriff

Per: dm.

REAL ESTATE OUTLINE

ED # 60-05

DATE RECEIVED 5-9-05
DOCKET AND INDEX 5-11-05
SET FILE FOLDER UP 5-11-05

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# 34386

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

SALE DATE July 13, 05 TIME 1000
POSTING DATE June 8, 05
ADV. DATES FOR NEWSPAPER
1ST WEEK June 22
2ND WEEK 29
3RD WEEK July 6, 05

SHERIFF'S SALE

WEDNESDAY JULY 13, 2005 AT 10:00 AM

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Parcel ID#:4B,4-24-1

BEING KNOWN AS: 315 WOODIN STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04B-04-024

TITLE TO SAID PREMISES IS VESTED IN ERIC MOWERY AND REBECCA MOWERY, H/W, AS TENANTS BY THE ENTIRETY BY DEED FROM ROBERT J. KAISER, SR. AND NAOMI M. KAISER, H/W DATED 5/30/03 RECORDED 6/10/03 INSTRUMENT NO. 200307107

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.

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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
111 Woodcrest Road
Cherry Hill, NJ 08003

Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

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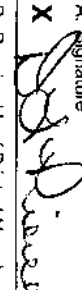
SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

OFFICE OF F.A.I.R.
DEPARTMENT OF PUBLIC WELFARE
PO BOX 8016
HARRISBURG, PA 17105

COMPLETE THIS SECTION ON DELIVERY

- A. Signature  ☐ Agent ☒ Addressee
- B. Received by (Printed Name) David P. Jones Date of Delivery MAY 12 2005
- D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7004 0550 0000 7003 6003

PS Form 3811, February 2004

Domestic Return Receipt

102596-02-M-11

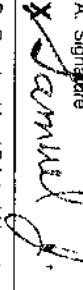
SENDER: COMPLETE THIS SECTION

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- Print your name and address on the reverse so that we can return the card to you.
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1. Article Addressed to:

Commonwealth of PA
Dept. 280946
Harrisburg, PA 17128

COMPLETE THIS SECTION ON DELIVERY

- A. Signature  ☐ Agent ☒ Addressee
- B. Received by (Printed Name) Samuel J. Jones Date of Delivery MAY 12 2005
- D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7004 0550 0000 7003 5976

PS Form 3811, February 2004

Domestic Return Receipt

102596-02-M-11

SHERIFF'S SALE

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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
111 Woodcrest Road
Cherry Hill, NJ 08003

Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

SHERIFF'S SALE

WEDNESDAY JULY 13, 2005 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 60 OF 2005 ED AND CIVIL WRIT NO. 386 OF 2005 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 tract of land situate in the Borough of Berwick, Columbia County, Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the southerly side of Woodin Street eighty-three feet east of the intersection of the southerly side of Woodin Street and the easterly side of Oak Street; THENCE along the Southerly side of Woodin Street easterly for a distance of ninety feet, more or less, to an alley; THENCE along said alley southerly for a distance of forty-nine feet to a point; THENCE westerly along a line parallel to Woodin Street a distance of ninety feet to a point; THENCE northerly along a line parallel to Oak Street forty-nine feet to a point, the place of BEGINNING.

Parcel ID#:4B,4-24-1

BEING KNOWN AS: 315 WOODIN STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04B-04-024

TITLE TO SAID PREMISES IS VESTED IN ERIC MOWERY AND REBECCA MOWERY, H/W, AS TENANTS BY THE ENTIRETY BY DEED FROM ROBERT J. KAISER, SR. AND NAOMI M. KAISER, H/W DATED 5/30/03 RECORDED 6/10/03 INSTRUMENT NO. 200307107

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Cherry Hill, NJ 08003

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www.sheriffofcolumbiacountv.com

UDREN LAW OFFICES, ...C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTNEY FOR PLAINTIFF

Wells Fargo Bank, N.A., as
Trustee for Merrill Lynch
Mortgage Investors Trust
Mortgage Loan Asset-Backed
Certificates, Series 2003-OPT1
P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

v.

Eric Mowery
Rebecca Mowery
315 Woodin Street
Berwick, PA 18603
Defendant(s)

NO. 2005-CV-386

2005-ED-60

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:

315 Woodin Street
Berwick, PA 18603
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$76,011.64

Interest From 5/4/05
to Date of Sale _____
Per diem @\$15.10

(Costs to be added) \$ _____

Femi B. King Prothonotary
By *Elizabeth A. Bannay*
Clerk

Date 5/9/05

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO.04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
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P.O. Box 57038
Irvine, CA 92619-7038

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

Plaintiff

v.

Eric Mowery
Rebecca Mowery
315 Woodin Street
Berwick, PA 18603

NO. 2005-CV-386

2005 ED 60

Defendant(s)

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

I. The judgment entered in the above matter is based on an Action:

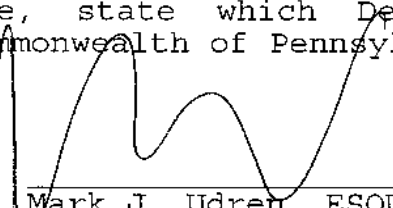
- ☐ A. In Assumpsit (Contract)
- ☐ B. In Trespass (Accident)
- ☒ C. In Mortgage Foreclosure
- ☐ D. On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.

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

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

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P.O. Box 57038
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315 Woodin Street
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2005-CV-386

2005 ED 60

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.

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTNEY FOR PLAINTIFF

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P.O. Box 57038
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Plaintiff

v.

Eric Mowery
Rebecca Mowery
315 Woodin Street
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2005-CV-386

2005-ED-60

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.
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UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

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COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2005-CV-386

2005-ED 60

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank, N.A., as Trustee for Merrill Lynch Mortgage Investors Trust Mortgage Loan Asset-Backed Certificates, Series 2003-OPT1, 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: 315 Woodin Street, Berwick, PA 18603

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

Eric Mowery 315 Woodin Street
Berwick, PA 18603

Rebecca Mowery 315 Woodin Street
Berwick, PA 18603

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

SAME AS #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.

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

Name

Address

None

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 County Tax Claim
Bureau

P.O. Box 380
Bloomsburg, PA 17815

Domestic Relations Section

P.O. 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

315 Woodin Street
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.

DATED: May 3, 2005

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQ.
Attorney for Plaintiff

BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

Wells Fargo Bank, N.A., as
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COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2005-CV-386

2005-ED-60

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Wells Fargo Bank, N.A., as Trustee for Merrill Lynch Mortgage Investors Trust Mortgage Loan Asset-Backed Certificates, Series 2003-OPT1, 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: 315 Woodin Street, Berwick, PA 18603

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Eric Mowery 315 Woodin Street
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Name

Address

Plaintiff herein.

See Caption above.

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Name

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None

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Bureau

P.O. Box 380
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Commonwealth of PA,
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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

315 Woodin Street
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.

DATED: May 3, 2005

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQ.
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
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ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A., as
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Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2005-CV-386

2005-ED-60

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Rebecca Mowery
315 Woodin Street
Berwick, PA 18603

Your house (real estate) at 315 Woodin Street, Berwick, PA 18603 is scheduled to be sold at the Sheriff's Sale on _____, at _____ in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$76,011.64, 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) 669-5400.
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 IF 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 856-669-5400.
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 856-669-5400.
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
Susquehanna Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

ALL THAT CERTAIN tract of land situate in the Borough of Berwick, Columbia County, Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the southerly side of Woodin Street eighty-three feet east of the intersection of the southerly side of Woodin Street and the easterly side of Oak Street; **THENCE** along the Southerly side of Woodin Street easterly for a distance of ninety feet, more or less, to an alley; **THENCE** along said alley southerly for a distance of forty-nine feet to a point; **THENCE** westerly along a line parallel to Woodin Street a distance of ninety feet to a point; **THENCE** northerly along a line parallel to Oak Street forty-nine feet to a point, the place of **BEGINNING**.

Parcel ID #: 4B,4-24-1

BEING KNOWN AS: 315 WOODIN STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04B-04-024

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Parcel ID #: 4B,4-24-1

BEING KNOWN AS: 315 WOODIN STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04B-04-024

TITLE TO SAID PREMISES IS VESTED IN ERIC MOWERY AND REBECCA MOWERY, H/W, AS TENANTS BY THE ENTIRETY BY DEED FROM ROBERT J. KAISER, SR. AND NAOMI M. KAISER, H/W DATED 5/30/03 RECORDED 6/10/03 INSTRUMENT NO. 200307107.

ALL THAT CERTAIN tract of land situate in the Borough of Berwick, Columbia County, Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the southerly side of Woodin Street eighty-three feet east of the intersection of the southerly side of Woodin Street and the easterly side of Oak Street; **THENCE** along the Southerly side of Woodin Street easterly for a distance of ninety feet, more or less, to an alley; **THENCE** along said alley southerly for a distance of forty-nine feet to a point; **THENCE** westerly along a line parallel to Woodin Street a distance of ninety feet to a point; **THENCE** northerly along a line parallel to Oak Street forty-nine feet to a point, the place of **BEGINNING**.

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UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

856 . 669-5400

FAX: 856 . 669-5399

PENNSYLVANIA OFFICE

215-568-9500

215-568-1141 FAX

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
CHRISTOPHER J. FOX***
MARISA JOY MYERS***
LORRAINE DOYLE**
ALAN M. MINATO***
DWIGHT MICHAELSON***
*ADMITTED NJ, PA, FL
*ADMITTED NJ, PA, IL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

May 3, 2005

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

Re: Wells Fargo Bank, N.A., as Trustee for Merrill Lynch Mortgage
Investors Trust Mortgage Loan Asset-Backed Certificates, Series
2003-OPT1
vs.
Eric Mowery
Rebecca Mowery
Columbia County C.C.P. No. 2005-CV-386

Dear Sir:

Please serve the Defendant(s), Eric Mowery and Rebecca Mowery at 315
Woodin Street, Berwick, PA 18603.

Please then, POST the property with the Handbill at 315 Woodin Street
Berwick, PA 18603.

UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620
856 . 669-5400
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UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire
Attorney for Plaintiff

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

UDREN LAW OFFICES, PC
PA ESCROW ACCOUNT
111 WOODCREST ROAD
CHERRY HILL, NJ 08003



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1-800-YES-2000
3-180/360

34386

34386

NUMBER

One Thousand Five hundred dollars and Zero cents

PAY
TO THE
ORDER
OF

Sheriff of Columbia County

DATE

04/29/2005

AMOUNT

\$1,500.00

VOID AFTER 90 DAYS

For Sale Deposit #05030295 Mowery

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

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